

## "From Click to Contentment: Exploring the Influence of Buying Motives on Customer Satisfaction in India's Digital Marketplace"

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### ABSTRACT

The Indian e-commerce market has been experiencing an unprecedented growth that has changed the consumer behavioral dynamics and consumer satisfaction levels. The research paper examines the effectiveness of various purchasing motive, which include utilitarian, hedonic, habitual, convenience and word of mouth as regards customer satisfaction within the Indian e-commerce setup. Based on a structured questionnaire that was given to the respondents (487 online shoppers), the study adopts Structural Equation Modeling (SEM) to test the proposed hypotheses of relationships between buying motives and the dimensions of customer satisfaction, such as delivery, after-sale service, website quality, security, and values offered.

The findings display that customer satisfaction is largely driven by utilitarian and convenience-based motives as the greatest drivers, and the hedonic, habitual, and word-of-mouth motives have a moderate but significant effect. Delivery performance and after-sale service came to be the most essential predictors of satisfaction among the elements of satisfaction. The model was shown to have acceptable fit and construct validity with both theoretical and practical implications.

**Keywords :** Customer Satisfaction; Buying Motives; Indian E-Commerce; Structural Equation Modeling (SEM); Utilitarian Motives; Hedonic Motives; Word-of-Mouth; Convenience; Habitual Buying; Service Quality Dimensions.

### 1. INTRODUCTION:

The e-commerce sector in India has quickly developed into a formidable presence in the digital economy of the world and has been growing in a transformative manner owing to improved digital infrastructure, a rise in the level of consumer digital literacy, and the changing nature of shopping patterns. The India Brand Equity Foundation (IBEF, 2023) states that in 2023 the Indian e-commerce market was estimated to USD 74.8 billion which is projected to increase to USD 160 billion by 2026, with a compound annual growth rate (CAGR) of more than 19. Some of the forces that are propelling this growth include the growth of smart phones, cheap mobile data, an increasing middle class, and the achievements of such programs as Digital India and Startup India.

By the year 2024, the internet is accessible to more than 880 million Indians, and India is the second-largest internet market in the world (Statista, 2024). In India, nearly half of online customers make at least one purchase every month, and the categories of electronics, apparel, groceries, and health products have the most gain (PwC, 2024). Concurrent to this expansion, the proportion of mobile commerce (m-commerce) is booming at a rate of more than 70% of all e-commerce transactions as a result of the convenience-focused shift in consumers.

With this technological and behavioral revolution, it has become a strategic necessity to learn the psychological,

utilitarian, and social motivations that are at the heart of consumer decision-making (platform managers). Although earlier studies on online shopping have focused on the quality of service, usability of the web site and efficiency of delivery (Parasuraman et al., 1988; Chiu et al., 2009), recent research has stipulated the significance of the buying motives, which are a combination of goal-oriented activities, emotional satisfaction, habituation, social pressure, and time-saving (Babin et al., 1994; Childers et al., 2001; Rose et al., 2012).

Customer satisfaction will no longer be based on making deliveries in time or delivering products of a quality in the current hypercompetitive e-commerce setting. It is influenced by the whole line of customer journey, i.e. the convenience of browsing and customized suggestions, as well as perceived trust, safety and social validation. According to Deloitte Global Consumer Trends Report (2023), 68 percent of consumers in India currently seek personalized online experience, 61 percent are more inclined to repeat shopping in the online platforms which share their values and lifestyle decisions.

Moreover, according to the Indian E-Commerce Logistics Outlook (2023) produced by KPMG, 78 percent of the Indian consumers regard the reliability of the delivery as the key indicator of consumer satisfaction, and 67 percent of consumers are devoted to the return policy and after-sales service as the crucial factors of consumer satisfaction. In the meantime, convenience, variety of products, safe transactions, and affordable money are the

key motivational factors of e-shoppers in India, as defined by PwC India (2024).

Psychologically, consumer motives are becoming more complex and more hybrid. As an example, the Statista Indian E-Commerce Survey (2024) states that:

59% of consumers use online shopping as a means of acquiring bargain deals and discounts.

54 percent use convenience and saving of time as major reasons.

36% of them are affected by user reviews and the social proof (word-of-mouth).

Browsing or buying as a leisure activity (hedonic motives) 32 percent.

28% are repetitive and habitual with brands or platform of choice.

This accentuates the increase in the necessity of the multi-dimensional models that would combine the functional drivers (utilitarian, convenience, habit) with the affective-social triggers (hedonic pleasure, word-of-mouth). Such reasons are also conditioned by platform-specific attributes like user interface, mobile responsiveness, gamification, and loyalty programs (Kumar and Dange, 2020).

## 2. THEORETICAL FRAMEWORK.

The interdisciplinary interrelation of motivational psychology and consumer behavior theory forms the solid theoretical basis of the present study. It has been anchored on a basic premise that consumer satisfaction in online shopping settings is beyond the restricted scope of service quality or technology efficiency and is entrenched in a complex interaction of internal psychological motivators and external social stimuli. Compared to the retail model in traditional conceptions, where the sense of satisfaction is usually elucidated in terms of physical interactions and interpersonal service gestures, online commerce settings demand the more subtle conceptualization of what makes consumers decide to interact with online stores, revisit and continue to be satisfied with them. This paper assumes that the purchase motives are the key psychological processes based on which the experience of online shopping is judged, understood, and finally, converted into the customer satisfaction. Within modern e-commerce environments, consumers cannot be described as passive consumers since they are active and decision-makers whose selection of services is influenced by rational considerations, emotional fulfillments, habitual disposition, construed convenience, and information disseminated by other individuals. The conceptual framework views the satisfaction of customers as an effect of these two interactive motivational forces as opposed to a single-dimensional result of transactional success. This paper is based on known theories of motivational psychology including need satisfaction, goal oriented behavior, and emotional reaction which are conceptualized as multidimensional latent constructs and which jointly affect satisfaction outcomes.

To empirically investigate these multidimensional relationships, the research uses a second order structural

model, whereby the buying motives are the higher order construct, which is composed of five first order dimensions; utilitarian motives, hedonic motives, habitual motives, convenience motives and word of mouth (WOM) motives. These dimensions play out a joint effect on customer satisfaction which in turn is operationalized as a latent construct and measured using various dimensions that represent post purchase assessment. The theoretical framework consequently offers a strict conceptual explanation of the usage of Structural Equation Modeling (SEM) that allows the analysis of the latent variables, validity of measurement, and causation patterns concomitantly.

### 2.1 Theory of Consumer Behavior.

Buying motives are a concept of the motivational psychology, which does underline that any human activity is purposive, and driven by internal needs, desires and orientations on goals. The classic motivational theories assert that people do not perform actions in a haphazard manner but to fulfill certain internal states, which may be as minimal as basic functional needs, more than that of functional needs, emotional needs, as well as social needs. The motivational forces in consumer behavior literature reflect as buying motives that factor in influencing consumers to choose some products, platforms, or brands more than others (Solomon et al., 2016). The motives of buying in the digital commerce setting take on even more complexity because of the lack of a physical interaction, information asymmetry and perceived risk. Consumers have to make judgments based on technology interfaces, digital cues, and social signals which makes behavior based on motivation at the heart of decision making. Further, the online environment facilitates consumers to shop more than geographical and temporal boundaries and therefore enhances the importance of convenience, habit, and social influence in influencing the outcomes of satisfaction.

The theoretical frameworks that can be used to support this study comprise:

Utilitarian-Hedonic Value Theory, that separates the functional and experience shopping benefits (Batra and Ahtola, 1990; Babin et al., 1994).

Habit Formation Theory that describes formulaic behavior as the result of automaticity and reinforcement (Verplanken and Orbell, 2003).

Technology Acceptance and Continuance Models which focuses on the concept of perceived ease of use and convenience as the predictors of continued use (Gefen, 2003; Limayem et al., 2007).

Social Influence Theory that emphasizes the interpersonal communication and social proof in lessening uncertainty and increasing trust (Chevalier and Mayzlin, 2006).

This combination of these theoretical viewpoints places the buying motives as the main antecedents of customer satisfaction in the online shopping environment, specifically in the dynamic and rapidly changing Indian e-commerce environment.

### 2.2 Buying Motives as Multidimensional Construct.

Shopping intentions in the current paper are conceptualized as internal psychological forces, which trigger, direct and maintain online shopping patterns of consumers. Instead of considering motives as being separate or competing drivers, this model considers them as a complementary dimension that jointly influence consumer experiences and joy. Similar to the previous studies, purchasing reasons are modeled as a second-order latent variable, which is a set of five dimensions of first-order variables, namely, utilitarian motives, hedonic motives, habitual motives, convenience motives, and word-of-mouth motives.

This multidimensional conceptualization recognizes the fact that online consumers tend to be stimulated by several motivations at the same time. E.g., the consumer can start a purchase because of utilitarian factors but experience hedonic satisfaction in browsing, use habitual processes to finalize the purchase, appreciate the ease of expedited checkout, and need online reviews as a form of confirmation. These overlapping motives require a holistic description that can describe the complexity of digital consumer behavior.

### 2.2.1 Utilitarian Motives

Utilitarian motives can be identified as rational, goal oriented and task oriented drivers of consumer behavior, which are concerned with efficiency, functionality and economic worth (Batra and Ahtola, 1990; Babin et al., 1994). Utilitarian consumers consider shopping as a problem-solving task that should help them maximize the benefits and minimize the costs, time, and effort. These motives are of the highest importance in the contexts of online shopping because of the presence of comparison tools, description of products, and simplified transactions.

Competitive pricing, availability of product, delivery reliability and efficiency of the transaction are the major attributes that utilitarian shoppers consider. Such features as advanced search engines, price comparison engines, transparent return policies, and secure payment systems are in direct response to these demands. The E-commerce sites that focus on transparency, fastness, and precision will be more acceptable to the utilitarian minded consumers.

The Indian context has been particularly sensitive in terms of utilitarian motives because consumers are sensitive to the price, value-for-money and performance on delivery. Kumar and Dange (2020) point out that the concerns such as cost-efficiency, availability of promotions, reliability of logistics, etc. are frequently dominant among Indian online buyers in their choice of e-commerce platforms. Moreover, the extensive use of mobile commerce and one- Click buying has enhanced the utilitarian expectations by minimizing both cognitive and procedural work (PwC India, 2024).

Consequently, utilitarian motives are decisive factors in determining customer satisfaction whereby online shopping is expected to live up to the functional expectations of the customers. In case these expectations are delivered on a regular basis, the level of satisfaction grows, and trust and platform preference are solidified.

### 2.2.2 Hedonic Motives

The motives that are hedonic relate to the emotive, experiential and pleasure-seeking aspects of shopping behavior (Childers et al., 2001). In contrast to the utilitarian motives, which are outcome-oriented, the hedonic motives are concerned with the specifics of the shopping process itself as a source of pleasure, thrill, and emotional satisfaction. Hedonic consumers do not only invest in the online shopping business to get the products but rather to be stimulated, discover new things, and express themselves.

The Hedonic shopping is more applicable in products like fashion, cosmetics, electronic product and luxury goods where the aesthetic value and symbolism mean a lot (Kukar-Kinney et al., 2009). The emotional appeal of hedonic consumers is increased with the help of visually rich interfaces, interaction capabilities, gamification, and personal recommendations. Experts like augmented reality (AR), virtual try-on, and immersive product stories continue to enhance the experience aspect of online shopping. The empirical data indicate that hedonic engagement has a positive impact on customer satisfaction and revisit intention. In the article by Rose et al. (2012), the authors state that the satisfaction could be created even in the absence of direct purchase results in case the online experience is emotional. In India, the festival of e-commerce, marketing through the influence of an influencer and marketing based on life style have exacerbated hedonic desires among digital savvy consumers.

In this way, the hedonic motives will introduce an affective dimension to the online shopping experience, reinforcing the emotional attachment to the platform and leading to long-term satisfaction and brand attachment.

### 2.2.3 Habitual Motives

Habitual motives are effects of repetitive past behavior and habitual behavior as the consumers are involved in a purchase behaviour with little or no conscious effort (Limayem et al., 2007). Habitual behavior is marked by consistency, familiarity and the low cognitive effort that is usually brought about by prolonged positive experiences on a certain platform (Verplanken and Orbell, 2003).

System design features like saved preferences, purchase history, auto-fill, subscription and personalized dashboards reinforce habitual motives in an e-commerce environment (Gefen, 2003). These make use simpler and promote reuse by making the platform part of the daily life of consumers.

India is a country where online shopping has become more of a habit and has gained momentum due to the emergence of grocery delivery services, subscription-based services, and fast-commerce services (PwC India, 2024). The online grocery stores such as Amazon Pantry, BigBasket, and JioMart have established the habit of regular online shopping through their stable service quality and predictable delivery time.



Customer retention and lifetime value are greatly dependent on habitual motives. Having developed a habit, consumers will be less inclined to abandon a platform in favor of other competing platforms (Chiu et al., 2009). Therefore, the habitual motive can be viewed as an effective predictor of long-term contentment and long-term loyalty in competitive digital markets.

#### 2.2.4 Convenience Motives

The convenience motives denote the need of consumers to have ease of use, save on time, and convenience, which are the main reasons that contribute to the contemporary behavior of online shopping (Jiang et al., 2013). Shopping anywhere, at any time without any spatial or time limitations is one of the strongest benefits of e-commerce.

Mobile applications, digital wallets, voice search, and real-time order tracking are technological improvements that have greatly increased the level of convenience, simplifying the efforts and complexity of the perceived complexities (Deloitte, 2023). In India, where fast food chains have restricted physical store access due to congestion and time constraints in the city, convenience is a determining variable in the platform selection and frequency of use (Statista, 2024).

The India E-commerce Consumer Survey (IBEF, 2023) revealed that convenience is the leading cause of people to choose online shopping as opposed to traditional retail formats. Services that are highly ranked in terms of delivery speed, interface easiness, and customer care tend to trigger satisfaction and elicit repeat buying habit especially in low-involvement products (Chiu et al., 2009).

Therefore, the convenience motives can boost immediate satisfaction as well as future platform engagement and loyalty.

#### 2.2.5 Word-of-Mouth Motives

Word-of-Mouth (WOM) motives are the social aspect of consumer decision-making and include the impact of peers, online-communities, influencers and user-generated data (Chevalier and Mayzlin, 2006). With no physical checking of goods digitally, consumers find themselves overreliant on reviews, ratings, testimonials, and recommendations to decrease uncertainty and perceived risk.

e-WOM has emerged as a significant force capable of forming online buying habits with the help of websites like review forums, social media, and influencer marketing platforms (Kapoor and Kulshreshtha, 2020). The emergence of regional influencers and community-based business has increased the scope of WOM to Tier II and III cities in India (Deloitte, 2023).

According to empirical research, e-WOM is an important contributor to brand trust, purchase intention and satisfaction (Jalilvand and Samiei, 2012). Social validation is formed because platforms are actively curating and authenticated to user feedback, and this strengthens consumer confidence and satisfaction.

### CUSTOMER SATISFACTION AS AN OUTCOME VARIABLE

In the suggested framework, the concept of customer satisfaction is formulated as a multidimensional evaluative response due to cumulative online shopping experiences of the consumers. Satisfaction is used to gauge the level of satisfaction with the buying motives as well as expectation satisfaction or satisfaction. The study appreciates the complexity of its approach as it models satisfaction as a latent construct depending on various motivational drivers and therefore it is sensitive to context.

Customer satisfaction is described as a cognitive and emotional assessment of a consumer towards their buying experience, which determines the degree or surpassing the expectations in the shopping experience (Szymanski and Hise, 2000; Oliver, 1997). Online retailing, product performance is just one of the factors that determine its satisfaction, since it strongly depends on the aspects of platform useability, delivery experience, security of a transaction, and quality of customer service (Anderson and Srinivasan, 2003; Zeithaml et al., 1996). Digital interfaces mean that customers do not have to deal with store representatives but rather the entire user experience, which starts with product search and continues to post-purchase services, determines the satisfaction results (Rose et al., 2012).

E-satisfaction plays a vital role in the determination of such outcome as customer loyalty,

positive word-of-mouth, and reduced churn, in particular, among the competitive markets such as Indian e-commerce (Ranaweera and Neely, 2003; Chiu et al., 2009). The conceptualization of the present study views satisfaction as a multidimensional latent construct, which is measured by five important sub-dimensions, indicating major elements of online shopping experience:

Delivery of products can be defined as the accuracy of the e-commerce site in the delivery of goods, speed, condition and reliability. It is a decisive factor in the general customer satisfaction, being the last point of interaction in the online shopping process (Kumar and Dange, 2020). A smooth delivery process will ensure the effectiveness and reliability of the site, and any delays, mistakes, or spoilt products will destroy customer trust and prevent repeat purchases (Ghosh, 2021).

As KPMG (2023) notes, delivery reliability is indicated by 78% of Indian online buyers as their primary driver of satisfaction, particularly in the areas of groceries, electronics, and fashion, where expediency is of vital importance. Besides, PwC India (2024) emphasizes that the consumers of India are getting impatient, as a growing number of them want their goods to arrive within a day or the next day owing to the competition between such platforms as Amazon, Flipkart, and Blinkit.

This trend is supported in academic literature. In their paradigm SERVQUAL, Parasuraman et al. (1988) recognized reliability, which encompasses prompt and accurate delivery, as one of the main dimensions of perceived service quality. On the same note, Chiu et al.

(2009) established that logistical performance has a strong influence on customer repurchase intention on the internet.

Urban congestion, inaccessible delivery areas, and limited infrastructure are issues that are particularly problematic in the Indian context and that hinder consistent delivery to form a strategic differentiator between platforms (Jha and Bhowmick, 2022). This has led to the fact that today most e-commerce businesses spend their money on logistics of last mile delivery, tracking in real time, and automated communication solutions to satisfy the new expectations.

Practically speaking, quality of delivery is the mediating factor between the expectation and satisfaction attainment by the customer, and its quality directly affects the perceptions of reliability, brand confidence, and service quality.

The after-sale service is the assortment of assistance instruments offered by an e-commerce platform once the purchase is finalized such as the guarantee of returns and refund systems, complaint handling, warranty management systems, and responsiveness of customer care. It is important in counterbalancing the post-sale dissonance and creating a feeling of security and trust in the thoughts of the consumer (Zeithaml et al., 1996; Sirdeshmukh, Singh, and Sabol, 2002).

With product mismatches, problems with size, and damages during delivery being fairly common in the context of Indian e-commerce, online stores that provide customers with hassle-free returns, clear refund policies, and multi-channel assistance (chatbots, helplines, email) will have a higher chance of making a customer stay and become loyal (Bhatti et al., 2020). Statista (2024) shows that more than 62 percent of Indian consumers believe in flexible and quick return policy as one of the leading factors affecting satisfaction and repurchase intention.

In addition, Anderson and Srinivasan (2003) point out that post purchase service is a key factor in influencing e-loyalty when it comes to high involved and repeat purchase categories. The customer trust has been institutionalized by systems such as Amazon and Flipkart by providing well-documented automated and timely grievance redressal mechanisms- in most cases, much more than consumer expectations- to retain their clientele.

The emotional aspect of after-sale service is also highlighted by academic research. Whenever the issues are addressed effectively, the consumers feel fair and respected and this increases the affective commitment to the brand (Maxham and Netemeyer, 2002). Contrarily, bad after-sale service culminates into dissatisfaction, bad word-of-mouth and loss of customer lifetime value (Harris & Goode, 2004).

Overall, after-sale services are not a service response feature of an e-commerce platform but a competitors asset that can make the difference between a specific e-commerce platform and its competitors in a highly competitive market.

Security in e-commerce is defined as the safety of consumer information, secure payment system and confidence in the transactions. With the ever increasing digital shopping, privacy, fraud, and secure financial

transactions have been an essential aspect of customer satisfaction and platform credibility (Flavián and Guinali, 2006). In contrast to physical shops, online shopping means that buyers have to provide details that are sensitive (credit/debit cards, addresses, and personal identifiers) thus perceived security is a condition to buy.

Deloitte (2023) states that two out of three consumers worldwide have left an online transaction because of fears of poor data safety, phishing, or absence of clear privacy policies. In India, where the digital literacy rates increase, yet the cyber-awareness in the country remains uneven, platforms that emphasize secure payment gateways (e.g., UPI encryption, OTPs) and show trust symbols (e.g., HTTPS, verified badges) receive more customer trust (PwC India, 2024).

Gefen et al. (2003) underline that the perceived online security is a powerful determinant of the trust formation that in its turn can make consumers more willing to provide personal data and make a purchase. Sites with well spelled out data protection policies, the option of checking out as a guest, and providing buyer protection guarantees minimize cognitive risk and maximize satisfaction (Kim et al., 2008).

Additionally, security breaches are absent and past positive experience supports the habitual use and customer loyalty (Ranaweera and Prabhu, 2003). Security in a world where cybercrime and data leaks are becoming more and more common is not only a technical need, but a competitive advantage and a psychological facilitator of satisfaction.

Website quality is a concept that is used to refer to the general design, functionality, responsiveness, and user experience provided by an e-commerce platform. It has a number of technical and aesthetical features, which are layout readability, usability, search engine, aesthetics, fast loading, and compatibility with mobile devices (Loiacono, Watson, and Goodhue, 2007). In online retail, the interface of the website or an app is the main point of interaction between the customer and the brand, and the quality of the interface influences the perceptions, satisfaction, and intention to buy the products of the brand significantly (Zhou, Lu, and Wang, 2009).

Harmonious digital interface will make the experience more engaging as it lets people browse and locate desired items fast, compare the prices and read the reviews, as well as make the purchases without resistance (Rose et al., 2012). On the other hand, bad layout, the slow loading speed, or disorienting site structure can raise the rates of bouncing and decrease the conversion. Statista (2024) notes that more than 63 percent of Indian shoppers disregard a cart when the site is not user-friendly or it requires excessive time to load, particularly on a mobile device, which currently comprises most of all e-commerce visitors.

Mobile-first behaviour is the dominant characteristic of the Indian context and the platforms should not be designed as hefty pages because they need to support different user groups and different internet speeds (PwC India, 2024). According to Tarafdar and Zhang (2008), trust is a positive change that the user-friendly interface design brings and this leads to increased satisfaction and

revisit intention. Moreover, other aspects like smart search filters, customized recommendations and the easy checkout systems are now regarded as hygiene factors of any competent platform (Gefen and Straub, 2000).

Altogether, the quality of websites is a functional enabler and a psychological indicator, both creating the first impressions, easing the completion of specific tasks, and improving the online shopping experience in general.

Values provided are the perceived economic value and total value that the online consumer gains when making their online purchases, such as fairness in price, promotions, also bundling, loyalty, and proposing value to money. This dimension captures the cost-benefit analysis of the consumer and is particularly important in price-elastic markets such as India which the consumer is very sensitive to competitive prices and deal incentives (Zeithaml, 1988; Varki and Colgate, 2001).

Statista (2024) reports that 59% of online shoppers who shop in India consider value deals as the most significant reason to prefer this or that platform in such categories as electronics, groceries, and fashion. The Indian consumers have a tendency to deal-hunt: they research and compare prices on various platforms, wait until the transaction is offered at discount, and use a deal-finding service or a cashback option (Kumar and Dange, 2020).

A perceived price fairness is the key aspect of satisfaction and formation of loyalty. According to a research conducted by Bolton and Lemon (1999) the perception of fair pricing directly influences the satisfaction of consumers and their purchase intentions. Further, Grewal et al. (1998) posit that the customers who feel they have high economic value in a transaction are inclined to report their greater level of satisfaction and positive word-of-mouth in case of bundled products, time-limited offer, and free delivery.

E-commerce platforms such as Amazon, Flipkart, and Meesho have been exploiting this motive through regular sales promotions (e.g. Big Billion Days, Great Indian Festival) and personalized pricing alerts, producing the effect of urgency and exclusivity. Also, it is relatively a new feature, like dynamic pricing algorithms, EMI options, or combo deals that are now a common tool to attract value-conscious buyers.

True to say, the values provided dimension is not merely concerned with the low pricing but providing an enticing cost benefit experience that meets with the expectations of the consumer thus creating satisfaction and long-term loyalty.

These variables help to form a compound satisfaction index in the suggested model.

### 3. STRUCTURAL EQUATION MODELING JUSTIFICATION.

Since buying motives and customer satisfaction are multidimensional and latent in nature, Structural Equation Modeling (SEM) is the most suitable method of analysis. SEM allows the estimation of measurement and structural models simultaneously so that construct validity, reliability, and cause-effect relationships could be fully assessed.

#### 4.1 Structural Equation Modeling and Prior Studies

Structural Equation Modeling (SEM) is a powerful multivariate statistical method that is commonly applied in marketing, psychology, and behavioral studies to determine the cause and effect relationships between observed and unobserved variables (Hair et al., 2019). SEM helps researchers to test concurrently several hypotheses that consist of complex relationships between constructs, including motives, satisfaction, trust, loyalty, and behavioral intention, including measurement error (Byrne, 2016).

Over the past few years, SME has become quite popular in consumer behavior research because it is flexible and predictive, especially in the context of digital commerce where such constructs as e-loyalty, perceived risk, and purchase intention cannot be observed and are multidimensional (Gefen et al., 2003). SEM is particularly useful in theory-based models where researchers are able to test conceptual structures and measure middle-ground and mediating or moderating influences accurately.

Within the Indian scenario, several researchers have been able to use SEM to study the behavior of online shoppers, engagement on the platform, and adoption of technology. For instance:

The study by Singh and Srivastava (2021) was conducted with SEM to investigate how the quality of services and trust influence the digital loyalty on Indian e-commerce.

In mobile commerce, Chatterjee and Kumar (2022) used SEM to determine the mediating effect of trust on the relationship between perceived usefulness and purchase intention.

Verma and Tiwari (2020) agreed to use SEM to compare the effect of brand experience on customer satisfaction and loyalty in online apparel sites.

Bhatti et al. (2020) subjected a SEM model to the interrelation of convenience, price value, and social influence with online buying intentions in the lockdown caused by COVID-19.

The following table provides a summary of key prior studies using SEM in the Indian e-commerce domain:

Table 1: Selected SEM-Based Studies in Indian E-Commerce Research

| Author(s)                 | Study Focus                       | Key Constructs                                | Findings   |
|---------------------------|-----------------------------------|---|--|
| Singh & Srivastava (2021) | E-loyalty in Indian online retail | Service quality, trust, satisfaction, loyalty | Trust mediates the relationship between service quality and loyalty. |
| Chatterjee &              | Mobile commerce                   | Perceived usefulness,                         | Trust significantly  |



|                       |  |   |  |
|-----------------------|--|---|--|
| Kumar (2022)          | purchase intention                             | trust, intention  | mediates perceived usefulness and purchase intention.                      |
| Verma & Tiwari (2020) | Brand experience in online apparel             | Brand experience, satisfaction, loyalty                   | Positive brand experience enhances satisfaction and long-term loyalty.     |
| Bhatti et al. (2020)  | Online shopping during COVID-19                | Convenience, price value, social influence                | Convenience and price value strongly influence online buying intention.    |
| Gupta & Sharma (2023) | Customer satisfaction in omnichannel retailing | Personalization, technology trust, service responsiveness | Personalization significantly boosts satisfaction across digital channels. |

The current research is based on this methodological tradition since it employs SEM to analyze the structural relationships among the various buying motives (utilitarian, hedonic, habitual, convenience and word-of-mouth motive) and customer satisfaction (in terms of delivery, after-sale service, website quality, security and values offered) in the Indian e-commerce.

This is unlike the previous studies that have predominantly examined one motivation or outcome only but the proposed research proposes and empirically examines a multidimensional, holistic framework of SEM, which provides a cumulative perspective of how a psychological and functional motivation are then converted into perceived satisfaction and subsequent loyalty behaviors through the latter.

This approach enables:

Latent construct validation by Confirmatory Factor Analysis (CFA),

Evaluation of general model fit and construct reliability, and

Determination of both direct and indirect effects between variables by means of path coefficients and critical ratios.

Through its implementation of SEM, the study can serve to advance theoretical and managerial decision-making on the Indian digital marketplace where subtle reasons behind customer motivation are important in developing effective customer retention strategies.

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#### 4. OBJECTIVES OF THE STUDY

The general objective of the research is to test empirically the role of different buying determinants on customer satisfaction in the Indian e-commerce industry in Structural Equation Modeling (SEM). As consumer behavior in online marketplace continues to become more and more complex, it will be necessary to consider both the functional and psychological motivation that promotes satisfaction and loyalty. The objective of the study is:

**"To determine how different buying motives contribute to shaping customer satisfaction in the Indian online retail sector."**

#### 5. RESEARCH QUESTIONS

**RQ1:** Which are the central dimensions of the buying motives of the Indian e-commerce customers (utilitarian, hedonic, habitual, convenience, and word-of-mouth)?

**RQ2:** What is the difference in the customer satisfaction with these differing buying motives in the Indian e-commerce scenario?

**RQ3:** How well each buying motive (e.g., utilitarian vs. hedonic) predicts the level of satisfaction in the various dimensions of service services including delivery, after-sale services, security and quality of the site?

**RQ4:** Does the proposed structural equation model (SEM) have acceptable model fit indices studying the causation relationship between buying motives and customer satisfaction?

**RQ5:** Are the path coefficients between buying motives and customer satisfaction proposed to be statistically significant?

**RQ6:** What buying motive(s) have the greatest influence and serve as the strongest factor(s) contributing to the outcome of satisfying in the SEM model?

**RQ7:** How does the knowledge of SEM analysis help Indian e-commerce firms to craft their value propositions to prevailing consumer motives?

These questions reflect both the **conceptual depth** and **empirical orientation** of SEM studies, just as done in the voice assistant adoption paper. They'll help you connect literature, hypotheses, and data analysis in a cohesive research structure.

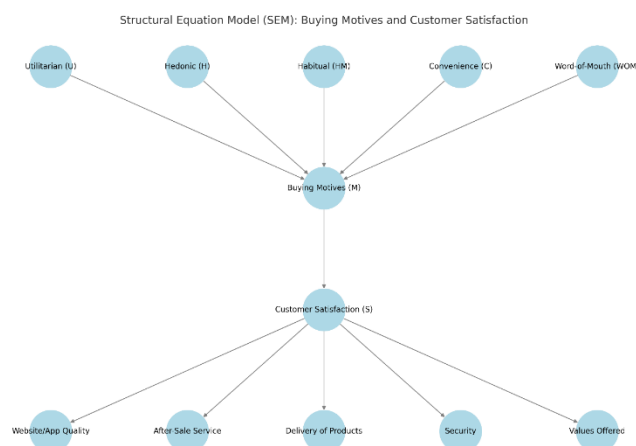
#### 6. HYPOTHESES OF THE STUDY

Based on the theoretical model and the objectives formulated, the following hypotheses have been proposed to guide the empirical investigation. These hypotheses aim to test the relationships between buying motives and

customer satisfaction within the Indian e-commerce context:

### Hypotheses Development

In consumer behavior, it is necessary to know the motivation behind the purchase decision in order to anticipate satisfaction and enhance service delivery. This research will analyze the role played by the different buying motives in the formation of consumer intent, how these buying motives influence the level of customer satisfaction and the role played by customer satisfaction in influencing the downstream service perceptions based on the proposed structural equation model . The hypotheses will be based on the known behavioral and marketing theories and will be explained as follows.



### 7.1 Utilitarian Motives and Buying Motives

The utilitarian motives are defined as rational and goal-orientation behavior that is targeted at accomplishing certain functional results. High utilitarian oriented consumers aim at efficiency, convenience and ability to solve the problem in their purchasing behaviour. These practical anxieties are directly involved in the development of purchasing motives particularly in the organized service setting such as e-commerce or financial systems (Batra and Ahtola, 1991). Based on it, the following hypothesis is put forward: **H1:** Utilitarian motives contribute to buying motives.

### 7.2 Hedonic Motives and Buying Motives

Hedonic motives, on the other hand, are based on emotional satisfaction and experience. The pleasure, enjoyment or excitement created through the shopping experience can also drive the consumers. This inherent pleasure adds value to the purchasing intentions, especially in consumer-oriented digital media where design and interactivity add the hedonic experience (Babin et al., 1994). Thus: **H2:** Hedonic motives contribute to buying motives.

### 7.3 Habitual Motives and Buying Motives

The habitual motives develop out of acquired behavior and recurring interactions in the past. An implication of buying a platform repeatedly is that consumers make

buying choices that are automated, and they generate less cognitive load. It is an addictive practice that leads to the reinforcement or permanence of purchase intentions, with time (Verplanken and Aarts, 1999). Hence: **H3:** Habitual motives contribute to buying motives.

### 7.4 Convenience Motives and Buying Motives

Convenience also shows the degree to which the consumers view the decision making process as time saving, labour reducing, and easy to use. Convenience plays a crucial role in influencing the motivation to buy especially in online situations since it makes the process of making decisions easier and makes transactions more efficient (Seiders et al., 2000). Hence: **H4:** Convenience motives contribute to buying motives.

### 7.5 Word-of-Mouth and Buying Motives

Word-of-mouth (WOM) as the combination of offline and online recommendations, is an important element of consumer perceptions and behavior. Positive WOM helps in development of buying motives as it boosts the level of trust, lessens doubt, and justifies product decisions (Katz and Lazarsfeld, 1955; Cheung and Thadani, 2012). Hence: **H5:** Word-of-mouth contributes to buying motives.

### 7.6 Buying Motives and Customer Satisfaction

Purchasing intentions include utilitarian, hedonic, habitual, and convenience-based purchases, which are antecedents of the customer experience. They make a considerable difference in customer satisfaction once these motives are satisfied by using a service or a product. The expectancy-disconfirmation theory works behind this relationship since it assumes that the satisfaction comes about when expectations and performance are aligned (Oliver, 1997). Hence: **H6:** Buying motives impact customer satisfaction.

### 7.7 Customer Satisfaction and Service Evaluation Dimensions

Customer satisfaction does not only indicate the emotional and cognitive assessment of the buying experience, but it also leads to the perception of the service attributes that are important to the consumers. Customers who are satisfied will perceive positively the service features of the platform usability, after-sale service, delivery, security, and value. This view is in line with the literature that presents satisfaction as a source of perceived performance at different touchpoints (Parasuraman et al., 1988; Zeithaml et al., 1996). Hence:

Accordingly, the following hypotheses are proposed:

**H7:** Customer satisfaction contributes to perceived website/app quality.

**H8:** Customer satisfaction contributes to perceived after-sale service.

**H9:** Customer satisfaction contributes to perceived delivery of products.



**H10:** Customer satisfaction contributes to perceived security.

**H11:** Customer satisfaction contributes to perceived values offered.

| Hyp. No. | Independent Variable | Dependent Variable | Type of Relationship | Hypothesis Statement                              | Key Theoretical Support / References              |
|----------|----------------------|--------------------|----------------------|---|---|
| H 1      | Utilitarian Motives  | Buying Motives     | Contribution         | Utilitarian motives contribute to buying motives. | Batra & Ahtola (1991)                             |
| H 2      | Hedonic Motives      | Buying Motives     | Contribution         | Hedonic motives contribute to buying motives.     | Babin et al. (1994)                               |
| H 3      | Habitual Motives     | Buying Motives     | Contribution         | Habitual motives contribute to buying motives.    | Verplanken & Aarts (1999)                         |
| H 4      | Convenience Motives  | Buying Motives     | Contribution         | Convenience motives contribute to buying motives. | Seiders et al. (2000)                             |
| H 5      | Word-of-Mouth (WOM)  | Buying Motives     | Contribution         | Word-of-mouth contributes to buying motives.      | Katz & Lazarsfeld (1955); Cheung & Thadani (2012) |

|      |                       |                                 |              |  |                           |
|------|-----------------------|---------------------------------|--------------|--|---------------------------|
| H 6  | Buying Motives        | Customer Satisfaction           | Impact       | Buying motives impact customer satisfaction.                         | Oliver (1997)             |
| H 7  | Customer Satisfaction | Website/App Quality Perception  | Contribution | Customer satisfaction contributes to perceived website/app quality.  | Parasuraman et al. (1988) |
| H 8  | Customer Satisfaction | After-Sale Service Perception   | Contribution | Customer satisfaction contributes to perceived after-sale service.   | Zeithaml et al. (1996)    |
| H 9  | Customer Satisfaction | Delivery of Products Perception | Contribution | Customer satisfaction contributes to perceived delivery of products. | Parasuraman et al. (1988) |
| H 10 | Customer Satisfaction | Security Perception             | Contribution | Customer satisfaction contributes to perceived security.             | Zeithaml et al. (1996)    |
| H 11 | Customer Satisfaction | Values Offered Perception       | Contribution | Customer satisfaction contributes to perceived values offered.       | Oliver (1997)             |

|  |  |  |  |  |  |
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|  |  |  |  | utes to<br>perceiv<br>ed<br>values<br>offered<br>. |  |
|--|--|--|--|--|--|

## 7. STATISTICAL TOOLS AND TECHNIQUES

A solid series of statistical procedures was used in the analysis of the collected data to guarantee validity, reliability and robustness of the model. Exploratory Factor Analysis (EFA) was performed with SPSS 26.0 to investigate the underlying structure of the observed variables because it is strongly suggested in the initial phases of scale development and the identification of constructs (Fabrigar et al., 1999). Confirmatory Factor Analysis (CFA) was applied to the EFA outcome using AMOS 26.0 to test the measurement model validation and the convergent and discriminant validity of the constructs (Byrne, 2016). Cronbach alpha was used to evaluate construct reliability, and composite reliability, which guarantees the internal consistency among the latent variables (Hair et al., 2019).

Structural Equation Modeling (SEM) was used to test the hypothesized relationships between the latent constructs a method that is especially appropriate when analyzing a complex and multivariate relationship with both direct and indirect effects (Kline, 2016; Gefen et al., 2000). Several fit indices were used to evaluate the overall fit in the model, which include Chi-square/df (CMIN/DF), Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA), Standardized Root Mean Square Residual (SRMR) and Goodness-of-Fit Index (GPI). Based on the threshold values proposed by Hair et al. (2019), statistical results above 0.90 in CFI, below 0.08 in RMSEA, and above 0.50 in standardized factor loading were used to describe an acceptable model fit. These analytical procedures made sure that the measurement model as well as structural model was theoretically sound and statistically valid.

## 8. RESULTS AND ANALYSIS

This section shows the overall results of the empirical research based on statistical investigation of the primary data. It encompasses the results of descriptive statistics, which summarize demographic and behavioral features of the respondents; reliability testing, which checks internal consistency and scale strength; Confirmatory Factor Analysis (CFA), which checks validity and sufficiency of the measurement model; and lastly, Structural Equation Modeling (SEM), which checks the proposed connections between the latent constructs. The objective of this analytical sequence is to legitimize the conceptual framework proposed, which examines the effect of the different buying motives utilitarian, hedonic, habitual, convenience, and word-of-mouth on the customer satisfaction related to the Indian e-commerce platforms. Each step of analysis will be followed by the evaluation of the predictions of the theoretical model on the observed

data and the identification of the most dominant predictors of customer satisfaction in a web-based shopping setting.

### 9.1 Descriptive Statistics

| Category                  | Subcategory            | Percentage (%) |
|---------------------------|------------------------|----------------|
| <b>Gender</b>             | Male                   | 58.5           |
|                           | Female                 | 41.5           |
| <b>Age Group</b>          | 21–30 years            | 62.4           |
|                           | 31–40 years            | 23.2           |
|                           | Above 40 years         | 7.8            |
| <b>Education</b>          | Graduate/Postgraduate  | 68.0           |
|                           | Technical/Professional | 18.0           |
| <b>Occupation</b>         | Student                | 34.1           |
|                           | Working Professional   | 45.8           |
|                           | Entrepreneur           | 9.6            |
|                           | Homemaker              | 10.5           |
| <b>Monthly Income</b>     | Below ₹30,000          | 28.7           |
|                           | ₹30,000–₹50,000        | 39.2           |
|                           | Above ₹50,000          | 18.5           |
| <b>Shopping Frequency</b> | Once/week or more      | 72.6           |
|                           | Less than once/week    | 27.4           |



**Figure 1:** Demographic profile of respondents across gender, age group, occupation, and income, highlighting that the majority of respondents were young (21–30 years), educated, and regular online shoppers.

A total of 487 respondents were used. The initial examination revealed that:

The highest mean score was the utilitarian motives (M = 4.13), which means the strong goal-oriented behavior in online shopping.

Convenience and habitual motives were also high in terms of mean (M = 4.05 and M = 3.98 respectively) and the hedonic and word of mouth motives were lower (M = 3.61 and M = 3.52 respectively).

Compared to other factors of satisfaction, products delivery (M = 4.10) and after-sale service (M = 4.02) were rated the greatest, which agree with the practicality orientation of Indian online consumers.

## 9.2 Reliability and Validity of Constructs

The constructs all showed satisfactory internal consistency where the Cronbach alpha (α) values exceeded 0.70. All of the latent variables had Composite Reliability (CR) scores of between 0.765 and 0.897, and the Average Variance Extracted (AVE) scores were all above 0.50 which indicates convergent validity.

| Construct             | Cronbach's α | CR    | AVE   |
|-----------------------|--------------|-------|-------|
| Utilitarian Motives   | 0.848        | 0.891 | 0.672 |
| Convenience Motives   | 0.832        | 0.877 | 0.658 |
| Hedonic Motives       | 0.774        | 0.832 | 0.564 |
| Habitual Motives      | 0.781        | 0.835 | 0.546 |
| Word-of-Mouth         | 0.765        | 0.813 | 0.528 |
| Customer Satisfaction | 0.883        | 0.913 | 0.681 |

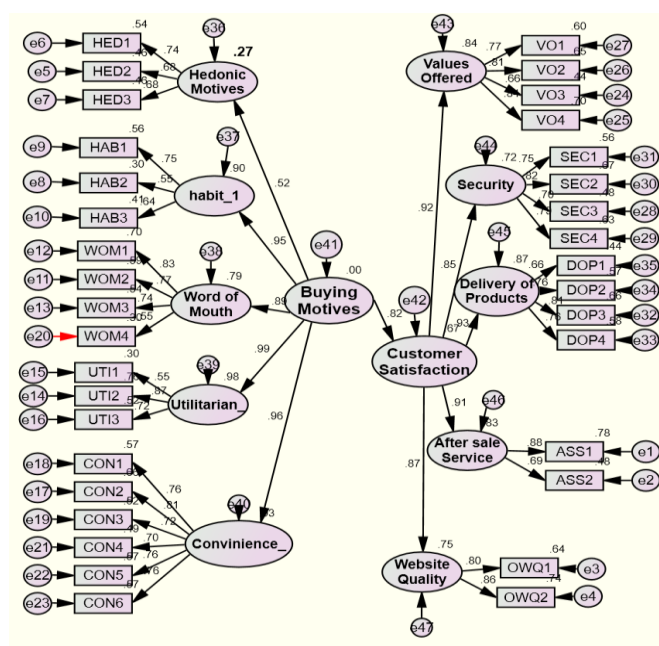
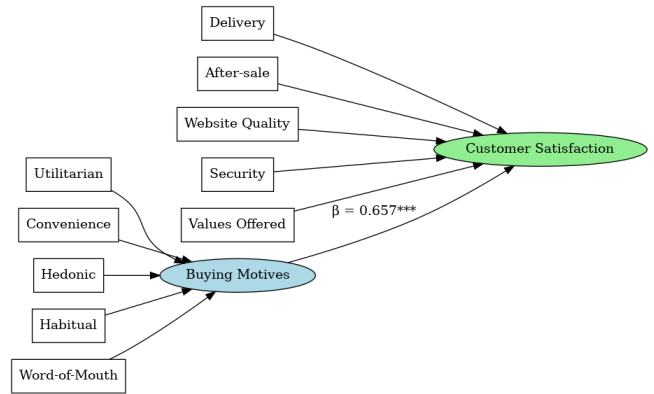


Fig: SEM Diagram



## 9.3 Confirmatory Factor Analysis (CFA)

AMOS 26.0 was used to test the measurement model through CFA. There was a significant positive factor loading at 0.001 and above all the standardized factors loadings were found to be above 0.6. The model fit statistics showed an acceptable fit, which is moderate, according to the suggestions of Hair et al. (2019):

| Fit Index                   | Value  | Threshold                         |
|-----------------------------|--------|-----------------------------------|
| Chi-square/df (CMIN/DF)     | 10.431 | < 5 (acceptable in large samples) |
| CFI (Comparative Fit Index) | 0.915  | > 0.90                            |
| GFI (Goodness of Fit)       | 0.894  | > 0.85 (marginally acceptable)    |
| RMSEA                       | 0.075  | < 0.08                            |
| SRMR                        | 0.052  | < 0.08                            |

These values validate the structural adequacy of the proposed model for hypothesis testing.

## 9.4 Structural Equation Modeling (SEM)

The structural model tested the hypothesized relationships between **Buying Motives** (second-order latent construct) and **Customer Satisfaction** (second-order latent construct). Key path coefficients and their statistical significance are presented below:

| Path                                   | Estimate (β) | C.R.   | P-value |
|--|--------------|--------|---------|
| Buying Motives → Customer Satisfaction | 0.657        | 12.828 | ***     |
| Utilitarian → Buying Motives           | 1.078        | 14.921 | ***     |



|   |               |        |     |
|---|---------------|--------|-----|
| <b>Convenience Buying Motives</b> →             | 1.000 (fixed) | —      | —   |
| <b>Hedonic Motives</b> → <b>Buying Motives</b>  | 0.843         | 11.381 | *** |
| <b>Habitual Motives</b> → <b>Buying Motives</b> | 0.809         | 10.944 | *** |
| <b>Word-of-Mouth Buying Motives</b> →           | 0.762         | 10.182 | *** |
| <b>Delivery</b> → <b>Customer Satisfaction</b>  | 1.276         | 16.314 | *** |
| <b>After-sale Service</b> → <b>Satisfaction</b> | 1.268         | 16.206 | *** |
| <b>Security</b> → <b>Customer Satisfaction</b>  | 0.981         | 13.807 | *** |
| <b>Website Quality</b> → <b>Satisfaction</b>    | 1.110         | 14.832 | *** |
| <b>Values Offered</b> → <b>Satisfaction</b>     | 1.000 (fixed) | —      | —   |

All hypothesized paths were **statistically significant at the 0.001 level**, confirming the strength of the relationships.

### Hypotheses Testing Results

According to the path coefficients, critical ratios and the significance levels derived in the SEM analysis, the findings of each of the hypotheses are summarized in the table below. The data supported all the eleven hypotheses offered in the research which proves the robustness of the theoretical framework and empirical effectiveness of the model.

| Hypothesis Code | Hypothesis Statement                              | Result    |
|-----------------|---|-----------|
| <b>H1</b>       | Utilitarian motives contribute to buying motives. | Supported |
| <b>H2</b>       | Hedonic motives contribute to buying motives.     | Supported |
| <b>H3</b>       | Habitual motives contribute to buying motives.    | Supported |
| <b>H4</b>       | Convenience motives contribute to buying motives. | Supported |
| <b>H5</b>       | Word-of-mouth contributes to buying motives.      | Supported |

|            |  |           |
|------------|--|-----------|
| <b>H6</b>  | Buying motives impact customer satisfaction.                         | Supported |
| <b>H7</b>  | Customer satisfaction contributes to perceived website/app quality.  | Supported |
| <b>H8</b>  | Customer satisfaction contributes to perceived after-sale service.   | Supported |
| <b>H9</b>  | Customer satisfaction contributes to perceived delivery of products. | Supported |
| <b>H10</b> | Customer satisfaction contributes to perceived security.             | Supported |
| <b>H11</b> | Customer satisfaction contributes to perceived values offered.       | Supported |

The data supported all the hypotheses suggested in the study, showing the high validity of the theoretical model and its empirical soundness. SEM model had a good predictive value and all the constructs had a significant statistically significant role on satisfaction outcome.

## 9. SUMMARY OF FINDINGS

Customer Satisfaction greatly depends on Buying Motives.

The most predictive motives of satisfaction are Utilitarian and Convenience Motives.

The best satisfaction drivers are Delivery and After-sale Service.

The model proved to have acceptable construct validity and fit.

These results support the idea that functional motives and service delivery are the key factors in creating consumer satisfaction in Indian e-commerce which were also described by PwC (2024) and KPMG (2023).

## 10. DISCUSSION

The findings of this research can provide valuable information on the psychological and behavioral processes that can affect customer satisfaction within the Indian e-commerce industry. With the help of Structural Equation Modeling (SEM), the research can not only prove the importance of buying motives but also determine the effect corresponding to each of the dimensions of satisfaction. The most remarkable fact is the positive and significant impact of buying motives on customer satisfaction ( $b = 0.657$ ,  $p < 0.001$ ), which confirms earlier theoretical frameworks that state that consumer satisfaction is determined not only by service qualities but also by internal motivating factors (Babin et al., 1994; Ratchford, 2020). The utilitarian and convenience motives were found as the most powerful predictors, which once again proves utilitarian hegemony in the behavior of Indian online consumers as rationality,

saving time, and emotions are the dominant aspects of their online buying (Kumar and Dange, 2020; Statista, 2024). It aligns with the previous research which states that Indian consumers prefer platforms that are more functional and have smooth navigation, fast delivery, and improved price comparisons (Singh and Srivastava, 2021). The role of convenience motives introduces a new dimension of the importance of the operational factors related to the use interface, performance of the mobile application, and the simplified checkout process as the hygiene factors of digital retail. Conversely, hedonic, habitual and word-of-mouth motives, although significant according to statistics, showed rather moderate influence on satisfaction. What this implies is that online shopping could provide an emotional satisfaction and a social confirmation to the Indian consumers, however, these motivations are secondary to convenience as well as utility. Rose et al. also (2012) reported similar patterns as they observed that experiential motives were not central but rather complimentary in customer retention in online setting. The dimensions of customer satisfaction that were the most significantly affected were the delivery of products ( $b = 1.276$ ) and after-sale service ( $b = 1.268$ ). This is in favour of industry surveys (e.g., PwC, 2024; KPMG, 2023) that suggest that Indian consumers are concerned with speed of fulfilment, reliability, and responsive customer service. These are the drivers that tend to be the ultimate factor in the determination of the positive purchase intention to be converted to long-term satisfaction and loyalty. Moreover, the importance of security and quality of the websites in determining the satisfaction highlights the importance of digital confidence and user experience in the e-commerce. As the level of cyber threats increases, and the rivalry is growing, platforms should guarantee not only the functional excellence but also the emotional safety and interface intuition (Chiu et al., 2009; Deloitte, 2023). In general, the results highlight the multidimensionality of the two buying motives as well as satisfaction in the e-commerce setup. The empirically tested SEM model gives empirical evidence on the interaction of motivational psychology and service delivery which gives both theoretical and practical results on future research and industry application.

## 11. CONCLUSION AND IMPLICATIONS

This paper aimed at exploring the structural relationship between the buying motives and customer satisfaction in the Indian e-commerce industry via Structural Equation Modeling (SEM). The results of the empirical study of 487 respondents have confirmed that the buying motives have a significant impact on customer satisfaction, and utilitarian and convenience-based motives appeared to be the most influential ones. Simultaneously, product delivery, after sales service and security of the transaction were conceived as the most effective sources of satisfaction. The tested SEM model proves that psychological (hedonic, habitual, word-of-mouth) and functional (utilitarian, convenience) motivations are both important contributors to consumer satisfaction. Nevertheless, the power of influence is significantly stronger in the case of utilitarian interests, which highlights that Indian online shoppers are highly practical,

reliable, and efficient when it comes to their shopping experiences.

### 12.1 Theoretical Implications

The research adds to the literature of consumer behavior by providing a multidimensional framework of motivation theory and its connection to satisfaction by means of the digital setting. It also generalizes the use of SEM within the Indian e-commerce study, in which this detailed modeling is scarce.

### 12.2 Managerial Implications

To the practitioners, the findings have practical implications:

**Platform Design:** E-commerce platforms are supposed to focus on characteristics that increase their functional utility such as quick search, clean navigation, safe payments and prompt feedback.

**Logistics and Fulfillment:** Performance of the delivery and responsiveness to after sales should be kept on the strategic level as it is the one that has the most direct influence on the satisfaction.

**Marketing Communication:** Hedonic/social (word-of-mouth) motives do not have as much impact; however, they should not be overlooked: storytelling, influencer marketing, and integration of peer reviews can support the long-term engagement.

### 12.3 Policy Implications

Policy-makers and digital infrastructure providers in the Indian e-commerce industry must make sure that they provide secure transaction systems, privacy of data and simple dispute resolution systems to gain consumer trust and maximize satisfaction

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