

Notification No:512/2022

Date of Award: 26/04/2022

Name of Scholar: Arif Hussain Haidary

Name of Supervisor: Prof. (Dr) Rahela Farooqi

Name of the Department/Centre: Centre for Management Studies

Topic of Research:

Finding

The first hypothesis of this study proposed that there exist a positive significant impact of EF®TR the outcome of the study revealed that there is no significant impact of efficiency on e-trust. The outcome is in contrast to the outcome of Rasheed & Abadi, (2014) who found a significant relationship between the two. The relationship between between SA ® TR was found to be significant and is in alignment to Eid (2011). Hence accepting the second hypothesis. The association between FUL ® TR was also found to be positive and significant as proposed in the third hypothesis. The finding is in accordance with the finding of Leonard (2019). The association of PR ®TR was found to be positively significant as proposed in the hypothesis. This is in line with Leonard (2019), Kundu, S., & Datta, S. K. (2015) and Chenet et al., 2010. Hence fourth hypothesis is also accepted. A positive significant relationship was also found between RE ® TR this finding is also in consistent with what has been found by Wu et al., 2010 and Yeh and Li, (2009). Hence fifth hypothesis is also accepted. This is in similar result as was found by Ghalandari (2012) and Eid (2011).

After analysing the e-service quality dimension relationship with trust the same dimensions were checked on satisfaction also. Both sixth and Seventh hypothesis proposing a significant relationship between EF ® SAT and SA ® SAT the outcome of the study revealed no significant relationship , this is in contrary to the finding of Amin (2016) and Firdous and Farooqi (2017). The association between FUL ® SAT as proposed in the hypothesis was found to be significant. This was in line with the finding by Kumbhar (2016). Hence hypothesis eighth was accepted. The relationship of PR® SAT was found to be positive as that found by Ismaila & Safa (2014), Kaur and Kaur (2013) and Udo et al., (2010). The last hypothesis examining the e-service quality and satisfaction relationship was proposed to be significant positive relationship between RE ® SAT. The outcome of the study demonstrated a strong positive

relationship between both. This finding is in line with Ting, Ariff, Zakuan, Sulaima and Saman (2016) and Geeta and Surendra (2014). Hence hypothesis ten is accepted.

Next it was attempted to check the relationship between e-service quality dimensions and e-loyalty. All the hypothesis except one which were proposed to be positively significant EF[®] LOY, SA[®] LOY, FUL[®] LOY, PR[®] LOY were found to insignificant. As the outcome of the study demonstrates there is no direct positive relationship of efficiency, system availability, fulfilment and privacy with loyalty but rather is mediated by trust and satisfaction. This finding is in alignment to Al-dweeri et al., (2017). Hence hypothesis eleven, twelve, thirteen, fourteen were all rejected. However Hypothesis fifteen RES[®] LOY was found to be significant as was proposed in the hypothesis. This finding are in agreement to the finding of Sundaram, V; Ramkumar, D & Shankar P (2017) and Pratminingsih et al., (2013).

The sixteenth hypothesis proposed a positive significant relationship between TR[®] LOY, outcome of the study suggested a strong relationship between the two. This finding is in accord with the several past studies such as Leonard (2019), Kundu, S., & Datta, S. K. (2015) and Afsar, Nasiri, Z and Zadeh (2013). The association between SAT[®] LOY was also found to be significant. This seems consistent with other research studies by Ting et al., (2016) and Qayyum, Khang, & Krairit. (2013). Hence the seventh hypothesis was also accepted.

Hypothesis proposing a moderating role of age, gender, income and education. It was found that none of the demographic factor have any role of moderation on trust and loyalty relationship. Hence all the hypothesis from H18 to H21 was found to not supporting or not accepted.

Hypothesis proposing a moderating role of age, gender, income and education. It was found that except one none of the other demographic factor have any role of moderation on satisfaction and loyalty relationship. Hence the proposed hypothesis H22, H23, H24 was found to be not supporting. H25 was found to be supported indicating education playing a moderating role in satisfaction and loyalty relationship