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E-tail brand experience's influence on e-brand trust and e-brand loyalty: The moderating role of gender

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E-tail brand experience's influence on e-brand trust and e-brand loyalty

The moderating role of gender

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Abstract

Purpose – The purpose of this paper is to examine the influence of e-tail brand experience on e-brand trust and e-brand loyalty. The study also tests whether gender moderates this influence.

Design/methodology/approach – In all, 429 responses were collected using both offline and online survey methods. Confirmatory factor analysis and structural equation modelling techniques were performed to test the measurement and structural models using SPSS 20.0 and AMOS 20.0 statistical software.

Findings – Empirical results confirm the impact of e-tail brand experience on e-brand trust and e-brand loyalty. Gender was found to moderate the relationships. It was further found that e-tail brand experience developed almost same levels of e-brand trust in both males and females. However, males became more loyal to e-tail brands when they received positive e-tail brand experiences.

Practical implications – E-tail brand managers should focus on the design and delivery of unique e-tail brand experiences to develop e-brand trust and e-brand loyalty in customers. The direct influence of e-tail brand experience on e-brand loyalty was found to be weaker in females, which suggests that managers could take steps to specifically deliver experiences that please female customers which might result in increased e-brand loyalty of this segment.

Originality/value – Examining the phenomenon of brand experience in context of online retail while considering gender as moderator highlights the originality and contribution of the present study to existing retail and brand experience literature.

Keywords Gender, E-brand loyalty, E-brand trust, E-tail brand, E-tail brand experience, Online brand experience

Paper type Research paper

Introduction

Providing unique and memorable brand experience has become a vital strategy among retailers, and area of interest among academics (Verhoef *et al.*, 2009). Brakus *et al.* (2009) defined brand experience as customers' "sensations, feelings, cognitions, and behavioural responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments" (p. 53). They stated that brand experience is distinct from evaluative, affective and associative constructs such as brand attitude, brand attachment, brand involvement, brand personality and customer delight. Brand experience provides a strong basis for the holistic evaluation of a brand, and a positive brand experience improves customer satisfaction and brand loyalty (Brakus *et al.*, 2009). The importance of providing positive brand experience has been widely acknowledged in the growing online shopping environment (Ha and Perks, 2005; Morgan-Thomas and Veloutsou, 2013; Rowley, 2004). Providing better brand experience to online shoppers is important because a good online experience influences consumers' online buying behavior (Rose *et al.*, 2012).



Morgan-Thomas and Veloutsou (2013) viewed online brand experience as “the individual’s internal subjective response to the contact with an online brand” (p. 22). The concept of online brand experience originates from the customer experience concept that includes affective and cognitive states and is individual to each customer. Existing research on understanding brand experience has been limited to either non-internet environments (Iglesias *et al.*, 2011; Ishida and Taylor, 2012; Lin, 2015), or internet purchasing behavior of buyers in various contexts (Hamzah *et al.*, 2014; Lee and Jeong 2014; Morgan-Thomas and Veloutsou, 2013) other than e-tail brands. For instance, Morgan-Thomas and Veloutsou (2013) conducted a study on a sample of users of search engines to gain a general perspective on online brand experience. Lee and Jeong (2014) studied online brand experiences in the hotel industry. The fact that limited research on online brand experience exists, and several contexts of online brand experience (barring general perspective and hotel industry context) remain untouched, highlights the need for study in these areas.

Further, the advancements in internet technology make it imperative to consistently explore not only new research avenues, but also renew existing ones, as the introduction of any new technology quickly changes the environment in question. Development of the internet and associated technologies has changed the landscape of online branding (Rowley, 2004; Schmitt, 2000) which, as mentioned above, warrants the investigation of the brand experience in online retailing (Khan and Rahman, 2015). The present study seeks to provide a deeper understanding of the brand experience phenomenon in online retailing by investigating the outcomes of e-tail brand experience. Specifically, this study investigates the impact of e-tail brand experience on e-brand trust and e-brand loyalty.

The differences between men and women in terms of their psychological and emotional needs, and the way they perceive and react to the environment has been widely discussed in various disciplines, namely, neurobiology, physiology and psychology (Ma *et al.*, 2014). Gender has been frequently identified as an important variable in consumer behavior studies (Bendall-Lyon and Powers, 2002). For instance, Herter *et al.* (2014) highlighted the differences in the shopping behavior of male and female consumers. Studies based on technology usage have also acknowledged gender as a key moderating variable (Venkatesh *et al.*, 2000). Females were found more active and likely to shop online than males (Chou *et al.*, 2015). These findings highlight the fact that gender does play a major role in consumer decision making. An understanding of such differences between male and female shopping behaviors is of much importance for retailers (Chou *et al.*, 2015) as such understanding could enable them to devise strategies that specifically target male and female customers separately, improves the e-tail brand performance. The present study tests whether gender moderates the influence of e-tail brand experience on e-brand trust and e-brand loyalty.

The objectives of the study are: first, to examine the effect of e-tail brand experience on e-brand trust and e-brand loyalty; and second, to investigate the moderating role of gender in the relationships proposed above. This study carries originality value and contributes to existing literature as brand experience in an e-tailing context has been studied less before. This study also provides deep practical insights to marketers in online retailing industry which would enable them to formulate effective e-marketing strategies. Academics would stand to gain also as the present work explores a previously untouched area of brand experience and opens new research avenues.

Theoretical background

E-tail brand experience

The concept of branding in retail research has progressed from “product as brand” (product brand) to “store as brand” (store brand), and subsequently to “retailer as brand” (retail brand) (Burt and Davies, 2010). Recent advancements in information technology have changed the dynamics of retailing by giving birth to another type of retailing practice, namely, online retailing (e-tailing) (Kennedy and Coughlan, 2006). The e-tailing practice has attracted many traditional retailers to enhance their business efficiencies by going online, and drawn “pure players” (only online retailers) which have consequently given rise to online retail brands (e-tail brands) (Melis *et al.*, 2015). While e-tailing has provided increased opportunities to reach customers, it has brought along its own set of challenges for marketers in understanding the online shopping behavior of consumers (Konus *et al.*, 2008). The challenges include providing easy website navigation and access to product/service information, customization of offerings, nurturing healthy customer relationships and maintaining positive online customer reviews on the brand’s website (Mollen and Wilson, 2010; Rowley, 2004). E-tailers must meet these challenges efficiently and effectively to enhance the e-tail brand performance and provide superior e-tail brand experience to their customers (Rose *et al.*, 2012).

Like an offline brand, an online brand also represents an identifiable product augmented in such a way that customers recognize it as different and valuable from competitive products (Novak *et al.*, 2000). Online shoppers come across sensory data from a range of stimuli on the e-tail brand’s website such as visual imagery, text-based information, video or audio delivery (Hamzah *et al.*, 2014). These sensory data are interpreted by shoppers from affective and cognitive perspectives (Mollen and Wilson, 2010), which in turn create an impression about the e-tail brand in the customer’s memory (Rose *et al.*, 2012). In line with Carbone and Haeckel (1994), this study posits that these “takeaway impressions” formed during a customer’s interaction with an e-tail brand result into e-tail brand experiences. These e-tail brand experiences include cognitive, rational and goal-oriented, as well as affective responses (Morgan-Thomas and Veloutsou, 2013). Specifically, customers expect task-related outcomes such as functionality and usability (Petre *et al.*, 2006), and the enjoyment of website-based experiences (Bridges and Florsheim, 2008; Lin *et al.*, 2008) from an e-tail brand. Website-based brand experience is defined as “a consumer’s positive navigations (i.e. using web-based communities and participating in events) and perceptions (i.e. the attractiveness of cookies, variety and uniqueness of visual displays and value for money) with a specific website” (Ha and Perks, 2005, p. 440).

Literature presents several studies that have explained and conceptualized the experience concept in online context. For instances, customer experience in online environments (Novak *et al.*, 2000), internet experience (Nysveen and Pedersen, 2004), website-based experience (Ha and Perks, 2005), total consumer experience (Petre *et al.*, 2006), online experience (Bridges and Florsheim, 2008; Insley and Nunan, 2014) and online customer experience in e-retailing (Rose *et al.*, 2012). But, there are few examples that investigate the concept of brand experience with e-tail brands (i.e. e-tail brand experience). In line with Morgan-Thomas and Veloutsou (2013) the present study views e-tail brand experience as an experiential response to the e-tail brands and defines e-tail brand experience as a holistic response to the e-tail brand-related stimuli within website environment.

E-brand trust

Trust facilitates buyer-seller transactions and has been considered important for maintaining interpersonal behavior (Kenning, 2008; McKnight and Chervany, 2002). Studies have examined trust in several contexts related to bargaining (Schurr and Ozanne, 1985), use of market research (Moorman *et al.*, 1993), distribution channels (Dwyer and Oh, 1987) and industrial buyer-seller relationships (Doney and Cannon, 1997). Rotter (1967), a personality psychologist, viewed trust as an individual characteristic, and conceptualized it as an expectancy, belief or feeling deeply rooted in the personality and originating in the individual's early psychological development (termed as "disposition of trust"). However, economists have been more interested in knowing how to create institutions and incentives that reduce the uncertainty and anxiety related with transactions (e.g. Zucker, 1986), and have focussed on trust mainly as a phenomenon that an individual puts in the institutions. Social psychologists have viewed trust as an expectation related with the behavior of others in transactions, and focussed on the contextual factors that inhibit or enhance the maintenance and development of trust (Lewicki and Bunker, 1995). This social psychology perspective appeared most pertinent in interpreting consumer trust in internet enabled environments because it emphasizes efficient execution of transactions (Lee and Turban, 2001) which leads to increased consumer trust.

Previous studies have explained trust as a vital component in internet-based transactions (Winch and Joyce, 2006). According to Ha (2004), e-trust is a crucial component in the present day consumer and provider relationship. E-trust is dissimilar from offline trust because of the absence of the sales persons, physical distance between the seller and the buyer and the separation between buyer and product (Yousafzai *et al.*, 2003). Studies have generally cited "lack of trust" as the main reason behind people not making purchases online (Chou *et al.*, 2015; Lee and Turban, 2001). According to Yoon (2002), e-brand trust develops when individuals have had positive past online experiences, and it strengthens if a pleasing experience is repeated. Following Corritore *et al.* (2003, p. 740), we define e-brand trust as "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited."

E-brand loyalty

A long-term relationship commitment held by customers with a brand shows their loyalty for that brand (Reichheld, 1996). Loyalty is generally understood as "a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to switching behaviour" (Oliver, 1999, p. 34). Loyalty offers various benefits, and is useful in developing and implementing marketing strategies (Jacoby and Chestnut, 1978). For instance, loyalty creates a pool of stable customers for a firm's products and services (Oliver, 1999). Loyal customers make repeat purchases, say positive words and are willing to pay higher prices for buying products/services of their preferred brand (Zeithaml *et al.*, 1996). Thus, organizations constantly strive toward retaining existing customers by making efforts to improve brand loyalty which in turn ensures profitability and sustainability of firms (Morrison and Crane, 2007).

The advancement of the internet and related technologies has extended the brand loyalty concept to the online environment and retitled it e-loyalty. This extension is significant because e-loyalty is somewhat dissimilar from loyalty in the offline business

context (Horppu *et al.*, 2008). Studies have defined e-loyalty as a commitment to revisit a brand's website consistently for shopping on that website without switching to other websites (Cyr, 2008). The focus of e-loyalty literature has primarily been to study how e-loyalty can be improved (Cyr, 2008). These studies have found e-trust as one of the main antecedents of e-loyalty. Extending the scope of these terms, the present study proposes to examine the influence of "e-brand trust" on "e-brand loyalty." In the context of our study, e-brand trust implies consumer trust in an online brand. Similarly, e-brand loyalty suggests consumer loyalty for a particular online brand.

Conceptualization of gender

The present study hypothesizes that gender plays a moderating role in consumer purchase decision, which makes conceptualization of gender as a variable essential. By and large, studies have examined gender differences from two main perspectives – gender identity (e.g. Gould and Weil, 1991) and biological sex (e.g. Chang, 2006). Gender as identity refers to psychological sex which is a two-dimensional phenomenon – masculine personality traits and feminine personality traits (Palan, 2001). Gender as biological sex means male vs female (Kolyesnikova *et al.*, 2009). In the explanation of consumer–brand relationship, majority of studies have preferred the biological sex perspective over gender identity perspective (Gould and Weil, 1991). In fact, studies have questioned the contributions of gender identity perspective in consumer research (Kolyesnikova *et al.*, 2009). In addition, findings based on gender identity perspective are also very less (Palan, 2001). Thus, the biological sex perspective is considered to be more practical and a relevant segmentation variable in consumer research (Palan, 2001). The present study considers the biological sex perspective (male vs female) for investigating the moderating role of gender as a variable.

Hypotheses development and conceptual model

When individuals have experiences that are highly relevant to them, they feel confident about the ability of the brand to deliver promises, which in turn develops trust in the brand (Delgado-Ballester and Luis Munuera-Alemán, 2001). According to Ha and Perks (2005), a customer's experience with a brand works as a vital source of personal input that can develop trust. In other words, the process by which individuals develop trust toward the brand relies on their experience with that brand (Ramaseshan and Stein, 2014). The concept of trust is well-rooted in social psychology literature and derives from personal relationship theories (Morgan and Hunt, 1994). In the personality and social psychology theories, it is stated that trust develops from prior interaction and past experience (Rempel *et al.*, 1985). Studies on brand experience in the online environment found that brand trust was achieved through information search and experiences evoked during customers' contact with the brand (Lee and Jeong, 2014). In line with the above theoretical arguments, this study proposes that e-tail brand experience positively influences e-brand trust:

H1. E-tail brand experience has a positive influence on e-brand trust.

When customers have unique and memorable brand experience, they are more likely to repeat their visits and become loyal to the brand (Brakus *et al.*, 2009). Many studies have explained the role of brand experience in creating brand loyal customers. For example, Khan and Rahman (2015) in their study explained that pleasurable brand experiences helped in cultivating brand loyalty. According to Iglesias *et al.* (2011), brand experience influences brand loyalty through affective commitment. Several studies considered brand loyalty as an important outcome of brand experiences via

brand relationship and brand personality constructs (Ramaseshan and Stein, 2014). Literature supports the assertion that brand experience influences brand loyalty in context of service (Morrison and Crane 2007; Nysveen *et al.*, 2013) and retail brands (Ishida and Taylor, 2012). Studies in online settings have also stated that unique brand experiences are important in determining whether customers make a repeat visit to the brand's website (Reichheld and Scheffer, 2000; Rice, 1997). It has been further argued that customers become loyal toward an online retail brand when they receive superior brand experiences (Cyr, 2008; Koufaris *et al.*, 2002). Hence, based on literature supporting the positive influence of brand experience on brand loyalty (Brakus *et al.*, 2009; Lin and Bennett, 2014), the present study hypothesizes that e-tail brand experience affects e-brand loyalty positively:

H2. E-tail brand experience has a positive influence on e-brand loyalty.

Brand trust is a key driver of loyalty (e.g. Chaudhuri and Holbrook, 2001) and develops positive attitudes that enhance brand loyalty (Morgan and Hunt, 1994; Sharifi and Esfidani, 2014). According to Ha (2004), a satisfied customer becomes a loyal one when he/she holds high levels of brand trust. When customers trust an online brand, they are more likely to feel confident and comfortable while shopping at that brand's website (Connolly and Bannister, 2007; Corritore *et al.*, 2003). This feeling of security in transactions generated from e-trust increases customers' willingness to continue shopping on the same website (Liu *et al.*, 2005) which results in loyalty toward that online brand (i.e. e-brand loyalty). There are several studies which suggest a positive relationship between brand trust and brand loyalty in an online context (Horppu *et al.*, 2008). Thus, the present study posits:

H3. E-brand trust has a positive influence on e-brand loyalty.

Moderating role of gender

Until the early 1990s, gender issues gained less research attention (Costa, 1994). However, after the mid-1990s, these issues began to be examined more. Studies were conducted on gender strategies relating to information processing (Darley and Smith, 1995), processes underlying males' and females' judgment (Dube and Morgan, 1996), gift giving (Laroche *et al.*, 2000), perceived risk of online shopping (Garbarino and Strahilevitz, 2004) and decision making (Mitchell and Walsh, 2004). Studies have explained the role of gender as a moderating variable on consumer response to marketing strategies (Evanschitzky and Wunderlich, 2006; Melnyk *et al.*, 2009). Particularly, significant differences have been found in male and female shopping behaviors in consumer research (Herter *et al.*, 2014; Ma *et al.*, 2014). For instance, Borges *et al.* (2013) found that female consumers are willing to pay more for the same product when offered in a hedonic store atmosphere.

Males and females show different behavioral traits (Iacobucci and Ostrom, 1993). Darley and Smith (1995) asserted that "females are comprehensive information processors who consider both subjective and objective product attributes, and respond to subtle cues. Conversely, males are selective information processors who tend to use heuristics processing and miss subtle cues" (p. 41). Studies have also shown that males and females have different purchasing patterns (e.g. Bakewell and Mitchell, 2006). Rocha *et al.* (2005) found significant differences in fashion consumption behavior of males and females. They stated that female customers were more sensitive to physical factors of product attributes and product quality than male customers. Marketing scholars have made efforts to better understand the role of gender in loyalty behaviors,

and found a significant influence of gender on loyalty (see Melnyk *et al.*, 2009). For instance, while explaining differences in males and females loyalty behavior, Mittal and Kamakura (2001) stated a stronger relationship between satisfaction and repurchase behavior of men as compared to women, which implies that men, when satisfied with a product, are more likely to repurchase as opposed to women. Ma *et al.* (2014) also supported the moderating role of gender while examining customer loyalty in context of fine-dining restaurants. Jin *et al.* (2013) argued that gender moderated the relationship between relationship quality and behavioral loyalty in full-service restaurants.

According to Meyers-Levy and Maheswaran (1991), females use comprehensive information and analyze searchable cues, while males often rely on selective cues from readily available information. Holbrook (1986) showed that females were more inclined to respond to visual and romantic factors as compared to males while Wood (1998) asserted that females attached more value to the emotional aspects of consumption. According to Thompson (1997), everyday consumption is a unique phenomenon for the female consumer, particularly in terms of experience and evaluation. Female customers give more importance to aesthetics, servicescape and convenience as compared to male customers (Garg *et al.*, 2014). Venkatesh *et al.* (2000) found differences in the decision-making process of males and females in relation to individual technology adoption. They asserted that decisions of men were more strongly influenced by their attitude toward using the new technology, whereas women were more strongly influenced by subjective norm and perceived behavioral control. Studies conducted on online environments have also found that barring the use of e-mail, males generally possessed higher skill levels and more experience with regards to the online environment (Schumacher and Morahan-Martin, 2001). The aforementioned arguments imply that male and female groups may evaluate experiential attributes differently, perceive e-brand experiences in separate ways, and may develop different levels of e-brand trust. Thus, based on the discussion above, it is hypothesized that:

- H4.* Relationship between e-tail brand experience and e-brand trust is moderated by gender.
- H5.* Relationship between e-tail brand experience and e-brand loyalty is moderated by gender.

Method and measures

This study uses Anderson and Gerbing's (1988) two-step approach – confirmatory factor analysis (CFA) and structural equation modelling (SEM) to investigate the proposed relationships (see Figure 1). The moderating role of gender proposed in *H4* and *H5* was tested using multi-group analysis in SEM (Evanschitzky and Wunderlich, 2006). To collect data, this study used both offline and online survey methods to get a sample from the population that shopped with e-tail brands. Mall intercept methodology (Bush and Hair, 1985) was used to gather information through the offline survey. It involved collecting data in and around shopping malls; the field worker would stop the shoppers, screen them for suitability and administer the survey on the spot (Blair, 1983). Virtual snowball sampling survey method was followed for the online survey which involved asking each participant to recommend someone who met the sample criteria and could participate in the survey. This extended the sample size.

The study focusses on e-tail brands, so the first question of the survey asked whether the participant had ever purchased from an e-tailer before, if a participant

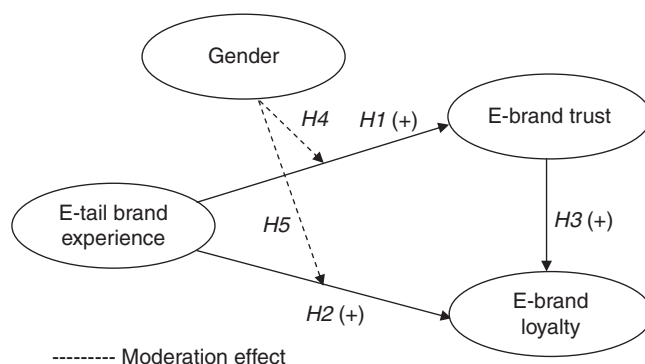


Figure 1.
Hypothesized model

answered no, the questionnaire was closed with a thank you message, if the answer was a yes, the respondent was asked to write the e-tail brand name from which the last purchase was made. Next, the participants were asked to reflect on their experiences with the mentioned e-tail brand and to respond to questions on e-tail brand experience, e-brand trust and e-brand loyalty. To ensure that the respondents selected for the study had sufficient experience with e-tail brands, they were asked to specify the number of years for which they had been purchasing from e-tailers. Respondents with less than one year experience were eliminated from the study (see Ramaseshan and Stein, 2014).

The questionnaire used in the study was derived from prior research and the items included therein were measured on a seven-point Likert scale. Of all questions in the research instrument, five questions were taken from the study by Morgan-Thomas and Veloutsou (2013) who had used those questions to measure online brand experiences. The questions were modified in our study such that they sought information on e-tail brand experience. Four questions each were included to measure e-brand trust and e-brand loyalty. The questions were taken from the study by Horppu *et al.*'s (2008), and modified to achieve the objectives of our study. To ensure that all survey questions were consistent with the context of the present study, modifications and refinements were done on the basis of the opinions of an expert panel and a pilot study. The expert panel consisted of two marketing professors and three marketing scholars. The pilot test was conducted with 32 experienced e-tail shoppers, all of them students at a university.

Data analysis and results

Sample characteristics

A total of 800 questionnaires were distributed, out of which 634 responses were received. Of these 634 questionnaires, 122 failed to meet the established criterion (i.e. more than one year experience in purchasing from e-tailers) and were eliminated. Another 83 questionnaires were discarded because they were either incomplete or extreme outliers. After the elimination process, 429 valid responses were finalized for analysis. Details of respondent characteristics are given in Table I.

Descriptive statistics and reliability analysis

Descriptive statistics are detailed in Table II. Table II also presents the details of the measurement model that includes the measures and their reliability statistic, factor

| Characteristics | Frequency | % |
|---|-----------|-------|
| <i>Frequency of visit to e-tail brand website</i> | | |
| Once a week | 51 | 11.9 |
| Two times a week | 92 | 21.4 |
| Three times a week | 126 | 29.4 |
| Four times a week | 101 | 23.6 |
| More than four times a week | 59 | 13.7 |
| <i>Type of purchase made</i> | | |
| Consumer electronics | 84 | 19.6 |
| Fashion apparel | 124 | 28.9 |
| Home appliances | 91 | 21.3 |
| Books | 67 | 15.6 |
| Others | 63 | 14.6 |
| <i>Gender</i> | | |
| Male | 224 | 52.21 |
| Female | 205 | 47.79 |
| <i>Age</i> | | |
| 18-30 years old | 157 | 36.7 |
| 31-40 years old | 129 | 30.1 |
| 41-50 years old | 92 | 21.4 |
| Over 50 years old | 51 | 11.8 |
| <i>Education</i> | | |
| High school or below | 58 | 13.5 |
| Intermediate/12th | 75 | 17.4 |
| Bachelor degree | 167 | 38.9 |
| Master's degree and above | 129 | 30.2 |
| Note: $n = 429$ | | |

Table I.
Sample
characteristics

loading of items and Cronbach's α values of each construct. The analysis shows that all items displayed standardized loadings exceeding 0.5. The reliability of the constructs was good because Cronbach's α values of each construct ranged from 0.78 to 0.84, which is well above the recommended level of 0.7 (Nunnally, 1978). The composite reliabilities of the constructs were also found above the minimum standard value of 0.70 (Hair *et al.*, 2010) (see Table III).

The validity of the constructs was examined through convergent and discriminant validity. To measure convergent validity, this study calculated average variance extracted (AVE) values. AVEs ranged from 0.57 to 0.66 that exceeded the recommended value of 0.50 (Fornell and Larcker, 1981), supporting convergent validity (Table III). Analysis revealed that the AVEs were larger than the square of the correlations between the constructs and all items loaded strongly on their respective constructs (Fornell and Larcker, 1981). This confirms discriminant validity.

CFA

Studies have suggested that CFA is an important tool to authenticate that the observed variables belong to their respective constructs (Hair *et al.*, 2010). This study initially examined the overall fit of the model using χ^2 statistics. Though, it should be noted that sample size affect the χ^2 statistic and a large χ^2 statistic indicates a poor fit; the suggested value of χ^2/df is $< 3:1$ (Hooper *et al.*, 2008). Furthermore, when values of GFI,

| Constructs and measurement items | Mean (SD) | Factor loading (error) | Cronbach's α |
|--|-------------|---------------------------|---------------------|
| <i>E-tail brand experience</i> | | | 0.78 |
| The layout of this e-tail brand website is appealing | 5.32 (0.81) | 0.83 (0.18) | |
| This e-tail brand's website is easy to navigate | 4.92 (0.79) | 0.84 (0.29) | |
| Results are always returned promptly when browsing this e-tail brand's website | 5.02 (1.13) | 0.79 (0.31) | |
| The results of this e-tail brand's website are always up-to-date | 4.89 (0.93) | 0.88 (0.14) | |
| Accurate search results are always returned when browsing this e-tail brand's website | 5.14 (1.12) | 0.75 (0.22) | |
| <i>E-brand trust</i> | | | 0.84 |
| I believe that this e-tail brand honestly provides correct information | 4.93 (1.05) | 0.81 (0.38) | |
| I believe there is no misrepresentation at this e-tail brand | 5.06 (0.87) | 0.84 (0.17) | |
| I believe this e-tail brand makes recommendations to consumers on the basis of mutual benefit | 5.12 (0.78) | 0.77 (0.26) | |
| I believe that this e-tail brand would not take adverse actions against its consumers | 5.27 (0.83) | 0.85 (0.39) | |
| <i>E-brand loyalty</i> | | | 0.82 |
| If this e-tail brand continues maintaining current service performance, I will not switch to other e-tail brand | 5.12 (0.82) | 0.78 (0.23) | |
| As far as the product types sold at this e-tail brand are concerned, I do not quite consider purchasing at other e-tail brands | 4.86 (1.09) | 0.86 (0.34) | |
| I like to utilize this e-tail brand | 5.04 (0.78) | 0.83 (0.21) | |
| To me, this e-tail brand is the best website to shop | 4.76 (1.32) | 0.87 (0.19) | |

Table II.
Descriptive and
reliability statistics

| | 1 | 2 | 3 |
|----------------------------|------|------|------|
| 1. E-tail brand experience | – | | |
| 2. E-brand trust | 0.47 | – | |
| 3. E-brand loyalty | 0.29 | 0.33 | – |
| Average variance extracted | 0.66 | 0.57 | 0.62 |
| Construct reliability | 0.83 | 0.86 | 0.91 |

Table III.
Results of
measurement model
assessment and
scale statistics

Note: All correlation values are significant ($p < 0.05$)

CFI, NFI and IFI range from 0.9 to 1.0 and RMSEA falls below 0.80, the results indicate a good model fit (Hooper *et al.*, 2008). In the present study, results of the CFA suggested a satisfactory model fit: $\chi^2 = 435.36$, $df = 153$, $p = 0.000$; $\chi^2/df = 2.84$; CFI = 0.94; GFI = 0.91; NFI = 0.96; IFI = 0.95; SRMR = 0.06; RMSEA = 0.073, because all the model fit indices were found to be within acceptable range. Therefore, we can say that the measurement model fits well with the data.

SEM

This study uses SEM approach and AMOS application software to examine the hypotheses (Figure 1, excluding the moderating effect of gender). Before testing hypotheses, the study examined the degree to which common method bias may

influence the results. Every respondent was asked to give information regarding each variable considered in the study which may give rise to the possibility that common method bias exists, thus, it should be tested. First, we tested the common method bias using Harman's single factor test; analysis showed that first factor accounted for 32.5 percent, which is not > 50 percent (Podsakoff *et al.*, 2003). Next, we assessed common method bias by applying common factor analysis to Harman's single factor model (Sanchez and Brock, 1996). The model's fit indices ($\chi^2/df=8.43$, GFI=0.86, CFI=0.85, SRMR=0.11 and RMSEA=0.14) indicated that the model was a poor fit and unacceptable as compared to the measurement model. This indicates that a single factor is unacceptable and common method bias is small. Thus, it can be concluded that the common method bias does not affect the results of the study. Following this, SEM was performed to examine the hypothesized relationships. The goodness-of-fit statistics for the structural model suggest an acceptable model fit: $\chi^2 = 483.21$, $df = 169$, $p = 0.000$; $\chi^2/df = 2.86$; CFI = 0.97; GFI = 0.95; NFI = 0.95; IFI = 0.96; SRMR = 0.06; RMSEA = 0.058. Results of the SEM suggest that e-tail brand experience has a significant influence on e-brand trust ($\beta = 0.327$, $t = 6.145$, $p < 0.05$), which supports *H1*. In support of *H2* and *H3* we found that both e-tail brand experience ($\beta = 0.183$, $t = 4.326$, $p < 0.05$) and e-brand trust ($\beta = 0.294$, $t = 5.316$, $p < 0.05$) had significant positive influence on e-brand loyalty.

Moderation effect of gender

The study employed multi-group causal analysis in SEM to investigate the moderating role of gender as hypothesized in *H4* and *H5*. To do this, the study divided the entire sample into two groups on the basis of gender: male = 224 and female = 205, and then followed the process employed by Evanschitzky and Wunderlich (2006, p. 338). To ensure that scales were measuring the same trait in both groups, the study also tested the measurement invariance between the two groups before testing moderating effects. The testing of measurement invariance involves configural, metric and factor variance invariance tests. The results of these invariance tests were established across both the samples. Hence, we found support for the measurement invariance across both groups.

Results of the multi-group analysis showed that structural multi-group model fits the data reasonably well: $\chi^2 = 432.16$, $df = 142$, $p = 0.000$; $\chi^2/df = 3.04$; CFI = 0.94; GFI = 0.93; NFI = 0.94; IFI = 0.92 and RMSEA = 0.06. Table IV indicates that the effects of e-tail brand experience on e-brand trust and e-brand loyalty differ across male and female shoppers. As presented in Table IV, the significant effects of e-tail brand experience on e-brand trust for male shoppers ($\beta = 0.282$, $t = 3.621$, $p < 0.05$) and female shoppers ($\beta = 0.233$, $t = 2.561$, $p < 0.05$) does not vary much. On the other hand, the significant effect of e-tail brand experience on e-brand loyalty indicates much difference between male groups ($\beta = 0.435$, $t = 5.324$, $p < 0.05$) and female groups ($\beta = 0.092$, $t = 4.018$, $p < 0.05$). Table IV also reveals that the differences in impacts

Table IV.
Multi-group analysis
– moderation effect
of gender

| Proposed hypotheses | Male: β value (t value) | Female: β value (t value) | χ^2 difference | Decision |
|-----------------------|----------------------------------|------------------------------------|---------------------|-----------|
| <i>H4</i> (EBE → EBT) | 0.282 (3.621**) | 0.233 (2.561**) | 5.241** | Supported |
| <i>H5</i> (EBE → EBL) | 0.435 (5.324**) | 0.098 (5.053**) | 6.328** | Supported |

Notes: EBE = e-tail brand experience; EBT = e-brand trust; EBL = e-brand loyalty. ** $p < 0.05$

of e-tail brand experience on e-brand trust and e-brand loyalty between male and female groups are significant ($\chi^2 = 5.241$, $df = 1$, $p < 0.05$; $\chi^2 = 6.328$, $df = 1$, $p < 0.05$). Therefore, *H4* and *H5* are supported.

Discussion

E-tail brands face severe competition in the virtual market and feel the constant pressure to differentiate themselves and build loyal customers. Providing unique e-tail brand experiences to customers may be an effective way to develop e-brand trust, e-brand loyalty and differentiate the e-tail brand in the mind of the customer. Certainly, creating and managing superior brand experience in the expanding online environment is one of the key challenges for online brand managers. However, little research has been carried out on this topic. Also, no previous study has investigated the moderating effect of gender in the relationship that brand experience shares with e-brand trust and e-brand loyalty.

The present study contributes to the brand experience and retailing literature mainly in two ways: First, this study offers new insights into the brand experience phenomenon in the online retail industry. While previous studies have examined brand experience in a general context (Morgan-Thomas and Veloutsou, 2013) and in context of the hotel industry (Lin and Jeong, 2014), this study investigates brand experience in context of the online retail industry – an attempt that has not been made before, which makes our study unique and highlights its contribution to brand experience literature. Empirical evidence supports the significant role of e-tail brand experience in developing e-brand trust and e-brand loyalty as hypothesized in *H1* and *H2*. Moreover, the e-brand trust developed from positive online brand experiences has a significant influence on e-brand loyalty supporting hypothesis *H3*.

Second, the study tests gender as a moderator in the relationship that e-tail brand experience shares with e-brand trust and e-brand loyalty. Results supported hypotheses *H4* and *H5* implying that gender does play a moderating role in the aforementioned relationships. This finding is well supported by previous studies (e.g. Dube and Morgan, 1996; Sanchez-Franco *et al.*, 2009). The path coefficients for e-tail brand experience and e-brand trust relationship do not vary much for the male (0.282) and female (0.233) groups, but for the e-tail brand experience and e-brand loyalty relationship, the path coefficient was found to be stronger for males ($\beta = 0.435$) as compared to females ($\beta = 0.098$) (see Table IV). This suggests that when males receive good e-tail brand experience, they become more brand loyal than females.

The above results indicate that e-tail brand experience develops almost the same level of e-tail brand trust in males and females. This is an important finding that highlights the importance of brand experience and trust in online retailing (Chou *et al.*, 2015) as developing e-brand trust through providing superior e-tail brand experience might convert less loyal customers into more loyal ones (we found that e-brand trust has a significant influence on e-brand loyalty).

Managerial implications

The present study has several important implications for managers. Using the findings of the study, managers may strive toward providing positive e-tail brand experiences to develop trust which may ultimately lead to loyalty toward the e-tail brand. Our study reveals that e-tail brand experience influences e-brand trust and e-brand loyalty. Thus, the quest to consistently provide better e-tail brand experiences to customers would include finding new ways to deliver such superior experiences, and acting on them. This would improve organizational efficiency, and if the e-tail brand is able to maintain

such delivery of experiences, it may be rewarded with increased e-brand trust and e-brand loyalty of customers, which may serve as a competitive advantage to the e-tail brand.

Gender differences in the e-tailing sector have important implications for managers. Results suggest that influence of gender difference exists in e-tail brand experience and e-brand loyalty relationships. However, no influence of gender was found on the relationship strength between e-tail brand experience and e-brand trust. Findings reveal that as customers, females are difficult to retain. Generally, female customers are chief decision makers regarding patronage of an e-tail brand. Income levels of females have also grown which makes them an important market segment for e-tail brands. As compared to males, female customers have different perceptions regarding the aspects of e-tail brand experience, and are less likely to make a repeat purchase. This finding makes emphasizes that e-tail brand managers acknowledge the importance of the role that gender plays in customers' purchase decisions, and design e-tail brand-related stimuli targeted at female customers. Some of the e-tail brands such as Amazon have invested in shaping "ease of use" (i.e. through fast site load time, improved search functions, etc.) of the brand's website. Findings of the study may enable e-tail brand managers to identify the touch points considered important by female customers during their interaction with the e-tail brand. This might help e-tail brand managers improve brand loyalty of female customers.

More specifically, e-tail brands may try to formulate strategies specifically designed to target female customers so that this important customer base does not remain indifferent. It might help to know what exactly females prefer from an e-tail brand in addition to good quality products and services. Possibilities include how attractive the e-tail brand website is, how easy it is to use (user-friendly), does it allow for easy communication with representatives if and when required, ease of payment, time taken for delivery of goods or services, quick addressing of customer complaints (if any), etc. Similar lines of strategy could be used to retain existing customers and make new ones. On the whole, e-tail brand managers should focus on the design and delivery of unique e-tail brand experiences to develop e-brand trust and e-brand loyalty in customers. And, managers could take steps to specifically deliver e-tail brand experiences that please female customers which might result in increased e-brand loyalty of this segment.

Conclusions, limitations and future research directions

The objective of the study was to investigate online brand experience in e-tail settings (i.e. e-tail brand experience) and examine its link with e-brand trust and e-brand loyalty. The study also attempted to determine the moderating role of gender on the relationship that e-tail brand experience shares with e-brand trust and e-brand loyalty. To achieve the above mentioned research objectives, the study proposed five hypotheses and empirically examined them. Findings of the study suggest significant impact of e-tail brand experience on e-brand trust and e-brand loyalty. The study also confirms that gender acts as a moderator in the relationship that e-tail brand experience has with e-brand trust and e-brand loyalty.

Nevertheless, the study has some limitations which give important directions for future research. First, the study considered e-tail brands from different product categories. Future research may look into the proposed relationships in context of e-tail brands of specific product categories (e.g. fashion and apparels, child clothing, grocery, jewellery, etc.). Second, we suggest that age be examined as a moderating variable because the younger population is more familiar with the internet and related

technologies than the older population. It is possible that older people exhibit less trust toward e-tail brands due to reasons such as insecurity, unfamiliarity with e-tail brands, lack of faith in product quality, etc. We also advocate the use of experimental design in future studies to improve the internal validity by controlling external factors.

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