



## Evaluating Antecedents of Online Customer Retention

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### ABSTRACT

This study analyses and examines the impact of performance expectancy on online customer retention with the mediating role of customer satisfaction and experience. In this economic era, the mainstream trend is additionally making progress towards the organization by keeping up its positions. Consequently, it becomes necessary for organizations to give their first preferences to customers' tastes for the profitability of their organization. The study aims to unleash future research directions and recommendations to overcome the under-study problem. The target population of this study includes customers who shop online. The sample included 308 respondents who have experience in online purchasing. Sample selection was supported through non-probability sampling. Moreover, inferential statistics, i.e., correlation and regression analysis, were used to test the significance of the hypothesis statements. The findings of this research indicate that online customer retention has a significant positive relationship with the mediating role of experience and customer satisfaction. Furthermore, it will improve business, increase customer flow, and positively impact the company's profitability.

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## 1. Introduction

The internet's rapid expansion in the developing world profoundly influences marketing and advertising. This novelty has made the trade homes adopt e-commerce as a forum to participate with customers. Moreover, they are moving closer to embracing online shopping by attracting and guiding customers for retention. Nowadays, practically everywhere in the world, there is a growing urge to switch to internet buying. Higher diffusion of online buying in progressive countries. Online shopping has seen incredible growth since it is more convenient and cost-effective than traditional shopping methods. However, in the starting, this purchase method created a feeling of challenge among customers. There are numerous reasons for buying online. For instance, clients can buy anything they want anytime without going to the shop. However, customers can buy identical products at a decreased amount or percentage by evaluating several websites simultaneously. The purchasers need to evade the strain felt while communicating directly with the store personnel. The clients want to avoid the hassle of traffic jams that arise on the way going physically to the outlet. Through extra options, online shoppers compare products and fees (Rahman, Islam, Esha, Sultana, & Chakravorty, 2018). However, it has been contended that the online market provides more delight to trendy purchasers seeking comfort and pace (Trivedi, Kasilingam, Arora, & Soni, 2022). In online transmission, when a client notices a banner or online advertising, it can evoke interest in consumers and arouse their action for those commodities from classified ads. Shoppers often require additional information. If they need more information regarding their purchase, they use different mediums to get the information they browse on the internet, i.e., websites (Pal, 2020).

Retaining online purchasers has attracted much interest because it is a way of gaining competitive benefits (Tsai & Huang, 2007). However, when the purchasers are glad or happy

with a specific online retail store, they will buy more frequently (Khadka & Maharjan, 2017; Rahman et al., 2018). Hence, holding and satisfying the buyer significantly affects each online and offline trade. Customers will only care about the merchandise if a business cares about their satisfaction (Powton 2018). Despite rapid technological and financial development, today's consumer is more curious, gradually trained, and informed on what he or she needs. These developments also impact the needs of businesses. According to Ehmke, Fulton, and Lusk (2005) and Iyer, Davari, Zolfagharian, and Paswan (2019), marketing a company is all about positioning it to meet the needs of its customers. According to Borden (1984), a marketing manager should assess the social powers before managing the promotional components by the resources they wish to work with. They should also create a public relations framework to meet the company's needs.

The study highlighted the importance of online customer retention. The ongoing study suggests that experience and customer satisfaction mediate the relationship between performance expectancy and online customer retention. Since customer satisfaction and customer experience allow for encouraging online purchases, it is taken as a mediator in the research study. The core aim of this research is to study in-depth factors of online customer retention. Also, studying in depth will give knowledge about how all clothing organizations operate so that online retention can be achieved, which will, in return, help companies achieve the desired level of customer retention (Mehmood, 2021). Moreover, it will also gain more customers, and the company's profit will be maximized. This study will investigate how the antecedent variable (performance expectancy) impacts the dependent variable (online customer retention) by mediating experience and customer satisfaction. This section addresses the theoretical framework that supports the study. The relationship between performance and online customer retention is explained by analyzing prior studies. We have also justified how customer satisfaction and experience result in the retention of customers. We contend with explaining how online customer retention conducts benefits from customer satisfaction and experience. Figure 1 shows a research model of the study where performance expectancy is the independent variable, and online customer retention is the dependent variable. Moreover, the study entails two mediators, including experience and customer satisfaction.

## **2. Literature Review**

### **2.1. Background**

The research focused specifically on examining the intentions to purchase or repurchase, actual buying or repurchasing behaviour, the inclination to share recommendations, and the willingness to make further purchases from the same seller (Boulding & Kirmani, 1993; Sun, Luo, Wang, & Fang, 2021). Good quality of service results in positive repurchase by consumers, while low service quality results in negative repurchase intention. Zhang, Pant, and Logan (2011) concluded that high-quality clients are connected with the intent to repurchase. Lee and Lin (2005) and Fared, Darmawan, and Khairi (2021) tested the connection between e-provider satisfactory dimensions, customer pride, and repurchase intentions. The consequences of the take look found that universal provider great and client pleasure are notably associated with repurchase intentions. Chang and Glover (2009) tested the relationships among the views of e-service great and product pleasure and found a considerable impact on the consumer's loyalty. Sum Chau and Kao (2009) analyzed that good service quality substantially affects future repurchase behaviour and satisfaction. Shin, Im, Jung, and Severt (2018) examined that website pleasantness is critical in enhancing repurchase purpose inside the purchaser's attitude. The repurchase goal influences the sales and profitability of the company (Hsu, 2006).

In the theory of reasoned action, the most influential factor connecting attitude and behaviour is the intention to repurchase, making it logical to evaluate consumers' attitudes towards purchasing (Ajzen, 1991). The study examines the online repurchase intention as the endogenous variable rather than studying the online consumer's actual behaviour. Retaining online customers is an essential topic in the IT and marketing industries. Many topics, including "online repurchase intention", "continue to shop online" (Mouakket, 2018), "customer intention to return" (Koufaris, 2002; Tengilimoglu & Hassan, 2020), "website stickiness" and "continued information systems/IT intention" (Hong, Thong, & Tam, 2006) have been the subject of research on online customer retention. The initial use/purchase experience affects IT continuing and repurchase intentions. The intention to continue using IT in an online purchasing environment differs moderately from the intention to repurchase. IT continuity highlights the constant use of

e-commerce websites instead of physical stores for shopping. Online repurchases highlight customer behaviour. A notion that combines marketing theory and IS theory is online repurchase intention. In this context, the client is considered a consumer and a user of an e-commercial website. This study aims to understand the relative importance and difference between hedonic and utilitarian factors that affect customers' continuous use of an e-commerce website to make purchases.

## **2.2. Performance Expectancy and Online Customer Retention**

Performance expectation, which influences future intentions like effort expectancy, measures how much customers believe their online transaction experience has improved due to their purchases (Venkatesh, 2022; Venkatesh, Thong, & Xu, 2016). Customers' happiness rises if they enjoy their online buying experience, which will likely encourage them to use it. Doll, Hendrickson, and Deng (1998) discovered that consumers are less satisfied with a system's performance when it offers sensory and emotional qualities than practical functionalities. According to Bhattacharjee (2001) and Daneji, Ayub, and Khambari (2019), a user feels content and wants to keep using a system if he thinks it will be valuable. Users' future intentions appear to be positively influenced by extensive internet and website experience, which mitigates the impact of perceived usefulness (Castañeda, Montoso, & Luque, 2007). Performance expectancy measures how strongly people think technology will improve their task performance. In various models, this component of the UTAUT (Unified Theory of Acceptance and Use of Technology) was derived from the integration of five factors: integrated perceived advantage, career technology fit, extrinsic motivating factors, facilitating conditions, and outcome expectations (Venkatesh, 2022). The monetary, behavioural, and cognitive factors were considered the basis for evaluating performance in technological work. The advantages encompass enhancing the efficiency, effectiveness, and productivity of task execution. The technology's utilitarian value increases when either the cost decreases, or the benefits increase, resulting in a more beneficial and desirable adoption of the technology.

This claim was empirically verified and confirmed by organizational and non-organizational research. Online shopping usage is predicted to follow a similar trend. The intentions to make online purchases are significantly impacted by customers' expectations or their recognition of the practical benefits linked to online shopping (Çelik & Uzunboylu, 2022; Celik, 2016). The UTAUT also believes that age and gender have a moderating effect on performance expectancy influence. According to research, the effect is more pronounced in younger males because they are more motivated by practical rewards, worried about achieving performance goals, eager to complete tasks successfully, and skilled in learning about or using technological functions than women and older men. Venkatesh (2022) has defined performance expectancy as the degree to which individuals believe new technology will improve their daily lives by increasing productivity and allowing them to save time and effort. In validating UTAUT, the role of performance expectancy is represented by five constructs: extrinsic motivation, relative advantage, and work fit. (Venkatesh et al., 2016); result expectation (Bandura, 1986); perceived usefulness (Davis, 1989). Performance expectancy or related constructs represent the cognitive advantages of utilizing a new technology (Tarhini, Arachchilage, & Abbasi, 2015).

Crucially, these kinds of advantages have been widely observed to be able to maintain their significant influence on people's perceptions of and willingness to use various applications. The role of perceived usefulness as a similar concept to performance expectancy significantly predicted customers' inclination to online shopping. Pascual-Miguel, Agudo-Peregrina, and Chaparro-Peláez (2015) demonstrated that performance expectancy significantly impacts the behavioural intention of both genders to adopt online purchasing. Hence, it may be said that customers will be more driven to adopt online purchasing if they believe it would be more useful in their lives. Performance expectation is based on the idea that if someone finds a new service or technology helpful, they will be more likely to adopt it (Dwivedi, Tiwary, & Lakhotia, 2015). Several studies have shown that people's attitudes regarding using different types of electronic and mobile-based services have a favourable and significant impact on performance expectancies. U.S. customer samples also confirmed that there is a favourable correlation between performance expectations and attitudes towards using mobile shopping services (X. Yang, Guo, & Yu, 2016). Customers' perception of their ability to effectively complete purchasing tasks when using a single retailer's different shopping channels (mobile, online, and physical store) simultaneously on a given shopping trip is known as performance expectancy in Omni-channel shopping. The research mentioned above results lends credence to the idea that

consumers will adopt Omni-channel shopping more favourably if they consider it an efficient means of accomplishing a buying job. It is supposed that performance expectancy is positively associated with online customer retention, as specified:

H<sub>1</sub>: A positive relationship exists between performance expectancy and online customer retention.

### **2.3. Experience and Customer Satisfaction**

Businesses can boost their earnings, retention rates, and word-of-mouth to improve customers' happiness (Bhatt, 2020; Zeithaml, 2000). According to other research, positive consumer satisfaction positively impacts their inclination to engage in further online transactions (Fared et al., 2021; Lee & Lin, 2005). According to Hsu (2006), The level of satisfaction experienced by consumers affects their inclination to engage in further online purchases. Customer satisfaction is an outcome of attitude based on experience. In contrast to inexperienced customers, experienced clients hold a favourable perspective and show appreciation for online shopping (Y.-T. C. Yang & Wu, 2012). Prior literature indicates that experience is significantly and positively linked with the propensity and pleasure of consumers towards repurchase (Fontaine et al., 2021; Khalifa & Liu, 2007). In addition, Roy Dholakia and Zhao (2010) argue that meeting the needs of extensively knowledgeable clients poses a more incredible difficulty.

Consumers are the primary driving force behind sales volume and business growth (Khadka & Maharjan, 2017). The notion of satisfaction refers to meeting client expectations and wants. Their satisfaction measures the amount of calibre of services that customers receive. Therefore, the primary factors influencing a market's performance are customer satisfaction and loyalty. Tamminen, Gaudreau, McEwen, and Crocker (2016) assert that a company's success depends on how well its customers are treated. Happy customers ensure the company's advantage over competitors and the mechanism by which the company will generate profit. Businesses that want to increase their market share must provide customers with advantageous and unique circumstances in order outbid competitors. Consumer happiness and financial success have a favourable correlation. The profit margin increases as consumer satisfaction levels rise. Due to its potential to attract and retain new customers, customer happiness is one of the marketing literature's most studied constructs, and it is crucial in a competitive setting. According to Vasić, Kilibarda, and Kaurin (2019), customer satisfaction is described as a sentiment that manifests in the findings of a purchase assessment that compares accurate perception and expectation. This can be a source of satisfaction or dissatisfaction for the respective consumers. Customer satisfaction has been viewed in the experience context as a customer's accumulative experience based on all prior experiences with a good or service that resulted from past consumption experiences. Customer satisfaction in the e-retailing industry may be assessed using the best consumer satisfaction, fulfilment of the customer's orders, user-friendly website, and diversity of the organization's products.

Marketing success can be measured through the client experience. Customer experience refers to customers' internal and subjective response towards interactions initiated either directly or indirectly by the business (Tyrväinen, Karjaluoto, & Saarijärvi, 2020). Perception or cognitive recognition is also considered the customer experience measure that boosts customer motivation. The value of the company's goods or services can potentially increase due to the recognition or perception of these clients (Becker & Jaakkola, 2020). Customer experience significantly and positively influences the cognitive and emotional association with business (Godovykh & Tasci, 2020). The results of these interactions can potentially leave a lasting impression on consumers, influencing their perceptions and evaluations of the brand's products or services in the future. Emotional experience and cognitive experience are the two characteristics that can be used to quantify customer experience in e-retailing (Tyrväinen et al., 2020). Furthermore, four cognitive, emotive, sensory, and conative factors can be used to measure consumer experience (Godovykh & Tasci, 2020). However, customer service, experience with the websites, product experience, delivery experience, and brand experience are all predictors of the consumer experience in e-retailing (Singh & Söderlund, 2020). Early studies address the Internet client experience cognitively (Kawaf & Tagg, 2012). When clients engage in online browsing on a business website, they are so absorbed in the process that they hardly pay attention to other factors, such as the passage of time. The underlying objective is to ensure an enhanced experience for customers. Researchers have revised their perspective on the customer

experience, shifting from a purely cognitive understanding to recognizing it as a blend of cognitive and experiential elements (Novak, Hoffman, & Yung, 2000). As an illustration, Kawaf and Tagg (2012) note that while describing customer experience as the flow is adequate for an ideal or exceptional experience, it is insufficient to account for all encounters. According to Klaus and Maklan (2013), goal-oriented actions are not explained by the concept of flow, despite it helping understand customer experience about interaction with the company website.

Regarding experience, Zhou, Dai, and Zhang (2007) have provided evidence that it positively affects customers' inclination to make online purchases. Prior literature affirms that customers experience significantly improved happiness in purchasing online and significantly increased transactions. Nevertheless, according to (Roy Dholakia & Zhao, 2010), satisfying experienced clients is more difficult due to their accumulated knowledge and information gained throughout the process. In addition, customer satisfaction is significantly and positively linked with the customer's experience in the case of online shopping. Research has indicated the importance of assessing various aspects of the online shopping experience, including user-friendliness, customer engagement, store offerings, customer reviews, customization, security, fulfilment reliability, and customer service. Furthermore, reports from 2018 indicate that customers' experience can be observed through online interaction of customers using the online platform, and this association indicates a significant and positive satisfaction of customers. Kawaf and Tagg (2012) investigated the causes and effects of customer satisfaction in an online setting. They affirmed the importance of the client experience and advised online businesses to preserve it throughout the online purchasing process. They offered empirical data showing a significant and direct connection between online customer experience and consumer happiness. The relationship is, therefore, specified as follows:

H<sub>2</sub>: There is a positive relationship between experience and customer satisfaction.

#### **2.4. Customer Satisfaction as Mediator**

It was becoming more widely acknowledged that businesses should try to manage the life cycles of both consumers and products. Consumers are attracted, kept, and their worth might increase over time. Retained customers are less likely to obtain the discounts frequently provided to attract new customers, and they may pay higher prices than newly acquired consumers (Almohaimmed, 2019). Customer retention is cultivating consumer loyalty towards a specific brand so that the consumers can repurchase its goods or services for a long time. Customer retention, in further detail, is a customer's sustained loyalty to a brand, and their choice to continue this relationship is the outcome of favourable perceptions and prior experience (Boohene, 2009). Many studies have been conducted to determine the causes of customer retention because it is crucial for a business's competitive advantage. On the subject of client retention, research has been done in Indonesia. One of them is the banking industry, notably in Makassar, where it has been demonstrated that customer pleasure is positively correlated with customer retention (Sigit Parawansa, 2018). When researching the Indonesian e-commerce sector, Rita, Oliveira, and Farisa (2019) discovered a similar conclusion, demonstrating a favourable correlation between consumer happiness and intention to make additional purchases. With this, we formulate that:

H<sub>3</sub>: Customer satisfaction mediates the relationship between performance expectancy and online customer retention.

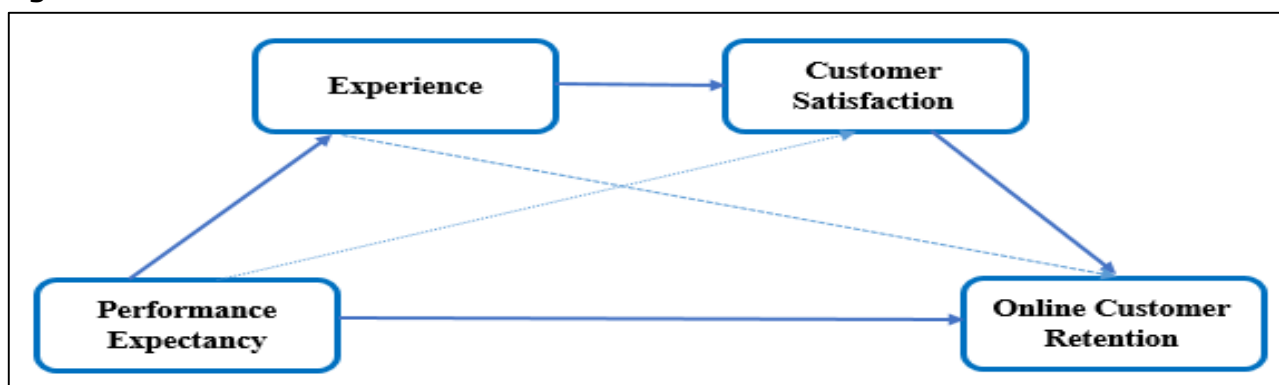
#### **2.5. Experience as Mediator**

Customer satisfaction is essential for business survival and success. There are numerous ways to define customer satisfaction, but Oliver (1999) definition is the most frequently used in literature. According to Oliver, a "consumer's fulfilment response" is a satisfaction assessment that "involves at the very least two stimuli: an outcome and a comparison referent." According to this notion, customers are more likely to express happiness if a product or service performs better than anticipated. Recent research on customer happiness across several industries suggests that physical and psychological dynamics in a three-dimensional area influence consumer satisfaction (Suhartanto, Chen, Mohi, & Sosianika, 2018). For instance, "e-satisfaction" refers to a subjective evaluation of an online shopping experience compared to a typical brick-and-mortar store. In numerous retail research, the idea of contentment has been thoroughly investigated. Examining factors that influence customer satisfaction is becoming more common concerning Internet enterprises. The influence of website qualities on customer satisfaction has

recently been examined (Yeo, Goh, & Rezaei, 2017). Previous research has effectively identified several crucial website elements for assisting B2C internet enterprises. Scholars have differing views about how these variables affect customer happiness (Nisar & Prabhakar, 2017). Online service quality, consumer buying patterns, consumer private consumption set of customers buying, and e-retail quality are a few recent topics that have been the subject of research.

These studies provide a basic framework for identifying the drivers of consumer pleasure in online shopping, but they cannot identify the variables influencing consumer satisfaction. Also, the post-consumption period receives limited attention in most earlier studies because the main emphasis is on assessing e-satisfaction during the purchasing and pre-shopping stages (Pham & Ahammad, 2017): Online ordering model consumer satisfaction Hsin Chang and Wang (2011) argued that in the context of online shopping, the level of the service is the primary factor influencing the value proposition and customer happiness. They conclude that the quality and level of e-service determine satisfaction, which they define as an emotional response to using a specific good or service. The recent reports measuring customer satisfaction from the American index indicate a significant and positive association with value, price, and quality of service which is well aligned with prior literature (Golovkova, Eklof, Malova, & Podkorytova, 2019). The earlier literature is well supported by recent studies in this domain (Nisar & Prabhakar, 2017; Pham & Ahammad, 2017).

**Figure 1: Research Model**



However, due to the omission of product factors, there is a lack of comprehensive examination concerning the factors that drive customer satisfaction in online shopping (Hsin Chang & Wang, 2011). According to (Nisar & Prabhakar, 2017), online merchants should focus on product quality and service to build a successful online business and satisfy their customers. With this, we hypothesized that: H<sub>4</sub>: Experience mediates the relationship between performance expectancy and online customer retention.

### 3. Methodology

The primary purpose of this study is to measure the factors affecting online customer retention. We have conducted an in-depth study on e-customers and examined the relationship between performance expectancy with a mediating role of experience and customer satisfaction that affects customer retention. The study was solely conducted in a non-contrived setting. 5 The point Likert scale was used for collecting the data, ranging from 1 (strongly disagree) to 5 (strongly agree). The time frame measured is a cross-sectional design in which the data was collected at a single point in time from numerous customers who shop online. The study unit of investigation includes online customers of all age groups. For the research, the respective population sample is from the consumer sector, specifically the consumers who make online purchases. This study's target population includes all customers actively involved in online purchasing. The customers included males and females with different income backgrounds. The questionnaire included close-ended questions.

The sample size was chosen by Kline and Walters (2016) item scale theory, which proposed the formula for the number of questionnaire items and multiplying it by the number of respondents from the target population. The sample size of 310 individuals (31\*10) is sufficient to analyze and summarize its results because our survey had 28 items. The questionnaire was uploaded on Google Forms and revolved around social media websites. /\*-To get a maximum

number of responses and perfect and exact outcomes, non-probability convenience sampling has been used. Through questionnaires, customers who shop online or have experience with online shopping were requested about their thoughts about online shopping and their level of customer retention. Various statistical tactics have been used to analyze the outcome. Customers' perception of how much their online buying experience has improved their overall transaction experience is called performance expectancy, which will likely influence their future intentions (Venkatesh et al., 2016).

The Chiu and Ku (2012) 5-item scale captured performance expectancy. The performance expectancy item is, "Online shopping enables me to search and buy goods faster". The reliability for performance expectancy was equal to 0.919. Online customer retention was captured by deploying the measure proposed by (Arora, Singh, Bhatt, & Sharma, 2021). Online customer retention consists of 4 items. The items were intended to determine the level to which individuals describe retention in online purchasing. Online customer retention item is, "I feel the quality of products and services offered by companies on social media influence me to continue to buy". Online customer retention had a reliability equal to 0.900. Customer satisfaction was captured by utilizing the 4-item scale presented by (Hong, Thong, & Tam, 2006). Customer satisfaction item is, "I was delighted with my overall online shopping experience". The internal consistency for this measure was equal to 0.924. Customer experience was captured by utilizing the 4-item scale presented by (Tyrväinen et al., 2020). The customer experience item is "Proficient customer service, functioning product delivery and returns". The internal consistency for this measure was equal to 0.902.

#### 4. Data Analysis

The study entails descriptive analysis and inferential statistical analysis. Demographic analysis of the research participants, including gender, age, qualification, income, and occupation. The sample comprises 308 respondents, equaling 67.7% females and 31.6% men. According to the results, the primary set of respondents belong to the age group 26 to 30 years (120 respondents) with a maximum percentage of 38.7%, 80 respondents (25.8%) had an age between 21-25 years, 50 respondents (16.1%) had an age in between 31-45 years, 35 respondents (11.2%) had an age in between 36-40 years, 15 respondents (4.8%) had an age in between 41-45 years, 5 respondents (16.1%) had an age in between 46-50 years and 3 respondents (1%) had age below 20 years while only 2 respondents (0.6%) are above 50 years. According to the analysis results, 30% (93 responses) have income in the range of Rs.100k-150k, 21.3% (66 responses) have income in the range of Rs. 150k – Rs. 200k. 19.4% (60 responses) have income in the range Rs 200k and above, 14.5% (45 responses) have income between a range of Rs. 50k – Rs. 100k whereas 14.2% (44 responses) belong to the income below Rs. 50k.

**Table 1: Descriptive Analysis**

Variables	Mean	Standard Deviation
Perceived usefulness	3.97	0.571
Performance expectancy	4.04	0.578
Perceived ease of use	4.14	0.597
Confirmation	3.97	0.694
Customer Satisfaction	3.96	0.612
Online Customer Retention	3.92	0.645
Experience	3.99	0.596

**Table 2: Correlation Analysis**

	Avg PU	Avg PE	AvgPEU	AvgC	AvgCS	AvgOCR	AvgE
Avg PU	1						
Avg PE	.545**	1					
AvgPEU	.494**	.545**	1				
AvgC	.471**	.610**	.534**	1			
AvgCS	.526**	.528**	.515**	.716**	1		
AvgOCR	.472**	.540**	.470**	.612**	.735**	1	
AvgE	.437**	.491**	.416**	.521**	.568**	.634**	1

The table 1 shows the study variables' mean and standard deviation statistic values. Performance expectancy was found to have a high mean value of 4.14, whereas the standard deviation of perceived usefulness is found to have a minimum standard deviation value of 0.571.

All variables' standard deviation statistic values are less than 1, indicating that values are not deviating much from their mean values. The aim of analyzing correlation is to identify the intensity to which each exogenous variable is related to the endogenous variable of the study. The results show in Table 2 that the relationship between the exogenous variables (performance expectancy, perceived ease of use and confirmation), mediators (perceived usefulness, customer satisfaction and experience) and the endogenous variable (online customer retention) is positive.

0.3 ≤ r < 0.7 moderate correlation  
 0.7 ≤ r 1.0 strong correlation

The first exogenous variable (performance expectancy) has a correlation of 0.545 with a p-value of 0.000, less than α = 0.05, representing a significant and positive moderate relationship between performance expectancy and perceived usefulness. The confirmation (independent variable 2) is 0.471, with the p-value = 0.000, less than α = 0.05. The relationship between confirmation and perceived usefulness is significant and has a moderate positive association. The (mediator 2) customer satisfaction is 0.526, with the p-value = 0.000, less than α = 0.05. The relationship between customer satisfaction and perceived usefulness is a moderately positive relation. The online customer retention (dependent variable) is 0.472, with a p-value = 0.000, less than α = 0.05. The relationship between perceived usefulness and online customer retention is significant and has a moderate positive correlation. The correlation between customer satisfaction and online customer retention is 0.735, with a p-value = 0.000, less than α = 0.05. The value indicates a strong positive association between the variables.

**Table 3: Reliability Analysis**

Scale	Cronbach's Alpha	No. of Items	Level of Reliability
Perceived usefulness	.783	5	Good
Perceived ease of use	.849	3	Very Good
Performance expectancy	.919	5	Excellent
Confirmation	.912	3	Excellent
Experience	.902	4	Excellent
Customer satisfaction	.924	4	Excellent
Online customer retention	.900	4	Excellent

We calculated the most reliable measure of reliability, which is Cronbach's alpha values for each construct (perceived usefulness, performance expectancy, perceived ease of use, confirmation, customer satisfaction, experience and online customer retention) to test the reliability that of the measure consistently indicates the construct. The generally accepted and recommended rule for measuring the internal consistency of each construct is 0.7 (Cronbach, 1951). According to Table 3, The Cronbach Alpha of perceived usefulness, perceived ease of use, performance expectancy, confirmation, experience, customer satisfaction and online customer retention values are 0.783, 0.849, 0.919, 0.912, 0.902, 0.924 and 0.900, respectively. As per the criteria, these values are more significant than 0.7, which means that the item scale used to measure is reliable and internally consistent. For hypothesis testing, we used model 6: sequential mediation of process Hayes, to determine the impact of the mediators on the relationship between dependent and independent variables. Study variables include performance expectancy (AvgPE, independent variable), online customer retention (AvgOCR, dependent variable), experience (AvgE, mediator 1) and customer satisfaction (AvgCS, mediator 2). The confidence level of 90% is used to test the probability value significance.

**Table 4: Hypothesis Testing**

Outcome Variable: Experience (AvgE)						
AvgPE → AvgE						
R	R-sq	MSE	F89.2361	df11.0000	df2295.0000	p
.4819	.2322	.2682				.0000
Model						
	coeff	se	t	p	LLCI	ULCI
constant	1.9751	.2167	9.1141	.0000	1.6176	2.3327
AvgPE	.5001	.0529	9.4465	.0000	.4128	.5875



The above-stated table shows the impact of the independent variable, i.e. performance expectancy, on mediator 1 experience. The lower and upper limit confidence intervals are 0.4128 & 0.5875. Signs of both values are found to be the same with  $p < 0.10$ , asserting that there is a significant relationship between the variables.

**Table 5: Hypothesis Testing: Impact of AvgPE(X) & AvgE(M1) on AvgCS (M2)**  
**Outcome Variable: Experience (AvgCS)**

AvgPE → AvgE → AvgCS						
R	R-sq	MSE	F	Df	Df	p
0.6437	0.4143	0.2201	103.9833	12.0000	2294.0000	0.0000
Model	coeff	Se	t	p	LLCI	ULCI
constant	0.8088	0.2222	3.6397	0.0003	0.4421	1.1754
AvgPE	0.3593	0.0547	6.5655	0.0000	0.2690	0.4496
AvgE	0.4264	0.0527	8.0864	0.0000	0.3394	0.5135

The table 5 shows the impact of the independent variables, i.e. performance expectancy and mediator 1 experience, on mediator 2 customer satisfaction experience. The lower limit confidence interval and upper limit confidence interval are found to be the same with  $p < 0.10$ , asserting that there is a significant relationship between the performance expectancy and customer expectation as well as between mediator 1 (experience) and mediator 2 (customer satisfaction).

**Table 6: Hypothesis Testing: Impact of AvgPE(X), AvgE(M1) & AvgCS (M2) on Y(AvgOCR)**

R	R-sq	MSE	F174.7136	df1 3.0000	df2293.0000	P
.8009	.6414	.1456				0.0000
Model	coeff	se	t	p	LLCI	ULCI
constant	0.0150	0.1848	0.0810	0.9355	-0.2900	0.3199
AvgPE	0.1259	0.0477	2.6399	0.0087	0.0472	0.2045
AvgE	0.3123	0.0474	6.5839	0.0000	0.2340	0.3906
AvgCS	0.5442	0.0474	11.4702	0.0000	0.4659	0.6225

Table 6 shows the impact of the independent variables, mediator 1 and mediator 2, on the outcome variable, which is online customer retention. Since the p values of all three variables (0.008, 0.000 & 0.000) are less than 0.10, the same signs of LLCI & ULCI indicate that each path is found to have a significant positive impact on the dependent variable individually. It can be stated that the direct effect of the dependent variable on the independent variable is the statistical significance with ( $p$ -value  $0.000 < 0.10$ , LLCI 0.0472 & ULCI 0.2045).

#### 4.1 Sequential Mediation

Table 7 shows the indirect effects of x on y via mediators. The values of BootLLCI & BootULCI have the same positive signs in each indirect path, indicating that two mediators have significantly played a role in the relationship between performance expectancy and online customer retention. Indirect path 1 shows experience's significant role in the relationship between performance expectancy and online customer retention. In addition, indirect path 2 shows a significant mediating role of customer satisfaction on the relationship between performance expectancy and online customer retention.

**Table 7: Indirect effects of X on Y**

Effect	BootSE	BootLLCI	BootULCI
TOTAL	.4678	.0566	.3753
Ind1	.1562	.0406	.0945
Ind2	.1955	.0388	.1337
Ind3	.1161	.0244	.0782
Ind1 AvgPEInd2 AvgPE -> AvgE AvgCS -> AvgOCR			
Ind3 AvgPE -> AvgE -> AvgOCR			
-> AvgCS -> AvgOCR			

## 4.2 Sequential Mediation Analysis

Indirect path 3 shows a significant mediating role of experience and customer satisfaction on the relationship between performance expectancy and online customer retention (BootLLCI 0.0782 & BootULCI 0.1576).

## 5. Discussion

The current study examined the impact of performance expectancy on online customer retention by mediating the role of experience and customer satisfaction. Supporting hypothesis 1, findings demonstrate the positive association between performance expectancy and online customer retention. Customer satisfaction drives and enhances performance and effort expectancies according to their successful previous purchases (Liu, He, Gao, & Xie, 2008). Results were consistent with hypothesis 2 and showed that experience increases customer satisfaction by fulfilling customers' needs. According to Zhou et al. (2007), experience positively impacts customers' intentions to make an online purchase. However, Dholakia and Zhao (2010) discovered that it is more challenging to satisfy seasoned clients since they have learned more information over time.

The findings of hypothesis 3 have shown that customer satisfaction plays a vital role between performance expectancy and online customer retention. Customers' contentment helps businesses retain more customers, generate more positive word-of-mouth and enhance profitability (Zeithaml, 2000). As a result, customers with higher satisfaction have reported leading to higher online customer retention. Moreover, results have supported the role of hypothesis 4 by demonstrating how to explain the connection between performance expectancy and online customer retention. Customer experience is seen as a barometer of relationship marketing success. According to (Tyrväinen et al., 2020), a customer's experience refers to a client's internal subjective response to an encounter with a firm. Hence, the positive experience creates positive attitudes, which enhances performance and satisfaction that helps to stimulate and gain online customer retention.

## 6. Conclusion

The current study has made significant literary contributions. Most of the material published on online customer retention has focused on antecedents and dimensions of online customer retention. Few studies have explored performance expectancy as an interpreter of online customer retention. To fill this gap, the association between these study variables has been investigated in the current study. Moreover, the current study is the first to look into the positive mediating role of customer satisfaction and experience on the relationship between performance expectancy and online customer retention. The study broadens the scope of online customer retention research and provides a comprehensive theoretical framework to comprehend how performance expectancy can influence online customer retention. Previous research was focused on service quality with mediating effect of customer satisfaction. However, the present study has explored the relationship between performance expectancy and online customer retention by mediating the role of experience and customer satisfaction.

By the current literature, the significant authentic results of endogenous and exogenous variables proposed the best solution for their e-retailing customer retention. Furthermore, leaders should focus more on increasing their performance in e-retailing because most customers need clarification about buying online as they cannot see or touch what they will purchase. Therefore, this research will help companies achieve high customer retention in buying online and help to boost their business, ultimately increasing their profit margins.

One of the limitations of the current study is that the impact of online customer retention was examined through a cross-sectional study design. Other than cross-sectional design, experimental and longitudinal designs can be implemented to test the causality in the variables under consideration in the research that can be conducted in the future. Due to time constraints, a small sample size was used to examine the study model. Future research can examine the model by researching a large sample size. This way, more comprehensive information can be gathered, increasing the research's generalizability. The present study has focused merely on respondents of Lahore. Future research can include other prominent cities in Pakistan.

Present research makes several contributions to online customer retention by demonstrating an integrated theoretical framework which investigates the impact of performance expectancy on online customer retention through the mediating influence of customer satisfaction and experience. The hypothesized mediation model proposes that customer satisfaction and experience play a link between performance expectancy and online customer retention. This research contributes to the online retention of customers' literature by focusing on the direct and indirect procedures that impact the relationship between exogenous and endogenous variables.

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