The Mediating Effect Of Online Buying Behavior In Relationship Between The Antecedents Of Consumer Behavior And Customer Retention And Loyalty

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Abstract:-

Aim/purpose:-The aim of the descriptive research study was to investigate and understand the mediating effect of online buying behavior in relationship between the antecedents of consumer behavior and customer retention and loyalty. The study seeks to examine how positively online experiences contribute to customer retention and loyalty which facilitates to maintain long-term customer relationship.

Outcome:- The outcome of the research study uncover the key antecedents of consumer behavior in online context and the mediating role of online buying behavior between antecedents and customer retention/loyalty. Further, the outcome of the research will provide recommendations for marketers and businesses to develop strategies for positive online experience, fostering customer loyalty and retention in the competitive market.

Research Design/Methodology/Approach:- The study adopt a descriptive research design by utilizing both

quantitative and qualitative data. The convenience sampling strategy employed to select respondents who have recent online buying experience.

Statistical tools:- Researcher applied both descriptive and inferential statistical tools. The statistical tools like: correlation, regression and structural equation modeling (SEM) applied. The model has shown the accuracy of 94% all the GFI, AGFI, NFI, CFI and TLI values are >.90 and RMSEA<.08. The both direct and in-direct effects have shown significant positive relationship with the target variable.

Generalizability:- The research addresses the potential generalizability of the outcome, where need arises to assess the consumer behavior with respect to mediating effect of online buying behavior.

Novelty:- The research introduces newness by uniquely focusing on the mediating role of online buying behavior factors in relationship between antecedents of consumer behavior and customer retention/loyalty.

Keywords:- online buying behavior, Digital marketplace, customer retention, customer loyalty, business strategy, etc.

Introduction:-

The digital revolution has dramatically changed conventional consumer behavior in the modern marketplace, opening the door for a complex interaction between online purchasing behavior and the underlying factors that influence consumer decisions. This trend is especially relevant in the context of customer loyalty and retention, where it is critical for organizations looking to maintain and improve their client relationships to comprehend the mediating function of online purchasing behavior. Customers' tastes and decisions are influenced by a variety of things while they shop in the online marketplace. Consumer behavior precursors, which include aspects like product quality, cost, brand reputation, and perceived value, play a crucial role in influencing the early decision-making process. However, the dynamics of contemporary consumerism go beyond the time of purchase, and client loyalty and retention are now top

priorities for companies looking to succeed over the long term. In light of this, the mediating role played by online shopping behavior is crucial in separating the complex web of factors that influence consumer behavior from those that ultimately determine customer loyalty and retention. Online purchasing behavior serves as a conduit for customer views and intents, taking into account factors including website usability, online trust, and the whole digital experience. This study aims to go deeper into this complex relationship by examining the complex relationships between the causes of consumer behavior, online purchasing behavior, and the resulting effects on customer loyalty. This study intends to contribute to a deeper knowledge of the processes governing customer interactions in the digital era by examining the mediating function of online purchasing behavior, offering insights that may guide strategic marketing campaigns and improve overall business performance. Weaving together a full narrative as we conduct this study, the combination of theoretical frameworks, empirical data, and practical consequences will shed light on the complex processes influencing modern customer behavior and loyalty in the online space.

Review of Literature:-

Research into the mediation of online buying behavior in the context of customer retention has been stimulated by recent works in mediation analysis (e.g., Hayes, 2018) that have opened the way for a fuller understanding of the intricate linkages in consumer behavior. The importance of perceived product quality in online settings has been highlighted by recent research (e.g., Homburg, Klarmann, & Schmitt, 2021), which has sparked investigations into how online purchasing behavior mediates the effect of perceived quality on customer retention. Recent research on price tactics in e-commerce (e.g., Jain &Bagdare, 2022) sheds light on how the link between pricing tactics and enduring consumer loyalty is shaped by the role of online purchasing behavior as a mediator. Modern studies on brand loyalty in the digital age, such as those by Aaker and Joachimsthaler (2020), establish the groundwork for understanding how online purchasing patterns mitigate the impact of brand reputation on consumer loyalty. The most recent research on perceived value and trust in e-commerce (such as Lee & Lee, 2023)

provides an up-to-date view on how online purchasing behavior acts as a mediator between perceived value and the development of online trust, therefore impacting consumer loyalty. Recent research on website usability (e.g., Liang & Xiang, 2021) sheds light on how, in the rapidly changing digital environment, online purchasing behavior mediates the link between website usability and customer retention. Modern studies of online trust (e.g., Gefen& Straub, 2022) help us better grasp how online purchasing patterns serve as a mediator between trust and long-term client loyalty in the digital sphere. Our understanding of how online purchasing behavior mediates the influence of the digital experience on total customer connections in the modern e-commerce scenario is informed by recent research on the digital experience (e.g., Kim &Forsythe, 2023) is one example. The most recent research on cognitive dissonance in online settings (e.g., Van Ittersum&Wansink, 2012) sheds light on how online purchasing patterns modulate cognitive dissonance's consequences on post-purchase customer retention. Understanding how online purchasing behavior mediates the link between emotional engagement and client loyalty in the digital sphere is made easier with the help of modern viewpoints on emotional engagement (e.g., Hollebeek, Srivastava, & Chen, 2021).Verhoef, Lemon, and Parasuraman, 2020, for example, provide recent literature on customer satisfaction that helps us understand how online purchasing behavior mediates the change from customer happiness to long-term customer loyalty. Modern research on information seeking behavior (such as Sundararajan, 2022) provides insights into how online purchasing behavior mediates the link between information seeking behavior and online loyalty in the ever-changing e-commerce environment. Our comprehension of how online purchasing behavior functions as a mediator in the link between social influence and online loyalty is influenced by contemporary viewpoints on social influence in e-commerce (such as Cheung & Lee, 2019). Insights into how online purchasing behavior modulates the influence of consumer views on customer loyalty in e-commerce are provided by recent studies on consumer perceptions in online settings (e.g., Hair et al., 2021). Modern studies on cross-cultural impacts in e-commerce (such as

Shenkar&Belkin, 2023) help us understand how, in the globalized digital environment, online purchasing behavior mediates the effect of cross-cultural elements on customer retention.

Objectives of the study:-

1. To study the relationship between antecedents of consumer behavior and online buying behavior of the online shoppers.
2. To investigate the relationship between antecedents of consumer behavior and customer retention and loyalty.
3. To measure the mediation effect of online buying behavior in relationship between of consumer behavior and customer retention and loyalty.

Statement of the problem:-

The title entitled to “The Mediating effect of online buying behavior in relationship between the antecedents of consumer behavior and customer retention and loyalty”

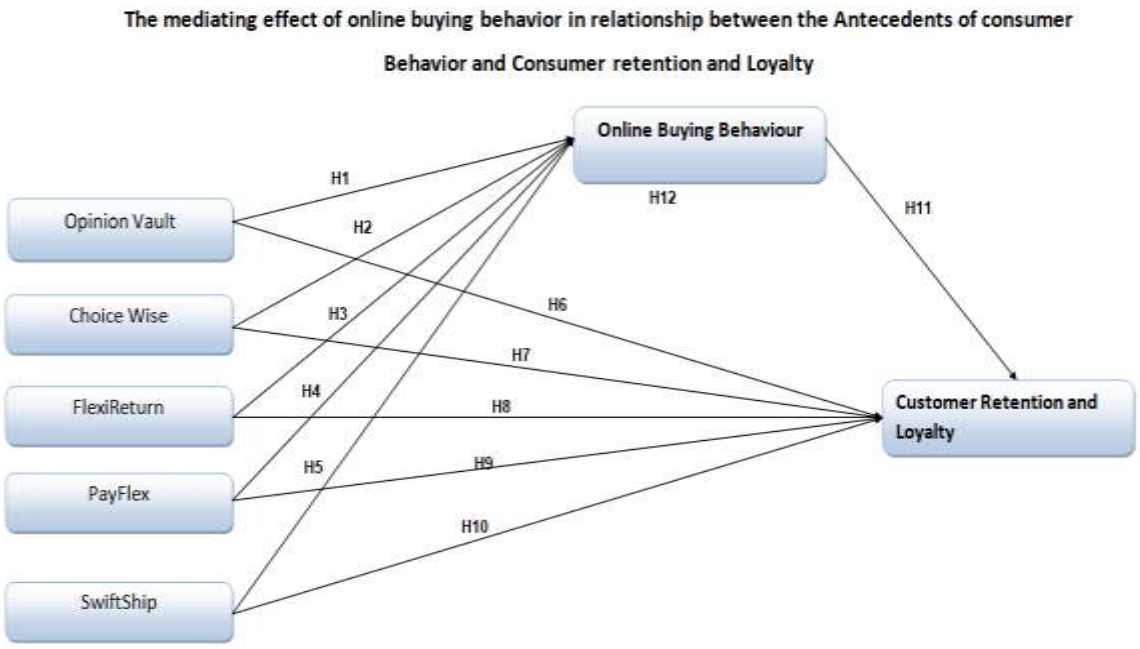
Scope of the study:-

The scope of the study covers The Mediating effect of online buying behavior in relationship between the antecedents of consumer behavior and customer retention and loyalty further scope of the study restricted to Andhra Pradesh.

Need and Importance of the study:-

With the increasing importance of online buying behavior, understanding the requirements of online buying behavior factors plays a crucial role to stand in the competitive world, further identification of antecedents of online consumer behavior factors also essential to maintain high customer satisfaction.

Conceptual Model:-



Hypothesis of the study:-

H_1: Customer Review is significantly and positively related to online buying behavior

H_2: Recommendations is significantly and positively related to online buying behavior

H_3: Return Policy is significantly and positively related to online buying behavior

H_4: Payment Options is significantly and positively related to online buying behavior

H_5: Fast and Reliable Shipping is significantly and positively related to online buying behavior

H_6: Customer Review is significantly and positively related to Customer Retention and Loyalty

H_7: Recommendations is significantly and positively related to Customer Retention and Loyalty

H_8: Return Policy is significantly and positively related to Customer Retention and Loyalty

H_9: Payment Options is significantly and positively related to Customer Retention and Loyalty

H_{10}: Fast and Reliable Shipping is significantly and positively related to Customer Retention and Loyalty

H_{11}: Online buying behavior is significantly and positively related to Customer Retention and Loyalty

$H_{12:}$ Online buying behavior mediates the relationship between antecedents of consumer behavior and Customer Retention and Loyalty

Research Design and Methodology:-

It is a descriptive research design. Data has been analyzed with the help of charts, graphs and measures of central tendency and inferential statistics.

Data Sources: Used both primary and secondary data sources. The primary data has collected with the help of questionnaire through Google form and secondary data sources for literatures from various journals.

Sample Size: Researcher has taken 185 sample size from various respondents of Andhra Pradesh state.

Sampling Unit/ Frame: The sampling unit compresses of those respondents whoever doing online shopping in the respective location.

Sampling Technique: Convenience sampling technique being applied to collect the opinion from the different respondents.

Statistical Tools: Applied both inferential and descriptive statistics includes: Correlation, Exploratory Factor Analysis, and Structural Equation Modeling (SEM).

Reliability Analysis: Applied Crone bachs Alpha reliability test to assess the model validity.

Table . 1 Demographic Profile of the Respondents

Sl.No	Demographic Variables	Categories	No of Responses	Percentage
1	Gender	Male	132	71.4
		Female	53	28.6
2	Age	15-30 years old	95	51.4
		30-45 years old	73	39.5
		45+	17	9.2
3	Educational Qualification	High School	2	1.1
		Bachelor's degree	32	17.3
		Master's degree	119	64.3
		Ph.D/ Higher Degree	32	17.3
4	Employment status	Employed Full-Time	117	63.2
		Employed Part-Time	6	3.2
		Self-Employed	34	18.4
		Seeking Opportunities	25	13.5

		Prefer not to say	3	1.6
5	Monthly Income(Rs)	< 25000	56	30.3
		25000-50000	42	22.7
		50000-75000	22	11.9
		> 75000	65	35.1
		Total	**185**	**100**

Source: Primary data.

The sample founds about 71.4% male and 28.6% female respondents, a maximum number of male customers are selecting online platform to do shopping. The age groups of the respondents were between 15-30 years (51.4%), 30-45 years (39.5%), 45+ (9.2%). Therefore, most of the respondents are young age group between 15-30 years. The respondents had the educational qualification of High School (1.1%), Bachelor's degree (17.3%), Master's degree (64.3%), Ph.D/ Higher Degree (17.3%). Thus, the majority of the respondents held the educational qualification of Master's degree. The Employment status of the respondents was Employed Full-Time (63.2%), Employed Part-Time (3.2%), Self-Employed (18.4%), Seeking Opportunities (13.5%), Prefer not to say (1.6%). Thereupon, the greater part of the respondents was full time employees. The monthly income of the respondents was < 25000 thousands (30.3%), 25000-50000 thousands (22.7%), 50000 - 75000 thousands (11.9%), > 75000 (35.1%). Hence, the maximum part of respondents was having > 75000 thousands monthly income

VALIDATION OF THE HYPOTHESIZED CONCEPTUAL MODEL

Anderson and Gerbing (1991) have recommended a two-step approach to carry out structural equation modeling. The first step is to find out the appropriateness of the measurement model and the second step is to test the structural model. Before conducting structural equation modeling, the exploratory factor analysis (EFA) was carried out for minimizing the number of attributes in each unobserved variable and improving the statistical power of the hypothesized conceptual model. The factors in the measurement model, the factors derived from EFA were subjected to confirmatory factor analysis. In addition, the structural model has tested the study hypothesis.

Table - 2 Exploratory Factor Analysis

Pearson's Correlations

Variable		CS	RC	RP	PO	FRS	OBB	CRL
1. CS	Pearson's r	—						
	p-value	—						
2. RC	Pearson's r	0.049	—					
	p-value	0.510	—					
3. RP	Pearson's r	0.121	0.038	—				
	p-value	0.101	0.604	—				
4. PO	Pearson's r	0.141	0.098	0.206	—			
	p-value	0.055	0.186	0.005	—			
5. FRS	Pearson's r	0.170	0.148	0.226	0.339	—		
	p-value	0.021	0.045	0.002	< .001	—		
6. OBB	Pearson's r	0.228	0.110	0.226	0.312	0.169	—	
	p-value	0.002	0.138	0.002	< .001	0.022	—	
7. CRL	Pearson's r	-0.093	0.032	0.133	-0.034	-0.004	-0.063	—
	p-value	0.207	0.661	0.072	0.645	0.952	0.391	—

There is a significant positive correlation between Customer Review and Recommendations whose (r=0.049) followed by Recommendations and Return Policy (r=0.038) Return policy and Payment Options (r=0.206) payment options and Fast and reliable shipping (r=0.339) Fast and reliable shipping and online buying behavior (r=0.169) and online buying behavior and customer retention and loyalty (r=-0.063). Therefore all the factors are showing positive significant relationship with other factors. That why it is to be concluded that the correlation among the study variables is good. The EFA with the principal component method and the varimax rotation was performed by exploring the thirty indicators that cover all the variables of the study. The statements were subjected to a sequence of EFA to get theoretically meaningful factors. Finally, twenty-eight indicators were selected which had commonalities of more than .5, factors loadings greater than.6 and did not cross-loading in other components (Hair et al., 2014)

Table - 3 K-M-O and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.713
Bartlett's Test of Sphericity	Approx. Chi-Square	8199.199
	df	595
	Sig.	.000

The appropriateness of EFA has been tested by using two statistical measures as The Kaiser- Meyer-Olkin (KMO) measure of sampling adequacy, and Bartlett's test of sphericity. The value of the KMO varies from 0 to 1, and a value nearer to 1 indicates that the correlation patterns among indicators will produce unique and rational factors. Hutcheson and Sofroniou (1999) stated that the KMO value greater than .8 is good. Bartlett's Test of Sphericity estimates the assumption that the correlation matrix is an identity matrix which means that the items do not overlap with each other. Table 3 indicated the KMO value as 0.713, which explains that the statements can produce unique and reliable factors. Bartlett's Test of Sphericity illustrated a chi-square value of 8199.199 with 595 degrees of freedom, which is significant at 0.000 levels. The results discard the assumption that the correlation matrix is an identity matrix, and there is a significant association among the statements.Table- 4 illustrated that seven factors were derived with Eigen values of more than 1 that combined defined about 77 % of the variance. The variance attributed to the first factor is considerably greater than the remaining six factors. The rotated component matrix of the loaded factors is extracted from varimax rotation (Table- 4). The varimax rotation increases the dispersion of loadings within factors by loading a small number of variables on each factor to provide a better inference of factors. Osborne and Costello (2009:138) suggested that "a factor with fewer than three items is weak and unstable while five or more items with loadings above.6 are desirable and indicate a solid factor". All the extracted factors in the research have four indicators, and the loading factor values are above .6. Hence, all the derived factors demonstrate to be solid and reliable. In addition, the twenty-eight items loaded widely as seven factors indicating the study variables (Table - 5).

Table – 4 Variance Examination

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.865	22.472	22.472	7.865	22.472	22.472	4.802	13.721	13.721
2	4.163	11.895	34.367	4.163	11.895	34.367	3.893	11.121	24.842
3	3.531	10.088	44.456	3.531	10.088	44.456	3.874	11.068	35.910
4	3.253	9.295	53.751	3.253	9.295	53.751	3.869	11.055	46.965
5	3.150	8.999	62.750	3.150	8.999	62.750	3.712	10.605	57.570
6	2.677	7.649	70.399	2.677	7.649	70.399	3.492	9.976	67.546
7	2.326	6.645	77.044	2.326	6.645	77.044	3.324	9.497	77.044
Extraction Method: Principal Component Analysis.									

Table – 5 Total Variance Explained by Extracted Factors.

Rotated Component Matrix[a]							
	Component						
	1	2	3	4	5	6	7
OBB2	**.961**	.156	.097	.107	.054	-.036	.065
OBB1	**.960**	.134	.109	.104	.062	-.025	.063
OBB3	**.946**	.149	.104	.100	.045	-.034	.063
OBB4	**.942**	.144	.097	.087	.056	-.002	.014
OBB5	**.937**	.137	.095	.124	.064	-.073	.063
PO3	.154	**.870**	.063	.160	.190	-.009	.031
PO2	.127	**.869**	.042	.157	.160	-.012	-.006
PO4	.160	**.855**	.080	.015	.176	.005	.028
PO1	.086	**.838**	-.001	.123	.101	-.043	-.007
PO5	.138	**.650**	.058	-.045	.095	-.007	.105
CS4	.159	.116	**.928**	.027	.104	-.013	.075
CS1	.113	.068	**.919**	.034	.040	-.080	.032
CS5	.165	.119	**.883**	.016	.128	.010	.006
CS2	.139	.102	**.871**	.016	.071	-.090	.014
CS3	-.076	-.121	**.689**	.115	-.014	-.044	-.026
RP3	.130	.155	.013	**.927**	.011	.073	-.021
RP4	.110	.157	.025	**.905**	.016	.086	.045

RP2	.089	-.004	.047	**.871**	.073	.097	.022
RP5	.093	.125	.052	**.823**	.128	-.037	-.005
RP1	.052	-.041	.081	**.740**	.194	.080	.004
FRS5	.122	.082	.084	.112	**.836**	-.016	.020
FRS4	.061	.286	.108	.091	**.827**	-.008	.085
FRS1	.044	.000	-.027	.070	**.825**	-.034	.105
FRS2	-.007	.164	.043	.076	**.802**	-.027	.109
FRS3	.040	.263	.127	.091	**.797**	.052	.004
CRL3	-.070	.099	-.079	.037	-.101	**.883**	-.012
CRL4	-.084	.046	-.111	.076	-.149	**.846**	.079
CRL5	-.113	.100	-.116	.062	-.153	**.844**	.029
CRL2	.058	-.153	.045	.059	.177	**.783**	-.009
CRL1	.049	-.158	.030	.060	.184	**.775**	-.008
RC4	.030	.094	-.005	.056	.137	.034	**.878**
RC3	.015	.110	.065	.052	.062	.049	**.876**
RC5	.035	.120	.010	.041	.061	.061	**.865**
RC2	.092	-.052	.015	-.033	-.007	-.041	**.702**
RC1	.030	-.072	-.002	-.048	.049	-.014	**.683**
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.							
a. Rotation converged in 6 iterations.							

Table -6 Extracted Factors

Factors	Extracted Statements
Customer Review	CR1, CR2, CR3, CR4 and CR5
Recommendations	RC1, RC2, RC3, RC4 and RC5
Return Policy	RP1, RP2, RP3, RP4 and RP5
Payment Options	PO1, PO2, PO3, PO4 and PO5
Fast and Reliable shipping	FRS1, FRS2, FRS3, FRS4 and FRS5
Online Buying Behavior	OBB1, OBB2, OBB3, OBB4 and OBB5
Customer Retention and Loyalty	CRL1, CRL2, CRL3, CRL4 and CRL5

Measurement Model

The first step in the SEM is to perform a confirmatory factor analysis to test the relationship between observed and unobserved variables in the measurement model and to ascertain the substantial difference between the different constructs. As noticed in figure 4.1, the measurement model of the research contained seven latent constructs and thirty five statements. From the latent variable, each statement had only one path and all the latent variables have been

correlated with each other. The model fit of the measurement model was tested by using different model fit indices. The indices include the absolute fit measures like normed chi-square (χ2 /df), the goodness of fit index (GFI) and root mean square error of approximation (RMSEA), the incremental fit measures like Tucker Lewis index (TLI) and comparative fit index (CFA), and the parsimony fit measures like adjusted goodness of fit index (AGFI) and parsimony comparative fit index (PCFI). The model has a good enough fit when it has χ2 /df value is range from 5 to 1(Arbuckle, 2009), RMSEA is less than 0.08 (Browne and Cudeck, 1993), GFI, TLI and CFI values are higher than 0.9 (Hu and Bentler, 1999) with AGFI and PCFI values are more than 0.5 and closer to the value of GFI and CFI (Mulaik et a., 1989). Also, Hoelter's statistics estimate the required sample size to yield adequate model fit (Byrne, 2010). The model fit indices showed in table 4.39 interprets that all the six latent variables of the research model obtained unsatisfactory fit after deleting a few items which are loaded less than the threshold value and add correlations among error items finally obtained a satisfactory fit χ2=976.936, p<0.000, χ2/df=3.162, GFI=.882, RMSEA=.063, TLI=.929, CFI=.937, AGFI=.855, PCFI= .825, Hoelter=194(.05), 205 (.01). While the GFI value for the measurement model is less than the threshold value of 0.9, few studies (Nayak, 2016; Zhang and Bartol, 2010; Chow and Chan, 2008) have to take into account values that are slightly less than the cutoff values to be the yardstick of a satisfactory model.

Table - 7: Model Fit Indices of the Measurement Model Parameter estimates

Factor loadings

						95% Confidence Interval	
Factor	**Indicator**	**Estimate**	**Std. Error**	**z-value**	**p**	**Lower**	**Upper**
CR	CR1	0.537	0.031	17.287	< .001	0.476	0.598
	CR2	0.540	0.035	15.450	< .001	0.472	0.609
	CR3	0.394	0.048	8.202	< .001	0.300	0.488
	CR4	0.489	0.031	15.633	< .001	0.428	0.551
RC	RC1	0.702	0.042	16.845	< .001	0.621	0.784
	RC2	0.664	0.038	17.459	< .001	0.589	0.738

Factor loadings

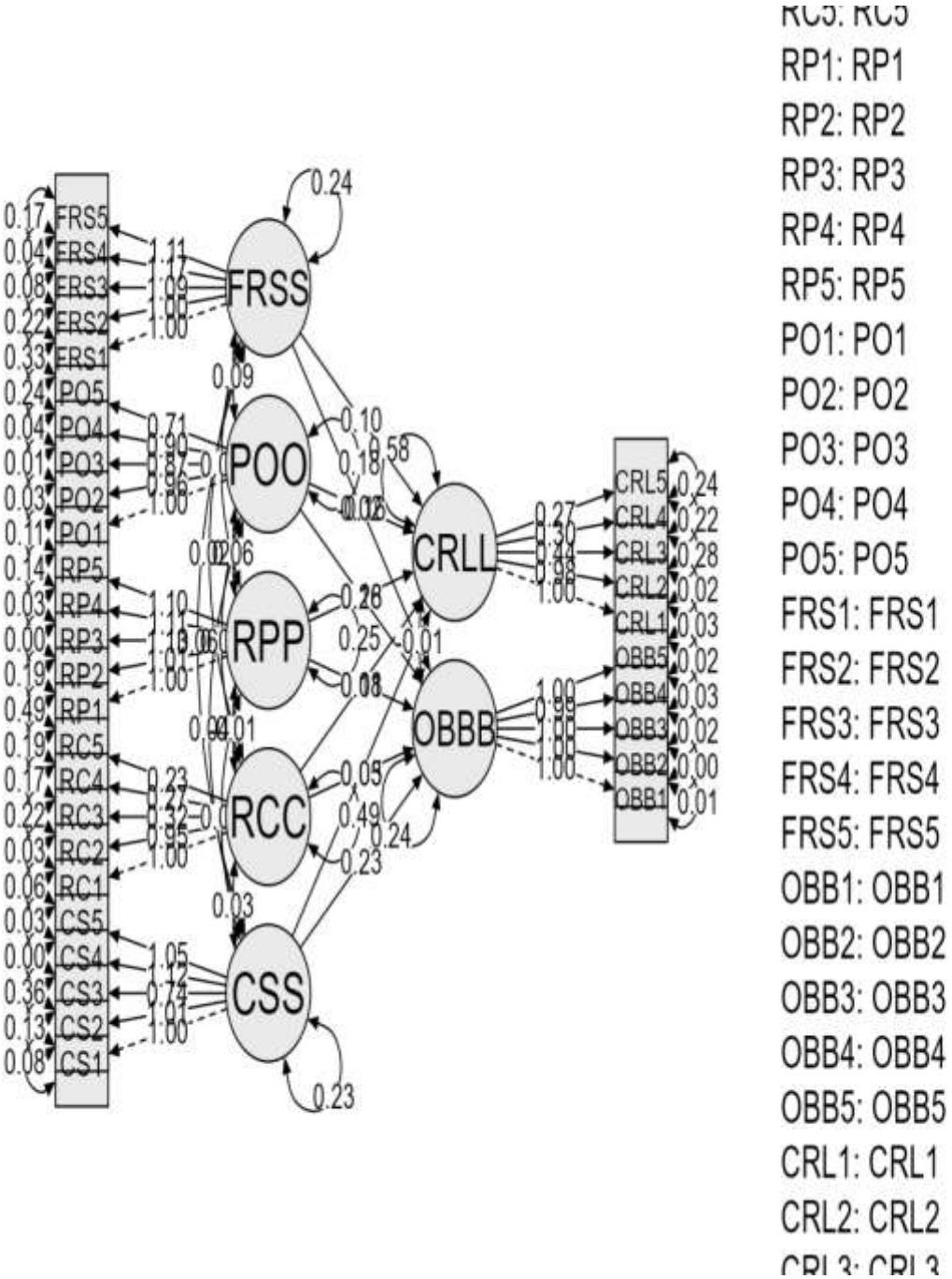
						95% Confidence Interval	
Factor	**Indicator**	**Estimate**	**Std. Error**	**z-value**	**p**	**Lower**	**Upper**
	RC3	0.227	0.037	6.114	< .001	0.155	0.300
	RC4	0.188	0.033	5.788	< .001	0.125	0.252
	RC5	0.162	0.034	4.740	< .001	0.095	0.230
RP	RP1	0.500	0.058	8.570	< .001	0.386	0.614
	RP2	0.504	0.042	11.901	< .001	0.421	0.587
	RP3	0.566	0.030	18.897	< .001	0.507	0.624
	RP4	0.557	0.032	17.347	< .001	0.494	0.620
	RP5	0.550	0.040	13.888	< .001	0.473	0.628
PO	PO1	0.425	0.034	12.612	< .001	0.359	0.491
	PO2	0.408	0.026	15.893	< .001	0.358	0.459
	PO3	0.372	0.021	17.492	< .001	0.330	0.414
	PO4	0.384	0.026	14.988	< .001	0.334	0.434
	PO5	0.304	0.040	7.581	< .001	0.225	0.382
FRS	FRS1	0.492	0.051	9.567	< .001	0.391	0.592
	FRS2	0.493	0.044	11.123	< .001	0.406	0.579
	FRS3	0.533	0.035	15.090	< .001	0.464	0.602
	FRS4	0.573	0.034	16.679	< .001	0.506	0.641
	FRS5	0.544	0.042	12.922	< .001	0.462	0.627
OBB	OBB1	0.545	0.029	18.562	< .001	0.488	0.603
	OBB2	0.544	0.029	18.936	< .001	0.488	0.600
	OBB3	0.545	0.030	17.961	< .001	0.486	0.605
	OBB4	0.541	0.031	17.533	< .001	0.480	0.601
	OBB5	0.543	0.030	17.843	< .001	0.484	0.603
CRL	CRL1	0.766	0.042	18.236	< .001	0.684	0.848
	CRL2	0.750	0.040	18.568	< .001	0.671	0.829
	CRL3	0.337	0.043	7.901	< .001	0.254	0.421
	CRL4	0.229	0.037	6.285	< .001	0.158	0.301

The factor loadings of customer review and its related standardized estimates of (CR1, CR2, CR3 and CR4) and corresponding estimates are (0.537, 0.540, 0.394 and 0.489). The factor loadings of recommendation and its related standardized estimates of (RC1, RC2, RC3, RC4 and RC5) and corresponding estimates are (0.702, 0.664, 0.227, 0.188 and 0.162). The loading factors of return policy and its related

standardized estimates of (RP1, RP2, RP3, RP4 and RP5) and corresponding estimates are (0.500, 0.504, 0.566, 0.557 and 0.550). The factor loadings of payment option and related standardized estimates of (PO1, PO2, PO3, PO4 and PO5) and corresponding estimates are (0.425, 0.408, 0.372, 0.384 and 0.304). The loading factors of Fast and reliable shipping and its standardized estimates of (FRS1, FRS2, FRS3, FRS4 and FRS5) and its corresponding estimates are (0.492, 0.493, 0.533, 0.573 and 0.544). The factor loadings of online buying behavior and its related standardized estimates of (OBB1, OBB2, OBB3, OBB4 and OBB5) and corresponding estimates are (0.545, 0.544, 0.545, 0.541 and 0.543). The loading factors of Customer retention and loyalty and its standardized estimates of (CRL1, CRL2, CRL3 and CRL4) and corresponding estimates are (0.766, 0.750, 0.337 and 0.229).

Structural Model

The second step in SEM is to develop the structural model to test the hypothesized relationships in the research model. In this research, the structural model is deliberated in four stages to validate the hypothesis in the study. In the initial stage, the relationship between antecedents of consumer behavior and online buying behavior (OBB) was examined. In the second stage, the association between antecedents of consumer behavior and customer retention and loyalty (CRL) was analyzed. In the third stage, the relationship between online buying behavior (OBB) and customer retention and loyalty (CRL) was investigated. In the final stage, mediation analysis with online buying behavior (OBB) performing the role of mediator among the study variables.



Findings

1. The correlation matrix witnessed that has shown significant positive correlation among independent, mediating and dependent variables.
2. Bartlett's Test of Sphericity the Kaiser-Meyer-Olkin Measure of Sampling Adequacy has shown significant relationship.(p< 0.000).

Findings on Factory Analysis and Path Analysis

Table – 8 Interpretations are drawn from Hypothesis Testing

Hypothesis	Relationship	Standardized β Coefficients	Significance	Result
H_1	CR→OBB	0.052	***	Supported
H2	RC→OBB	0.081	**	Supported
H_3	RP→OBB	0.171	**	Supported
H_4	PO→OBB	0.213	***	Supported
H_5	FRS→OBB	0.256	***	Supported
H_6	CR→CRL	0.046	**	supported
H_7	RC→CRL	0.027	***	Supported
H_8	PR→CRL	0.031	***	Supported
H_9	PO→CRL	0.048	**	Supported
H_{10}	FRS→CRL	0.088	**	Supported
H_{11}	OBB → CRL	0.012	**	Supported
H_{12}	ACB→CRL (OBB)#	0.294	**	Supported

Mediator in parenthesis, ***p<.001, **p<.01, *p<.05.

Table 8 outlines the interpretations drawn from the hypotheses testing in the research. It was identified that the CR has a positive and significant relationship with the OBB of online shopper in AP. Thus, hypothesis H_1 was supported. Consequently, OBB has a positive and significant relationship with the RC. Hence, hypothesis H_2 was supported. Likewise, RP has a positive and significant association with OBB. Therefore, the H_3 hypothesis was accepted. Similarly, OBB has a positive and significant relationship with PO. So, the hypothesis H_4 was supported. Correspondingly FRS has a significant relationship with OBB. Thus H_5 was supported.

The results also summarized that CRL has a positive and significant association with CR. As a result, the hypothesis H_6 was supported. Accordingly, RC has a positive and insignificant relationship with CRL. Hence, hypothesis H_7 was supported. CRL has maintained a positive and significant association with RP. Therefore, the hypothesis H_8 was accepted. Similarly, PO has a positive and significant relationship with CRL. So, the hypothesis H_9 was supported. Likewise, CRL also maintained a positive and significant association with FRS. As a result, the hypothesis H_{10} was supported. Similarly OBB has significant relationship with CRL. Therefore, hypothesis H_{11} was accepted.

The outcomes of the research illustrated that when OBB was considered as a mediator in the hypothesized mediation model between ACB and CRL, OBB acted as a partial mediator. Hence, hypothesis H_{12} is supported.

Conclusion: - Therefore, it is witnessed from the analysis that, there are various antecedents of factors of buying behavior plays a crucial role for customer retention and loyalty and the mediating variable like: online buying behavior also very much essential to stand in the competitive world.

Scope for Future Research:- In the present model used few antecedents to assess the customer loyalty and retention and further it can be extended by adding few antecedents which shows impact on customer retention and loyalty. The scope further can be extended by taking the advantage of social media impact to maintain customer retention and loyalty.

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