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INVESTIGATING THE DETERMINANTS OF ONLINE SHOPPING REPURCHASE INTENTION IN GENERATION Z CUSTOMERS IN INDIA: AN EXPLORATORY STUDY

Abhimanyu Pal	Department of Commerce, SRM University, Delhi-NCR, Haryana, India	phd14320210002@stu.srmuniversity.ac.in
Upendra Pratap Singh*	Department of Commerce, SRM University, Delhi-NCR, Haryana, India	upendrasingh@srmuniversity.ac.in
Ashish Kumar	Department of Commerce, SRM University, Delhi-NCR, Haryana, India	ashishdeswal49@gmail.com

* Corresponding author

ABSTRACT

Aim/Purpose	This study investigates the factors that affect the repurchase intentions of Generation Z consumers in India's online shopping industry, focusing on combining the Expectation-Confirmation Model (ECM) and Extended Technology Acceptance Model (E-TAM). The aim is to understand the intricate behaviors that shape technology adoption and sustained usage, which are essential for retaining customers in e-commerce.
Background	Social media and other online platforms have significantly influenced daily life and become essential communication tools owing to technological advancements. Online shopping is no exception, offering a range of product choices, information, and convenience compared with traditional commerce. Indian retailers recognize this trend as an opportunity to promote their brands through e-shopping platforms, leading to increased competition. Generation Z comprises 32% of the world's population and is a significant emerging customer base in India. Numerous studies have been conducted to study customers' repurchase intention in the online shopping domain, but few studies have explicitly focused on Generation Z as a customer base. This study aims to compre-

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	hensively understand the topic and investigate the variables that impact consumers' online repurchase intention by examining their post-adoption behavioral processes.
Methodology	The study employed a quantitative research design with structural equation modeling using AMOS to analyze responses from 410 participants. This method thoroughly examined hypotheses regarding factors affecting repurchase intention (security, ease of use, privacy, and internet self-efficacy) and the mediating role of e-satisfaction.
Contribution	This study makes a unique contribution to the field of e-commerce by focusing on Generation Z in India, a rapidly growing demographic in the e-commerce industry. The results on the mediating role of e-satisfaction have significant implications for e-retailers seeking to enhance customer retention strategies and gain a competitive edge in the market.
Findings	The research findings underscore the significant influence of security, ease of use, and internet self-efficacy on repurchase intentions, with e-satisfaction playing a pivotal role as a mediating factor. Notably, while privacy concerns did not directly impact repurchase intentions, they displayed considerable influence when mediated by e-satisfaction, highlighting the intricate interplay between these variables in the context of online shopping, which is the unique finding of this study.
Recommendations for Practitioners	This study has several significant implications for practitioners. Effectively addressing computer-related individual differences, such as computer self-efficacy, is crucial for boosting online customers' repurchase intention. For instance, if an e-retailer intends to target Generation Z customers, they should collaborate with IT professionals and develop various computer literacy programs on online streaming platforms, such as YouTube. These programs will enhance target customers' confidence in online shopping portals and increase their online repeat purchases. Additionally, practitioners should strive to improve the online shopping experience by making the portal user-friendly. Generation Z is accustomed to a fast Internet experience, so they prefer that the process of completing online transactions is swift with fewer clicks. The search for products, payments, and redress should not be tedious. Furthermore, the primary objective of the e-retailer should be to satisfy customers, as satisfied customers repeat their purchases and increase overall profitability.
Recommendations for Researchers	The current study was conducted in the Delhi-NCR region of India, and its findings could serve as a basis for future research. For instance, the scale devised in this study could be utilized to examine the impact of cash-on-delivery as a payment method on purchase intention across the country. Alternatively, a comparative analysis could be conducted to compare cash-on-delivery effects in various countries.
Impact on Society	The study's findings enable stakeholders in the online shopping industry to comprehend the post-adoption behavior of Generation Z users and augment existing literature by establishing a correlation between determinants that impact repurchase intention and e-satisfaction, which serves as a mediator.
Future Research	This study examines the factors that impact the propensity of Generation Z shoppers to engage in repeat online purchases. This study focuses on India, where the Generation Y (millennial) customer base is also substantial within the online shopping market. Future research could compare the shopping habits of

Generation Z and Generation Y customers, as the latter may place greater importance on privacy and security. Additional studies could broaden the scope of this research and explore the comparative viewpoints of both generations. Also, it would be advantageous to conduct in-depth interviews and longitudinal studies to acquire a more in-depth comprehension of the evolving digitalization of shopping.

Keywords repurchase intention, e-satisfaction, ease of use, security, privacy concerns, internet self-efficacy, Generation Z, e-commerce

INTRODUCTION

Rapid technological advancements have resulted in the emergence of business marketplaces and subsequently caused keen transformations in traditional shopping. Business owners cannot sustain themselves solely because of past practices (Al-Adwan, 2019). In the present day, the use of online advertising and marketing, as well as the strategies and tactics employed for online product sales, commercial transactions, business information exchanges, and online auctions, have been extensively prevalent in the field of commerce (Meiyi et al., 2023; Yeh & Kuo, 2019). E-commerce and e-shopping are revolutionizing the retail industry by allowing companies direct and worldwide access to customers. Compared to traditional commerce, online shopping provides several distinct benefits, such as a wide range of product choices, abundant information, and the absence of time or location constraints (Gulfraz et al., 2022). Indian retailers view this trend as a branding opportunity via e-shopping platforms, likely to heighten competition among these platforms (Yang et al., 2003). Despite the steady growth of e-retailing, there is still significant potential for the online market share to expand (Milloy et al., 2002). E-retailers must focus more on repurchase intention (Al-Adwan, 2019; Johnson et al., 2008; Kala et al., 2024; Meiyi et al., 2023). Research has been conducted on acquiring potential customers, but retaining customers is crucial for online purchasing success (Choshin & Ghaffari, 2017; Rachid et al., 2018). Customer retention is a key indicator of online shopping success, offering competitive advantages and boosting profitability, as existing customers are less sensitive to price changes and more likely to recommend the brand (Larsson & Broström, 2020; Othman et al., 2021). Moreover, retaining existing clients is more cost-effective than acquiring new ones (Lalwani et al., 2022).

The current generation increasingly relies on smartphones, Internet devices, and faster transportation methods (Gentina, 2020). Young and older adults are integrating smart devices into their daily lives due to their practicality and versatility (Dahlke & Ory, 2017). However, an article by Rue (2018) infuses the mind to study a new cohort known as Generation Z or Gen Zers or iGen. Further, a report by Miller and Lu (2018) states that Generation Z comprises 32% of the global population (Verma, 2020; Worldometer, 2024). As of mid-2023, India's Generation Z population was 472 million out of 1,428 million, making up 33% of the country's population (Verma, 2020; Worldometer, 2024). These figures indicate that this emerging customer base is becoming the core customer base for e-tailers. Generation Z includes those born between 1995 and 2012 (Barhate & Dirani, 2022; Bassiouni & Hackley, 2014; Chan & Lee, 2023; Gabrielova & Buchko, 2021).

It is worth noting that recent interest in repurchase intention research has overlooked Generation Z. This study fills that gap by adapting the expectation-confirmation model (ECM) and the extended technology acceptance model (E-TAM) to the Indian Generation Z context. It aims to comprehensively understand the factors influencing repurchase intention, thereby contributing to e-commerce literature and aiding e-retailers and policymakers. Addressing calls for a deeper understanding, the study examines variables impacting consumers' online repurchase intention through post-adoption behavioral analysis. The ECM and E-TAM suggest that individuals' beliefs shape their evaluative perspectives and influence their behavior. The research questions for this study are as follows:

RQ1: What are the potential factors that affect the customer repurchase intention among Generation Z users in India?

RQ2: What is the effect of identified factors on customer repurchase intention among Generation Z users with e-satisfaction as a mediating factor?

This article is divided into nine sections. After the introduction and theoretical framework, the following section provides an overview of the relevant literature. The research method is then presented, followed by the presentation of the measurement model. Next, the structural model is shown, followed by a discussion of the theoretical implications. The practical implications are then discussed, and finally, the conclusions and limits are provided, as well as suggestions for further study.

THEORETICAL FRAMEWORK

Davis (1989) introduced TAM, which is based on the theory of reasoned action (TRA) proposed by Fishbein and Ajzen in 1980 (Al-Suqri & Al-Kharusi, 2015; Bueno & Salmeron, 2008) and is a well-accepted theory for forecasting customer adoption of a new technology (Aggarwal et al., 2015). The TRA, an intention-based paradigm, is widely valued for its ability to shed light on human behavior and is considered appropriate for investigating the elements that impact computer-use behavior. The introduction of TAM (Davis, 1989) has greatly influenced the field of consumer acceptance of information technology and computer-related behavior. TAM is frequently used in research to investigate the adoption and utilization of information technology (Bhattacherjee & Sanford, 2009). In other words, TAM has been acknowledged as a potential model for analyzing online shopping activities since it encompasses websites that represent information technologies (Tung et al., 2008). However, researchers specializing in e-commerce have suggested that TAM may not be comprehensive enough to explain online shopping if it is not extended to include additional core components of the framework, such as perceived usefulness and perceived ease of use (Yadav & Mahara, 2017). Hence, E-TAM has become a popular framework for studying individuals' online shopping behavior. E-TAM has been developed through the integration of new beliefs, including trust and satisfaction (Al-Gahtani, 2011), perceived benefits (Gürbüz & Yilmaz, 2018), perceived performance (Shih, 2004), perceived convenience (S. H. Kim et al., 2019), satisfaction (Fornell, 1992; D. Kim & Chang, 2007), perceived risk (Kamal et al., 2020), willingness to purchase (Folkerts-Landau et al., 1991), and security, privacy, and self-efficacy (Ariff et al., 2012). This updated model, also known as the augmented or enhanced TAM, was introduced by Vijayasarathy (2004). The original TAM primarily focuses on the initial acceptance of technology, while E-TAM considers additional elements that may be important in understanding customers' continued usage and desire to repurchase.

The ECM presented by Bhattacherjee (2001b) has its foundation in the expectation-confirmation theory established by Oliver (1980). It is a theoretical framework to better understand and forecast customer satisfaction and the persistent adoption of technologies or computer systems. This approach was specifically developed to assess users' continuous purchase intention and emphasize constructs that come into play post-acceptance. Several studies have used the ECM to analyze continuous intention in online shopping and confirmed its efficacy (Hong et al., 2004; J. U. Kim et al., 2010; Lee & Kwon, 2011). Originating in consumer behavior, ECM has been applied frequently to technology acceptance and usage domains, including e-commerce, online services, and other digital platforms.

Earlier studies have demonstrated that when combined with ECM, TAM effectively forecasts customers' inclination to adopt new technology and persistence in purchasing from a particular website. The current study investigates the impact of specific determinants (security, ease of use, privacy, self-efficacy) on repurchase intention while also exploring the mediating effect of e-satisfaction in these factors, drawing inspiration from E-TAM and ECM. Table 1 provides a concise overview of the research that primarily focuses on the determinants influencing the likelihood of customers' repurchase intention. This study's hypotheses were developed by examining the models in Table 1.

Table 1. Key variables and findings from previous research

References	Key variables	Research type	Key findings
(Trivedi & Yadav, 2020)	Security, privacy, ease of use, trust, satisfaction, repurchase intention	Survey type	Security, privacy, and ease of use significantly affect repurchase intention.
(Tandon et al., 2017)	Ease of use, security, and privacy, website design, consistency, satisfaction, repurchase intention	Survey type	Overall, website service quality significantly affects satisfaction and repurchase intention.
(Y.-Y. Chen, 2012)	Internet self-efficacy, perceived usefulness, perceived ease of use, satisfaction, repurchase intention	Survey type	Satisfaction can be predicted by perceived ease of use and perceived usefulness. Internet self-efficacy, perceived usefulness, perceived ease of use, and satisfaction significantly directly affect repurchase intention.
(Featherman et al., 2010)	Security concerns, privacy risk, perceived ease of use, perceived usefulness, intentions to use	Survey type	Privacy has a significant effect on the intention to use.
(Pires et al., 2004)	Financial risk, social risk, performance risk, psychological risk, physical risk, convenience risk, purchase intention	Survey type	The correlation between online shopping frequency and perceived risk appears non-existent; however, a decrease in satisfaction with past online shopping experiences is directly related to a higher perceived risk.

LITERATURE REVIEW

GENERATION Z

Generation Z is a generational cohort of individuals born between 1995 and 2010, often known as iGen or Gen Zers (Chaney et al., 2017; Kalpathi, 2016; Livingstone, 2018; Raphelson, 2014; Turner, 2015; Twenge, 2017). These cohort members are entering their 30s, making their purchasing patterns mature and stable. This cohort is essential not only because of the significant potential customer base but also because it influences the purchase decisions made by their parents. They have seen the internet evolve all their teenage years and are aware of the pros and cons of e-commerce websites (Adweek, 2017). Technology aids these buyers at each step of the consumer buying decision process (Priporas, 2020). The personalization of e-retail websites and foremost customer impressions significantly impact consumers' willingness to purchase and loyalty to e-retail brands (Martínez-González & Álvarez-Albelo, 2021). Gen Z consumers swiftly adopt new ideas, products, services, or new retail channels but base their decisions on careful evaluation (Lestari, 2019; Pal et al., 2024). Unlike Gen X and Gen Y, who exhibit addictive tendencies towards smartphone applications, they use social media and online retail channels judiciously concerning security and privacy issues (Zhitomirsky-Geffet &

Blau, 2016). Further, there is literature on Generation Z customers regarding their purchase decisions, adoption of technology, loyalty, and many more, but no such study has been found regarding the analysis of their repurchase behavior (Nayak et al., 2022; Soni & Vohra, 2023; Thangavel et al., 2021).

Repurchase Intention

Repurchase intention refers to a person's propensity to purchase a specific good or service from the same business again, based on their current status and probable conditions (Hellier et al., 2003). Repurchase intention arises when consumers engage in a second or subsequent purchase behavior driven mainly by their positive experiences with the product or service. Consumers' inclination to repurchase is undeniably boosted when they experience satisfaction and comfort with their previous purchase and desire to reuse the company's product or service.

The widespread interest in "satisfaction" as a variable has led to significant research on retailing and investigating its role in various online and offline contexts as a mediator and moderator (Liang et al., 2018). Many researchers in different areas have tried to ascertain the variables influencing customers' repurchase intention (Hellier et al., 2003; C. Kim et al., 2012; C. Liao et al., 2017). Research factors such as security, ease of use, privacy, and self-efficacy strongly influence the likelihood of repurchasing a product or service. Additionally, trust and satisfaction mediate this relationship (Agag & Elbeltagi, 2014; Aren et al., 2013; Y.-Y. Chen, 2012; Trivedi & Yadav, 2018).

Security

The most crucial aspect of online shopping is security. While some websites claim security, they often fail to provide explicit details regarding their measures to safeguard transactions and data (Elliot & Fowell, 2000). Online security can be studied in various domains, such as financial security, system security issues (web server security), and cyber fraud. According to McCole et al. (2010), ensuring security during online purchases is crucial for customers to embrace any potential risks involved in business-to-consumer transaction processes and helps to build business-customer relationships. Currently, web browsers notify customers if an online store fails to use a secure hypertext transfer protocol known as HTTPS (Strzelecki, 2019). Online stores must acquire secure sockets layer certification to meet the requirements set by browser developers, as this certification guarantees that sensitive customer information, such as personal data, shipping addresses, and payment details, will not be shared with third parties during the ordering process (Strzelecki & Rizun, 2020). E-commerce will not develop without addressing the lack of information on security controls, strengthening consumer perceptions of security, and improving trust (Choi & Nazareth, 2014). Therefore, a safe, dependable, and secure system is required. To align with recent studies that have highlighted consumers' concerns about security, we formulate the following hypotheses:

H1: Security has a significant effect on e-satisfaction.

H2: Security has a significant effect on repurchase intention.

Ease of Use

Ease of use refers to the certainty consumers have that utilizing a particular system, such as online shopping platforms, will be straightforward and uncomplicated (Aren et al., 2013). The higher a system's user-friendliness, the greater the likelihood of user adoption (Davis, 1989). The more effortless a technology, the greater the likelihood that consumers will utilize it (Deland, 1980; Normalini et al., 2024). When customers use an e-commerce website to shop, they typically search for a product and transaction information using information systems. This process can be challenging for online customers who rely only on their visual senses to make decisions. Customers frequently express interest in web pages' convenience, security, privacy, and ease of use during the pre-purchase stage. Perceived ease of use and trust in the website are crucial determinants impacting consumers' purchasing decisions (S. H. Kim et al., 2019).

Recent studies have shown that the probability of having an intention to shop rises when consumers perceive the buying process as user-friendly (Trivedi & Yadav, 2020). Furthermore, when it comes to the practical aspects of online buying, it is widely assumed that an easy-to-use e-commerce website will result in better levels of satisfaction and frequent usage than one that is difficult to navigate (Y.-Y. Chen, 2012). Consequently, we propose the following hypotheses:

H3: Ease of use has a significant effect on e-satisfaction.

H4: Ease of use has a significant effect on repurchase intention.

Privacy Concerns

Privacy refers to the extent to which customers' personal information on a shopping platform is safe and protected from online malpractice. Many studies focus on privacy preservation in medical care and social media platforms, which have recently received substantial attention. In contrast, the issue of privacy in online buying platforms has received limited attention, with only a few studies investigating the psychological and behavioral consequences of privacy protection (S. Wang et al., 2021). Customers may be reluctant to make online purchases if they do not have confidence in the security of their payment card details and believe it is vulnerable to cybercrimes (Ahmed et al., 2021; Trinh et al., 2020). Generation Z is aware of online privacy concerns; however, educating them about online safety information is still necessary.

Previous studies in the realm of e-commerce have demonstrated that consumers' views on privacy significantly and positively influence their trust in online retailers, as well as their satisfaction with online buying experiences and their intention to make future purchases (Bart et al., 2005; Roman, 2007).

H5: Privacy has a significant effect on e-satisfaction.

H6: Privacy has a significant effect on repurchase intention.

Self-Efficacy

Self-efficacy refers to an individual's confidence to perform a challenging action (Bruning et al., 2013). According to Al Gharibi et al. (2021), a high degree of perceived self-efficacy enhances an individual's capability to carry out tasks with greater effectiveness and fosters confidence in exploring and engaging with new technologies. Consumers are more likely to feel comfortable online shopping if they have high perceived self-efficacy (Islam et al., 2011; Marriott et al., 2017). They argue that self-efficacy and trust are equally important in influencing the adoption of e-commerce. This is because both these factors are psychological attributes of online consumers. Individuals with a strong belief in their ability to accomplish tasks are more inclined to adopt e-commerce, as they expect the system to be user-friendly and straightforward and are inclined to persist in using it (i.e., make repeat purchases). While several studies have investigated the effects of trust, perceived ease of use, and perceived usefulness on user behavior, few have examined self-efficacy, particularly in e-commerce. Therefore, drawing on the TAM methodology and existing research (Y.-Y. Chen, 2012; Singh et al., 2018), we propose the following hypotheses regarding self-efficacy:

H7: Self-efficacy has a significant effect on e-satisfaction.

H8: Self-efficacy has a significant effect on repurchase intention.

E-Satisfaction

It is well-known in marketing studies that consumers are more likely to be satisfied when service providers help them process and make decisions (Y. J. Wang et al., 2010). The primary determinant of repurchase behavior that has received significant attention from scholars is customer satisfaction (Akhter, 2010; Ginting et al., 2023; Gustafsson et al., 2005; Lam et al., 2004; Zoderer et al., 2016). Positive shopping experiences are frequently necessary for repurchase intention (Miao et al., 2022).

Moreover, in the context of a good or service, satisfied clients are more inclined to repurchase from a certain store than dissatisfied clients (Fang et al., 2011).

A literature review shows a lack of consensus about the association between customer e-satisfaction and repurchase behavior. Although most studies have demonstrated that repurchase behavior and customer satisfaction are positively correlated (Ginting et al., 2023; Zoderer et al., 2016), several studies have indicated that even consumers who were satisfied with their past purchases and had a pleasant experience may choose not to buy from the same shop again (Seiders et al., 2005; Verhoef, 2003; Voss et al., 2010). Therefore, we propose the following hypotheses:

H9: E-satisfaction has a significant effect on repurchase intention.

H10: E-satisfaction mediates the impact of security on online repurchase intention.

H11: E-satisfaction mediates the impact of ease of use on online repurchase intention.

H12: E-satisfaction mediates the impact of privacy on online repurchase intention.

H13: E-satisfaction mediates the impact of self-efficacy on online repurchase intention.

Figure 1 presents the conceptual model of the study.

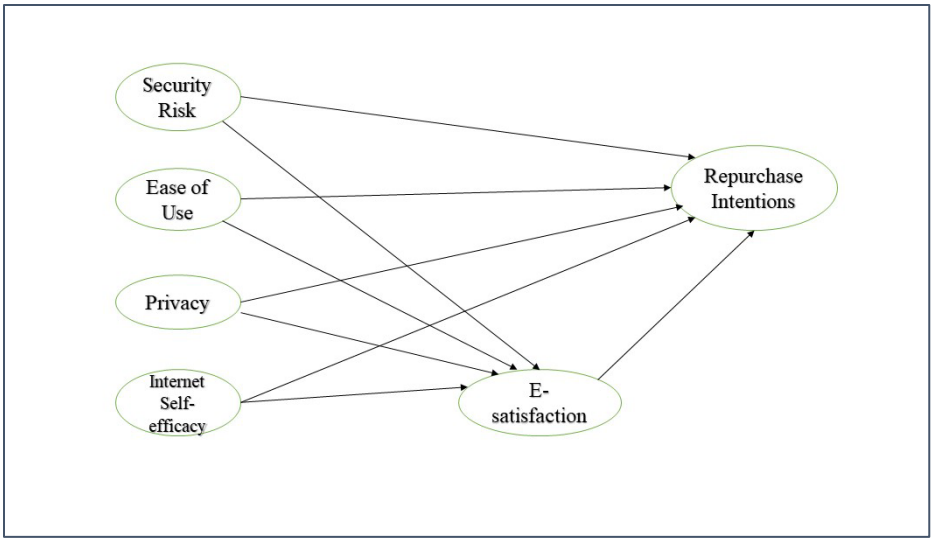

Figure 1. Conceptual model

RESEARCH METHODOLOGY

PROCEDURE

In this study, we designed a questionnaire and collected data using a Google form. The questionnaire items were measured using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). A survey instrument was created, and an extensive pilot test was conducted with 30 university students. Existing scales were adapted where necessary.

SAMPLE AND DATA COLLECTION

The study population comprised Generation Z individuals from the Delhi-NCR region who shop online regularly. The sample was drawn from schools, universities, and working people, as this age bracket covers all three groups. Snowball sampling was used to collect the samples. Google form links were sent to 1,000 potential participants from November 2023 to March 2024, and 450 valid

responses were received. Of these, 410 responses were retained for further analysis after data cleaning (response rate = 41%). The sample size of 410 was found adequate after the sample size determination using Cochran's (1977) formula (minimum 385 respondents). Demographic characteristics of the respondents indicated that the most common group consisted of men (58%). All the respondents had conducted more than five online transactions in the preceding six months. It is worth noting that all the respondents had made at least one online purchase in the preceding month, demonstrating their experience and knowledge in evaluating the online services provided by the shopping platforms they chose.

MEASUREMENT MODEL

Table 2 shows that the measures used in this study were adapted from previous studies. We used recognized measurement techniques, such as multi-item reliability and validity measures, to ensure accuracy. Security was measured using three items from Belanger et al. (2002). The four-item ease-of-use scale was adopted from L. Chen et al. (2004), Davis et al. (1989), and Sun and Xiao (2008). Privacy was measured using the scale developed by Featherman and Pavlou (2003) and Milne et al. (2004). Internet self-efficacy was measured using four items developed by Dash and Saji (2008) and J.-A. Kim and Lorsbach (2005). E-satisfaction was measured using three items developed by Oliver (1980) and Ratnasari et al. (2021). Finally, repurchase intention was measured using four items developed by Esch et al. (2006) and Sullivan and Kim (2018).

Table 2. Measurement scale and items

Variable	Scale items	Sources
Security (SEC)	Online security features affect your decision to shop from a particular e-tailer.	(Belanger et al., 2002)
	Third-party payment gateway security features affect your buying decision from a particular e-tailer.	
	Third-party security seals are essential when shopping on a particular e-tailer's website.	
Ease of use (EU)	Learning to use online stores is easy for you.	(Davis et al., 1989)
	Easy online product navigation affects your decision to buy from a particular e-tailer.	
	Clear and understandable interactions with e-tailing websites affect your buying decision.	
	You find it easy to shop online.	
Privacy (PRSR)	Signing-up and personal information will be used elsewhere without your knowledge.	(Featherman & Pavlou, 2003; Milne et al., 2004)
	When this option is selected, you prefer not to share third-party information.	
	I use anonymous e-mail while shopping.	
Internet self-efficacy (ISE)	You are confident about obtaining relevant information about a particular e-tailer from the online discussion groups.	(Dash & Saji, 2008; J.-A. Kim & Lorsbach, 2005)
	You usually feel confident about purchasing the exact item you want online.	
	You feel assured about trying an e-tailer, even if you have only observed someone else using it before trying it yourself.	
	You feel confident while shopping from a particular e-tailer only if they provide online help features for assistance.	

Variable	Scale items	Sources
E-satisfaction (ES)	You feel satisfied regarding your decision to shop online.	(Oliver, 1980; Ratnasari et al., 2021)
	You find it convenient and time-saving to shop online.	
	Obtaining complete information (product details, delivery status, etc.) makes you feel satisfied.	
Repurchase intention (RE)	You are likely to continue online shopping.	(Esch et al., 2006; Sullivan & Kim, 2018)
	You are likely to buy from the same e-tailer again.	
	You intend to revisit the same e-tailing website in the future.	
	In the future, you will want to revisit the same online shopping website to purchase the same product.	

DATA ANALYSIS

IBM SPSS 23.0 and AMOS 23 software were used to conduct the analysis based on structural equation modeling. First, data cleaning was performed using Excel and SPSS. Standard deviations were calculated in Excel, and responses with values less than 0.25 were deleted as those participants had completed the questionnaires carelessly and only used one type of response. A descriptive analysis was performed for data cleaning using SPSS, and responses were checked for missing and minimum/maximum values. No such issues were found. The proposed model was evaluated using model fit indices in a confirmatory factor analysis (CFA). The following model fit indices were calculated: root mean square approximation (RMSEA), adjusted goodness-of-fit index (AGFI), and normed fit index (NFI).

RELIABILITY AND VALIDITY

We utilized Cronbach's alpha and composite reliability to assess reliability. Findings revealed that Cronbach's alpha scores for each construct exceeded the minimum threshold of 0.70 (Lohr et al., 1996; Streiner et al., 2014). Furthermore, the composite reliabilities for the constructs ranged from 0.814 to 0.878, surpassing the 0.70 benchmark (J. Hair et al., 2017). These results validated the reliability of each construct (Table 3).

Fornell and Larcker (1981) used average variance extracted (AVE) to assess the convergent validity of scale items. The study's scales showed convergent validity, as the AVE values were above the threshold value of 0.50 (Table 3). The Fornell and Larcker criteria and the heterotrait-monotrait (HTMT) ratio were utilized to determine discriminant validity. A concept is said to have discriminant validity when its square root of AVE exceeds its correlation with other constructs, as illustrated in Table 3 (Henseler et al., 2015; Voorhees et al., 2016). We applied the HTMT ratio approach to determine discriminant validity. All HTMT ratios were below the threshold of 0.85 (Henseler et al., 2015), indicating that discriminant validity was established (Table 4).

Table 3. Factor loading, reliability, and convergent validity

Construct	Loadings	No. of items	Alpha (α)	CR	Ave
Security		3	0.813	0.814	0.594
SEC1	0.785				
SEC2	0.762				
SEC3	0.765				
Ease of use		4	0.874	0.878	0.653
EU1	0.859				
EU2	0.816				
EU3	0.779				
EU4	0.749				

Construct	Loadings	No. of items	Alpha (α)	CR	Ave
Privacy		3	0.845	0.847	0.648
PRSR1	0.775				
PRSR2	0.808				
PRSR3	0.832				
Self-efficacy		4	0.856	0.860	0.606
ISE1	0.860				
ISE2	0.776				
ISE3	0.721				
ISE4	0.752				
E-satisfaction		3	0.838	0.841	0.638
ES1	0.770				
ES2	0.788				
ES3	0.836				
Re-purchase intention		4	0.840	0.843	0.574
RE1	0.767				
RE2	0.767				
RE3	0.741				
RE4	0.756				

Table 4. Discriminant validity (Fornell and Larcker method)

	Security	Ease of use	Privacy	Self-efficacy
Security	0.771			
Ease of use	0.268	0.802		
Privacy	0.154	0.235	0.805	
Self-efficacy	0.197	-0.027	0.006	0.779

CONFIRMATORY FACTOR ANALYSIS

A CFA was conducted using AMOS to assess the measurement models. The factor loadings of each item were checked while applying CFA. We evaluated the model's overall goodness of fit using model fit metrics such as CMIN/df, GFI, CFI, TLI, SRMR, and RMSEA. Except for GFI, which was very close to an adequate fit number, all the other values were well inside acceptable limits (Bentler & Yuan, 1999; Savalei & Bentler, 2006; Schreiber et al., 2006). The six-factor model (security, ease of use, privacy, self-efficacy, satisfaction, and repurchase intention) demonstrated a good fit for the data (Table 5) with CMIN/df =2.165, GFI = 0.895, CFI = 0.937, TLI = 0.927, SRMR = 0.046, and RMSEA=0.053.

Table 5. Discriminant validity (HTMT ratio)

	Security	Ease of use	Privacy	Self-efficacy	E-satisfaction	Repurchase intention
Security	1					
Ease of use	0.268	1				
Privacy	0.154	0.236	1			
Self-efficacy	0.197	0.026	0.006	1		
E-satisfaction	0.212	0.294	0.453	0.193	1	
Repurchase intention	0.384	0.357	0.106	0.334	0.369	1

STRUCTURAL MODEL

This study aimed to evaluate the security (SEC), ease of use (EU), privacy (PRSR), and self-efficacy (ISE) influenced repurchase intention. SEC substantially influenced RE (β = 0.230, t = 3.962, p<0.001), supporting the hypothesis. The EU on RE showed a statistically significant influence supporting the hypothesis (β = 0.252, t = 4.423, p<0.001). The hypothesis was rejected since the impact of PRSR on RE was not statistically significant (β = 0.105, t = 1.753, p = 0.080). The hypothesis was accepted as ISE positively and substantially influenced RE (β = 0.247, t = 4.461, p<0.001). The hypothesis was accepted since ES positively and significantly impacted RE (β = 0.252, t = 3.904, p<.001). The hypothesis was rejected because SEC had a positive but non-significant influence on ES (β = 0.063, t = 1.096, p =.273).

The findings confirmed that the EU significantly influenced ES (β =0.189, t = 3.358, p<.001). PRSR had a significant beneficial impact on ES (β = 0.397, t = 6.913, p<.001). This supported the hypothesis. Finally, the hypothesis was validated by ISE's significant positive influence on ES (β = 0.183, t = 3.381, p<0.001). Table 6 summarizes the results.

Table 6. Model fit

Fit indices	Explanation	Recommended value	Source(s)	Obtained value
Cmin/df	Chi-square divided by degree of freedom	≤ 3 = Acceptable fit ≤ 5 = Reasonable fit	Kline (1998), Marsh and Hocevar (1985)	**2.165**
GFI	The goodness of the fit index	≥.90	J. F. Hair et al. (2011)	**0.895**
CFI	Comparative fit index	≥.90	Bentler (1990)	**0.937**
TLI	Tucker-Lewis coefficient	≥.90	Bentler (1990)	**0.927**
SRMR	Standardized root mean squared residual	≤ .05 = Acceptable fit ≤. 08 = Reasonable fit	Bagozzi and Yi (2012), Hu and Bentler (1998)	**0.046**
RMSEA	Root mean square error of approximation	≤ .08 = Reasonable fit	Hu and Bentler (1998)	**0.053**

RESULTS OF THE MEDIATION ANALYSIS

H10: Satisfaction mediates the impact of security on online repurchase intention.

A mediation study was conducted to check whether ES mediates the link between SEC and RE. SEC indirectly impacts RE through ES (H10: β = 0.017, t = 1, p = .222). However, the influence is not statistically significant (Table 7). The analysis indicated that SEC significantly impacted RE (β = 0.233, t = 3.962, p<.001). Based on the negligible indirect influence, it is concluded that ES does not function as a mediator between SEC and RE (Table 8).

Table 7. Hypothesis summary

Hypothesized relationship	Standardized estimates	t-value	*p*-value	Result
SEC -> RE	0.230	3.962	<0.001	Significant
EU -> RE	0.252	4.423	<0.001	Significant
PRSR -> RE	0.105	1.753	0.080	Insignificant
ISE -> RE	0.247	4.461	<0.001	Significant

Hypothesized relationship	Standardized estimates	t-value	*p*-value	Result
ES -> RE	0.252	3.040	<0.001	Significant
SEC -> ES	0.063	1.096	0.273	Insignificant
EU -> ES	0.189	3.358	<0.001	Significant
PRSR -> ES	0.397	6.913	<0.001	Significant
ISE -> ES	0.183	3.381	<0.001	Significant

H11: Satisfaction mediates the impact of ease of use on online repurchase intention.

A mediation analysis was conducted to evaluate the mediating effect of ES on the relationship between the EU and RE (repurchase intention). Table 7 shows a significant indirect influence of EU on RE through ES (H11: β = 0.049, t = 2.286, p<.001). The EU significantly impacted RE (β = 0.252, t = 4.423, p<.001). The significant direct and indirect effects show that ES partly mediates the relationship between EU and RE (Table 8).

H12: Satisfaction mediates the impact of privacy on online repurchase intention.

A mediation analysis was conducted to assess ES's role as a mediator in the PRSR-RE relationship. Table 7 shows that PRSR substantially indirectly influences RE via ES (H12: β = 0.099, t = 3.000, p<.001). PRSR substantially impacted RE (β = 0.105, t = 1.753, p = 0.080). The lack of substantial indirect effects demonstrates full mediation between PRSR and RE through ES (Table 8).

H13: Satisfaction mediates the impact of self-efficacy on online repurchase intention.

Finally, a mediation inquiry was conducted to examine ES's role as a mediator in the association between Internet SE and RE. Table 7 demonstrates that SE has a significant indirect impact on RE through ES (H13: β = 0.048, t = 2.474, p<.001). SE significantly impacts RE (β = 0.247, t = 4.461, p<0.001). The considerable indirect impact and insignificant direct effect indicate that ES fully mediates the relationship between PRSR and RE (Table 8).

Table 8. Mediation summary

Relationship	Direct effect	Indirect effect (β)	Confidence interval		t-value	*p*-value	Conclusion
			Lower bound	Upper bound			
SEC -> ES -> RE	0.233 (.000)	0.017	-0.12	0.058	1.000	0.222	no mediation
EU -> ES -> RE	0.269 (.000)	0.049	0.15	0.103	2.286	0.001	partial mediation
PRSR -> ES -> RE	0.112 (.055)	0.099	0.43	0.174	3.000	0.001	full mediation
SE -> ES -> RE	0.231 (.000)	0.048	0.17	1.000	2.474	0.001	partial mediation

MULTICOLLINEARITY TEST

Common method bias (to check the multicollinearity issue) was estimated using the latent common method factor, with a difference of 1 degree of freedom (DF) and a 3.057 chi-square value observed between the models (Serrano Archimi et al., 2018). The results were not statistically significant after the test for common method bias. Considering the 1DF significance level of 3.84 at $p = .05$ level, the difference between the models was less than this value. As such, there was no significant issue with common method bias (Table 9).

Table 9. Common method bias

	CMIN	DF
Original model	658.028	304
Common factor model	645.971	303
Difference	**3.057**	**1**

Further, the VIF (variance inflation factor) method reassures the multicollinearity issue (Kock, 2015). Following the VIF method test, no such multicollinearity issue was found, as all the values are within the 3.3 threshold limit. The VIF values of the model are shown below (Table 10).

Table 10. VIF values

	VIF
ES1	1.893
ES2	1.913
ES3	2.207
EU1	2.628
EU2	2.307
EU3	2.067
EU4	1.950
ISE1	2.435
ISE2	2.053
ISE3	1.826
ISE4	1.948
PRSR1	1.910
PRSR2	2.074
PRSR3	2.165
RE1	1.847
RE2	1.857
RE3	1.881
RE4	1.884
SEC1	1.868
SEC2	1.793
SEC3	1.730

DISCUSSION AND THEORETICAL IMPLICATIONS

The main aim of this study was to explore the factors that affect the online repurchase intention among Generation Z customers in India. Our study's findings are consistent with Bhattacherjee (2001a) and show that perceived ease of use and Internet self-efficacy significantly influence repurchase intention (Table 6). Furthermore, as stated by Y.-W. Liao et al. (2014), repeat purchases are associated with customer satisfaction. Satisfied customers intend to repeat purchases from the same e-tailer because of the trust developed during the previous transaction. In addition, according to Chiu et al. (2009), online security also has a substantial influence on repurchase intention. However, this study found that privacy had no substantial effect on repurchase intention, a unique outcome of this research. A possible reason for this is that Generation Z customers, who are considered digital natives, tend to view information-sharing as less invasive to their privacy when they trust that they can control how the information is used and believe that it will be used to draw accurate conclusions about them (Halim et al., 2023; Kambuno et al., 2022; Windasari et al., 2022). Their belief in their capability to control the use of information is supported by the fact that in this study, self-efficacy has

emerged as a key determinant that influences repurchase intention. This means that when customers are aware of a particular website's Internet usage and privacy policies, they perceive a greater degree of control over their information and trust disclosing information to organizations.

This study also analyzed the mediating role of e-satisfaction in the relationship between repurchase intention and its different factors. We find that e-satisfaction is a crucial mediator between repurchase intention and other determinants and draw the same conclusions (Yen & Lu, 2008). Furthermore, e-satisfaction partially mediates between ease of use, self-efficacy, and repurchase intention. This suggests that customers who have a greater level of satisfaction with a product bought from an online retailer also place considerable importance on the ease of use during the buying process, which increases their intention to make future purchases. Furthermore, clients with better self-efficacy exhibit correspondingly higher levels of repurchase intention and e-satisfaction. In addition, e-satisfaction acts as a mediator between privacy and repurchase intention (full mediation). This indicates that privacy alone does not affect customer repurchase intention; however, when customers are satisfied with a particular e-tailer, the privacy factor adds significant weight to their repurchase intention. This study also found that e-satisfaction does not mediate between security and repurchase intention, which is a distinct finding; nevertheless, in a direct relation, there is a strong correlation between security and repurchase intention. Overall, this research confirms the findings of Y.-Y. Chen (2012), Hsu et al. (2014), and Trivedi and Yadav (2020) that e-satisfaction is an essential factor when studying repurchase intention among online customers along with other vital factors such as security, privacy, ease of use, and internet self-efficacy.

PRACTICAL IMPLICATIONS

This study has numerous implications for practitioners. To enhance online customers' repurchase intention, it is essential to effectively address computer-related individual differences, such as computer self-efficacy. For example, if an e-tailer wants to target Generation Z customers, they should collaborate with IT professionals and develop various computer literacy programs on online streaming platforms, such as YouTube. These programs will increase their target customers' confidence in online shopping portals and their online repeat purchases. Additionally, practitioners should work to improve the online shopping experience by making the portal easy to use. Generation Z is a generation that is accustomed to fast Internet experiences; thus, they prefer that the process of completing online transactions is quick and has fewer clicks. Their search for products, payments, and redressal mechanisms should not be tedious. Furthermore, the main aim of the e-tailer should be to satisfy the customer because satisfied customers will repeat their purchases, increasing overall profitability.

Managers who want to retain customers must describe their company's privacy and security policies on their online portals. This would show the company's commitment to transparency and provide guidelines for customers in case of any grievance. Managers should also encourage regular feedback from existing customers to know whether their shopping experience is going smoothly. In case of any discrepancy, managers must improve the shopping process; therefore, the idea of ease of use should continue to prevail in the customer's mind.

For marketers, the aim is to increase the product's reach to gain more customers and keep existing customers engaged in repurchasing from their brand by running marketing campaigns from time to time. Marketers can collaborate with social media influencers who can provide video descriptions of products and portal usage for the smooth completion of transactions. The lifestyle of its favorite influencers influences Generation Z. Hence, marketing campaigns by influencers keep them engaged with a particular brand; moreover, seeing their favorite influencer using a specific product or brand increases customers' trust and their chances of repurchasing the same brand. In addition, this method increases the self-efficacy level of customers, as they are more familiar with the usage of the product along with the ordering process.

CONCLUSION

This study used the ECM and E-TAM to analyze customer behavior after purchasing a product to assess the elements influencing online repurchase behavior. Practitioners, managers, and marketers can enhance customer satisfaction in the e-commerce sector using the outcomes from this study to refine their strategies.

The research findings unveiled several significant determinants that influence the intention to repurchase. The results show that security and ease of use significantly and positively affect repurchase intention, emphasizing the importance of incorporating strong security mechanisms and user-friendly interfaces in e-commerce systems. We also demonstrate that Internet self-efficacy is a robust indicator of repurchase intention, highlighting the importance of customers' self-assurance in their ability to use online buying platforms effectively. This study also illustrated the crucial significance of e-satisfaction, which functions as an intermediary between the factors and repurchase intention. Although privacy did not directly impact repurchase intention, it did have a significant indirect impact through satisfaction. This suggests that addressing privacy concerns can improve customers' overall satisfaction with online shopping, potentially increasing the likelihood of repurchases.

This study provides significant insights that practitioners, managers, and marketers can implement. Practitioners must effectively manage computer-related differences among consumers, particularly Generation Z customers. They could organize computer literacy programs and improve customers' online buying experience to foster confidence and satisfaction and promote repeat purchases. To develop trust and loyalty among customers, managers should prioritize transparency by providing detailed explanations about their company's privacy and security policies. By implementing regular feedback systems, businesses can efficiently resolve any potential difficulties during the buying process. Feedback not only improves the entire user experience but also enhances customer satisfaction.

Furthermore, influencer marketing can work as a beneficial tactic for marketers to expand the reach of their products and enhance interaction with Generation Z consumers. Collaborating with social media influencers can lead to genuine product endorsements and establish brand credibility, ultimately influencing the likelihood of repurchases. By harnessing the influence of key individuals, marketers may efficiently showcase product utilization and simplify the process of placing orders. This increases customers' trust in their ability to use the product and deepens their familiarity with the brand.

Developing successful tactics to build enduring relationships with customers requires understanding the variables that affect customers' tendency to make repeat purchases in the e-commerce industry. Businesses can foster client loyalty and promote recurring sales in the dynamic e-commerce environment by prioritizing security measures, boosting user experience, and improving customer satisfaction at every stage of online purchasing.

LIMITATIONS AND FUTURE RESEARCH RECOMMENDATIONS

The limitations of this study are mostly based on geographical and temporal constraints. The present study was conducted in Delhi-NCR, India. Subsequent research could build on the current study's findings by conducting additional inquiries. For example, the scale created in this research can be employed to analyze the impact of cash-on-delivery as a payment method on nationwide purchase intention. Alternatively, a comparative study could be undertaken to compare cash-on-delivery effects across different countries.

This study specifically examined the determinants that influence the likelihood of Generation Z customers engaging in online shopping repurchase behavior. In India, Generation Y (millennial) customers constitute a significant portion of the online shopping industry. Future studies could compare Generation Z and Generation Y customers because the latter may be more concerned with privacy

and security factors. Further studies could extend the scale of this study and explore the comparative perspectives of both groups.

DECLARATIONS OF INTEREST

The authors declare no financial or personal interests that may have influenced the work presented in this study.

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AUTHORS

Abhimanyu Pal is a research scholar in the Department of Finance and Commerce at SRM University, Delhi-NCR, Sonepat, Haryana, India. He is a UGC NET-JRF-qualified candidate. He obtained his M.com from Maharshi Dayanand University, Rohtak. He has published articles in reputed journals and presented various research papers at national and international conferences.

Upendra Pratap Singh is an Associate Professor of Finance and Commerce at the SRM University, Sonepat, Haryana. He completed his B.Com, M.Com. & M.B.A. with first-class marks. He completed his Ph.D. in 2013 on Capital Market Practices in India. Dr. Upendra has 13 years of experience in the field of academics and various administrative positions. Dr. Upendra Singh has supervised 6 Ph.D. doctoral research students, and all Ph.D. degrees have been awarded. Presently, he is supervising a large number of dissertations/projects at the PG/UG levels and guiding 3 UGC-JRF Ph.D. scholars. He has published several papers in Scopus and the UGC-care Journal and presented papers at international and national conferences. Currently, he is working with his scholars on the application of blockchain technology and artificial intelligence.

Ashish Kumar has completed his B.Com and M.Com degrees from the Chaudhary Charan Singh University, Meerut, India, and his PhD from the SRM University, Sonepat, Haryana, India. He is currently an Assistant Professor at the SRM University, Sonipat, India. He has published numerous articles in top-tier journals, including *Applied Energy, Research in International Business and Finance*, *Journal of Corporate Accounting and Finance*, *International Journal of Hydrogen Energy*, *Journal of Cleaner Production*, and *Sugar Tech Journal*. He has presented research articles at international conferences, including IIM Shillong, India, and IIM Jammu, India. His current area of research is corporate social responsibility, energy policy, social accounting, and sustainability. He has also published several book chapters.