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A Study on Consumer Satisfaction and Repurchase Intention in E-Commerce in Dakshina Kannada, Karnataka, India

Raghavendra[1*] and K. Sheethal[2]
[1*]Department of Commerce, University Evening College, Mangaluru, Karnataka, India
[2]Department of PG Studies in Commerce, University College, Mangalore, Karnataka, India
*Corresponding Author: dr.raghavendra23@gmail.com
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Abstract **- The research investigates how Expectation Confirmation, Perceived Usefulness (PU), Perceived Value (PV), and Satisfaction (SAT) drive Repurchase Intention (RI), with age, gender, and education as moderating variables. A survey-based quantitative approach was employed to collect data from 322 respondents across nine taluks using stratified random sampling. A mixed-mode data collection method combining Google Forms and offline surveys was used. Data were analyzed using Structural Equation Modelling (SEM), along with independent sample t-tests and ANOVA, to assess demographic influences. The findings confirm that expectation confirmation and PU significantly impact SAT, which in turn drives RI. Age and education were found to moderate repurchase behaviour, whereas gender differences were not significant. This study extends ECT by reinforcing the role of PV in consumer loyalty and offers practical insights for e-commerce platforms by emphasizing personalized marketing, user-friendly design, and trust-building strategies to enhance consumer retention.**

Keywords: **E-commerce, Expectation-Confirmation Theory, Repurchase Intention, Consumer Satisfaction, Structural Equation Modeling**

I. INTRODUCTION

There has been an explosion in online retail in India over the past few years, transforming the Indian retail landscape. The rise in internet penetration, the development of digital infrastructure, and the popularization of smartphones have shifted consumers from brick-and-mortar to online retail (Sharma & Yadav, 2018; Sharma & Verma, 2021). This process has been digitally transformed by new engagement modes such as live sales, which have attracted consumer attention and evolved into a new wave of market competition among online retailers (Chen *et al*., 2020). This trend accelerated during the COVID-19 era and has been fueled by a broader adoption of online shopping, as well as an increasing appreciation for service quality, trust, and user-friendliness that affect consumer behavior (Dar *et al*., 2023; Kursan Milaković, 2021).

Previous studies have shown that these factors can lead to consumer satisfaction and repeat purchase behavior (see Gupta, 2020; Trivedi & Yadav, 2020). However, most of these studies have been conducted at the national level, and therefore, regional differences remain relatively underexplored. This research addresses this gap by examining conditions in the district of Dakshina Kannada, where local market conditions may diverge from national aggregate patterns. Based on Expectation Confirmation Theory (ECT), this study investigates how Expectation Confirmation (EXCO) affects Perceived Usefulness (PU), Perceived Value (PV), and Satisfaction (SAT), and how SAT, in turn, affects Repurchase Intention (RI). Structural Equation Modelling (SEM) using SPSS AMOS was employed to analyze data collected from 322 respondents through a structured questionnaire. This research contributes to the theoretical perspective by extending the ECT framework to regional contexts and provides actionable insights to improve satisfaction, perceived value, RI, and ultimately, the sustainability and customer-centricity of the digital marketplace for e-commerce players.

II. REVIEW OF LITERATURE

A. Expectation-Confirmation Theory in E-Commerce

Oliver's Expectation-Confirmation Theory (ECT) is widely used to study customer satisfaction and the likelihood of repurchase in online shopping contexts. When the post-purchase experience matches or exceeds pre-purchase expectations, it leads to satisfaction (SAT). Higher levels of SAT indicate that customers are more likely to repurchase from an e-commerce service if they believe it meets their performance standards. On the other hand, failing to meet expectations can result in dissatisfaction and reduced product usage (Mohamed *et al*., 2014; Pang *et al*., 2020). According to Liao *et al*., (2015) and Zhu *et al*., (2023), the ECT framework involves four stages: forming expectations, experiencing consumption, confirming or disconfirming those expectations, and evaluating how these stages influence satisfaction and behavioral intentions.

B. Customer Satisfaction

According to the Expectation-Confirmation Theory (ECT), customers experience satisfaction (SAT) when their experiences with a product match or exceed their initial expectations. Consumers' intentions to repurchase are influenced by SAT. Recent studies show that this model applies across various sectors. Young consumers, such as

Millennials and Gen Z, express satisfaction with FinTech services that are easy to use and meet their digital needs (Alamelu, 2024). Abdus Samad *et al.,* (2023) found that SAT increases in stores offering good service, fair pricing, and a wide range of products. Similarly, Chitra and Gopinath (2021) reported that when purchasing computers, consumers value brand image and post-sale support. When promises are fulfilled, Limbad and Patel (2020) noted that customer interaction activities in banks enhance SAT. These findings support the ECT model by demonstrating that SAT increases when companies meet customer expectations. These insights can help improve customer trust and repurchase intention (RI) in Dakshina Kannada's e-commerce sector.

C. Extensions of Expectation-Confirmation Theory

A number of studies have built on Expectation-Confirmation Theory (ECT) by incorporating concepts such as Perceived Value (PV) and value to make it more effective in explaining consumer behavior in e-commerce (Alzahrani & Seth, 2021; Alruwaie, 2014). PV, which refers to the extent to which a customer perceives benefits relative to costs, has a significant effect on satisfaction (SAT) and repeat purchase behavior in online shopping (Wang & Lin, 2021). Similarly, the concept of Perceived Usefulness (PU), derived from the Technology Acceptance Model (TAM), influences post-purchase behavior by shaping consumers' perceptions of the efficiency and ease of e-commerce (Wang *et al*., 2021).

D. Moderating Role of Demographic Factors

How satisfaction (SAT) influences the desire to make repeat purchases depends on factors such as age and gender. Studies have found that younger consumers, who are more technologically proficient, exhibit a higher repurchase intention (RI) than older consumers (Gupta *et al.,* 2020; Li *et al.,* 2018). Differences also exist between men and women in online shopping, particularly in their perceptions of risk, benefits, and trust in e-commerce (Pang *et al.,* 2020).

E. Empirical Evidence Across Sectors

Expectation-Confirmation Theory (ECT) has been applied in various fields, including e-government (Hariguna *et al.,* 2023), healthcare (Alghofaili *et al.,* 2021; Ong *et al.,* 2022), and e-learning (Rajeh *et al.,* 2021; Kimwise *et al.,* 2021; Ngah *et al.,* 2022). Research on digital commerce indicates that satisfaction (SAT) has a significant impact on both repeat purchases and customer engagement (Shen *et al.,* 2022; Wang *et al.,* 2022). Numerous studies have shown that factors such as perceived success, ease of use, trust, and confirmation of expectations play a crucial role in determining customer SAT, which in turn influences the likelihood of continued use.

F. Implications for E-Commerce in Dakshina Kannada

Most studies have been conducted in foreign contexts, highlighting the importance of carrying out research in specific regional settings. According to Ong *et al.,* (2022) and Jin *et al.,* (2023), companies must adapt their strategies to align with customer preferences in different parts of the world, as buyer satisfaction (SAT) is influenced by factors such as trust, service quality, and perceived value (PV). Applying ECT and its extended models in Dakshina Kannada will help e-commerce businesses better understand customer behavior, enhance customer retention, and improve service quality.

III. RESEARCH QUESTIONS

RQ1: How do consumers' initial expectations and the confirmation of their online shopping experiences influence their satisfaction (SAT) and repurchase intention (RI)?
RQ2: How does perceived value (PV) affect consumers' satisfaction (SAT) and repurchase intention (RI)?
RQ3: How do key demographic variables influence consumers repurchase intention (RI) in e-commerce?

IV. RESEARCH OBJECTIVES

RO1: To investigate how consumers' initial expectations and the confirmation of their online shopping experiences affect satisfaction (SAT) and repurchase intention (RI).
RO2: To explore the effect of perceived value (PV) on satisfaction (SAT) and repurchase intention (RI).
RO3: To assess the effects of key demographic variables on repurchase intention (RI).

V. HYPOTHESES

Based on the research questions and objectives, the following hypotheses are proposed:
H1**:** EXCO has a significant influence on PU.
H2: EXCO has a significant influence on SAT.
H3: PU has a significant influence on SAT.
H4: SAT has a significant influence on RI.
H5: PV has a significant influence on consumers' SAT.
H6: PV has a significant influence on RI.
H7: There is a significant difference in RI between male and female consumers.
H8: There is a significant difference in RI across different age groups.
H9: There is a significant difference in RI across different education groups.

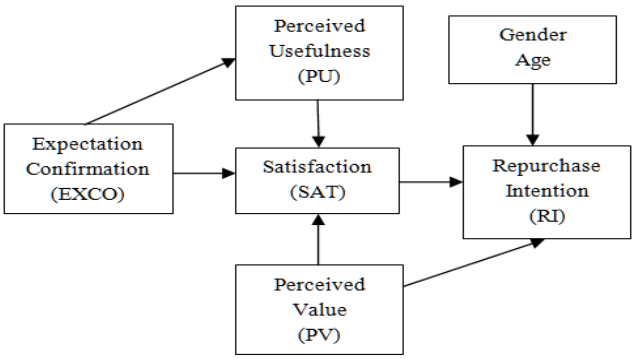

Fig.1 Proposed Conceptual Framework Model

VI. METHODOLOGY

Using Expectation-Confirmation Theory (ECT), this research employed a quantitative research design and a survey-based approach. Structural Equation Modelling (SEM) was applied to test the proposed hypotheses. Stratified random sampling was used to ensure that all types of consumers were fairly represented. A total of 322 respondents were selected at random from nine taluks based on population size. A mixed-mode method was adopted for data collection, using both online surveys through Google Forms to reach technologically active respondents and offline surveys through a structured questionnaire. The survey included questions on age, gender, education level, and key constructs such as EXCO, PU, SAT, and RI. Google Scholar and Semantic Scholar were used for the literature review to ensure that only peer-reviewed journal articles supporting the theoretical framework were included. Independent sample t-tests and ANOVA were employed to examine differences in RI across demographic groups. Finally, SEM using SPSS AMOS was used to validate the model and test the proposed relationships. This method ensured that the sample was representative and that the data were analyzed comprehensively, providing accurate insights into how e-commerce customers make repurchase decisions.

VII. RESULTS

TABLE I DEMOGRAPHIC PROFILE OF RESPONDENTS

Category	Options	Frequency	Percentage (%)
Age Group	Gen Z (1997–2012): 12–27 years old	142	44.1
	Millennials (1981–1996): 28–43 years old	137	42.5
	Gen X (1965–1980): 44–59 years old	43	13.4
	Total	322	100.0
Gender	Male	199	61.8
	Female	123	38.2
	Total	322	100.0
Education Level	High school or below	9	2.8
	PUC (Pre-University Course)	38	11.8
	Bachelor's degree	130	40.4
	Master's degree	106	32.9
	PhD / Professional degree	39	12.1
	Total	322	100.0
Occupation	Student	36	11.2
	Government employee	27	8.4
	Private sector employee	209	64.9
	Self-employed	18	5.6
	Unemployed	32	9.9
	Total	322	100.0

Information about the respondents' age, gender, education level, and occupation are presented in Table I. The study sample (N = 322) consisted mainly of Gen Z (44.1%) and millennial (42.5%) participants. There were more males (61.8%) than females (38.2%). Most respondents (40.4%) held at least a bachelor's degree, and 85.4% had attended

college or university. Private sector employees (64.9%) made up the largest group, followed by students (11.2%) and government employees (8.4%). Based on these characteristics, the results may be more applicable to younger, better-educated individuals, which could influence their attitudes toward technology adoption and customer behavior.

TABLE II DESCRIPTIVES AND DATA NORMALITY

Variables	Mean values	Std. Deviation	Skewness	Kurtosis
EC1	3.76	0.948	-1.028	1.400
EC2	3.76	0.965	-0.941	1.132
EC3	3.71	0.921	-0.962	1.388
SAT1	3.70	1.007	-0.886	0.907
SAT2	3.66	0.951	-1.072	1.501
SAT3	3.74	0.982	-1.092	1.427
PU1	3.76	1.002	-1.141	1.418
PU2	3.68	1.008	-0.987	1.058
PU3	3.69	1.040	-0.864	0.707
PV1	3.67	1.013	-1.070	1.188
PV2	3.72	1.070	-0.923	0.695
PV3	3.66	1.053	-0.940	0.792
RI1	3.84	0.821	-0.658	1.172
RI2	3.93	0.833	-0.784	1.321
RI3	3.95	0.836	-1.190	2.641

Table II presents the data distribution and its suitability for further analysis. The mean values range from 3.66 (PV3, SAT2) to 3.95 (RI3), indicating generally positive perceptions across all categories. The RI items recorded the highest mean scores (RI1 = 3.84, RI2 = 3.93, and RI3 = 3.95), suggesting a strong likelihood of repurchase. The standard deviations ranged from 0.821 (RI1) to 1.070 (PV2), indicating moderate variability. Skewness values (-0.658 to -1.190) indicate a slight left skew, while kurtosis values (0.695 to 2.641) remain within acceptable limits (±7), showing no issues with extreme distribution. Overall, the data satisfied normality assumptions, confirming its suitability for SEM analysis.

TABLE III GENDER DIFFERENCES IN RI USING INDEPENDENT SAMPLES T-TEST

Variables	Levene's Test (F)	Sig.	t-value	df	Sig. (2-tailed)	Mean Difference
RI1	2.353	0.126	-0.572	320	0.568	-0.054
RI2	1.300	0.255	-1.436	320	0.152	-0.137
RI3	16.856	0.000	-0.479	320	0.632	-0.046

Table III presents the differences in repurchase intention (RI) between male and female respondents. All p-values were greater than 0.05, indicating no significant difference between the responses of men and women. Levene's test showed that RI1 ($F = 2.353$, $p = 0.126$) and RI2 ($F = 1.300$, $p = 0.255$) had equal variances, whereas RI3 ($F = 16.856$, $p < 0.001$) suggested unequal variances. However, the t-values for RI1 (-0.572, $p = 0.568$), RI2 (-1.436, $p = 0.152$), and RI3 (-0.479, $p = 0.632$) confirmed that gender did not have a significant effect on RI. Although the mean scores for female respondents were slightly higher, the differences were not statistically significant.

TABLE IV ANOVA TEST FOR AGE DIFFERENCES IN RI

Variables		Sum of Squares	df	Mean Square	F	Sig.
RI1	Between Groups	13.699	2	6.849	10.788	.000
RI2	Between Groups	19.198	2	9.599	15.062	.000
RI3	Between Groups	32.007	2	16.003	26.576	.000

The ANOVA results examining the differences in repurchase intention (RI) among age groups are presented in Table IV. Age had a significant effect on RI1, RI2, and RI3 ($p < .001$). Post-hoc LSD tests indicated that millennials (ages 28–43) had the highest RI, followed by Gen Z (ages 12–27). Gen X (ages 44–59) recorded the lowest scores. However, the difference between Gen Z and millennials was not statistically significant. These findings suggest that younger consumers exhibit stronger RI, indicating generational differences in buying behaviour that could inform e-commerce marketing strategies.

TABLE V ANOVA TEST FOR EDUCATIONAL QUALIFICATION DIFFERENCES IN RI

Variables		Sum of Squares	df	Mean Square	F	Sig.
RI1	Between Groups	29.056	4	7.264	12.302	.000
RI2	Between Groups	20.240	4	5.060	7.931	.000
RI3	Between Groups	35.230	4	8.807	14.782	.000

The ANOVA results for the effect of educational background on repurchase intention (RI) are presented in Table V. RI1, RI2, and RI3 were found to differ significantly across education levels ($p < .001$). Post-hoc LSD tests showed that individuals with lower educational attainment reported lower RI than those with higher education ($p < .05$). Respondents with a high school diploma or less scored significantly lower than those with a bachelor's degree or higher in RI1 and RI2. Conversely, PhD holders scored significantly higher than PUC respondents in RI2 and RI3. The results indicate that higher education is associated with stronger RI, highlighting differences between groups with lower and higher educational attainment.

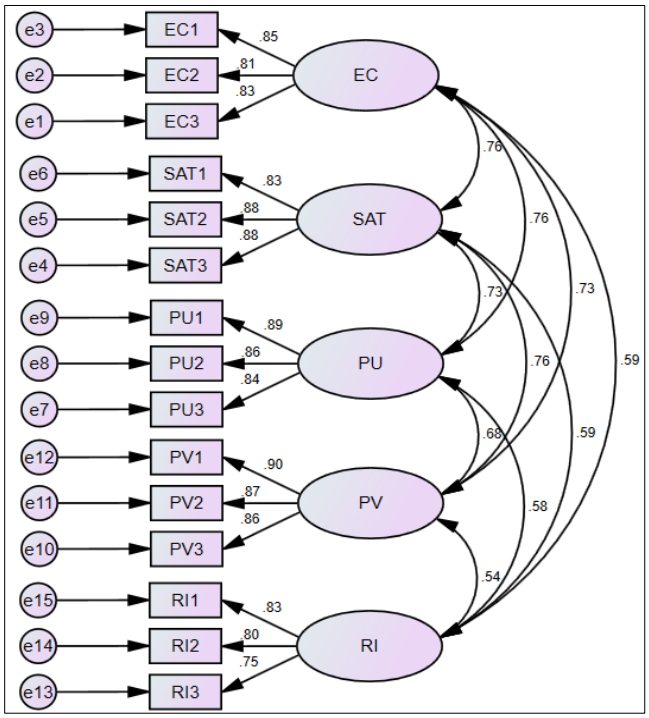

Fig.2 CFA (Confirmatory Factor Analysis) Model

TABLE VI FIT INDICES OF MODEL AND RECOMMENDED THRESHOLDS

Fit Index	Value	Threshold
CMIN/DF	2.597	< 3
GFI	0.923	≥ 0.90
RMSEA	0.071	< 0.08
NFI	0.944	≥ 0.90
RFI	0.927	≥ 0.90
IFI	0.965	≥ 0.90
TLI	0.954	≥ 0.90
Comparative Fit Index (CFI)	0.965	≥ 0.90

To assess the model fit, refer to Table VI. Based on the established criteria, the indices indicate a good to excellent fit. The CMIN/DF ratio (2.597) was within the acceptable range. The GFI (0.923), NFI (0.944), and RFI (0.927) all exceeded 0.90, indicating a good fit. The RMSEA (0.071) was below 0.08, confirming an acceptable fit. The IFI (0.965), TLI (0.954), and CFI (0.965) all exceeded 0.95, demonstrating an excellent fit (Hair *et al.,* 2021).

TABLE VII MODELS VALIDITY AND RELIABILITY

Latent Construct	Observed Variable	Standardized Regression Weight (Estimate)	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Variance Extracted (AVE)
EXCO	EC1	0.845	0.846	0.868	0.687
	EC2	0.808			
	EC3	0.833			
SAT	SAT1	0.830	0.858	0.897	0.745
	SAT2	0.880			
	SAT3	0.877			
PU	PU1	0.893	0.866	0.900	0.751
	PU2	0.864			
	PU3	0.841			
PV	PV1	0.897	0.817	0.911	0.773
	PV2	0.875			
	PV3	0.865			
RI	RI1	0.829	0.826	0.835	0.628
	RI2	0.797			
	RI3	0.748			

Table VII shows that the model is valid and reliable. The α values, which ranged from 0.817 to 0.866, indicate that the data is internally consistent (Fornell & Larcker, 1981; Raghavendra *et al*., 2025). The Composite Reliability (CR) values are above 0.70, indicating that the model is reliable. The Average Variance Extracted (AVE) values were all above 0.50, meeting the criteria for convergent validity. All the observed factors had standardized regression weights higher than 0.748, providing additional evidence of model validity. The findings show that the models are stable and accurate, making them suitable for further structural equation modelling.

TABLE VIII VALIDITY ANALYSIS

LC	CR	AVE	MSV	MaxR(H)	EC	SAT	PU	PV	RI
EC	0.868	0.687	0.581	0.869	0.829	0	0	0	0
SAT	0.897	0.745	0.581	0.900	0.762	0.863	0	0	0
PU	0.900	0.751	0.574	0.903	0.757	0.731	0.866	0	0
PV	0.911	0.773	0.578	0.912	0.734	0.760	0.676	0.879	0
RI	0.835	0.628	0.349	0.839	0.585	0.590	0.577	0.544	0.792

The convergent and discriminant validity are shown in Table VIII. The results indicate that the measurement model met the requirements for validity. The CR values, which were higher than 0.70, ranged between 0.835 and 0.911. The AVE values were all above 0.50, confirming convergent validity. In addition, for all constructs, the MSV values were lower than the AVE values. Further evidence of discriminant validity was found when the diagonal values, representing the square roots of the AVE, were higher than the correlations between the constructs (Raghavendra & Aparna, 2024). The findings show that the constructs are valid and statistically distinct, indicating their suitability for use in structural equation modelling (SEM).

TABLE IX HTMT ANALYSIS

LC	EC	SAT	PU	PV	RI
EC	0	0	0	0	0
SAT	0.766	0	0	0	0
PU	0.761	0.736	0	0	0
PV	0.730	0.758	0.685	0	0
RI	0.590	0.594	0.574	0.547	0

Table IX presents the HTMT ratio, confirming discriminant validity, as all HTMT values are below the 0.85 threshold, ensuring that the constructs are statistically distinct (Henseler *et al*., 2015).

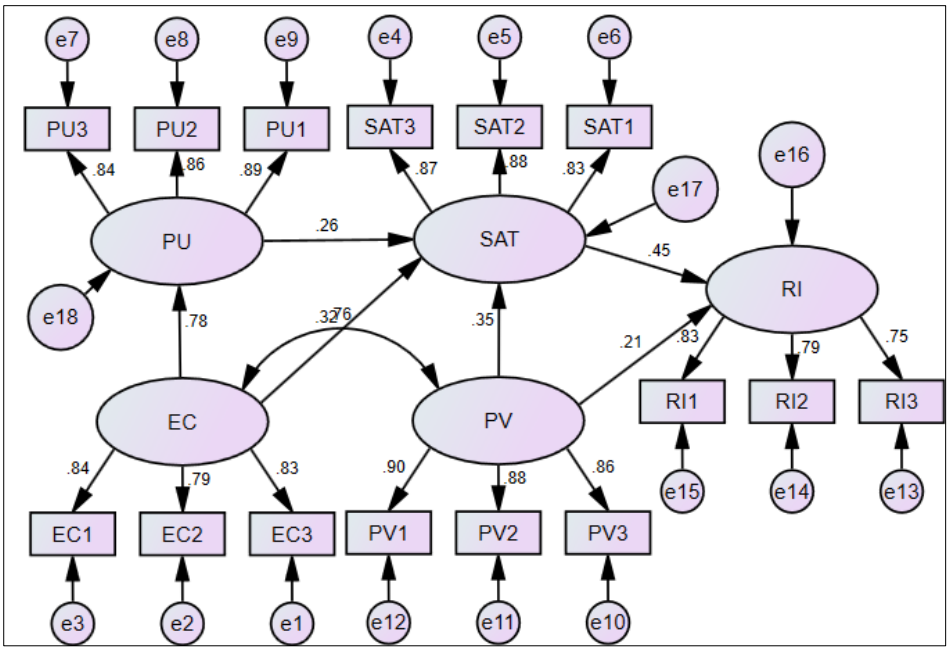

Fig.3 Structural Equation Model

TABLE X GOOD FIT INDICATORS

Fit Index	Value	Acceptable Threshold
RMR	0.042	< 0.05
GFI	0.914	> 0.90
NFI	0.937	> 0.90
RFI	0.921	> 0.90
IFI	0.959	> 0.95
TLI	0.948	> 0.90
CFI	0.959	> 0.95

Table X presents the model fit indices, indicating an acceptable-to-excellent fit based on the established thresholds (Hair *et al.,* 2021; Hu & Bentler, 1999).

TABLE XI HYPOTHESES TEST-STRUCTURAL MODEL

Hypothesis	Path	Estimate (β)	S.E.	C.R.	p-value	Result
H1: EXCO → PU	EC → PU	0.895	0.068	13.252	(<0.001)	Supported
H2: EXCO → SAT	EC → SAT	0.352	0.114	3.093	0.002	Supported
H3: PU→ SAT	PU → SAT	0.256	0.074	3.484	(<0.001)	Supported
H4: SAT → RI	SAT → RI	0.330	0.069	4.807	(<0.001)	Supported
H5: PV → SAT	PV → SAT	0.329	0.067	4.921	(<0.001)	Supported
H6: PV → RI	PV → RI	0.142	0.062	2.287	0.022	Supported

All of the hypothesised relationships were found to be statistically significant in the structural model data shown in Table XI. It was found that expectation confirmation was a strong predictor of both SAT (β = 0.352, SE = 0.114, CR = 3.093, p = .002) and PU (β = 0.895, SE = 0.068, CR = 13.252, p < .001). The effect of PU on SAT was significant (β = 0.256, SE = 0.074, CR = 3.484, p < .001). There was also a strong effect of SAT on RI (β = 0.330, SE = 0.069, CR = 4.807, p < .001). PV also showed a strong relationship with both SAT (β = 0.329, SE = 0.067, CR = 4.921, p < .001) and RI (β = 0.142, SE = 0.062, CR = 2.287, p = .022).

TABLE XII HYPOTHESES TEST-GROUP DIFFERENCES IN RI

Hypothesis	Test Used	p-value	Result
H7	Independent Samples t-test	RI1: 0.568, RI2: 0.152, RI3: 0.632	Not Supported
H8	ANOVA	RI1: 0.000, RI2: 0.000, RI3: 0.000	Supported
H9	ANOVA	RI1: 0.000, RI2: 0.000, RI3: 0.000	Supported

VIII. DISCUSSION

A. Expectation Confirmation

EXCO had a strong effect on PU and SAT. SAT and RI scores were higher for shoppers whose expectations matched their shopping experiences. This aligns with the findings of Alghofaili *et al.,* (2021) and Cui *et al.,* (2021), which indicate that expectation confirmation enhances SAT and trust.

B. Perceived Usefulness

PU has a strong effect on RI and SAT. People who appreciate the ease and speed of online shopping are more likely to make repeat purchases. This supports the findings of Ngah *et al.,* (2022), which indicate that perceived value increases customer loyalty in e-commerce.

C. Consumer Satisfaction

RI is driven by SAT. When people are satisfied with a store, they are more likely to purchase from that store again. Jin *et al.,* (2023) and Shen *et al.,* (2022) also found that people with higher SAT are more loyal to a brand and more likely to make repeat purchases.

D. Repurchase Intention

RI is influenced by SAT and PV. When customers are satisfied, they are more likely to make a purchase. This aligns with the findings of Kimwise *et al.,* (2021) and Singh *et al.,* (2023), which indicate that higher SAT increases the likelihood of repeat purchases.

E. Perceived Value

PV influences both SAT and RI. People who perceive a product as offering good value tend to be more loyal to it. Wang *et al.,* (2022) and Dar *et al.,* (2023) also found that PV enhances RI and strengthens positive shopping experiences.

F. Demographic Factors

Age and education level affected the decision to purchase. Younger and more educated individuals were more likely to make repeat purchases. According to Trivedi and Yadav (2020) and Pang *et al.,* (2020), younger and more educated consumers are more likely to shop online multiple times.

IX. CONCLUSION

Using Expectation-Confirmation Theory (ECT), this study examines SAT and RI among online shoppers. The results show that expectation confirmation, PU, and SAT all have a significant effect on RI. There were no significant differences in RI between men and women, but age and education level did have an impact. Younger and more educated customers showed higher RI. This study extends ECT by exploring demographic moderating effects, helping to deepen the theoretical understanding of online consumer behavior.

E-commerce businesses can improve customer retention by providing accurate product information, personalized recommendations, and user-friendly platforms. Targeted marketing based on age, education, and digital literacy can further enhance customer engagement and repurchase behavior. Overall, this study identifies the key factors that foster loyalty to online shopping brands and offers both theoretical insights and practical strategies to improve long-term customer satisfaction and retention.

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ORCID
Raghavendra https://orcid.org/0000-0002-2130-2476
K. Sheethal https://orcid.org/0009-0004-7627-9981

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