# Identification of Facing Satisfaction Issues While Shopping Through Electronic Platforms in Gen-X and Y

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#### **Abstract**

COVID-19 has brought new norms for everyone, invading new patterns and behavior for marketers and buyers. The pandemic has brought new challenges inhibiting new behavior among consumers and forcing them to adopt more contemporary shopping across the globe, and online buying is one of them. The present study explored how consumers of different generations owned the experience of online purchases during and after COVID-19 and how this experience has developed a sense of satisfaction for the specific e-commerce. Hence, this study intended to investigate two relationships using the Bagozzi framework: (i) between the behavior (e-loyalty), response (e-satisfaction), and (ii) between the response and the appraisals (e-service quality, perceived justice, and brand image). Research implied the Structural Equation Model to validate the proposed hypothesis. The generational cohort in this study represented Generation X (39-58) and Generation Y (18-38) of North India. Further, the results also prove that companies' brand image is one of the essential variables moderating the level of satisfaction among consumers and the website's features. Based on the study's outcome, managers can develop future marketing strategies on various dimensions of marketing, like how to communicate with consumers with generational gaps and aspirations for online shopping.

Keywords: Generation Behavior; Structural Equation Model; Website features; Online Satisfaction; Brand Image

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#### 1. Introduction

In the modern retail world, shopping orientation has changed a lot due to the emergence of advanced technologies, bringing new and modern methods of shopping. However, Covid-19 has brought new unanticipated challenges and has changed how consumers think and behave. This unforeseeable incident shrank the whole of the market economy. COVID-19 brought new patterns and behaviors of consumers and new challenges and business practices (Mishra et al., 2021). However, this turbulence in the marketplace has forced marketers to reorganize the need to align their marketing practices, anticipating better satisfaction and loyalty from these buyers who are new to online shopping. Eventually, it has revolutionized business methods and forced buyers from different generational cohorts to adopt e-commerce platforms (Nguyen et al., 2021).

Consumer behavior post-COVID-19 has undergone highly unpredictable, challenging, and demanding for better services and satisfaction (Gu et al., 2021). Consumers and their demographical profiles were the most prominent sources for shaping future markets and their practices. Studies of the past concur on the role of consumers' demographical profiles in shaping online pre and post-purchase behavior (Bellman et al., 1999; Oganisjana et al., 2022). There are published articles discussing how consumers from different generations and geographies face challenges in coping with the pandemic and its repercussions (Sharma et al., 2020; Eger et al., 2021; Zwanka & Buff, 2021). Dorosh et al. (2021) proposed that for latchkeys (Gen-X), online purchase is not only a transaction of goods and services with the price paid by a customer but also a continuous process of evolving satisfaction and loyalty. Whereas, another study conducted by Thangavel et al., (2021) also concurs that there is a significant difference

in the behavior and performances between the millennials, Gen-X/Y, and baby boomers while making online- purchases. Henceforth, marketers need to design generation-specific marketing strategies addressing the challenges faced by stakeholders representing different generational cohorts (Ting et al., 2018; Oganisjana et al., 2022).

However, this needs a lot of energy and synergy from the marketers to understand the consumers and the challenges they might face in availing of their services. Marketers must understand what they must do to offer better satisfaction to their consumers from different cohorts. How can they build loyalty with the consumers who are happy and satisfied with the e-services they offer? Moreover, what should their website design be that can build more satisfied and loyal consumers? There are sufficient studies on understanding the online purchase behavior of consumers of different generations exhibiting different behaviors. However, limited studies compared the e-satisfaction among these generational cohorts and its impact on e-loyalty (Chakraborty & Balakrishnan, 2017; Chauke & Dhurup, 2017). E-marketers are developing a model to ensure consumer satisfaction pertaining to shopping from e-portals (Santosa et al., 2021; Soni & Vohra, 2022; Vaughan et al., 2022). Still, many marketers are unaware of the crucial points where their online shopping platforms need to be more competitive in offering better satisfaction and loyalty to consumers representing different generational cohorts (Dana et al., 2021; Vayghan et al., 2022; Soni & Vohra, 2022). These reasons are good enough for marketers and scholars to explore the field of cognitive computing to get better insights into increasing the positive impact of e-retailing. Hence, there is immense scope for marketers to deeply look into the facets that can significantly impact customers' e-satisfaction in online shopping, leading to building loyal customers.

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The rapid growth of web-based self-service, popularly known as eservice, further intensified the role of the service sector in modern (Kim & Kim, 2020). Today's consumers can easily extract information from various channels and compare competitors' services and products, enabling smooth flow from one brand to another (Kraus & Kraus, 2020). A strategic question marketers must answer now is how to stop brand switching, increase satisfaction, and assert customer loyalty. As mentioned above, researchers are now referring to the knowledge of cognitive computing theories to address the challenges of consumers' online information process styles, shopping behavior, patterns, and preferences to design website atmosphere and strategies offering attractiveness in a friendlier way (Faiola & Matei, 2005; Chen et al., 2020; Schuetz et al., 2020; Behera et al., 2023). Moreover, this concept has enabled marketers to understand and examine marketers' existing practices critically. Still, it is in the infant stage to give a holistic view of all aspects of the online shopping experience; e-satisfaction and loyalty are among them (Goutam et al., 2022). Anderson and Srinivasan (2003) determined satisfaction as the key determinant of loyalty in both commerce platforms. Research in the past profoundly stated that customer satisfaction leads to customer loyalty. Customer satisfaction (C.S.), and loyalty (CL), are essential (intermediate) goals for superior economic success in the liberalized market (Torsten et al., 2000). Ahmad &Buttle (2002) also believes companies can retain loyal customers, providing superior satisfaction. Many researchers in the past supported the fundamental logic that satisfaction positively impacted customer loyalty (Oliver, 1980; Bearden & Teel, 1983; Oliver & Swan, 1989; Anderson & Sullivan, 1993; Bolton & Drew, 1991; Yi, 1991; Mittal & Kamakura, 2001). Therefore, companies must consider all possible ways to provide better service quality to satisfy customers. Academic debates on online services assert satisfaction, attributes of satisfaction, and loyalty (Ting et al., 2018; Oganisjana et al., 2022). Literature in the past conceptualized the relationship between e-service, perceived justice, and brand image as a determinant of e-satisfaction (Jameel et al., 2021; Kamal et al., 2022), but no such study has been done so far to measure the combined effect of these determinants on e-satisfaction and e-loyalty. Hence, this study intended to investigate

two relationships using Bagozzi framework: (i) between the response (e-satisfaction) and behavior (e-loyalty), (ii) between the response (e-satisfaction) and the appraisals (e-service quality, perceived justice, and brand image). This research aims to investigate what drives e-satisfaction among consumers from various generational cohorts and determine the difference in online generational behavior. Henceforth, this research considered the Generational cohorts of India to understand how different generations are experiencing this new buying age and how far they are satisfied with these online shopping portals.

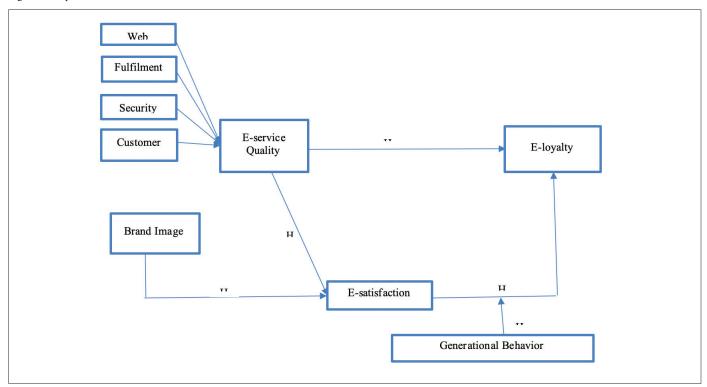
# 2. Conceptual Framework and Hypothesis Development

## 2.1 Theoretical Support and Proposed Model

During the outbreak of COVID-19, consumers prefer to buy products online to avoid being affected by the virus (Shaikh, 2020) and continued post-pandemic (Shaikh, A. (2020). Bagozzi (1992) proposed the appraisal-response-behavior (ARB) theory, which states that the concept of intentions governed by self-empowered processes initiates individual responses toward goal achievements. On the face of this, the present research also applied the concept of Bagozzi to empirically analyze two relationships: (i) between appraisals (e-service quality and perceived justice) and responses (e-satisfaction and brand image), (ii) and behavioral outcome (e-loyalty). Website familiarity magnifies the strength of the relationship between the mentioned constructs (refer to Fig.1). The research consists of six variables: e-service quality, perceived justice, brand image, electronic satisfaction, electronic loyalty, and website familiarity as a moderator.

Furthermore, research also applied Generational cohort theory to determine the influence of generational cohort on electronic satisfaction and loyalty. Past literature sufficiently presents the application of generational cohort theories in social science, psychology, and management. Applying the theory of generational cohort facilitates researchers to have a data representation of similar characters, values, beliefs, attitudes and behavior (Brosdahl & Carpenter, 2011; Parment et al., 2013; Zwanka and Buff, 2020)

Figure 1: Proposed Model



#### 2.2 The relationship between e-service quality and e-satisfaction

A customer's experience of good or bad service is instrumental in determining how satisfied/ dissatisfied they are with the product and services (Han & Huyan, 2011; Ahmed et al., 2023). Researchers considered satisfaction a critical determinant of purchase/repurchase intention and the company's stability in the marketplace (Aonouze et al., 2019; Khatoon et al., 2020; Manju, 2020). Customer expectation of services has drastically changed from past to present as the market moved from offline to online. Henceforth, the quality of services delivered become an integral part of the offers (Ranaweera & Sigala, 2015; Koya et al., 2022). Kim et al. (2009) asserted that the key to business success in all settings (offline/online) had satisfied customers. Much past literature in online shopping settings confirms that customers prefer contracting with marketers whose websites provide comprehensive information and develop a complete engagement system for them (Sabiote et al., 2013). Parasuraman et al. (1988) also framed the research by proposing that customers' higher level of satisfaction derives from the quality of service delivered to them or his/her service quality experience drives satisfaction. In the early stages of e-business, authors established the relationship between e-satisfaction and service delivery (Yen & Gwinner, 2003; Pham et al., 2018; Abdirad et al., 2022) and consumer's favorable response and intention to purchase based on their experience for a specific web portal (Hsieh et al., 2008), further helping retailers to develop e-loyalty (Kim & Li, 2009). Furthermore, customer experience in online shopping is now one of the vital factors in deriving their satisfaction. Henceforth, e-retailers should know their online shoppers' fundamental behavior, their

potential for searching online information, assessment of online purchase intention, and factors that stimulate the positive response. Perception of the website and its design increases satisfaction (Polites et al., 2012). Although the quality of a website and e-satisfaction are two different concepts, researchers still foresee some relationship between website features as a part of service delivery and satisfaction (Rodgers et al., 2005) playing an essential role in developing a better experience. Wolfinbarger and Gilly (2003) further proposed that customer interaction and personal touch are not direct in online settings. The design of the website plays a crucial role in determining satisfaction. Henceforth, high e-service quality will ensure a better shopping experience, making customers more satisfied with online purchases (Yang & Fang, 2004). So, and so forth, the researcher foresees that the e-service quality influences e-satisfaction.

Customer satisfaction has a direct link with the services delivered. Hence, studying different dimensions of service quality and its improvement process was paramount among marketers (Thompson et al., 2005). Electronic service quality is defined as the customer evaluating their expectation from the brand and its services offered while purchasing (Santos, 2003). Practitioners applying the concept of e-service from the beginning of 2000 have coined various definitions until then. E-Service is the electronic provision of services or web-based services involving the Internet as the interface between seller and buyer (Saanen et al., 1999; Reynolds, 2000; Sara, 2000). According to Surjadjaja et al.(2003), it is an e-service process where the interface used is the Internet for the interaction between the customer and the service provider.

Furthermore, electronic service quality is essential in crafting esatisfaction and e-loyalty towards service providers. Service quality has multiple dimensions and frameworks presented by the various researchers and theorists in the past. Eventually, customers' online purchase experience is guarded by searching and collecting relevant information, comparing and evaluating alternates, making informed decisions, pre and post-purchase experience, and so on (Wolfinbarger & Gilly, 2003). Extensive research has been done to understand the concept and characteristics of service quality. However, marketers have grabbed recent attention in understanding service quality dimensions in online shopping. Many authors view electronic service quality as a measure of satisfaction, hence proposing different dimensions to measure e-service quality (Bult et al., 2015; Al-Dweeri et al., 2017; Alshurideh, et al., 2019; Alzoubi et al., 2020; Al-Khayyal et al., 2020). To measure the quality of services delivered, Juran and Gryna (1970) proposed four dimensions: capability, availability, reliability, and maintainability, which are basically metaphors of the performance concept. Many other researchers then proposed dimensions like tangibility, responsiveness, assurance, empathy, and ease of use (Vidgen, 2001; Gronroos et al., 2000; Parsuraman et al., 2000).

Studies in electronic service quality using different dimensions of customer online experience, purchase intention, e-service quality, e-satisfaction, and e-loyalty have been conducted till now. Some worked on validating the appropriateness and dimensionality of the e-Tail Q scale by adding the latest dimensions to enhance the findings of the study (Wolfinbarger & Gilly, 2003; Zeithaml et al., 2005; Carlson & O'Cass, 2011; Blut et al., 2015; Ahmad & Khan, 2017; Kaya et al., 2019). This study adopted the scales designed by Wolfinbarger and Gilly (2003), having four important dimensions: web design, fulfillment, security, and customer service. In the face of this, Bagozzi's (1992) conceptualized the theoretical framework, gauging appraisal of service quality driving affective response of satisfaction and eventually developing repurchase behavior among consumers. Generally, researchers in the field of marketing come to a common consensus on the theoretical framework that consumer's perceived value and esatisfaction are driven by consumer's evaluation of e-service quality (Xiao, 2016; Zarei et al., 2019). Based on the above perspective, this study recommends that:

H1: E-service quality positively impacts e-satisfaction.

#### 2.3 The relationship between brand image and e-satisfaction

According to Park et al. (1986), the creation and maintenance of the brand image by any company is a prerequisite to brand management. Hypothetically, all the company's products or services demonstrate symbolic, experimental, and functional elements building brand image. Only now, researchers and scholars have been on a single platform regarding the definition of brand image. Keller (1993) defined brand image as the summation of brand associations as a recollection in the consumers' memory that results in perceptions about the brand. It is also a series of brand associations in a consumer's memory (Aker, 1991). Various earlier types of research revealed that brand image positively impacts loyalty or behavioral and attitudinal intention.

Merrilee and Fry (2002) discovered that brand image and loyalty are directly related. Another study by Davies and Chun (2002) says that brand image directly influences customer loyalty via customer satisfaction. Nevertheless, brand image is a prognosticator of customer loyalty. Through better service quality, strategic marketing, and recovery of failure in service, organizations can enhance their brand images and, at the same time, improve their competitive positioning in the marketplace (Javalgi et al., 1992).

H2: Brand Image positively impacts the e-satisfaction of the consumers

## 2.4 The relationship between e-satisfaction and e-loyalty

Researchers in the past have developed the relationship between customer satisfaction and loyalty and strongly believe that satisfied customers tend to be more loyal to a given brand or company (Valvi & Fragkos, 2012; Iglesias et al., 2019; Juwaini et al., 2022). According to (Dick & Basu, 1994), loyalty is the consumer's behavior of repeat purchases of a particular brand/offering of a particular company. Many researchers believe that the traditional loyalty concept is often extended to brand loyalty for online buyers as well. According to Oliver (1997), customer loyalty is a commitment held deep to continue purchasing a particular preferred product/service or brand consistently in the future. In the case of online loyalty, the definition of "customer loyalty" revolves around the same concept, where it requires convincing consumers to revisit the online portal and make repeat purchases from a particular brand repeatedly (Gefen, 2002, pp.27-51). There needs to be more studies in the context of online shopping, addressing questions like, through what activities of marketers can drive customer loyalty? As per Chang et al. (2009), customers' continuous disposition of repeat purchases from a given brand or marketer is a sign of his/her loyalty towards the marketer, and this is an outcome of customer satisfaction with the offerings. Researchers believe customer satisfaction is essential to customer loyalty (Fang et al., 2011). The possibility of satisfied customers returning to the business/ brand is comparatively higher than dissatisfied customers (Lee et al., 2009) and can dispose of better loyalty (Anderson & Srinivasan, 2003). Additionally, satisfaction is also attributed to the customers' repurchase behavior (Shankar et al., 2003; Chang et al., 2005; Chiu et al., 2009; Lie et al., 2015; Kaya et a., 2019; Khan et al., 2019; Hendrawan & Agustini, 2021; Alshhadat & Amoozegar, 2021). Several studies in the past have conceded that e-satisfaction not only encapsulates the intention to purchase in an online platform (Bhattacherjee, 2001; Hsu et al., 2006; Prougestapron et al., 2015) but is a critical player in solidifying a loyal consumer base (Evanschitzky et al., 2004). Furthermore, in many other research' authors asserted the positive and significant relation between satisfaction and loyalty. They stated that in the context of e-retailing, e-satisfaction is a strong determinant of e-loyalty (Thakur, 2019; Jeon et al., 2017; Das et al., 2019; Mohammadi & Dickson, 2021). In the face of this, few other researchers validated the positive relation and impact of e-satisfaction on e-loyalty in mobile commerce (Al Amin et al., 2023). Thakur (2019)

Henceforth, these studies give enough reasons for e-retailers to harvest customers' satisfaction to a greater degree than the competitors (Oliver, 1999).

H31: Customer e-satisfaction positively affects e-loyalty.

#### 2.5 The mediating role of e-satisfaction

Identifying consumers' needs is a complex process, creating challenges for marketers to drive satisfaction (Cronin et al., 2000). However, Kotler et al. (2005) propose that service quality identifies the needs of the consumers and later becomes instrumental in bringing customer satisfaction, resulting in loyalty. Present research in the face of e-satisfaction and e-loyalty in the service quality purview has mixed results. In many studies, authors conclude the positive and significant effect of satisfaction on loyalty (Zarei et al., 2019), yet evidence states the indirect effect of satisfaction on loyalty (Wong et al., 2019; Alkhateeb et al., 2020). Studies highlight the direct effect of service perceived quality and perceived value in building customer e-loyalty (Parasurman et al., 2005; Thakur, 2019). In contrast, other literature on e-satisfaction and e-loyalty provides evidence where authors have confirmed that e-satisfaction mediated the relationship between service quality and e-loyalty (Kaya et al., 2019; Supriyanto et al., 2021; Alkhateeb et al., 2020). Thus, the author again proposes to validate the mediating effect of e-satisfaction between service quality and loyalty.

H4: Customer e-satisfaction mediates the relationship between e-service quality and customer e-loyalty

## 2.6 The moderating role of the generational behavior

The study of generational cohorts is not new and has already been applied in social science and management research (Zwanka & Buff, 2020). However, post-corona, understanding the consumer behavior of different generations became quite essential in many aspects. According to the generational cohort theory, people from different generations possess different characters, creating a unique community to be studied by researchers (Brosdahl& Carpenter, 2011). On the other side, Parment et al. (2013) propose that people from the same generation carry more or less similar values, beliefs, attitudes, and behaviors. These generational differences impact consumer behaviors and other marketing activities (Zwanka et al., 2021). A recent survey carried out by A.C. Nielsen reports the shift towards online food purchases as one of the most preferred activities. It will likely remain at a higher percentage of the population than before the pandemic (Nielsen, 2020). There are ample studies talking about online behavior and satisfaction among millennials, but there are minimal studies highlighted Gen- X, Y, and Z to all together determine the role between e-satisfaction and loyalty (Chauke & Dhurup, 2017; Ting et al., 2017; Emamdin et al., 2020)

H5: Generational behavior significantly moderates the relation between e-satisfaction and e-loyalty

# 3. Research Method

## 3.1 Sample and Procedure

The research design employed an empirical study wherein a quantitative research methodology was applied to test the proposed hypothesis. A random convenience sampling technique was applied for data collection. Further researchers mailed online questionnaires via a shared hyperlink sent to 500 respondents from August 2021 to November 2021 due to lockdown among Gen-X, which represented diverse demographic profiles like gender and age. A total of 383 responses were received, indicating a response rate of 76.6 percent, which was reasonable enough to proceed with the data analysis. Female responses were 62 followed by 38 percent of male responses. Further, to measure age and gender, the research applied categorical data where the year of respondent birth was from 1960 to 1975 for Gen-X. Of the total sample, 54.6 percent were from the age group 60 to 64, 15.4 percent were from the age group 65-69, and 30 percent were from the age group of 70-75. Furthermore, to include respondents from the northern part of the country to allow partial generality of findings to represent the North Indian context, we collected data from Madhya Pradesh, Utter Pradesh, Chhattisgarh, and Rajasthan.

#### 3.2 Variables and Measurement

All scales and their constructs applied in the research resulted from the intense literature considering past studies. The research considered five variables, namely, e-service quality, brand image, and generational cohorts, as independent variables and e-satisfaction e-loyalty as dependent variables. The generational behavior moderated the relationship between e-satisfaction and e-loyalty and e-satisfaction as a mediating variable for testing the relationship between e-service quality and e-loyalty. E-SQUL was measured using 20 items: brand image, e-satisfaction, and e-loyalty. For measuring e-service quality research adopted the advanced version of the scale consists of four dimensions: web design, fulfillment, security, and customer service (Wolfinbarger & Gilly, 2003; Blut et al., 2015), for measuring brand image, 03 items scale developed by Park et al.,(1986), for measuring e-satisfaction, 03 items scale of Devaraj et al., (2002), finally, customer e-loyalty measured using three-item scale proposed by Zeithaml et al., (1996). See appendices 1

Table 1: Variables details

Determinant	Factor Item Code Item Description		Source		
	Web Design	W1	The website provides in-depth information.		
		W2	The site doesn't waste my time		
		W3	It is quick and easy to complete a transaction at this website.		
		W4	This website has good selection.		
	Fulfillment	F1	The product that came was represented accurately by the website.	Mary & Mary 2003	
		F2	You get what you ordered from this site.		
ESQUL		F3	The product is delivered by the time promised by the company.		
		S1	I feel like my privacy is protected at this site.		
	Security	S2	I feel safe in my transactions with this website.		
		S3	The website has adequate security features.		
	Customer service	C1	The company is willing and ready to respond to customer needs.		
		C2	When you have a problem, the website shows a sincere interest in solving it.		
		С3	Inquiries are answered promptly.		
	Barnd Image	B1	I feel that a branding services (e-tailing) possesses its practical function.		
Barnd Image		B2	B2 I feel that a branding services (e-tailing) possesses a positive symbolic meaning.		
		В3	I feel that a branding services (e-tailing) can relate to the pleasant experience.		
Satisfaction	E-Satisfaction	S1	Overall, I was satisfied with this online experience.	Devaraj, et al., (2002)	
		S2	The online site information content met my needs.		
		S3	It was possible for me to buy the product of my choice easily.	(2002)	
Loyalty	E-Loyalty	L1	I would say positive things about this site to other people	Zeithaml et al., (1996)	
		L2	I would recommend this site to someone who seeks advice.		
		L3	I would encourage friends and others to do business on this site	(1770)	

The study applied a five-point Likert scale, with scale measures oscillating from "1" (strongly disagree) to "5" (strongly agree). Measures Web features are the independent variable, satisfaction is the dependent variable, and brand image is the moderating variable applied in this study. We controlled several variables to rule out alternative explanations, where past literature cited control variables like gender (Ndubisi, 2006) and age (Homburg & Giering, 2001), all of which researchers used in the study. The demographical variables were measured using a categorical scale. To construct the questionnaire for administration and collection, we used English and checked for content validity by experts from Academic institutes and Universities. We also conducted pilot testing with 30 respondents in June 2021.

#### 5. Results

The results of descriptive statistics and correlation coefficient are presented in Table 2. All skewness values are below their cutoff point 3, and all kurtosis values are less than 8 (West et al., 1995; Kline, 2011), as presented in Table 1, which strongly supports the data normality of all the items. The critical skewness and kurtosis values were within the recommended limits of -2 and +2 (Kline, 2011), which support multivariate normality in the data.

Table 2: Descriptive Statistics and Correlations

Correlations										
	Mean	Std. Dev	Skewness and K	urtosis	Age	Gender	WF	BIM	SATF	
Age	0,69	0,462	-0,835	-1,310	1	0,035				
Gender	0,62	0,486	-0,491	-1,768	0,035	1				
WF	4,1123	0,82247	-2,774	6,065	0,009	-0,070	1			
BIM	4,2185	0,88002	-2,702	5,878	0,011	-0,072	,961**	1		
SATF	4,2019	0,94026	-2,553	5,431	-0,006	-0,070	,967**	,960**	1	
E-Loyalty	3,6397	,83456	,237	,020	,078	,015	,068	,027		1

<sup>\*\*,</sup> Correlation is significant at the 0,01 level (2-tailed),

Further, the table shows the value of mean scores and standard deviations of the constructs used in the study. Brand image has the highest mean value (4.27), followed by satisfaction, web features, age, and gender (4.20, 4.11, 0.69, and 0.62). The results of standard deviations show that all the variables have acceptable variability. The results of correlation coefficients conclude a strong positive correlation between web features and satisfaction (0.967), followed by brand image (0.961). Still, there is no relation between age and gender, concluding that age and gender do not impact the level of satisfaction among users.

Further, we applied regression analysis to determine the difference in e-satisfaction between Gen-X and Y based on age and gender. The values were greater than the threshold value (0.273), which states no significant impact of age and gender representing the two generations. Also, the coefficient value shows that Gen-X is more satisfied than Gen-Y (.010), but the females of both generations showed less satisfaction with the website's features (-0.082).

The research applied structural equation modeling (SEM) technique for validating the relationships of the constructs proposed in the research objectives and hypothesis. The two-stage SEM approach was applied to test the constructs' reliability and validity and assess the structural equation model (Anderson & Gerbing, 1988; Schumacker& Lomax, 2010).

To check the model constructs' fitness, reliability, and validity, researchers applied confirmatory factor analysis (CFA) for the first-order model on web features, brand image, and e-satisfaction. The final considered fit indices were CMIN, GFI, AGFI, CFI, NFI, RMR, and RMSEA, evaluated to assess the model fitness. As shown in table 3, all the indexes did not reach their set threshold values in the firstorder CFA model. Therefore, a few revisions were made to increase model fitness (Anderson & Gerbing, 1988; Bagozzi& Yi, 1988). The items with identical regression weights (factor loadings) less than 0.5 finally dropped from the questionnaires (Henseler et al., 2009). After reassessing, we again tested the model fitness to see significant improvement. The chi-square value (C2 = 386.5, DF = 211, P = 0.000) was still significant, and other fit indices of the modified first-order measurement model were within their recommended values (refer to table 3). A second-order CFA model was applied to validate the hypothesis that e-satisfaction is significantly impacted by website features and moderated by the presence of a brand image.

Table 3: Measurement Model

Fit Index	Recommended Value	First Order Measurement Model	Modified Measurement Model	Second Order Model	
2 X	NS at p<0.05	891.75	386.5	366.22	
<sub>x</sub> f	N/A	430	211	206	
$\frac{1}{x^2}$ / df	≤5	423	401	377	
Goodness of Fit (GFI)	≥0.90	0.922	0.920	0.851	
Adjusted Goodness of Fit (AGFI)	≥0.80	0.873	0.876	0.803	
Comparative Fit (CFI)	≥0.90	0.970	0.960	0.921	
Normed Fit (NFI)	≥0.90	0.961	0.960	0.914	
Root Mean Square Residuals (RMR)	≤0.10	0.092	0.088	0.088	
Root Mean Square Error of Approximation (RMSEA)	≤0.08	0.092	0.087	0.078	

All the values of the factor loadings greater than 0.7 are considered for the study, indicating that E-Satisfaction has a significant loading on its proposed constructs. As reported in Table 2, the fit indexes of the second-order model were within their threshold values, representing the satisfactory goodness of fit.

The outcome represents that all the constructs display adequate levels of reliability with Cronbach's alpha coefficients and composite reliabilities values (Nunnally, 1978; Hair et al., 2010) more significant than the cutoff point of 0.7. The AVE values of all the constructs were more significant than their threshold value of 0.5, and the Average Variance Extracted (AVE) values were less than the corresponding Composite Reliability (C.R.) values, indicating sufficient convergent validity.

Table 4: Reliability and Convergent Validity

Construct	Cronbach's alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Website Features	0,837	0,872	0,803
Fulfillment	0,986	0,873	0,754
Security	0,807	0,827	0,830
Customer Service	0,968	0,837	0,745
E-Satisfaction	0,872	0,988	0,802
E-Loyalty	0,899	0,901	0,900

#### 6. Discussion

Results of Structural Equation Modeling for model fitness were highly satisfactory for all constructs.

Results reflected a satisfactory fit of the model. All the values of fit indices: C2 / df = 3.77, GFI = 0.851, AGFI = 0.803, CFI = 0.921, NFI = 0.914, RMR = 0.089, and RMSEA = 0.078, indicating the adequate fitness of the model for the data applied and supports the proposed hypothesis.

E-satisfaction found to be significantly impacted by the website features (b = 0.506, C.R. = 9.777, p<0.001) and brand image significantly moderating the relation between website features and e-satisfaction (b = 0.460, C.R. = 9.104, p<0.001), thereby indicating that brand image partially moderates the relationship between e-satisfaction and website features. Therefore, all the hypotheses H1, H2, and H3 are supported. Moreover, the R2 values indicated that website features explained a 56.4-cent variation in e-satisfaction.

The SEM was applied to check the direct, indirect, and total effects between the constructs. Table 5 indicates that the effect of W.F. on E-SAT is 0.601, out of which the direct effect is 0.411 and the indirect effect is 0.244. Findings indicate the indirect effect of B.I. in the relationship between W.F. and ESAT. As the indirect effect is lesser than the direct effect, we can infer that B.I. weekly moderates the relationship between W.F. and ESAT.

In the current scenario, internet usage and its role in daily life are significant. The research findings force online marketers to understand consumers and their behavior in online settings when relationship marketing is the core of the business (Harris et al., 2008). This study aims to address and empirically validate the progressive influence of website features and customer satisfaction post-shopping in online settings. The study's findings significantly prove the importance of having good features on companies' websites, building better satisfaction. Further, the results also prove that companies' brand image is one of the essential variables moderating the level of satisfaction among consumers and the website's features.

The proposed research was to determine whether website features (especially after post-pandemic among Generation X and Y) play a significant role in deriving e-satisfaction. We collected data extracted from 383 respondents from Gen-X and Y, out of which 62 percent and 38 percent were females and males, respectively, representing UP, MP, Chhattisgarh, and Rajasthan states of north India. Further, the study's findings also disclose that the brand image partially moderates the relationship between website features and e-satisfaction (Davies & Chun, 2002). Secondly, on an agreeable note, it was observed that there is a negligible difference in satisfaction between Gen X and Y, which marketers cannot overlook.

Still, this difference needs to be addressed by e-marketers to provide a better shopping experience among consumers of different generations. Even with this negligible difference, the satisfaction among women is less than that of males. Some studies pointed out a cognitive difference between males and females regarding online shopping (Van et al., 2010). The reason behind this could be a possible association of technological risk while doing online shopping (Dekimpe et al., 2000) because so many technical complexities are involved when operating with computers (Thatcher &Perrewe, 2002), impacting satisfaction (Lin & Hsieh, 2007). Therefore, marketers need to deeply understand the role of generational gaps and gender in driving esatisfaction. This is a severe indication for marketers as past research proves that women play an essential role as a consumer in e-business (Abraham et al., 2010).

Research findings provide scope for marketers to relook and revisit the construction details to un-layer the features that make females less satisfied. Finally, this study concludes that with customers and the website, the intervening effects of brand image in e-satisfaction are also crucial to improving customer satisfaction and repeat purchases. Online consumers turn to the Internet primarily for utilitarian reasons, such as price savings and convenience. Still, they also turn up for hedonic reasons (To et al., (2003). Henceforth, e-marketers should focus on designing website features that can offer better satisfaction and experience to consumers so that they can dispose of repeat purchase behavior. Although other factors may also impact online satisfaction, literature gives strong evidence that a website plays a crucial role in engaging and bringing traffic back to the website, only if the marketers take care of the operational part of the website.

#### Conclusion

One of the biggest challenges for online marketers is solidifying their consumer base, minimizing switching, and showing favorable purchase responses. In this regard

Research findings can provide critical strategic inputs and applications for online marketers to build customer relationships firmly. Henceforth, the study's findings contribute to theoretical knowledge of consumers' behavior about online shopping, the factors driving e-satisfaction, and how consumers of two different generations and genders respond to online shopping. Based on the study's outcome, managers can develop future marketing strategies on various dimensions of marketing, like how to communicate with consumers with generational gaps and aspirations for online shopping. How to build and design e-commerce platforms to attain maximum consumer satisfaction and loyalty. What are essential to understand and consider as the factors to meet customers' e-satisfaction level? Outline of the implications: Online marketing managers can allocate resources for designing a website to improve ease and satisfaction across genders and generations. There must be some way of handling technological complexities occurring at consumers' end to easily access the website and remove their apprehensions. Good communication strategies must be designed and delivered to attract female buyers without hesitation. Marketing managers must consider providing a higher quality of integration to consumers when buying online. Websites must be designed around speedy and well-structured websites in collaboration with strategic partners to provide faster, time-saving, and integrated services to their customers, which leads to customer satisfaction. Marketers must consider all possible customer interactions, retention, cross-selling, and buying routes.

## 8. Limitations of the Study

This research has some limitations which need to be addressed for future research. The first limitation is that the online data collection and questionnaire during the pandemic might have created a common method variance that could have exaggerated the relationships of the constructs. Additionally, the proof of convergent and discriminant validity and the test for separate and overall CFA suggest that standard method variance is unlikely. The complete model fits the managers should consider the potential moderators like justice, service delivered, and trust of these relationships in their local markets, as in the case of a country that has experienced economic stagnation or even an economic downturn. Under such conditions, sacrifice might be more important in determining a relationship. Since customers may weigh e-satisfaction more heavily than other relationships, marketers need to fine-tune strategies to fit the characteristics of their target markets best to assure 'customer satisfaction and retention.

To conclude, some past studies have suggested that organizations should analyze their customers based on individual differences, such as involvement in a particular product/ service, brands available, and product categories. Customers involved in high purchases may experience similar connections with other service providers, mainly when females are online consumers. Price and options for product categories are effortlessly counterfeit and not offered as a sustainable or competitive advantage. Therefore, future research must examine the relationship between these mentioned variables.

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