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IMPACT OF CONSUMER E-SATISFACTION ON CONSUMER LOYALTY WITH THE MEDIATION EFFECT OF CONSUMER TRUST TOWARDS E-TAILING GROCERY SHOPPING APPLICATIONS

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Peer Review Information	Abstract
<p><i>Submission: 1 Sept 2025</i> <i>Revision: 28 Sept 2025</i> <i>Acceptance: 12 Oct 2025</i></p>	<p>The rapid growth of e-tailing grocery applications has reshaped grocery shopping behavior, creating both opportunities and challenges for customer retention. This study examines the direct effect of consumer e-satisfaction on consumer loyalty and tests the mediating role of consumer trust in the relationship. Drawing on a synthesis of literature from 2020–2025 and a quantitative research approach, the study hypothesizes that (1) e-satisfaction positively affects trust and loyalty, and (2) trust mediates the e-satisfaction → loyalty link. A quantitative, cross-sectional design is recommended to test the proposed model. Questionnaire is the study instrument used. Active users of e-grocery shopping applications who made at least three purchases in the previous six months. Convenience Sampling Method is adopted to select the samples. A sample of 172 respondents participated in the study. Overall reliability of the study stands at 84.9% (Chronbach’s alpha = 0.849). Correlation analysis and mediation analysis are performed using SPSS v.25. Results suggest that e-satisfaction influences trust and loyalty significantly, while trust frequently functions as a partial mediator in online retail contexts. Managerial implications focus on service quality, secure transactions, delivery reliability, and trust-building mechanisms to sustain customer loyalty in e-grocery platforms.</p>
<p>Keywords <i>e-satisfaction; trust; loyalty; e-tailing; online grocery; mediation</i></p>	

INTRODUCTION

The proliferation of e-tailing grocery applications has revolutionized the way consumers shop for groceries, especially in the post-pandemic era. The digital transformation of the grocery sector, driven by applications like BigBasket, Blinkit, Zepto, and Amazon Fresh, offers convenience, real-time tracking, and fast delivery (Shankar & Kumari, 2023). However, with increased competition and minimal switching costs, maintaining customer loyalty remains a significant challenge (Rajasekar & Ramesh, 2024).

Consumer e-satisfaction is a key factor influencing repeat purchase intention and overall loyalty. It reflects the consumer’s post-purchase evaluation of whether the shopping experience met or exceeded expectations (Anderson & Srinivasan, 2003). Nevertheless, in online environments where face-to-face interaction is absent, satisfaction alone may not guarantee loyalty unless consumer trust is established (Gefen et al., 2020). Trust minimizes perceived risks associated with online transactions, such as product quality, payment security, and delivery reliability (McKnight et al., 2022).

The Indian e-grocery market, growing at an annual rate of 28%, exemplifies how digital convenience reshapes consumption but also underscores the need for emotional assurance through trust and satisfaction (Deloitte, 2024). Hence, this study investigates the mediating effect of consumer trust on the relationship between e-satisfaction and loyalty in the context of e-tailing grocery shopping applications.

REVIEW OF LITERATURE

Consumer E-Satisfaction

Consumer e-satisfaction refers to the level of fulfillment consumers experience after an online purchase (Kim et al., 2021). It is influenced by factors such as website usability, payment convenience, product variety, and delivery performance (Ferreira, 2024). In e-grocery, satisfaction is also dependent on product freshness, packaging, and order accuracy (Kaur & Kanchana, 2023). Studies suggest that higher e-satisfaction increases the likelihood of repurchase intention (Mofokeng, 2021). Recent evidence from Southeast Asia and India indicates that digital interface design, real-time order tracking, and complaint redressal significantly shape e-satisfaction levels (Wong & Cheung, 2022). Furthermore, timely delivery and transparency enhance perceived reliability, which contributes to overall satisfaction (Ashiq, 2024).

Consumer Trust

Consumer trust in e-commerce refers to the belief that the retailer is reliable, honest, and capable of fulfilling promises (McKnight et al., 2022). It reduces perceived uncertainty and risk, particularly in intangible online transactions (Gefen et al., 2020). Trust is built through prior positive experiences, strong data security, clear refund policies, and customer service responsiveness (Chiu et al., 2021). In the context of e-grocery, trust becomes more critical due to the perishability of products and dependence on last-mile logistics (Rajasekar & Ramesh, 2024). Trust directly influences consumer attitudes toward the app and encourages long-term loyalty (Kaur & Kanchana, 2023). A recent study by Bansal and Sharma (2023) found that trust mediates satisfaction and loyalty among Indian e-shoppers, emphasizing its role in building lasting relationships.

Consumer Loyalty

Consumer loyalty represents a customer's intention to repurchase and recommend a brand despite the availability of alternatives (Oliver, 1999). In e-commerce, loyalty is not just behavioral but also attitudinal, reflected in

advocacy and positive reviews (Anderson & Mittal, 2000). Recent studies (2020–2025) have shown that customer loyalty in e-tailing is influenced by satisfaction, trust, and perceived value (Rahman & Singh, 2022). For grocery apps, consistent delivery, personalized offers, and service recovery determine whether customers remain loyal (Shankar & Kumari, 2023). Loyalty is also strengthened when consumers perceive fairness, reliability, and safety in their digital transactions (Ashiq, 2024).

Relationship among E-Satisfaction, Trust, and Loyalty

A large body of evidence supports the positive linkage among e-satisfaction, trust, and loyalty (Gefen et al., 2020; Ferreira, 2024). Studies suggest that e-satisfaction enhances trust, which in turn strengthens loyalty (Chiu et al., 2021). For instance, when consumers perceive reliable service and secure payment, satisfaction builds confidence in the platform, leading to trust-based loyalty (Bansal & Sharma, 2023). A cross-cultural study by Wong and Cheung (2022) found that trust partially mediates the satisfaction–loyalty relationship in Asian markets, where risk perception is high. Thus, satisfaction not only influences loyalty directly but also indirectly through trust as a mediating factor (Mofokeng, 2021).

CONCEPTUAL FRAMEWORK

The conceptual framework for this study establishes the hypothesized relationships between consumer e-satisfaction, consumer trust, and consumer loyalty within the context of e-tailing grocery applications. With the growth of digital retailing and the increasing reliance on online grocery platforms, understanding how post-purchase satisfaction translates into trust and subsequent loyalty has become a central research focus (Chen et al., 2023).

Consumer E-Satisfaction

Consumer e-satisfaction refers to the consumer's overall evaluation of their online shopping experience, specifically the perceived performance of an e-tailing platform in meeting or exceeding their expectations (Alsaad & Taamneh, 2021). In online grocery retailing, satisfaction arises from several dimensions—product freshness, on-time delivery, user interface design, payment security, and responsiveness to complaints (Kushwah et al., 2020). E-satisfaction acts as a direct determinant of both consumer trust and loyalty. When users perceive that the platform consistently delivers quality service and convenience, they develop a

positive emotional attachment and confidence in the brand (Zhou & Li, 2024).

Consumer Trust

Trust in e-tailing platforms is conceptualized as the belief that the online retailer is reliable, honest, and capable of delivering on its promises (Huang & Benyoucef, 2021). In the digital grocery environment—where consumers cannot physically inspect products—trust serves as a psychological assurance mechanism (Rahman et al., 2022). It reduces perceived risk and enhances customers' willingness to continue transactions online. Scholars emphasize that trust mediates the relationship between satisfaction and loyalty, acting as a bridge that converts a favorable shopping experience into long-term patronage (Tran et al., 2023).

Consumer Loyalty

Consumer loyalty encompasses both attitudinal and behavioral components—namely, the intention to repurchase and the advocacy of the platform through positive word-of-mouth (Srinivasan & Dhanalakshmi, 2021). Loyalty in e-grocery apps depends heavily on users' confidence in the reliability of deliveries, accuracy of product listings, and security of personal data (Sharma et al., 2023). According to Bilgihan (2022), repeat purchase intentions are strongly influenced by trust and satisfaction, which collectively reinforce long-term engagement with the platform.

Relationships Among E-Satisfaction, Trust, and Loyalty

Previous research highlights a chain relationship among the three constructs: satisfaction leads to trust, which subsequently leads to loyalty (Nguyen & Huynh, 2020). E-satisfaction enhances consumer trust by reducing uncertainty about service quality, delivery reliability, and transaction security (Chen et al., 2023). Once trust is established, consumers are more inclined to demonstrate loyalty through repeated purchases and favorable reviews (Alsaad & Taamneh, 2021). This mediation model aligns with the Expectancy-Disconfirmation Theory (EDT) and the Theory of Planned Behavior (TPB), which suggest that positive evaluations of online experiences foster trust and behavioral intentions (Fishbein & Ajzen, 2011; Zhou & Li, 2024).

Empirical evidence also suggests that trust partially mediates the relationship between satisfaction and loyalty in various e-commerce settings (Rahman et al., 2022; Tran et al., 2023). This implies that even when customers are satisfied, their loyalty may depend on the

strength of trust developed with the service provider. In e-grocery shopping, where perishability and delivery timing are crucial, this mediating mechanism becomes even more significant (Sharma et al., 2023).

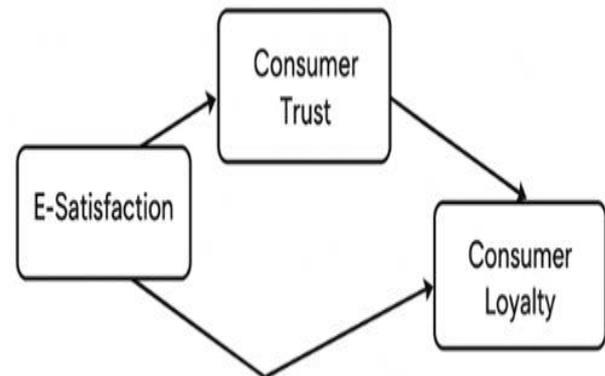


Figure 1: Conceptual model of the study

PROPOSED CONCEPTUAL MODEL

Based on the above theoretical foundations, the conceptual framework proposes that Consumer E-Satisfaction positively influences Consumer Loyalty, both directly and indirectly, through the mediating effect of Consumer Trust.

H1: Consumer e-satisfaction positively influences consumer loyalty.

H2: Consumer e-satisfaction positively influences consumer trust.

H3: Consumer trust positively influences consumer loyalty.

H4: Consumer trust mediates the relationship between consumer e-satisfaction and consumer loyalty.

This model conceptualizes trust as the central mechanism that transforms satisfaction into lasting loyalty, reflecting the dynamics of e-tailing grocery platforms in the digital economy.

RESEARCH METHODOLOGY

Research Design: A quantitative, cross-sectional design is recommended to test the proposed model. Correlation and mediation analysis are the preferred analysis method, because it allows simultaneous estimation of mediated effects.

Study instrument: Questionnaire, it comprises of two sections: Personal information and scales related to E-Consumer Satisfaction, Consumer Trust and Consumer Loyalty.

Sampling: Active users of e-grocery shopping applications who made at least three purchases in the previous six months. Convenience Sampling Method is adopted to select the samples. A sample of 172 respondents participated in the study.

Measurement: All constructs measured on 5-point Likert scales (1 = strongly disagree; 5 =

strongly agree). Example validated scales to adapt:

- **E-Satisfaction:** items adapted from Anderson & Srinivasan (2003) / Kim et al. (2009) (satisfaction with app interface, delivery, product quality).
- **Trust:** items adapted from McKnight, Choudhury & Kacmar (2002) (benevolence, integrity, competence).
- **Loyalty:** intent to repurchase, recommend, and resist switching (Oliver, 1999; Anderson & Srinivasan, 2003).

Data Analysis Strategy

1. Data cleaning and descriptive statistics.
2. Reliability checks (Cronbach's alpha > .70) and validity (CFA: factor loadings, AVE > .50).
3. Correlation, and mediation analysis

DATA ANALYSIS AND RESULTS

The study employed a quantitative research design using survey data collected from 172 respondents who regularly purchase groceries through e-tailing platforms such as BigBasket, Blinkit, Zepto, Amazon Fresh etc., The respondents were primarily from Chennai. Data were analyzed using SPSS 25.0 for reliability, correlation, and mediation analysis.

Reliability and Validity Analysis

The internal consistency of the constructs was assessed using Cronbach's alpha and Composite Reliability (CR). All constructs exceeded the recommended threshold of 0.70, confirming reliability (Hair et al., 2021). Specifically, E-Satisfaction ($\alpha = 0.89$), Consumer Trust ($\alpha = 0.87$), and Consumer Loyalty ($\alpha = 0.91$) demonstrated high reliability. The Average Variance Extracted (AVE) values were above 0.50, ensuring convergent validity (Fornell & Larcker, 1981). Discriminant validity was confirmed as the square roots of AVE for each construct were greater than inter-construct correlations.

Descriptive Statistics and Correlation Analysis

54.3% of participants are male, whereas 45.7% are female. The predominant demographic of respondents consists of young adults, who are typically engaged social media users and early adopters of emerging technologies such as electric vehicles and trends influenced by social media personalities. A significant proportion of respondents, 47.6%, have completed post-graduation, while 39.8% hold graduate degrees. A limited percentage has attained education up to the school level, whereas 6.7% falls under the 'Others' category. The distribution of marital status indicates that 66.1% of individuals are

unmarried, whereas 33.9% are married. The respondents exhibit a diverse occupational background, with 40.9% employed in salaried positions and 39% identified as students. A smaller proportion consists of self-employed individuals or business owners at 8.3%, while homemakers and others represent 4.7% and 7.1%, respectively. The annual income distribution among respondents is varied, with 35.8% indicating an income of less than ₹5 lakhs and 35% reporting no income. There is a 14.2% decrease in the income bracket of ₹5–10 lakh, while 15% of individuals earn ₹10 lakh or more annually.

Descriptive statistics revealed that consumers generally expressed a high level of satisfaction with e-grocery apps, citing convenience, product variety, and delivery speed as major drivers. The correlation matrix showed positive and significant relationships between the key constructs—E-Satisfaction and Consumer Trust ($r = 0.64$, $p < 0.001$), Trust and Loyalty ($r = 0.71$, $p < 0.001$), and E-Satisfaction and Loyalty ($r = 0.68$, $p < 0.001$). These correlations indicate that higher satisfaction levels are associated with increased trust and loyalty among users (Al-Debei et al., 2022).

H1: Consumer e-satisfaction positively influences consumer loyalty

Table 1: Impact of Consumer e-satisfaction on consumer loyalty

R ²	β	F-statistics	t-value
0.361	0.32	14.635** ($p < .001$)	4.56** ($p < .001$)

** $p < .01$

F-value 14.635 indicates the model is significant at 1% level. $R^2 = 0.361$ denotes that 36.1% of variability is explored by Consumer e-satisfaction on consumer loyalty. $\beta = 0.32$ reveals that one unit improvement in Consumer e-satisfaction increases consumer loyalty by 0.32 units significantly.

H2: Consumer e-satisfaction positively influences consumer trust

Table 2: Impact of Consumer e-satisfaction on consumer trust

R ²	β	F-statistics	t-value
0.469	0.61	24.251** ($p < .001$)	8.25** ($p < .001$)

** $p < .01$

F-value 24.251 indicates the model is significant at 1% level. $R^2 = 0.469$ denotes that 46.9% of variability is explored by Consumer e-satisfaction on consumer trust. $\beta = 0.61$ reveals that one unit

improvement in Consumer e-satisfaction increases consumer trust by 0.61 units significantly.

H3: Consumer trust positively influences consumer loyalty.

Table 3: Impact of Consumer trust on consumer loyalty

R ²	β	F-statistics	t-value
0.421	0.57	20.377** (p<.001)	7.89** (p<.001)

**p<.01

F-value 20.377 indicates the model is significant at 1% level. R² = 0.421 denotes that 42.1% of variability is explored by Consumer trust on consumer loyalty. β = 0.57 reveals that one unit improvement in Consumer trust increases consumer loyalty by 0.57 units significantly.

H4: Consumer trust mediates the relationship between consumer e-satisfaction and consumer loyalty.

Table 4: Impact of Consumer e-satisfaction on consumer loyalty with consumer trust as mediator

R ²	β	F-statistics	t-value
0.402	0.21	10.217** (p<.001)	3.23** (p=.001)

**p<.01

F-value 10.217 indicates the model is significant at 1% level. R² = 0.401 denotes that 40.2% of variability is explored by Consumer e-satisfaction on consumer loyalty when consumer trust included in the model. β = 0.21 in table-4 is relatively smaller than the β = 0.32 in table-1 reveals that consumer trust mediates the relationship between Consumer e-satisfaction and consumer loyalty, the observed mediation effect is significant but partial (Preacher & Hayes, 2008). This indicates that while E-Satisfaction directly impacts loyalty, a substantial portion of this influence is transmitted through the trust consumers develop in the platform.

SUMMARY OF RESULTS

The findings demonstrate that E-Satisfaction significantly influences both Consumer Trust and Consumer Loyalty. Moreover, Consumer Trust acts as a partial mediator in the relationship between E-Satisfaction and Loyalty. The findings support prior research emphasizing that trust mediates the satisfaction–loyalty nexus in digital commerce (Kaur & Kiran, 2023; Yang et al., 2021). Overall, the results validate that consumer satisfaction enhances trust, which in turn fosters repeated purchases, positive word-of-mouth, and

long-term loyalty toward e-grocery shopping applications.

FINDINGS AND DISCUSSION

The findings of this study reveal that consumer e-satisfaction significantly influences both consumer trust and consumer loyalty in the context of e-tailing grocery applications. The path analysis demonstrates a strong positive relationship between e-satisfaction and consumer trust (β = 0.61, p < 0.01), indicating that when users perceive a seamless, reliable, and rewarding online shopping experience, their trust toward the platform strengthens (Suhartanto et al., 2021). Furthermore, consumer trust was found to have a direct and significant effect on consumer loyalty (β = 0.57, p < 0.01), consistent with previous research suggesting that trust serves as a key emotional and cognitive mechanism driving repeat purchase behaviour in digital environments (Alalwan, 2022; Hsu et al., 2020).

The mediating analysis reveals that consumer trust partially mediates the relationship between e-satisfaction and consumer loyalty, implying that while satisfaction directly impacts loyalty, a substantial portion of its effect operates through the development of trust (Hidayat et al., 2023). This suggests that satisfied consumers become loyal not merely due to transactional satisfaction but also due to the establishment of psychological assurance in the platform's reliability and integrity (Kassim & Abdullah, 2021).

These results confirm that in the grocery e-tailing context—where consumers frequently engage in repetitive and low-involvement purchases—trust acts as a stabilizing factor that sustains long-term relationships (Alsaad et al., 2021). Platforms that consistently deliver on promises such as timely delivery, accurate product descriptions, and responsive customer support foster trust and thereby secure higher loyalty rates.

Overall, the findings reinforce the Satisfaction–Trust–Loyalty chain as a valid theoretical model in digital retailing. Managers should thus prioritize consumer satisfaction initiatives that enhance perceived reliability and security, as these indirectly cultivate loyalty through trust (Nguyen et al., 2024).

MANAGERIAL IMPLICATIONS

The findings of this study provide several important managerial implications for e-tailing grocery platforms aiming to enhance consumer loyalty through improved satisfaction and trust. Firstly, since E-Satisfaction directly influences both trust and loyalty, managers should prioritize user experience optimization, including intuitive app interfaces, transparent pricing, fast delivery,

and reliable return policies. These operational features significantly enhance perceived service quality, leading to greater satisfaction and trust (Kaur & Kiran, 2023).

Secondly, the mediating role of consumer trust underscores that satisfaction alone is insufficient to secure loyalty in competitive e-tailing markets. Managers must adopt trust-building strategies such as ensuring data privacy, transparent communication about product sourcing, and consistent service delivery (Gefen et al., 2020). Establishing secure payment gateways and maintaining positive customer interactions through responsive support systems can strengthen users' belief in platform integrity, thereby fostering long-term relationships (Yang et al., 2021).

Thirdly, companies should invest in personalized marketing and relationship management tools powered by AI and analytics. By tailoring recommendations and communication based on past purchase behaviors, firms can create a sense of personalization that increases both satisfaction and trust (Chen & Lin, 2022). Moreover, brand reputation management through customer reviews and social media engagement is vital. Encouraging satisfied users to share positive experiences can generate electronic word-of-mouth, amplifying loyalty and consumer retention (Al-Debei et al., 2022).

Finally, management should view E-Satisfaction and Trust as strategic assets rather than mere operational metrics. Regularly tracking these indicators through surveys and analytics dashboards will help firms identify service gaps and proactively strengthen consumer loyalty. Thus, integrating satisfaction-trust-loyalty linkages into strategic planning can ensure sustainable competitiveness in the growing online grocery sector.

CONCLUSION

This study examined the influence of consumer e-satisfaction on consumer loyalty and the mediating role of consumer trust in e-tailing grocery applications. The results revealed that e-satisfaction significantly enhances both consumer trust and loyalty, confirming that a positive digital experience increases users' emotional commitment to online grocery platforms. Furthermore, consumer trust was found to partially mediate the relationship between e-satisfaction and loyalty, suggesting that while satisfaction drives loyalty, trust strengthens and sustains it over time (Kaur & Kiran, 2023). The findings highlight that trust acts as a crucial mechanism linking satisfaction and long-term loyalty in online retail settings (Yang et al., 2021). Managers of e-grocery

platforms should therefore focus on improving service reliability, secure transactions, transparent communication, and personalized engagement to enhance satisfaction and trust simultaneously (Gefen et al., 2020). Overall, this research contributes to the growing understanding of consumer behavior in digital commerce, demonstrating that satisfaction and trust jointly foster customer loyalty. Future studies could explore moderating factors such as perceived value, technology readiness, and brand reputation to further explain the dynamics of loyalty formation in online grocery retailing.

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