



# Driving Customer Loyalty through Customer Satisfaction in Online Shopping: The Role of Brand Image, Price, Trust and Website Quality

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**Abstract:** *The relationship between brand image and loyalty in online shopping has gained significant attention in the marketing literature. Despite this attention, the specific path linking brand image to customer loyalty remains unclear. This study delves into the sequential and parallel mediations between brand image and customer loyalty, aiming to identify the effects of brand image, price, trust and website quality on customer loyalty through the mediation of customer satisfaction. Employing a parallel and sequential mediation model, this research addresses the practical implications for emerging e-commerce businesses. For data collection, an online questionnaire survey distributed to 120 respondents yielded a 65 percent response rate. The findings of the study affirm that brand image, price and trust positively influence customer satisfaction and loyalty, establishing direct and indirect relationships among these constructs. This study contributes to the validation of the proposed research model in the specific context of a developing country, i.e., Pakistan.*

**Keywords:** Technology acceptance model (TAM), e-commerce, brand image, customer loyalty, mediation.

**JEL Classification:** M31, O33, Z33.



# Driving Customer Loyalty through Customer Satisfaction in Online Shopping: The Role of Brand Image, Price, Trust and Website Quality

## 1. Introduction

Consumer buying behavior has changed since the global COVID-19 pandemic (Bognar, 2022). The pandemic caused people to shift from in-store shopping to online shopping, resulting in a drastic increase in e-transactions and home delivery (Rout, 2022). As a result, online shopping has become a significant trend among consumers, making it easier for them to pay from home and obtain their purchase at their doorstep, which was necessary during the pandemic (Tantawi, 2023).

Additionally, the internet and web development have played fundamental roles in the domain of information and communication technology, making it easy for customers to shop online from among their favorite brands. Furthermore, online shopping has reformed the marketing strategies of many brands, which are now more focused on selling online and delivering products to customers' doorsteps. The brand's effort helps them satisfy the customer and at the same time retain them, which induces loyalty to the brand (Venkatakrishnan et al., 2023). A significant change has thus occurred in purchasing methods due to the pandemic. Online shopping has also played an essential role in the rapid growth of e-commerce (Huang, 2022).

Many businesses are adapting to new technologies and using e-commerce platforms to promote their products (Akram et al., 2022). A customer can decide what to buy at home by looking at and comparing the prices of different competitors' products (Fatima, 2022). The growth and success of a business can be identified by how well its customers are satisfied and how well they remain loyal. Satisfied, loyal customers increase a business's revenue and decrease the cost of acquiring new customers (Khan, 2022). Bilgihan (2016) points out that the profitability of a business is strongly linked to high customer retention in an online environment. Moreover, in the era of globalization, the demands on the business world are being reshaped by greater competitiveness. To overcome this barrier, they need to achieve customer satisfaction and loyalty (Wattoo & Iqbal, 2022). However, gaining customer loyalty in online shopping can be challenging.

According to Srinivasan et al. (2002), it is difficult for a company to augment customer loyalty in an online environment because consumers can access another brand with a single mouse click (Yushar et al., 2023). Customers are more interested in buying products or services from well-established and popular brands (Malik et al., 2012). Kim et al. (2012) state that the key factor determining the success of a business is maintaining customers' trust. Value is also an important component of customer satisfaction and loyalty (Afaq et al., 2023). The brand needs to provide a quality product to the customer so that it satisfies them, which as a result makes them loyal to the brand. If a brand wants to work on online sales, it needs to operate an e-commerce website, as a high-quality website enables a company to attract people and most importantly retain them as loyal customers (Venkatakrisnan et al., 2023).

Li et al. (2001) find that the quality of the website can influence e-commerce success, as it informs users through messages about the financial performance of the business (Venkatakrisnan et al., 2023). Prior studies have discovered a direct relationship between customer satisfaction and customer loyalty (see Bowen & Chen, 2001; Venkatakrisnan et al., 2023). Moreover, the literature suggests that customer satisfaction's effect on customer loyalty is likely to play a key role in the connection between brand image, price, trust and website quality (Tannady & Purnamaningsih, 2023; Wilis & Nurwulandari, 2020). The literature documents the influence of various variables on customer loyalty in online shopping, such as brand image, price, trust, customer satisfaction and website quality. Despite this attention, the specific path through which these variables create customer loyalty remains unclear.

This study investigates the sequential and parallel mediation between brand image and customer loyalty, aiming to assess the effects of brand image, price, trust and website quality on customer loyalty through the mediation of customer satisfaction. The study also addresses the practical implications for emerging e-commerce businesses. Notably, although studies have been carried out on customer satisfaction and loyalty in online shopping (Tang et al., 2005; Tannady & Purnamaningsih, 2023), little research has been conducted on online shopping in Pakistan (Wattoo & Iqbal, 2022). Akram et al. (2022) also state that there is a lack of research on online shopping customers in Pakistan and this needs to be studied further.

One of the contributions of this study is that it provides knowledge related to online shopping and how this affects customers' satisfaction and

loyalty, along with brand image, price, trust and website quality. Additionally, this study contributes to the marketing literature by providing a deeper understanding of the parallel and sequential mediation path between brand image and customer loyalty. Furthermore, the results are helpful for online customers, showing them how they can increase their value by keeping in mind certain standards for effectiveness.

This study is structured as follows. The next section comprises the literature review. Section 3 contains the research methodology. Section 4 focuses on the data analysis. Section 5 discusses the results, implications and conclusion, followed by proposed research directions and limitations.

## **2. Literature Review**

### ***2.1. Theoretical Framework***

According to the technology acceptance model (TAM), the goal of acknowledging or utilizing another innovation is dictated by its apparent handiness and usability. Therefore, customers choose between purchasing a product they like or want (Hafiza et al., 2022). Expectation-confirmation theory (ECT) explains purchaser satisfaction and repurchase conduct or loyalty (Valvi & West, 2013), arguing that a customer's expectations will help them decide which product to buy.

Next, purchasers will settle on their degree of satisfaction depending on the degree to which their desire is met by the product or service (Oh, 2022). Heeler et al. (1979) state that expectancy-value theory is about clients frequently making judgments about a product, its advantages and the possible results of utilizing the item. Individuals will determine which conduct is most likely to yield positive results, depending on their convictions about the product's traits and the quality of these opinions. People act based on their beliefs about a product's qualities and the perceived quality of those opinions. It is widely recognized that these product characteristics influence consumer behavior.

### ***2.2. Brand Image and Customer Loyalty***

A brand is defined as the name, logo and representation of a company or any additional feature that distinguishes one company's product from that of another (Cochoy, 2014). From a customer's point of view, the brand is an underwriter of firm quality and value. Thus, customers will want to purchase and use items or products from selected

brands to identify their practices in different circumstances. Furthermore, customers will want to purchase from brands that retail products that meet their demand. Brand image in turn is a significant arrangement of relationships in consumers' awareness of what a brand depends on and the contingent assurances that make the brand (Purwanto, 2022).

Brand image can be created through publicizing efforts and is approved through instantaneous encounters with consumers. Customers carry different reflections about a company. A company's brand image is a significant intangible asset that is difficult to mirror and can help achieve maintainable and unrivaled budgetary execution. Brand image is crafted through marketing efforts and confirmed through real-time interactions with consumers. In addition, it emphasizes the role of brand image as a valuable, hard-to-replicate asset that can contribute to sustained financial success (Roberts & Dowling, 2002). A trustworthy brand image allows customers to separate their desires that the brand satisfies; it separates the company from others and improves the shopper's execution of that brand.

Malik et al. (2012) demonstrate a significant and progressive association between brand image and customer loyalty. Brand image is important in business sectors where it is difficult to separate items that depend on quality highlights (Mudambi et al., 1997). Eventually, the buyer incorporates all brand data and structures a general idea reflecting the brand character and connections. The customer's interaction with the brand then builds up a perspective of that brand, which leads to loyalty. Based on these arguments, the following hypothesis is proposed:

**Hypothesis 1:** Brand image has a positive effect on customer loyalty.

### ***2.3. Influence of Price***

Price is the amount of cash that shoppers must bargain with to obtain a product or service. Many shoppers use price as an indication of 'you get what you pay for' (Erickson et al., 1985). By the same token, price is what is yielded or relinquished to acquire a product or service. Customers scrutinize the price offered by the seller, compare it with the prices offered by other sellers and subsequently assess the product when shopping online (Kim et al., 2012). Different prices for a similar product or service can be obtained from various sites, enabling the shopper to make the best financial choice. Moreover, in a market with many brands making and selling the same product, lower charges provide some leeway for competition (Bojanic, 1996).

Suhud (2022) demonstrates that the additional value a shopper pays, rather than abandon the purchase of a product, over what they actually pay reflects the financial value of their satisfaction. When a customer is satisfied after obtaining a product, they are more likely to become loyal to that brand (Srinivasan et al., 2002). Previous studies have shown that brand image affects other variables, including price, quality, loyalty and satisfaction (Suhud, 2022). Shoppers' decisions regarding online shopping networks are influenced by the prices offered by a specific site or online brand (Maarif et al., 2019; Sari et al., 2023).

**Hypothesis 2:** Brand image has a positive effect on customer satisfaction mediated by price.

**Hypothesis 3:** There is a significant combined indirect effect of brand image, price and customer satisfaction on customer loyalty.

#### **2.4. Influence of Trust**

In any market, the buyer-seller relationship is important to observe. Researchers have also taken an interest in the role of trust in social trade relations (Chen, 2010). A constructive conviction about the quality and constancy of an article reflects trust (Lopes & Galletta, 2006). Trust plays a critical role in the use and upkeep of a product (Dagger & O'Brien, 2010). There is also a positive connection between online trust and loyalty (Juwaini, 2022). Subsequently, we expect trust in a web-based shopping site to play a significant role in consumers' repurchase intentions.

Trust reflects a conviction at the shopping stage that a consumer can depend on the producer to provide a guaranteed item as well as a smooth web-based shopping experience. Consequently, trust plays a key role in the relationship between the consumer and brand image (Wilis & Nurwulandari, 2020). In addition, brand image is influenced by trust when customers trust the quality of the product they purchase. Trust facilitates the decision-making process, which results in customer satisfaction (Khan & Fatima, 2023).

**Hypothesis 4:** Brand image has a positive effect on customer satisfaction mediated by trust.

**Hypothesis 5:** Brand image has a positive effect on customer loyalty mediated by trust.

**Hypothesis 6** There is a significant combined indirect effect of brand image, trust, and customer satisfaction on customer loyalty.

### *2.5. Influence of Website Quality*

There are various dimensions of site quality assessment in the literature (Wolfenbarger & Gilly, 2003). Site quality includes information, security, comfort, pleasure and organization. Customers' impressions of site quality drive their buying aims (Bai et al., 2008). Ease of use, accurate data and exchange security also determine customer acknowledgment (Palmer, 2002). Customers' purchase intentions are influenced by the quality of a website, including factors such as information, security, comfort, pleasure, and organization, with ease of use, accurate data, and exchange security being crucial factors.

Bennett and Rundle-Thiele (2004) argue that quality is an indication of satisfaction and consumer loyalty. The literature demonstrates that consumer loyalty prompts client devotion (Anderson et al., 1994). This positive relationship is also found in an online shopping study by Martín-Consuegra et al. (2007), which audits the brand loyalty literature. When a customer purchases a product from a brand and is satisfied, they will become more loyal to that brand (Sun, 2022).

The website quality of a brand is vital to the hypothesis that solid brands increase the value of customers buying a product or service (Low & Lamb, 2000). During the COVID-19 pandemic, for example, when customers had to shop from home, brands needed websites that did not crash or yield errors so that customers could easily buy whatever they wanted (Akram et al., 2022; Venkatakrishnan et al., 2023). Customer buying behavior in online shopping depends on website quality, allowing the brand to retain customers' loyalty (Rahman & Hossain, 2023).

**Hypothesis 7:** Brand image has a positive effect on customer loyalty mediated by website quality.

### *2.6. Customer Satisfaction and Customer Loyalty*

A buyer's affirmative or opposing outlook on related knowledge is characterized as satisfaction (Oliver, 1980). Customer satisfaction involves assessing how well a customer's current feelings, particularly those surrounding unmet expectations, align with their prior experiences and expectations related to a product or service

A higher level of shopper satisfaction is more likely to benefit a brand than a lower level of shopper satisfaction (Koay, 2022). A brand image refers to the association between a brand and its perception (Bong Na et al., 1999). Customers tend to remember a particular experience or quality of a product and how they obtained a certain level of satisfaction from it (Setyorini et al., 2023).

Shoppers can modify their buying choices more effectively in online situations than in physical conditions. In the online domain, even though customers boost their cooperation with the seller through the site, it is difficult for the seller to retain customer loyalty when purchasers can leave simply by clicking the mouse (Srinivasan et al., 2002).

Oliver (1980) studies the relationship between consumer loyalty, trust and reliability. Customer loyalty and trust in web-based business sites can influence buyer maintenance or client dependability. Bennet and Rundle-Thiele (2004) find that a unique brand or product image positively affects loyalty. Thus, price, trust, website quality, customer satisfaction and customer loyalty have positive relationships with brand image, while customer satisfaction has a mediating effect on customer loyalty (Wilis & Nurwulandari, 2020; Setyorini et al., 2023). Therefore, we hypothesize that:

**Hypothesis 8:** Brand image has a positive effect on customer satisfaction.

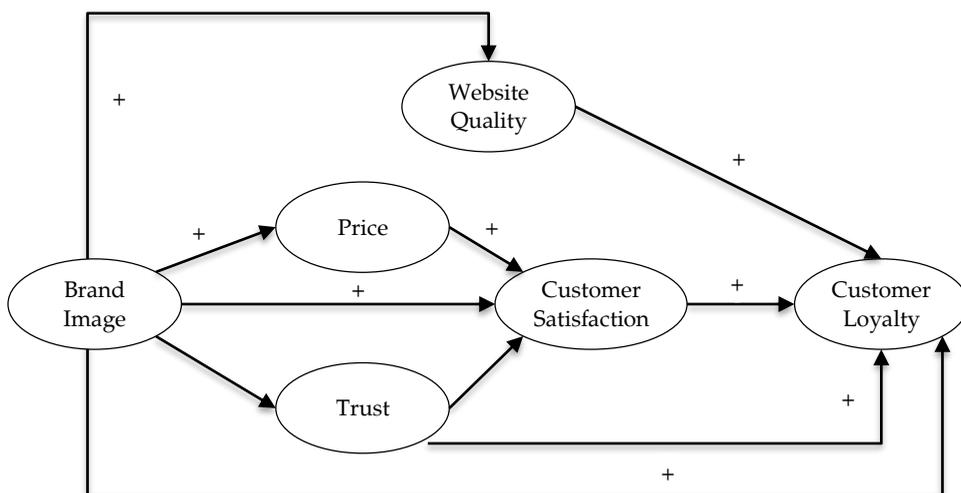
**Hypothesis 9:** Brand image has a positive effect on customer loyalty mediated through customer satisfaction.

**Hypothesis 10:** Customer satisfaction has a positive effect on customer loyalty.

### 3. Methodology

#### 3.1. Research Model

The study's proposed model is shown in Figure 1. The parallel and sequential mediation model comprises the direct and indirect relationships between brand image, price, trust, website quality, customer satisfaction and customer loyalty.

**Figure 1: Study Model**

### 3.2. Data Collection

This is a deductive, quantitative and cross-sectional study, with data collected at a single point in time. We have used convenience sampling to collect the data. The population for this study included the citizens of Lahore. An online questionnaire survey was developed and sent to 120 respondents. Eighty-nine people completed the questionnaire, of which ten questionnaires were fragmented (some respondents had not answered all the questions and some had answered the screening question incorrectly). Finally, 78 questionnaires were usable, which yielded a response rate of 65 percent. According to Gliem and Gliem (2003), this response rate is satisfactory. The customers surveyed included those who shop frequently (visiting the shop at least twice in the last six months). The respondents needed to be 20 years old or above to ensure credibility and must possess credit cards to be able to shop online.

A comprehensive introduction to the survey and URL address was emailed to the customers. Two questions were designed to attract and engage authentic respondents. The first question was: 'Have you shopped online?' This question ensured that they had online purchasing experience. All the respondents answered 'yes' to this question. If they had said 'yes', then the second screening question popped up on their screen, which asked, 'Which e-shop is your favorite one?' The second question was to ensure that the customer had had a satisfying shopping experience at their favorite

online store. After reviewing the data for online retailers, four were reported to have been visited the most: Daraz, Metro, Carrefour and Ali Express.

### 3.3. Data Analysis

SPSS was used to conduct the data analysis. Several preliminary analyses were conducted, including reliability analysis, correlation analysis, and one-sample t tests. Subsequently, regression analysis was used to investigate the relationships proposed and determine potential outcomes. We analyzed the data using linear regression analysis, which provides a relationship between an independent variable and a dependent variable. Linear regression has become an established and reliable way to predict results (Saliya, 2022; Vardopoulos, 2023). Finally, Smart-PLS was used to determine the parallel and sequential mediation effects.

## 4. Results

### 4.1. Reliability Analysis

Table 1 shows the results of the reliability analysis of all the variables. Brand image consists of four items with a Cronbach's alpha value of 0.787. Price consists of four items and has a Cronbach's alpha value of 0.723. Trust consists of four items and has a Cronbach's alpha value of 0.814. Website quality consists of four items and has a Cronbach's alpha value of 0.773. Customer satisfaction consists of four items, with a Cronbach's alpha value of 0.872. Last, customer loyalty consists of four items and has a Cronbach's alpha value of 0.715. As the results depict, all the variables have a Cronbach's alpha value greater than the threshold level of 0.7 (Gliem & Gliem, 2003).

**Table 1: Reliability Analysis**

Construct Name	Cronbach's Alpha	Number of Items
Brand Image	0.787	4
Price	0.723	4
Trust	0.814	4
Website Quality	0.773	4
Customer Satisfaction	0.872	4
Customer Loyalty	0.715	4

#### 4.2. Correlation Analysis

Table 2 displays the values for the correlation between the study variables. The correlation matrix shows that there are positive and significant relationships between all the variables. Specifically, there are positive and significant relationships between customer loyalty, brand image, price, trust, website quality and customer satisfaction.

**Table 2: Correlation Analysis**

Variable Name	SD	M	1	2	3	4	5	6
Customer Loyalty	0.655	3.66	1					
Brand Image	0.777	3.74	0.477**	1				
Price	0.702	3.75	0.413**	0.929**	1			
Trust	0.784	3.82	0.465**	0.989**	0.936**	1		
Website Quality	0.648	3.70	0.419**	0.535**	0.539**	0.540**	1	
Customer Satisfaction	0.841	3.66	0.447**	0.810**	0.672**	0.818**	0.519**	1

Note: M = mean, SD = standard deviation, \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

#### 4.3. One-Sample t Test

The one-sample t test calculates the association between the mean of a single sample and a prearranged value, which helps us conclude whether the sample means are significantly greater or less than that value (Saliya, 2022). Our results show that all the variables are significant. The sample mean is also significant. For instance, brand image ( $t = 8.554$ ,  $p = 0.001$ ) is accepted according to the one-sample t test. Similarly, price ( $t = 9.349$ ,  $p = 0.001$ ), trust ( $t = 8.517$ ,  $p = 0.001$ ), website quality ( $t = 11.21$ ,  $p = 0.001$ ), customer satisfaction ( $t = 7.432$ ,  $p = 0.001$ ), and customer loyalty ( $t = 8.982$ ,  $p = 0.001$ ) are accepted according to the one-sample t test.

**Table 3: One-sample t Test Results**

Variable Name	t value	p value	Decision
Brand Image	8.554	0.001	Accepted
Price	9.349	0.001	Accepted
Trust	8.517	0.001	Accepted
Website Quality	11.21	0.001	Accepted
Customer Satisfaction	7.432	0.001	Accepted
Customer Loyalty	8.982	0.001	Accepted

#### 4.4. Regression Analysis

Table 4 gives the results of three hypotheses. As the direct results indicate, hypothesis 1 is supported, indicating that brand image has a positive relationship with customer loyalty ( $t = 4.727$ ,  $p = 0.001$ ). Hypothesis 8, which posits that brand image has a positive relationship with customer satisfaction ( $t = 12.04$ ,  $p = 0.001$ ), is also supported. The results support hypothesis 10, which shows that customer satisfaction has a positive relationship with customer loyalty ( $t = 4.353$ ,  $p = 0.001$ ). As shown in Table 4, the regression results support all three hypotheses. Demographic variables such as gender and age are used as control variables. The results demonstrate ( $R^2 = 0.863$ ,  $p = 0.001$ ) that the model is fit and that the dependent variable is explained by all the independent variables with a variation of 86 percent.

**Table 4: Regression Analysis (direct path)**

No	Hypothesis	Beta	SE	t value	p value	Decision
Direct path						
1	BI → CL	0.402	0.085	4.727	0.001	Supported
8	BI → CS	0.877	0.073	12.04	0.001	Supported
10	CS → CL	0.348	0.080	4.353	0.001	Supported

Note: +  $p < 0.10$ , \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . The table shows the beta coefficients along with the significance level of their t-statistics as well as the p value. The number of cases was 78. Brand image = BI, customer satisfaction = CS, customer loyalty = CL.

#### 4.5. Parallel and Sequential Mediation

Table 5 gives the parallel and sequential mediation results computed through bootstrapping analysis in Smart PLS.

**Table 5: Parallel and Sequential Mediation (indirect path)**

No	Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV)	P values
2	Brand image -> price -> customer satisfaction	-1.295	-1.319	0.326	3.977	0.000
3	Brand image -> price -> customer satisfaction -> loyalty	-1.262	-1.282	0.280	3.936	0.000
4	Brand image -> trust -> customer satisfaction	2.185	2.274	0.382	5.714	0.000
5	Brand image -> trust -> loyalty	2.518	-1.645	0.943	2.550	0.001

No	Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV)	P values
6	Brand image -> trust -> customer satisfaction -> loyalty	-1.442	2.488	0.468	4.943	0.002
7	Brand image -> website quality -> loyalty	0.095	0.128	0.141	0.671	0.504
9	Brand image -> customer satisfaction -> loyalty	-1.022	-1.043	0.284	4.265	0.001

Parallel mediation refers to a statistical model in which multiple mediators operate independently, concurrently influencing an outcome variable without a sequential relationship, allowing for a simultaneous examination of their individual contributions (Dhiman & Arora, 2023). In the specific indirect path, we check the mediation for several hypotheses, including hypothesis 2, hypothesis 3, hypothesis 4, hypothesis 5, hypothesis 6, hypothesis 7, and hypothesis 9, through the process of bootstrapping in Smart PLS. Specifically, we check the significance by analyzing the bootstrap results.

Subsequently, we examine the significance values, which show that apart from one, all the hypotheses are supported. Specifically, hypothesis 2 ( $p = 0.000$ ), hypothesis 3 ( $p = 0.000$ ), hypothesis 4 ( $p = 0.000$ ), hypothesis 5 ( $p = 0.001$ ), hypothesis 6 ( $p = 0.002$ ), and hypothesis 9 are supported ( $p = 0.001$ ). Only hypothesis 7, which posits that brand image has a positive effect on customer loyalty mediated by website quality ( $p = 0.504$ ), is not supported.

## 5. Discussion and Conclusion

### 5.1. Discussion of Research Findings

This research adds value to the literature by utilizing a parallel and sequential mediation model to assess the effects of brand image, price, trust, and website quality on customer loyalty through the mediation of customer satisfaction. In contrast to website quality, brand image positively impacts price, trust, customer satisfaction and customer loyalty. All but one hypothesis is supported.

Sequential and parallel mediation support the relationship between brand image, price, trust, customer satisfaction and loyalty. In determining trust, brand image is an important factor: a strong, attractive brand enhances customers' trust associated with that product or service. This

result complements the work of Chen (2010). A strong brand image allows consumers to ascertain the requirements that the brand fulfills to differentiate it from its competitors and increase their willingness to purchase (Lin, 2007). A favorable image of a product or service among customers helps to increase the brand's market share (Sheng & Liu, 2010).

The results show that price positively influences customer satisfaction. For instance, when customers have faith in prices that are fair and reasonable, they are more likely to construct a positive opinion of that product and brand (Wilis & Nurwulandari, 2020).

Our results show that trust plays a pivotal role in forming customer loyalty and retaining it in the long run, in line with Wilis and Nurwulandari (2020) and Venkatakrishnan et al. (2023). Trust builds a firm relationship between a brand and its customers (Morgan et al., 1994) and is considered among the determinants of loyalty. It is very difficult to satisfy customers and build relationships in the long run without gaining their trust. This is demonstrated by the results, which show that the mediation of trust and customer satisfaction in the relationship with brand image has a positive impact on customer loyalty. These findings complement previous research such as Chaudary et al. (2014).

The research shows that website quality has a positive influence on customer loyalty. When a brand provides brief information on the product and the website is easy to access and use, the customer will visit it repeatedly and show more interest in purchasing from that brand. This helps us understand the influence of website quality on customer satisfaction, given that other online competitors are just one mouse click away. Website quality enables a company to attract people and, most importantly, retain them as loyal customers. Li et al. (2001) find that the quality of a website can influence e-commerce success, as it informs users through messages about the financial performance of the business. Nevertheless, website quality as a mediator is not supported by our study.

Our findings show that customer satisfaction has a positive impact on customer loyalty (Bowen & Chen, 2001; Venkatakrishnan et al., 2023). Previous studies show that a higher level of customer satisfaction leads to greater customer loyalty (Kura, 2011). Our study provides further support for this argument through statistical evidence. Customer satisfaction is a leading predictor of customer loyalty (Rosell et al., 1994; Tannady & Purnamaningsih, 2023). The findings show that brand image, price and

trust have positive impacts on customer satisfaction and loyalty, examined through the direct and indirect relationships among the constructs.

### ***5.2. Theoretical Implications***

Our findings contribute to the marketing literature in regard to the online business environment by revealing how businesses can obtain larger market shares by considering the value addition necessary for creating customer satisfaction and loyalty. Using the TAM and expectation-confirmation theory and employing a parallel and sequential mediation model, this study contributes to the literature on customer loyalty.

### ***5.3. Practical Implications***

This study shows that if e-retailers offer reasonable prices, build trust and shape a strong brand image, they can satisfy customers and retain them in the long run. Our findings can help managers of e-retailers obtain a competitive advantage by enhancing customer satisfaction and loyalty.

### ***5.4. Limitations and Future Recommendations***

First, due to the shortage of time and the COVID-19 crisis, the sample was not large, which limited the scope of the study. Second, this study focused on online shopping in Pakistan. Therefore, the results of this study might not be generalizable to other countries. Future researchers could test this model in the context of other countries. Third, this study focuses on website quality and price as a whole. Future researchers could explore various aspects of website quality such as functionality and usability, and assess different pricing strategies. Fourth, online reviews play an important role in the development of a strong brand image. Thus, future researchers could incorporate this construct into the model.

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