A Generation X Cohort Analysis of E-shoppers: Satisfaction, Loyalty and Repurchase Intentions in a Developing Country

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ABSTRACT Research effort devoted to investigating the influence of e-satisfaction and e-loyalty on repurchase intention in the context of South African online environments have largely been scarce. This study examines the influence of e-satisfaction and e-loyalty on repurchase intentions among a cohort of generation x consumers. The study is located within a quantitative research paradigm in order to test the proposed hypotheses. Data was collected from generation x online consumers in the southern Gauteng region, South Africa. A snowball sampling method was employed and a total of 369 questionnaires were analysed through correlation and regression analysis. The results show that e-satisfaction and e-loyalty have a positive and significant relationship with repurchase intention. E-shopping satisfaction also positively influenced e-shopping loyalty. Limitations, implications and future research directions are suggested.

INTRODUCTION

E-shopping has ushered a phase of exponential growth in the last decade through which the use of the internet in the consumer decision-making process is acknowledged, enabling retailers to make greater use of this mechanism as a tool in modern day marketing (Sahu et al. 2014). This phenomenon is viewed alongside consumer buying decisions in e-shopping environments which seem to be complex and challenging traditional patterns of supply of goods and services to generation x, as it is generally felt that this generation are laggards when it comes to virtual uptake (Li and Hong 2013). On the other hand, customers' shopping habits have also changed as the usage rate of the internet increases with the new generation of customers. Previous research has shown that customer attitudes correlates (loyalty and repurchase behaviour) strongly with behavioural intentions among online shopping consumers (Amani 2015; Azemi and Binaku 2016).

Further, the dynamic nature of the online environment has created the need for retailers to focus more on customers who are central to e-shopping in order to remain competitive (Du-

bihlel and Chauke 2016). Through the advancement in technology, retailers have made concerted efforts to reach customers in a manner which is faster, easier and economical. Moreover, through their own confidence, South Africans are becoming progressively comfortable to engage in shopping online (Mkhatshwa 2015). This impetus has engendered a high frequency of virtual transactions in South Africa's cyberspace, even when the economy has not been at its best. Within a South Africa context, this scenario have been driven by an array of factors which include, among others, the expansion of local internet usage, the proliferation of smart phones, an enabling legal framework, and different enhancements in the internet-based payment methods (Goldstuck 2013).

According to Azemi and Binaku (2016) online businesses with experience and success in using e-commerce have realised that the primary determinant of successes or failures are not only website presence and low prices, but also customer satisfaction and customer loyalty, which is capable of generating repeat-purchase behaviours. In particular, service and retail firms recognise the need to not only attract customers but also to forge and maintain long-term re-

lationship with customers in order to create a competitive edge (Auka et al. 2013).

In view of the importance of customer satisfaction, loyalty and repurchase intention in online shopping channel, it is essential to explore the impact of customer satisfaction and loyalty on repurchase intentions within the online framework. Despite the significance of such insight, few studies have investigated the online relationships among these constructs among South African within a generation x cohort. In filling this research void, the study seeks to examine the influence of online satisfaction and e-loyalty on repurchase intention. The Theory of Reasoned Action (TRA) is considered a suitable theoretical grounding for this study. Since the current study is one of the few studies conducted in a South African setting – a context that often neglected by some researchers, it is expected to generate and add new knowledge to the existing online shopping literature, Moreover, the findings of this study are also expected to provide practical implications for e-tailers.

Objective of the Study

The study examines the influence of e-satisfaction and e-loyalty on repurchase intentions among a cohort of generation x consumers.

Literature Review

Theory of Reasoned Action

Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975; Ajzen and Fishbein 1980) is used to predict and explain a wide range of behaviours in terms of a limited set of constructs (attitude toward the behaviour, subjective norm, perceived behavioural control, and behavioural intentions). Researchers in the past have used the TRA to discern relationships between consumer's attitude, their purchase intentions and shopping attitudes (Dennis et al. 2010). TRA is a theoretical approach that has also been used to explain consumer actions of both online and offline shoppers (Delafrooz et al. 2009). The theory explains how a consumer leads to a certain buying behaviour (Ajzen and Fishbein 1980). The core constructs of TRA are attitude toward behaviour and subjective norms (Dharmawirya and Smith 2012). TRA posit that attitude toward buying and subjective norm are antecedents of

performed behaviour. In order to predict purchase behaviour, it is necessary to measure a consumer's attitude toward performing a particular behaviour like re-purchase intentions (Myresten and Setterhall 2015). The subjective norm aspect of TRA measures the social influences on a person's behaviour (for example, peer and family members' expectations). Building upon TRA, it is more realistic to seek perceptions of attitude that influences buying behaviour (Myresten and Setterhall 2015).

Online Satisfaction

An important source of reference in retaining customers is customer satisfaction. Customer satisfaction studies remain the single largest category of marketing research, and probably the most unassailable concept of the modern management field, illustrating the practical importance of the construct (Li and Hong 2013; Kyauk and Chaipoopirutana 2014). Online consumer satisfaction is relationship specific, derived from a series of discrete service transactions with online stores over a period of time, which entails searching, buying and using a product (Vos et al. 2014). It is the feeling of pleasure or disappointment resulting from a comparison of a consumer's product performance with expectations (Yulisetiarini et al. 2017).

Kyauk and Chaipoopirutana (2014: 178) view customer satisfaction as the "extent to which a product's perceived performance matches a buyer's expectation." If the product performance is lower than the expectations, the buyer is dissatisfied. If the product performance is higher than the expectations, the buyer is satisfied. A satisfied customer is viewed as indispensable means of creating sustainable advantage in competitive online environments (Li and Hong 2013). Customer satisfaction is fundamental to the growth and expansion of business as it leads to an increase in market share, and to acquire repeat and referral business, which ultimately results in greater profitability (Taheri and Akbari 2016). Not only does the idea of satisfying customers have a good, common-sense appeal, it is also proven that customer satisfaction lead towards loyalty, resulting in higher profits (Awan and Rehman 2014). Within the context of e-shopping, Myers and Mintu-Wimsatt (2012) posit that e-satisfaction specifically pertains to sat-

isfaction emanating from online purchases and subsequent experiences.

Online Loyalty

The concept of loyalty has been the subject of much research in different contexts (Jacoby and Chestnut 1978; Dick and Basu 1994; Oliver 1999). The diversity of these studies demonstrates the richness of the subject. The theoretical foundations of loyalty regarding e-shopping is developed from those of traditional loyalty (brick and mortar shopping). For this study, e-loyalty is defined as the consumer's attachment or intention to engage in behaviour that is favourable for the e-retailer, manifested in several ways such as expressing that they will continue to shop with the e-retailer, that they will recommend the said retailer, or that they will increase their purchases within the next few months (Sirohi et al. 1998; Moon 2016; Molinillo et al. 2017). Moreover, e-loyalty is also expressed through the frequency or quantity of purchase of a specific brand or product (Tho et al. 2017).

Loyalty represents the expression of the emotional relationship that connects a consumer to a brand or a retailer, manifested in situations of purchasing and consumption (Moreira and Silva 2015). The dynamic nature of loyalty emphasises not a state of emotion, but rather a relationship a consumer develops over time. In this way, Bashar and Wasiq (2013) postulate that loyalty is a relational process of development in which the contributions of both partners (seller and buyer), strengthens their mutual fidelity. Loyalty plays a critical role in an organisation's success and customer loyalty becomes imperative as customer acquisition alone does not equate to long term success (Pratminingsih et al. 2013). Loyalty is a primary aim for strategic marketing planning since it engenders numerous favourable outcomes to businesses. First, it is less expensive to retain current customer than it is to seek new ones. Further, loyal customers are more likely to discuss past service experiences positively than non-loyal customers, creating a potential for word-of-mouth advertising at no extra cost to the service provider. Third, it secures the relationship between customer and service provider.

In online shopping, loyalty is described as a customer's propitious attitude toward internet shopping resulting in repurchase behaviours (Valvi and West 2013). Lu et al. (2013) and Ludin and Cheng (2014) describe e-loyalty as a customer's favourable attitude toward an electronic business resulting in repeat buying behaviour. The knowledge gained from customers' e-purchase records allows suppliers to target the repeat segment and solicit direct responses to varied offers including promotions. In this study, customer loyalty is conceptualised as behavioural loyalty, that is, repeat purchase.

Online Repurchase Intention

Online re-purchase intentions is defined as a customer's repeated use of an online channel to purchase from a specific retailer (Chou and Hsu 2016). Within the framework of TRA, intention is viewed as the immediate factor in the attitude-behaviour relationship which is relevant to measure consumers' behaviour (Li and Hong 2013; Dubihlela and Chauke 2016). Intention is defined as the degree of customer perception that a particular online buying behaviour will be performed. Online repurchase intentions on the other hand represent a customer's reported likelihood of engaging in further internet purchase transactions (Fang et al. 2014). Within marketing literature, there is agreement on the crucial role of repurchase as an essential behavioural outcome for relationship marketing (Ludin and Cheng 2014). In line with this observation, online repurchase intentions is a consumer's willingness to repurchase products or services from a particular website of an e-tailer.

Online Satisfaction, Loyalty and Repurchase Intention Relationships

Customer satisfaction is critical to the success of online businesses as it is considered as a major driver of post-purchase phenomena, such as repurchase intentions (Dubihlela and Chauke 2016). Literature demonstrates that customer satisfaction is also an important antecedent to customer loyalty (Pratminingsih et al. 2013). This relationship is also applicable to e-shopping as well, as satisfied customers tend to have higher usage of services, and possess stronger repurchase intentions. In short, if online customers are satisfied with an e-service provider they are expected to increase their willingness to make more online purchasing from that service provider (Moon 2016). Lin and Lekhawipat (2014)

stated that greater customer satisfaction leads to greater intent to repurchase.

A high level of customer satisfaction decreases the need to switch to another service provider, thereby increasing customer repurchase and ultimately enhancing the profitability of an organisation. A high satisfaction level provides the customer with repeated positive reinforcement that will create commitment and loyalty. Therefore, satisfaction is a strong determinant of customer loyalty in both online and offline shopping environments (Chinomona and Dubihlela 2014). Bulut (2015) emphasised that the relation is much stronger online when compared to offline channels. Satisfaction is considered as an overall affective response resulting from the use of a product or service (Oliver 1999) which has a direct influence on customer loyalty (Chou et al. 2015) and repurchase behaviours. Deducing from the foregoing discussion, it is hypothesised that:

H_1: High levels of online customer satisfaction are positively associated with higher levels of online customer loyalty.

H_2: High levels of online customer satisfaction are positively associated with higher levels of online repurchase intention.

H_3: High levels of online customer loyalty are positively associated with higher levels of online customer repurchase intention.

METHODOLOGY

Sample and Data Collection

The target population for the study were South African generation x consumers' resident in southern Gauteng. Generation x is a demographic cohort "sandwiched" between two larger groups, namely the baby boomers and the millennials. Whilst there are no exact dates for when this cohort starts or ends; researchers typically use starting dates ranging from early-to-mid 1960's and ending birth dates ranging from the late 1970s to early 1980s. The Harvard centre uses 1965 to 1984 to define this group (Markert 2004). They share the same attitudes, ideas, values and beliefs, based on being born during the same time period and living through similar emotional events (Schiffman and Kanuk 2009).

This study necessitated the use of non-probability snowball sampling method. This sampling method was chosen because it does not use the chance selection procedures but instead relies on the personal judgement of the researcher (Malhotra and Peterson 2006; Churchill et al. 2010). Snowball sampling relies on referrals from initial participants to generate additional participants. Initial respondents were asked to identify potential consumers who are online shoppers. Of the total of 500 potential respondents approached 369, fully completed the questionnaire which were used for the final data analysis. Data was collected during February and May 2015.

Measurement Instrument and Questionnaire Design

Scales for this research were operationalised on the basis of previous research studies. Various measuring instruments were used in order to fit the context of the research. Online satisfaction was measured using seven items adapted from Ha et al. (2010) and Lin and Sun (2009). Seven items were used to measure online loyalty, adapted from Lee and Overby (2004) and Lin and Sun (2009). Six items measured online repurchase intentions, adapted from Ha et al. (2010) and Kim et al. (2012). All the constructs were measured using five-point Likert scales, ranging from 1= strongly disagree to 5= strongly agree to express the degree of agreement to the various statements.

Reliability and Validity Analysis

Reliability assesses the level of consistency established within independent constructs (Churchill and Iacobucci 2005). Reliability assessment was based on Cronbach alpha (α). Further, validity assessment included construct, convergent, discriminant and predictive validity.

Reliability Analysis

Nunnally (1978: 125) recommended that a "reliability benchmark value of 0.70 and above is regarded acceptable." Table 1 presents the summary of the results, with reliabilities ranging from 0.903 to 0.938. These results indicate that the scales with all its items adequately captured the respective constructs, providing a satisfactory indication of reliability (Nunnally and Bernstein 1994).

Table 1: Summary of Cronbach's alpha reliability results

Scale	No. of items	Cronbach's Alpha(á)
Online satisfaction (Section B)	7	0.930
Loyalty (Section C)	7	0.903
Repurchase intentions (Section D)	6	0.938

Validity Analysis

In terms of validity, all the scales showed uni-dimensionality through the factor analysis procedure (that is, loading on one construct only with no cross-loading) thus affirming construct validity. Further the correlation analysis (refer to Table 2) showed significant correlations (e-satisfaction with loyalty, r=0.699; p<0.01; e-satisfaction with repurchase intentions, r=0.646; p<0.01; e-loyalty with repurchase intentions, r=0.504; p<0.01) thus providing sufficient evidence of convergence of the constructs. Discriminant validity was checked by examining the correlations between the variables. On examining the correlations, all the correlations were less than one (refer to Table 2) (Nunnally 1978), indicating the existence of discriminant validity. The regression analysis also showed significant predictive relationships regarding satisfaction and repurchases intentions, e-satisfaction and e-loyalty, and e-satisfaction and repurchases intentions (refer to Table 3) further providing evidence of predictive validity.

RESULTS

Respondent Profile

The respondents were predominantly males (n=220; 60%) compared to females (n=149; 40%). The majority of the respondents (n=150; 41%) were in possession of a diploma or a degree. In

Table 2: Correlations: Satisfaction, loyalty and repurchase intentions

Variables		E-SAT	E-LOY	REPURCH
E-satisfaction	Correlation Coefficient	1.000	.699[**]	.646[**]
(e-sat)	Sig. (2-tailed)	-	.000	.000
	N	369	369	369
E-loyalty	Correlation Coefficient	.699[**]	1.000	.714[**]
(e-loy)	Sig. (2-tailed)	.000	-	.000
	N	369	369	369
Repurchase intentions	Correlation Coefficient	.646[**]	.714[**]	1.000
(Repurch)	Sig. (2-tailed)	.000	.000	-
	N	369	369	369

[**] Significant at p<0.01

Table 3: Regression on satisfaction and loyalty, satisfaction and repurchase intentions, and loyalty and repurchase intentions

Model: 1	Adjusted R^2	Beta (β)	t-value	p-level
Dependent variable: Loyalty. Independent variable: Satisfaction	0.605	0.779	23.769	0.000[*]

R = 0.779 R^2 = 0.606   B = 0 .728   F = 564.979 [*]Significant at p <0.0000

Model: 2	Adjusted R^2	Beta (β)	t-value	p-level
Dependent variable: Repurchase intention. Independent variable: Satisfaction	0.597	0.773	23.350	0.000[*]

R = 0.773 R^2 = 0.598 B =0. 741   F = 545.233 [*]Significant at p <0.0000

Model: 3	Adjusted R^2	Beta (β)	t-value	p-level
Dependent variable: Repurchase intention. Independent variable: Loyalty	0.642	0.802	25.722	0.000[*]

R = 0.802 R^2 = 0.643 B = 0.813   F = 661.638 [*]Significant at p <0.0000

terms of the age categories of respondents, the majority of the respondents were between the ages 32 to 35 years (n=140; 38%), followed by those who were between the ages 36-40 years (n=132; 36%), those who between the ages 41-45 years (n=48; 13%) and those who were between the ages 46-50 years (n=32; 9%). Respondents over 50 years (n=17; 5%) constituted a small part of the sample.

Correlation Analysis

In accordance with research hypotheses outlined, correlation analysis was used among the study constructs to determine the strength of the relationship. Spearman correlation coefficient (r) was used to measure the degree of linear association between the variables (Malhotra 2010). The correlation analysis is presented in Table 2.

Regression Analysis

Since positive correlations were established among the constructs, linear regression analysis was performed using the enter method. The model summary is reported in Table 3.

The model 1 summary reports the regression analysis between satisfaction and loyalty. The predictor that was held constant was satisfaction (independent variable), and the dependent variable that was entered into the regression equation model was loyalty.

DISCUSSION

Correlation analysis (refer to Table 1) shows that the relationship between satisfaction, loyalty and repurchase intentions is significantly positive. The results suggest a strong positive linear relationship between satisfaction and loyalty (r=0.699; p<0.01), indicating that online satisfaction influences customer loyalty towards online shopping. These results are consistent with previous findings on this association (Valvi and West 2013; Moon 2016). The association between satisfaction and repurchase intentions is strong and positive (r=0.646; p<0.01). There is also a strong positive relationship between loyalty and repurchase intentions (r=0.714; p<0.01).

On the examination of the relationship between satisfaction and loyalty (model summary 1), the adjusted R^2=0.606, indicating that online

satisfaction explained approximately sixty-one percent of variance on e-loyalty. The beta coefficient for online satisfaction (β=0.779) show that there is a strong positive predictive relationship between customer satisfaction and loyalty in online shopping environments. Thus, satisfied customers are more likely to become loyal customers in online shopping. The hypothesis: *H_1: High levels of online customer satisfaction are positively associated with higher levels of online customer loyalty is therefore supported.* Online customer satisfaction and loyalty are common factors that have increasingly being recognised in extant literature as predictors of to repurchase intentions (Hong and Cho 2011; Amani 2015; Moreira and Silva 2015). The significance of these factors is well documented in the literature, (Olaru et al. 2008; Boshoff and du Plessis 2009; Huddleston et al. 2009; Hong and Cho 2011; Dabholkar and Sheng 2012). These researchers show that it is important for businesses to provide products or services that satisfy customers because satisfied customers become loyal with the service provider and as a result make repeat purchases. Moreover, these factors are regarded as success factors to achieve competitive advantage in the retail industry (Kang et al. 2004).

The model summary 2 reports the regression analysis between online satisfaction and online repurchase intentions. The predictor and independent variable held constant was satisfaction, and the dependent variable that was entered in the regression equation was repurchase intentions. The adjusted R^2=0.598, indicating that online satisfaction explained approximately sixty percent of variance in online repurchase intentions. The beta coefficient of satisfaction (β=0.773) suggests that there is a strong positive predictive association between online satisfaction and online repurchase intentions. Thus, satisfied online customers are more likely to make repeat purchases in online shopping. The hypothesis: *H_2: High levels of online customer satisfaction are positively associated with higher levels of online repurchase intention is therefore accepted.* It is widely affirmed in the marketing literature that increased satisfaction may strengthen the association with loyalty and improve repurchasing decisions of online customers (Ha et al. 2010). The results of the relationship between online satisfaction and repurchase intention corroborates with previous re-

search findings of Fang et al. (2014) and Lin and Lekhawipat (2014) which confirm that online customer satisfaction has a significant positive influence on repurchase intention. Moreover, Pratminingsih et al. (2013) and Bulut (2015) found that high satisfaction levels significantly influences repurchase intentions. Customers are satisfied if their actual experience exceeds their prior expectations (Taheri and Akbari 2016). The current finding verify the relationship between satisfaction and loyalty which is further evidenced by findings of previous researchers (Cheng 2012; Pratminingsih et al. 2013; Vos et al. 2014; Ludin and Cheng 2014).

The model 3 summary reports the regression analysis on the relationship between online loyalty and online repurchase intentions. The independent variable and the predictor held constant was loyalty, and the dependent variable entered in the regression equation was online repurchase intentions. On the examination of the relationship between these two constructs, the adjusted $R^2=0.642$, indicating that approximately sixty-four percent of online repurchase intentions can be predicted by online loyalty towards e-shopping. The beta coefficient for online loyalty ($\hat{a}=0.802$), suggests that there is a strong positive relationship between online customer loyalty and online repurchase intentions. Therefore, the results indicate that loyal customers are more likely to make repeat purchases in an online environment. The hypothesis, *H_3: High levels of online customer loyalty are positively associated with higher levels of online customer repurchase intention is therefore accepted.* Previous research results further established that the driving forces of online purchase intention is propelled by desirable website functions such as a search engine, a price comparison option e-payment methods, privacy, website design, information content and tracing mechanisms (Liang and Lai 2002; Ranganathan and Ganapathy 2002).

CONCLUSION

The study indicates that generation x customers who observe high levels of e-satisfaction and e-loyalty show a desire to exhibit repeat purchases. Moreover, the ever increasing technological complexity and competition in online shopping channels has placed pressures on customers. There is a need to diminish these pressures by increasing the personal adequacy of all customers through user-friendly and simple online transaction completion processes with sufficient security and privacy. The information provided has to be easily understood, accurate, complete, timely, and relevant to customers' purchase decisions. Moreover, online retailers can devote valuable corporate resources to service quality, system quality, information quality and delivery quality to enhance customer satisfaction in online shopping. A successful online business starts with good content of a website. This should be a focus of e-tailers. Failure to do so may leave behind this generation of consumers in online buying. If this generation of consumers are stymied and frustrated in their efforts to buy online or consummate transactions, they are less likely to come back to engage in repurchase.

RECOMMENDATIONS

This research contributes to existing knowledge by demonstrating that e-satisfaction significantly impact on customer e-loyalty and repurchase intentions among a generation x cohort. With online shopping gaining momentum, within the South African generation x consumers, marketers and e-designers should develop new online marketing strategies to persuade generation x consumer to shop online. Since the study shows that e-satisfaction is a key predictor of e-loyalty, e-tailers' retention strategies should therefore focus on customers' e-satisfaction with proper and user friendly online web front configurations. Frequent monitoring of e-satisfaction and its drivers (such as expectations, enjoyment and experience) should be enhanced by e-tailers to diagnose and correct operating deficiencies, and through the process enhance customer satisfaction and ultimately loyalty. Issues of switching behaviours and maintaining continuous business relationships with online shoppers should be constantly monitored by e-tailers to sustain online e-shopping.

Consumers intentions to engage in online purchases are often triggered by variety (broader assortment of brands and value) in order to fulfil their needs. E-tailers should therefore focus on expanding their brand portfolio and emphasise variety and value for money in their communications. In addition, e-retailers need to facilitate opportunities for interaction on the websites, not just between existing consumers and

the firm (example, through live text chat) but also amongst prospective customers (example, through online communities) as these tools are likely to enhance customer loyalty.

LIMITATIONS AND IMPLICATIONS FOR FURTHER RESEARCH

The data was collected from generation x online consumers through self-reported measures could be a limitation of the study. Future research could be extended to other generational cohorts from the same region, in a larger area or nationally which may reveal similar or different outcomes influencing repurchase behaviour among consumers as the sample may not necessarily reflect the pattern affecting repurchase intention across the spectrum of a wider population. In this way a comprehensive understanding of the relationship between the identified constructs could be ascertained. Consequently, the results of the study should be viewed with caution which limits generalization until replicated in the future, and take into account other research constructs. For example, within the domain of e-shopping, issues of trust, ease of use, including navigation, minimum time to source information, configuration, interactivity, surface looks including aesthetics of websites and their emotional appeal may capture further attention of online consumers to click and shop online. These antecedents may display direct and indirect relationships with e-satisfaction. Moreover, consumer satisfaction and loyalty analysis should also be carried out with concurrent comparisons such as online retailing, brick-and-mortar retailing, directing marketing, and catalogue retailing. These types of comparative analysis could yield augmented results through which researchers develop richer models that capture and explain differences within a South African context. In this way additional information could be discerned to establish similarities, differences and perhaps an economical way for retailers to do business in developing economies. Finally, this study does not control for differences across product and service categories. Further research can control for such differences in analysing these relationships.

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