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THE IMPACT OF E-DETERMINANTS ON CUSTOMER LOYALTY: A SOCIAL SUSTAINABILITY PARADIGM

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Abstract

Online fashion markets in Pakistan are constantly facing challenges and continue practicing applying technological advancement to gain customers' loyalty. To bridge this research gap, this study aims to examine the impact of e-factors on customers' e-loyalty in Pakistan's e-commerce fashion industry. Data was collected through an online questionnaire. A total of 366 sample data and statistical outcomes were analyzed. The initial test was performed by using SPSS. Assessment of measurement and structural model was performed using PLS-SEM. The result shows that e-factors (i.e., social media, search engine optimization, online display, and product innovations) significantly and positively impact customers' e-loyalty in e-commerce fashion markets. The study findings benefit local and international online fashion marketers, as they provide full knowledge about the importance of e-factors that shape and enhance customers' e-loyalty. Fashion marketers can gain insights by developing search engine optimization, designing eye-attractive online displays, recognizing the importance of social media, and promoting product innovation. The findings further help fashion marketers understand the importance of e-commerce, as the current generation prefers to buy online rather than physically visit fashion stores.

Keywords: Social Media, Search Engine Optimization, Product Innovation, Online Display, Customers' E-Loyalty.

Introduction

E-commerce plays a significant role in the current digital world. It has become a boom in the modern business era. It refers to selling or buying services/goods using the internet, for instance, transferring money through online transactions (Nagadeepa, 2019; Nasimi et al., 2018). It refers to the online selling of products/services. Constantly, it has been growing worldwide. According to a statista.com report, its worldwide sales will have reached up to $ 27 trillion by 2020. Most customers use e-commerce for their fashion purchases. Therefore, the online fashion industry has seen considerable growth globally in the last few years because the competition among fashion markets has been increasing rapidly due to increases in customers' demand for online fashion brands. The

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fashion market is moving continuously from traditional to web-based retailing to achieve an advantage over competitors (Ahmad et al., 2020).

It is the largest B2C market segment. It has been growing 15x faster than other e-industries. It has generated a worldwide revenue from $481 billion (2018) to $585 billion (2020), and it has been forecasted to increase to $713 billion by 2022. The market has been predicted to grow to 8.6% and reach up to US$1003.5 billion by 2025 (Gallaga, 2022). The online Fashion industry is divided into the following segments: apparel (e.g., clothes for children, women, and men), accessories, sports apparel, gold or diamond jewelry, bags (e.g., briefcases, purses, suitcases, leather bags, gloves, etc.), and shoes. (Noor et al., 2015). However, apparel is the first largest segment of the fashion industry, contributing $ 403 billion by 2020. Shoes are the second largest segment, having contributed $117 billion in 2020. Accessories and bags are the third largest segment, contributing $85 billion by 2020 (Smith, 2022).

Most online fashion customers belong to America, the United States, France, Spain, Italy, the United Kingdom, and China. China's online fashion market will generate $284.311 billion in revenue by 2020. The U.S. e-fashion market has generated $127.025 billion in revenue by 2020, contributing 28% of shares in e-commerce markets. The U.K. e-fashion market will have generated $32.527 billion in revenue by 2020 (Aaron et al., 2022). China is the king of the e-commerce industry and the country that is the first largest. It is spending up to $740 billion on fashion e-commerce. The United States of America is the second largest, spending up to $561 billion on the e-commerce fashion industry by 2020. 77% of South Koreans made online fashion purchases by 2020 (Jain et al., 2022). In Pakistan, online fashion industry revenue increased to $2,748 million in 2020. It has been noted that online advertisements that make the e-commerce industry profitable significantly impact customer repurchase behavior. Consequently, 43% of online customers are influenced by social ads, online offers, sales, personal messages, and new product information available on the Internet. Control 75% of customers. (Khan et al., 2020).

In Pakistan, fashion is the largest segment in e-commerce markets. Expected revenue will grow to 14%, and we predict it will increase to $ 5,335 million by 2025. Apparel is the largest segment of the e-fashion industry because its market volume was $ 2,192 million in 2020. In the apparel segment, the top five online fashion marketers are Khaddi, which contributed $35.8 million in 2019. Gul Ahmed contributed $ 37.4 in 2019, Alkaram Studio contributed $23.4 million in 2019, Junaid Jamshed contributed $ 22.4 million in 2019, and the limelight contributed $ 20.9 million in 2019 (Statista.com, 2022)In Pakistan, customers from urban cities are more attracted to online shopping trends than customers from rural cities. Customers should know that buying from e-markets is easy and time-saving, such as getting their desired product with a few clicks on their mobile or laptop screen. (Anjum & Chai, 2020).

In developed countries, such as the United States, China, the United Kingdom, Japan, Russia, Spain, etc., e-markets are growing fast. In developing countries like Pakistan, fashion e-market growth is also faster but slower than in developed countries (Cano et al., 2022). Due to a lack of e-purchase intention, security issues, lack of

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awareness about the internet or social media usage, lack of education, lack of trust in online shopping, lack of satisfaction, high illiteracy rate, and lack of interest in online shopping by old age customers, high corruption (such as fraud or fake websites or fakes social media account) that reduce the customer e-loyalty (Faqih, 2022). Another reason is that Yeo, Tan, Kumar, Tan, and Wong (2022) argued that Pakistan's online fashion market's growth rate is slower than that of the UK online fashion industry. Pakistan's online fashion industry uses web 2.0 or 2D technology only. At the same time, the United Kingdom's online fashion industry uses Web 3.0 or 3D technology, which is more advanced than Web 2.0 technology, to sell its products and promote its business. That is why online fashion markets in Pakistan have a slow growth rate compared to developed countries such as China, the U.K., and the USA. Online fashion markets in Pakistan are constantly facing challenges and continue practicing applying technological advancement to gain customers' loyalty.

Moreover, discussion to enhance customer e-loyalty can be ten times more worthwhile as the customer becomes a lifetime purchaser. Designed e-business models without customer e-loyalty will soon fall apart. (Hansen, 2013). According to (Momen et al., 2019)Limited studies have examined the possible impact of e-factors on customer e-loyalty in recovering online fashion markets' technology issues or failures effectively.

Rationale of the Study

The competition among e-markets has been increasing rapidly due to increases in customers' demand for online branded clothes, bags, jewelry, etc (Sadia et al., 2020). Most people buy branded items. Fashion e-marketing is becoming more inspiring as the new generation wants to buy online, and the world's traditional markets squeeze into the digital markets (Maity & Gupta, 2016). Traditional fashion markets have been adapting online marketing to sell their products and promote their businesses, using social media, advertisements, and search engine optimization (Momen et al., 2019). The fashion industry's managers try to catch customers' attention toward their brand through the internet, such as through inspiring social media postings, continuously innovating their product, making eye-catching and effective online displays, and increasing traffic on the website through search engine optimization, as fashion e-marketing becomes a popular trend nowadays (Arnold, 2009). Noor Ahmed Memon (2015) Argued that most customers prefer to buy online rather than visit the physical store. That is the reason for the increase in competition in the fashion market. (Maity & Gupta, 2016).

Problem Statement

Furthermore, the current study bridges the gap from the previous literature by examining the impact of e-factors on e-loyalty, through which marketers need to focus on specific issues regarding e-commerce. Thus, the study adds to the recent research related to providing information and awareness to online marketers to apply technology advancements such as web 3.0 technology or 3D display for their online fashion brand to gain a competitive advantage at the global level.

Research Question

1. Do the e-factors impact the e-loyalty of the customers?

Research Objective

- The study's purpose is to identify the impact of e-factors (i.e., social media, product innovation, online display, and search engine optimization) on customer e-loyalty in Pakistan's fashion markets.

Literature review

Based on previous research, various theories were applied to this study, including the Reasoned Action, Planned Behavior, Signaling approach, AIDA model, Market response, Affective response, Cognitive response, and clear hierarchy. (Farzana et al., 2018; Momen et al., 2019; Pappu & Quester, 2016; Sajjad et al. your Rashid, & 5, 2012; Soomro, 2019).

Fishbein and Ajzen (1975) Proposed the Reasoned Action theory. It explained the association between behavior, attitude, and intention. According to Fishbein and Ajzen (1980), the TRA model's postulate follows that individuals make rational decisions based on available information, and sudden or unexpected decisions determine particular behavior. It is based on psychological changes. However, if a brand provides good quality information through an e-commerce website in B2C, it significantly affects the customer's perception of online purchases and loyalty. In addition, if any relevant knowledge offered by the website is reliable and accurate. Then, it enhances the intention of customer purchases, retention, and loyalty.

The theory of Planned Behavior proposed by Ajzen (1991) Stated that people display multiple types of behavior in which they display self-control. However, behavior depends on both abilities to control behavior and motivational intentions. This theory is used to understand and predict individual behavior. It postulates that the behaviors of people might be identified by their choices of the people (Nizam et al., 2022). The perception of behavior can be different under different circumstances. A good brand image is an essential factor in the decision-making process, motivating the customer to buy the product and enhancing the purchase intention (Kotler & Keller, 2006; Shiau, 2017).

The signaling theory proposed by Spence (1974) Stated that one party (firm) conveys the idea or message to the other party (customer). A signal refers to activities or attributes of manipulability that pass knowledge about the signaler. According to Pappu and Quester (2016) Moreover, Bhandari and Bansal (2018) argue that SEO signals because being on the top rank or the first page of the search engine results tells customers that you are essential and better than other brands. Social media and Online displays also signal that brands convey their messages through ads, blogging, app posting, and attractive displays (Celeridad et al., 2019). Furthermore, these signals positively affect customer e-loyalty (Momen et al., 2019).

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Farzana Parveen Tajudeen et al. (2018) Stated that based on the conceptual framework, advertising through the internet, including activity on social media, online display, SEO, or information about new products, is the same strategy components and inputs, which trigger emotional or cognitive behavior of customers and have positive impact enhance the loyalty of customers. However, there are various theories of advertising which define the concept of input and output. To assess the effects of advertising, Lewis (1898) Introduced the model of AIDA (Attention, Interest, Desire Action), examining the stages of purchasing an individual's product. Market response theory states that a significant association between advertising and customer buying behavior is measured by brand choice. For instance, persuasive content and exciting and engaging ads on social media positively affect customers' intention to purchase and loyalty. (Nichifor, 2014).

Cognitive response theory states that advertising affects the activities and attributes related to the product and rational purchase decisions. Moreover, good search results regarding the brand's effect or price increase purchase repetition and loyalty (Thorson & Moore, 1996). Affective response theory, Sardinha (2015) Stated that the relationship between advertisement and an individual's emotions is significant. Customer feelings include worry, pleasure, and excitement arising from exposure to the message, which significantly affect the customer buying behavior and loyalty. The persuasive hierarchy theory proposed by Lavidge and Steiner (1961) Assumed that persuasive advertising, such as sales advertising, affects the customer purchase decision. For instance, 50% off a particular product's advertising on the brand's Facebook page encourages the customer to buy the product. Moreover, online sale advertisements pleasure the customer and increase purchase intention and loyalty. (Maity & Gupta, 2016).

Customers' E-loyalty

Customer e-loyalty is customer satisfaction with a particular brand to repeatedly purchase the same service or product (Ahmed et al., 2019). N. Ahmad et al. (2015) investigated the impact of social media on online fashion brands in Karachi, Pakistan. The study found a significant and positive association between them. Ahmed et al. (2019) investigated the relationship between social media marketing and the loyalty of customers in Pakistan's education sector. They found that customer e-loyalty was positively influenced by Facebook pages, Instagram, LinkedIn, YouTube advertising, and websites, all of which are included in social media sources. Using S.M. by brands, such as keeping active on S.M., updating for upcoming products, and regularly posting new product pictures on social media, significantly enhances the customer's interest in that brand. Many customers recommended their favorite brand to their family members and friends who recognized it, as customers were loyal to it. Bilgin (2018) examined the influence of S.M. marketing activities on loyalty, awareness, and the brand's image in Turkey. The results found that social media is essential and positively increases customers' loyalty. Luysterburg (2017) investigated the impact of search engine optimization on customer loyalty in the Netherlands. Shiau (2017) explores the influence of product innovation on behavior intention in Japan. S. Ahmad et

al. (2020) examined the impact of advanced technology on customer satisfaction and loyalty in the online fashion industry.

Celeridad et al. (2019) Investigated the influence of visual advertising and display on customer attention and loyalty in the Philippines. The results found that visual display and advertising catch the attention of customers, which significantly increases customer e-loyalty. According to Maity and Gupta (2016)Advertising plays an important role. It is the best strategy, which helps retain loyal customers and attract new customers to the brand. However, online marketers use repetitive advertising to build the brand's quality and create customer awareness. It increases the company's sales and profit and enhances the customer's purchase intention.

Jalal Hanaysha et al. (2014) Investigated the impact of product innovation on customer e-loyalty in Malaysia. The study found that product innovation significantly affects customer e-loyalty. Moreover, it enables the customer to compare and differentiate the innovative product from the other brands' products. However, quality improvement of products builds a positive brand image, enhances perception, attracts customers, and reinforces customer loyalty. Moreover, product innovation and customer e-loyalty have a positive association that increases the growth and survival of the brand.

Social Media

Social media is a group of web-based applications, such as online communities and mobile apps. It enables internet users to share, engage, and create content. (Kaplan & Haenlein, 2010). Alexander Richter and Koch (2007) Argued that Social media is an online platform and application that facilitates content sharing, communication, collaboration, and interactions. It became necessary to use social media for almost all small, medium, and large size organizations or businesses to promote themselves and earn and grow their business using an online platform. Previous researchers found that social media positively affects customer e-loyalty. Increases or decreases in S.M. activities by local or international fashion brands decrease or increase the loyalty of the customer. (N. Ahmad et al., 2015; Hahn, 2018; Kaplan & Haenlein, 2010; Mohr, 2015; Salem & Salem, 2019)

Many companies have social media accounts, and they continuously grow through them. Social media enables companies to interact with their customers or clients directly (Osei-Frimpong & McLean, 2018). Nowadays, social media has changed the old trend of physical shopping with online shopping. Also, the behavior and perception of the customers, public relations, ways of communication, business operations, and processes have changed. It became easy for customers to purchase anything online. It increases the possibilities for the fashion industry to interact with customers and reach out directly to them. On the other hand, it makes it easy for the organization to understand the customers' needs. It wants, through customer feedback, data collection, analysis, and interpretation of data, to offer a better product and fulfill the customers' demands. (Farzana et al. et al., 2018).

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Osei-Frimpong and McLean (2018) Argued that social media development platforms such as YouTube, Instagram, LinkedIn, Facebook, etc., brought new brand forms and easily interacted with customers. S.M. increases online customer e-loyalty. Simultaneously, if a brand creates its profile, page, or channel, it significantly increases the customer e-loyalty of customers.

Moreover, Ebrahim (2019) Argued that customers are interested in their communication patterns and levels. Therefore, customers can react to, compute, and relate to the brand. However, increasing customer loyalty is crucial to building a powerful sense of customers and a significant association between fashion brands and customers. Kaplan and Haenlein (2010) Argued that social media is essential for business survival as it increases the companies' profit and growth. Social media includes Facebook, Second Life, YouTube, Twitter, and Wikipedia, and it is used mainly by brands to positively affect customers' behavior.

Breitsohl, Kunz, and Dowell (2015) Investigated online consumption in different communities. The study found social media's most substantial and positive impact on customer e-loyalty across all communities. In contrast, the effects of sharing benefits, altruistic and functional activities, and directions varied in significance, depending on the community's characteristics. The results were helpful for online marketing managers to understand the customer's needs in different communities, motivate them, and design different strategies for online customers. Subsequently, the above literature found an association between social media and customer e-loyalty. Social media shows a brand's online profile, positively influencing the customer's e-loyalty. It demonstrated that fashion brands' good profile on social media leads to increased customer e-loyalty (N. Ahmad et al., 2015). Social media increases awareness among customers who do not know about trends and the latest fashion. In short, it increases customers' loyalty by following the pages and profiles of fashion brands regularly, keeping in touch, and buying things online. (Evans, 2010).

Product Innovation

Product innovation is the most critical factor and the key to success in the Fashion Industry. (Arnold, 2009). It is defined as the market introduction, creation, and development of existing, new or improved services or goods. (Hanssens et al., 2004)Product innovation aims to increase profit by promoting products' features and quality. However, it covers various aspects, including new product development, design improvement, resource utilization, and component or feature changes to create a new product.

Product innovation is essential for the fashion market because fashion changes rapidly and depends on time, events, and trends. Therefore, it helps create market space by determining the gaps and imposing that market into a new area. (Devi Selvarajah, 2018). According to Shiau (2017), product innovation enhances the quality and degree of the product, significantly influencing Customer e-loyalty. The study found a positive association between product innovation and loyalty.

Yalcinkaya, Calantone, and Griffith (2007) Argued that innovation and the development of products are most important for the fashion industry. Using the creation of products, companies can gain a competitive advantage, attract new customers, retain existing customers, and strengthen distribution channel relationships. The study found that product innovation enhances brand value and increases customer loyalty. Deloitte (2006) Revealed that product innovation leads to long-term success for online international, national and domestic fashion markets. Furthermore, continuous product development and innovation make markets successful, fulfill customers' expectations, and meet their needs. According to Jalal Hanaysha et al. (2014), unique product innovation significantly affects customers' purchasing decisions.

Moreover, it enables customers to compare and differentiate the innovative product from the other brands' products. However, quality improvement of the product creates a good brand image, enhances customers' perception, attracts customers, and reinforces their loyalty. Moreover, product innovation and customer e-loyalty have a positive association that increases the growth and survival of the brand.

Online Display

Online display is a type of online advertising that visually conveys a business message or advertisement through a blog or microblogging, logos, animations, banner ads, videos, photographs, slides, graphics, pop-ups, search advertising, text, etc. However, different brands have used online displays to promote their businesses. (Goldfarb & Tucker, 2011)For instance, the fashion industry has been using online displays, including text ads, pop-ups, search advertising, etc., to attract customers' attention to its brands. This is a vital e-factor that positively influences customer loyalty. (Sudha. & Sheena., 2017).

Sudha. and Sheena. (2017) Argued that online display is the most important for online marketing in fashion platforms, which influences customer e-loyalty immediately and significantly. An e-display, including blogs, increases business growth by having full product descriptions. Bloggers in the fashion industry have a high legitimacy status and many followers. Moreover, to catch the audience's attention, YouTube is the best option. Furthermore, other apps like Tumblr, Instagram, Pinterest, and others are highly used by customers to grab the attention of customers. The fashion industry has been using an online display that includes text ads, pop-ups, search advertising, etc., to get the customers' attention toward their brands. It is a critical e-factor that positively influences customer loyalty. (Sudha. & Sheena., 2017).

Sadia Idrees et al. (2020) stated that online fashion industries use innovative technologies that include Web 2.0 and Web 3.0 technologies to sell their products and promote their business. In Pakistan, many fashion stores use web 2.0 technology, including Sapphire, Nishat, Khaddi, Alkaram Studio, Junaid Jamshed, HSY Studio, Chen-One, Bareeze, and GulAhmed. However, 2D image display increases customers' interest. It provides a detailed description of the product, such as bag colors and material, jewelry material and weight, glasses, clutches, footwear, fabric type, availability of colors or sizes, length of fabric in meters or inches, print, picture of front

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and back of shirts, etc. Further, the detailed description of the product and images attract customers more and increase customer buying rates and online business growth. After online shopping, Customers give their feedback by rating and recommending the particular brand, leading to an increase in the purchase intention of other customers and significantly increasing customer e-loyalty.

Maity and Gupta (2016) Advertising plays a vital role. It is the best strategy for retaining loyal customers and attracting new customers to the brand. However, online marketers use repetitive advertising to build the brand's quality and create customer awareness. This increases the company's sales and profit and enhances the customer's purchase intention.

Search Engine Optimization

It is an improvement process for websites or Pages to increase their visibility in search results. For instance, if any business page has more visibility in search results, it will increase the chances of getting customers' attention toward that business. (Sudha. & Sheena., 2017). Product or service promotions that display output as an engine of search results are known as search advertising (Shahid et al., 2022)Today, search engine optimization is identified as the best technique for increasing the number of visitors to websites. However, Bing, Google, and Yahoo are the top search engines. (Bolat & O'Sullivan, 2017).

According to Adams (2013)Search engine optimization is the best technique to increase website visitors. In addition, online marketers should use search engine optimization techniques to build a strong familiarity with the brand, increase customers' online traffic, and rush on their brand's profiles and pages. (Endo et al., 2019)Individuals search for essential things with particular keywords, enhancing customer loyalty. For instance, the customer searches for the best designer suit for his/her loved one and finds a top-rated fashion designer. This inspires the customer to find five-rated brand information before shopping. However, better search engine optimization also increases customer loyalty. (Bhandari & Bansal, 2018).

Zilincan (2015) Argued that hiring a search engine optimization agency is considered the most expensive in the fashion industry. Therefore, fashion marketers should understand search engine optimization techniques and their derivation. Moreover, marketers should implement the following instructions to boost their rank in the search engine and get more customer traffic. The website should be customer friendly, easy to understand and have a short loading time. Choose unique and simple keywords, be mobile friendly, optimize content, write links such as Facebook, Instagram, etc., design a good picture for the product and make it easy to shop for customers, use eye attractive colors and choose the precise font, optimize cart for shopping, monitor check-in, and checkout of customers.

Sudha. and Sheena. (2017) said that in the fashion industry, marketers use the optimization of search engine techniques to order (rank) their business at the top of the search. It became an essential tool for businesses to build online traffic on websites.

Marketers use this technique to expand the number of customers, often using a search engine (e.g., Yahoo, Bing, Google, etc.) to find their product or brand by typing keywords. (Momen et al., 2019) argued that the search engine optimization technique inspires the individual most. For instance, if an individual finds their search product at the top of the search engine, it enhances the customer's e-loyalty. They found a positive association between search engine optimization and customer e-loyalty. Moreover, it is the best tool as it drives specific customers to brands of choice.

Conceptual Framework

The fashion markets need to make customers loyal to their brands. According to previous studies, to increase customer e-loyalty on the online platform, brands must use social media, search engine optimization techniques, product innovation, and attractive online display strategies, which positively enhance the customers' purchase intention, retain customers and improve customer loyalty. (Ahmed et al., 2019; Berman & Katona, 2020; Garanti & Kissi, 2019; Jalal et al., 2014; Maity & Gupta, 2016; Momen et al., 2019; Sadia Idrees et al., 2020). Figure 1 shows the current study's conceptual framework.

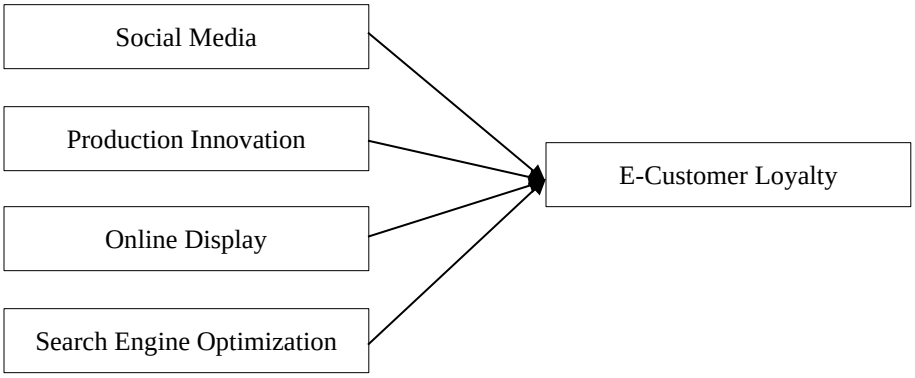


Figure 1. Conceptual model of the study

Research Hypotheses

Table 01: Summary of Research Hypotheses	
H_1:	Social media is positively related to Customer e-loyalty.
H_2:	Product innovation is positively related to Customer e-loyalty.
H_3:	Online display rewards are positively related to Customer e-loyalty.
H_4:	Search engine optimization is positively related to Customer e-loyalty.

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Methodology

This research followed a correlational design, which was used to check the link among variables. According to (Samuel and Okey, 2015), it is used to identify the relationship between two or more variables. Correlational research design examines the cause and effect among variables to accomplish the best outcomes. It is the best approach to examining the relationship among variables (i.e., independent, dependent, etc.). Explanatory research is used in this study. According to Page and Meyer (1999), in explanatory research, a relationship between variables is observed. It was conducted to solve the problem that had not operated properly previously in the same context. A quantitative approach is used in the current study. According to Apuke (2017) Quantitative statistics is a scientific method. In this method, numerical analysis or mathematical data techniques examine the problems' effects and causes and interpret the results. Quantitative research was used because the data was in numeric form. Furthermore, this study collected data through questionnaires.

The sampling design comprises topics such as the sampling technique, size of the sample, frame, and target population used in the present study. Cavana, Delahaye, and Sekaran (2001) Stated that population refers to the properties of the information and data collected during the research study. Zikmund, Babin, Carr, and Griffin (2013) Said it involves a sub-collection from the population of interest representing a particular segment of the whole population of interest. However, this study's population was the fashion markets' online customers from Karachi, Pakistan.

This study used the convenience sampling technique. According to Etikan (2016)The convenient sampling technique is used to increase the chances of delivery, such as choosing readily available and reachable contributors to the researcher. A non-probability sample is used to select pieces from a population audience that are convenient to reach and collect data by spreading the questionnaire physically or online to get authentic results. All the data was collected from the convenience sample (Non-probability sample) of the population. 400 questionnaires were distributed among the customers in Karachi. Three hundred seventy-two questionnaires were returned and filled out, while 366 were usable for analysis. Six questionnaires were excluded from returned questionnaire 366, and 28 were not born out of 400 distributed questionnaires on which research was performed. The valid response rate was 91.5%, which means 366 questionnaires.

The questionnaire had two sections. Section A comprised demographic questions, such as gender, race, age, educational level, and years of experience in online shopping. Section B had questions on four independent variables, i.e., social media, search engine optimization, product innovation, and Product display, and the dependent variable, customer e-loyalty. An introductory paragraph was attached as a cover letter to the questionnaire, explaining the study's purpose and the participants' eligibility. It also made sure about the confidentiality of their responses. The questionnaire items in this research were adapted from different sources in the existing literature. The source and measures of study variables are presented in Table 2.

Table 02: Source and Measures of Study Variables				
Section	**variables**	**Items**	**Reliability**	**Source**
A	Demographic Information	7		Self-Constructed
B	Customer e-loyalty	5	0.697	(Subiyakto, Juliansyah, Utami, & Susanto, 2018)
	Search Engine Optimization	6	0.821	(Le, 2018)
	Social Media	14	0.721	(Bilgin, 2018)
	Product Innovations	4	0.759	(Javier A. Sanchez Torres & Francisco-Javier Arroyo-Cañada, 2017).
	Online Display	7	0.852	(Le, 2018)

Data Analysis

The obtained data were analyzed using two software programs (SPSS and PLS-SEM). SPSS was used to assess the first analysis of the given data sample. SmartPLS-SEM examines structural and measurement models. (Salem & Salem, 2019; Soomro, 2019). After the questionnaire collection, the demographic profile was analyzed via SPSS.

Assessment of Measurement Model

The PLS-SEM comprises two significant dimensions: measurement model assessment by Algorithm to determine the validity and reliability and the structural model assessment by bootstrapping to find the relationship between variables. The measurement model was assessed first to assess whether the constructs used in this study were reliable and valid. A PLS-SEM analysis was performed in the second step to evaluate the structural model for the hypothesized structural relationships. Before determining the structural model, a reliable internal consistency test, a reliable item test, a discriminant validity test, and a convergent validity test must be assessed. (J. et al., 2013),

Individual Items Reliability

Each item's loadings were determined before the outer model assessment to examine the convergent validity. Convergent validity is to meet the criteria: each item's factor loading should be above 0.6, and no single item loading from another construct is higher than the measured construct (J.F. et al., 2014). Therefore, to improve the data quality, the items had lower loading (J.F. et al., 2019). The results show in Table 3 that six items were deleted because the value of loading was less than 0.6 (i.e., SM4, SM6, SM11, SM13, PI3, and SEO4), retaining 31 items that had loading between 0.664 and 0.887. Table 3 shows that the values of Cronbach’s alpha are above 0.7, and composite

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reliability scores of all variables are above 0.7, indicating that all the variables were highly reliable. The measurement model was reliable for further analyses because the average variance extracted value of each variable exceeded the cutoff point of 0.50.

Table 03: Loadings, Cronbach's Alpha, and Composite Reliability

Construct	Items	Loading	Cronbach's Alpha	CR	AVE
Social Media			0.906	0.921	0.539
	SM1	0.761			
	SM2	0.673			
	SM3	0.797			
	SM5	0.687			
	SM7	0.754			
	SM8	0.721			
	SM9	0.692			
	SM10	0.779			
	SM12	0.730			
	SM14	0.734			
Product Innovation			0.714	0.840	0.638
	PI1	0.837			
	PI2	0.861			
	PI4	0.686			
Online Display			0.880	0.90	0.583
	OD1	0.728			
	OD2	0.829			
	OD3	0.840			
	OD4	0.766			
	OD5	0.774			
	OD6	0.670			
	OD7	0.723			
Search Engine Optimization			0.813	0.870	0.574
	SEO1	0.618			
	SEO2	0.784			
	SEO3	0.810			
	SEO5	0.818			
	SEO6	0.740			
Customer E-loyalty			0.823	0.876	0.588

	CL1	0.764			
	CL2	0.868			
	CL3	0.617			
	CL4	0.732			
	CL5	0.828			

Cross Loadings

The result showed that the comparing factor loadings between constructs and the loadings of their constructs were greater than those of other constructs. Therefore, the discriminant validity of cross-loadings is achieved.

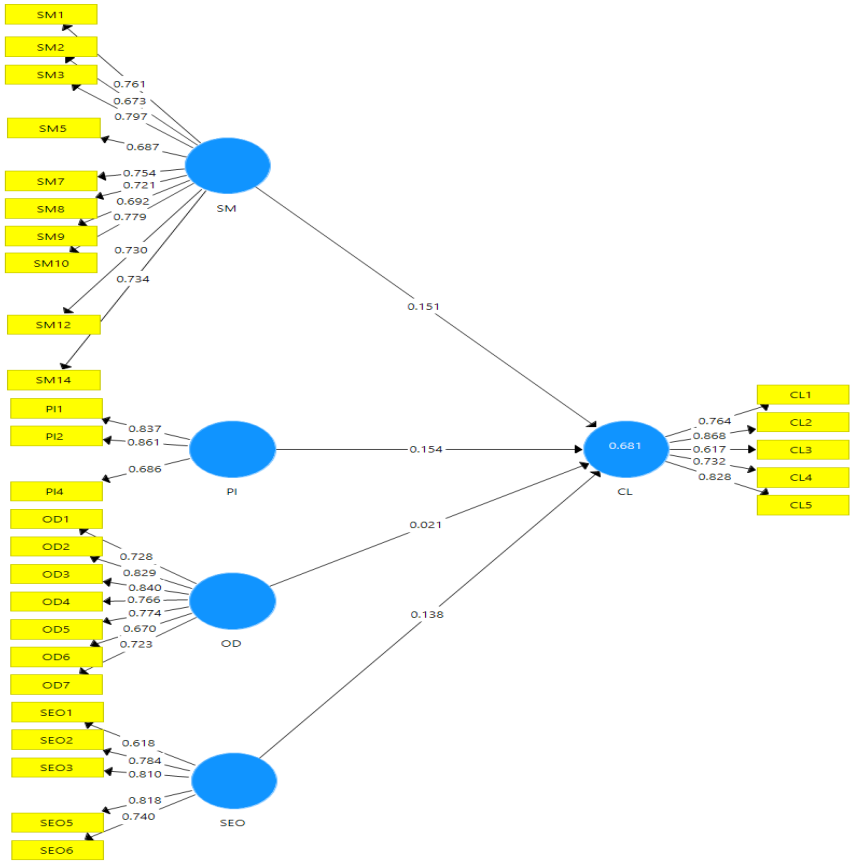


Figure 2. Results of Measurement Model (PLS-Algorithm)

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Fornell-Larcker Criterian

Table 4 shows that AVE's square root was more significant than the correlation among the latent variables, indicating adequate discriminant validity. (Fornell & Larcker, 1981).

Table 4. Discriminant Validity Matrix (Fornell-Larcker Criterion)

	SM	PI	OD	SEO	CL
SM	0.734				
PI	0.451	0.799			
OD	0.541	0.655	0.764		
SEO	0.553	0.495	0.699	0.758	
CL	0.651	0.660	0.690	0.699	0.767

Note: S.M. = Social media; P.I. = Product innovation; O.D. = Online display; SEO = Search engine optimization; CL = Customer e-loyalty.

Hetrotrait Monotrait Ratio (HTMT)

In Table 5, all constructs were below the threshold value of 0.9 (J. et al., 2010). HTMT indicated that the inter-construct ratio and confidence intervals were both below 0.90, thus achieving discriminant validity (J.F. et al., 2011; J. et al., 2016).

Table 05: Discriminant Validity Matrix, Heterotrait-Monotrait Ratio (HTMT)

	SM	PI	OD	SEO	CL
SM					
PI	0.535				
OD	0.603	0.835			
SEO	0.657	0.654	0.828		
CL	0.712	0.833	0.768	0.820	

Note: S.M. = Social media; P.I. = Product innovation; O.D. = Online display; SEO = Search engine optimization; CL = Customer e-loyalty.

Assessment of Structural Model Significance

First, the structural model predicted power evaluated by the determination coefficient (R^2 values) of the endogenous construct. (W. et al., 2010), and the path coefficients' significance level was examined (J. Henseler et al., 2014). The R^2 value represents proportionate variation that can be explained by predictor variables (one or more). The minimum acceptable threshold of the importance of R^2 is 0.10 (J. et al., 2010). W. W. Chin (1998) The R2 values assessment criteria were 0.19 as weak, 0.33 as

moderate, and 0.67 as substantial, respectively. Table 6 shows that the customer e-loyalty R square value was 0.681, which is considered significant.

Table 6. R^2 of Endogenous Latent Constructs		
Construct	R Square	Result
Customer E-loyalty	0.681	Substantial

Direct Relationship in the Structural Model

Joseph F. Hair, Risher, Sarstedt, and Ringle (2019) Stated that the structural model tests the developed hypotheses. In PLS-SEM, the t-values of each structural path are presented as coefficients to model the direct hypothesized structural relationships between constructs. The path coefficients are the same as the values of beta. The beta value represents the regression coefficient, and the t-values show the relationship significance level of the relationship path. (J. et al., 2009). The t-value of 1.645 for one-tailed and 1.967 or greater for 2-tailed are considered significant (J. et al. et al., 2014). In this study, one-tailed t-values are regarded as the investigation developed hypotheses with one direction. Figure 2 shows the results of the measurement model.

Direct Relationships with Customers E-loyalty

Table 7 shows the results of direct connections of social media, product innovation, online display, and search engine optimization with customer e-loyalty.

Table 07: Results of Hypotheses Testing: Direct Relationship with Customer E-loyalty						
Hypotheses	**Relationship**	**Beta**	**SE**	**T-Value**	**P-Value**	**Decision**
H_1	SM -> CL	0.276	0.045	6.084	0.000	Supported
H_2	PI -> CL	0.297	0.052	5.730	0.000	Supported
H_3	OD -> CL	0.132	0.049	2.727	0.003	Supported
H_4	SEO -> CL	0.307	0.058	5.313	0.099	Supported

Note: t –value = 1.645; S.M. = Social media; P.I. = Product innovation; O.D. = Online display; SEO = Search engine optimization; CL = Customer e-loyalty.

The result obtained from the PLS algorithm and the bootstrapping output shows a positive and significant association between social media and customer e-loyalty (β = 0.276, t = 6.084). Therefore, Hypothesis 1 was supported. The results show a positive and significant association between product innovation and customer e-loyalty (β = 0.297, t = 5.730). Therefore, Hypothesis 2 was supported. The result shows a positive and significant association between the online display and customer e-loyalty (β = 0.132,

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t = 2.727). Therefore, Hypothesis 3 was supported. The result shows a positive and significant association between search engine optimization and customer e-loyalty (β = 0.307, t = 5.313). Therefore, Hypothesis 4 was supported.

Assessment of Effect Size (f^2)

Cohen (1988) used the following criteria: 0.02, classified as small, 0.15, medium, and 0.35, significant effect. Table 8 shows the effect sizes of the latent variables assessed from the structural model.

Table 08: Effect Size of Latent Variables

Latent variable	CL	Effect
Social Media	0.151	Small
Product Innovation	0.154	Small
Online Display	0.021	Small
Search Engine Optimization	0.183	Small

Note: CL = Customer E-loyalty (dependent variable)

Table 8 shows that the effect size of social media, product innovation, online display, and search engine optimization on customer e-loyalty are 0.151, 0.154, 0.021, and 0.183. The effect size of all four independent on customer e-loyalty was small, following the criteria of Cohen (1988). Wynne W. Chin, Marcolin, and Newsted (2003) Stated that the lowest strength of f^2 ***(f square)*** should be reported as the independent variables affect the dependent variable. Thus, as a concern with this study, the range of effect sizes was reasonable to estimate that the model fitted the data very well.

Analyzing Predictive Relevance (Q^2)

The Stone-Geisser's Q^2 value (Geisser, 1974; Stone, 1974) was utilized to evaluate the predictive accuracy criterion. Blindfolding was used to obtain the value of Q2. It is generally possible to calculate Q2 in two ways. Those are the commonality and redundancy. Cross-validated redundancy develops the path model to estimate data prediction of structural (predictor constructs scores) and measurement models (endogenous constructs). On the other hand, the cross-validated commonality only shows construct scores estimated for the endogenous target construct (without structural model information) to anticipate eliminated data points. Q2 was measured using cross-validated redundancies since they are the main component of the path model, which predicts omitted data points. Q^2 is more significant than zero, indicating the model has predictive relevance (J. F. Hair, Hult, Ringle, & Sarstedt, 2017). Table 9 shows a summary of the predictive relevance of the model.

Table 09: Summary of the Predictive Relevance of the Endogenous Latent Constructs (Q2)		
Constructs	Q2	Predictive Relevance
CL	0.386	Yes

Note: CL = Customer e-loyalty; Rule of thumb for Q^2: 0.02 small, 0.15 medium, and 0.35 are significant effects, respectively.

Discussion

All hypotheses supported the idea that e-factors have a positive influence on customer e-loyalty. The study found a positive and significant association between social media and customer e-loyalty. The findings supported hypothesis 1, and the findings of previous studies are as follows. Osei-Frimpong and McLean (2018) argued that social media brought new brand forms and made it easy to interact with customers. N. Ahmad et al. (2015) found that the social media profile of a brand positively influences customer e-loyalty, which indicated that high social media innovation and implementation by fashion brands leads to increased customer e-loyalty in the fashion industry. Ahmed et al. (2019) found that social media has both direct and indirect positive influences on customer e-loyalty. The reasons behind that were good appearance and five-star rating of the brand's profile, updates for coming soon products or regularly posting new product pictures on social media like the Facebook page, Instagram, LinkedIn, YouTube advertising, websites, etc., significantly enhancing the customer's interest regarding the brand. Many customers recommend their favorite brand to their family members and friends, which means a customer is loyal to that brand (N. Ahmad et al., 2015; Ahmed et al., 2019; Mohr, 2015; Momen et al., 2019; Salem & Salem, 2019).

The study found a positive and significant association between product innovation and customer e-loyalty. The finding supported hypothesis 2, and previous studies' conclusions are as follows. Shiau (2017) found that product innovation enhances the quality and degree of the product, which is positively related to Customer e-loyalty. Good product innovation enables customers to perceive the product functions' superiority and increases customer satisfaction. Yalcinkaya et al. (2007) found that product innovation enhances brand value and increases customer loyalty in the fashion industry. It allows companies to gain a competitive advantage, attract new customers, retain existing customers, and strengthen their relationships with their distribution channels.

Hanssens et al. (2004) found a positive influence of product innovation on the e-loyalty of the customer. It is an engine of profit and growth for fashion markets, grabbing customers' attention. New features, good quality, attractive design, and valuable and unique products add value to the customers, create a positive perception, and positively influence customers' loyalty. The reason behind that is that product

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innovation creates a good brand image in the heart of the customers and positively enhances their loyalty to customers.

The study found a positive and significant association between online display and customer e-loyalty. The finding supported hypothesis 3, which is as follows. Rios and Riquelme (2010) found that online exhibitions positively influence customer e-loyalty. Demonstrate that building a primary image or perception of the brand and informing the customers about the brand through different online advertising, such as banner advertising, including videos, animations, or audio substances, will grab customers because online advertising significantly affects consumer behavior. Previous researchers found a positive impact of online displays on customer loyalty. The effective e-display attracts the customer more and influences the customer's e-loyalty (N. Ahmad et al., 2015; Hahn, 2018; Kaplan & Haenlein, 2010; Mohr, 2015; Momen et al., 2019; Salem & Salem, 2019).

Momen et al. (2019) found that online display advertisements used by markets such as fashion markets increase customer interaction and communication. The reason behind that attractive online display (such as a large variety of products, availability of sizes, different soft and hard colors, etc.) catches the customer's attention. However, if a fashion brand has an attractive, productive, and high-quality online display, then customers carry an excellent perception of that brand and buy more and more things regularly.

The result shows a positive and significant association between search engine optimization and customer e-loyalty. The finding supported hypothesis 4 and previous studies' conclusions, which are as follows. Zilincan (2015) argued that unique and perfect websites get more visitors rapidly, which increases their chances of ranking at the top of search engines. Sudha. And Sheena. (2017) found a positive relationship between search engine optimization and the e-loyalty of customers. Customers found their brand or product at the top rank, leading to increases among customers. (Momen et al., 2019) found a positive relationship between search engine optimization and customer e-loyalty; it is the best tool as it drives specific customers to specific brands of choice.

Berman and Katona (2020) found a positive effect of search engine optimization on customer loyalty. The reason behind that is that search engine optimization gathers information from websites by using data mining and crawling algorithms. Its main objective is to provide high-quality websites to customers. It ranks the websites from top to down by scores, which estimate the quality of each site. However, ranking by search engine optimization has a positive influence. Moreover, the customer searched for the best designer suit for his/her loved one, and they found top-rated fashion designers. It inspires the customer to find five-rated brand information before shopping (Bhandari & Bansal, 2018).

Conclusions and Policy Recommendations

This study examines the theoretical relationships between e-factors (social media, product innovation, online display, and search engine optimization) and the e-loyalty of the customer in the fashion industry in Pakistan. This study used a quantitative approach as the variable was arranged in numbers, and responses were converted into digits using a five-Likert scale to analyze the relationship between the variables. The survey was conducted based on a convenience sampling technique. Data were collected through an online survey, and hard copies of the questionnaire were distributed among participants who were likely to buy fashion products using e-commerce in Karachi, Pakistan. A total valid response of 366 was obtained from 400 questionnaires, representing a reasonable response rate of 91.5%. Collected data were analyzed using two software, SPSS and PLS-SEM.

The results obtained by structural model assessment supported the H1 to H4 that there is a positive and significant association between social media, product innovation, online display and search engine optimization, and customer e-loyalty**.** The results supported the previous studies' results and emphasized that social media shows a brand's profile, which positively influences customer e-loyalty. It demonstrated that fashion brands' good profile on social media leads to increased customer e-loyalty (N. Ahmad et al., 2015). Individuals search for essential things with particular keywords, enhancing customer e-loyalty. However, better search engine optimization increases customer e-loyalty (Bhandari & Bansal, 2018).

Past researchers have argued that attractive online displays catch customers' attention and make them loyal to the brand. Studies have found a positive impact of e-displays on loyalty. (N. Ahmad et al., 2015; Hahn, 2018; Kaplan & Haenlein, 2010; Mohr, 2015; Momen et al., 2019; Salem & Salem, 2019). Product innovation enhances the quality and degree of the product, which significantly influences Customer e-loyalty. Shiau (2017) Found that product innovation positively impacts customer e-loyalty.

Practical implications

The findings of this study are essential for the fashion industry's development in developing countries, especially in Pakistan. It will help managers and marketers improve online marketing as customer preference has changed from traditional to online shopping. Furthermore, this study is helpful to fashion marketers in developing search engine optimization, designing eye-attractive online displays, and understanding the importance of social media and product innovation. This study will also help fashion marketers and managers understand the importance of e-commerce as today's generation prefers to buy online rather than physically visit the fashion store. This study will help markers to provide more online security and privacy for customers to promote online shopping.

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Research limitations

The current study has certain limitations. First, most responses were collected by an online survey (Google Forms) due to the COVID-19 pandemic. Second, the generalizability of this result is limited since the study was conducted only in Pakistan, specifically in Karachi. In contrast, other cities in Pakistan, such as Islamabad and Lahore, are not included in the data collection.

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