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E-Trust Influence on E-Loyalty Through E-Satisfaction Among Millennial and Gen-Z Online Consumers

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Abstract

This research explores the effects of e-trust and e-loyalty in Millennial and Generation Z e-consumers in Chennai, India. The e-satisfaction is the mediating variable. Although e-commerce is booming, it is essential to understand the drivers and determinants of E-loyalty. Most of the studies discuss the relationship between e-trust and e-loyalty. This also describes the mediating effect on e-satisfaction in the younger market segment. A cross-sectional study was utilized to obtain information from Millennials (1981-1996) and Gen Zers (1997-2012) via a survey questionnaire using a 5-point Likert scale. A sample of online shoppers was invited by a snowball sampling method. Hypotheses were tested using bivariate correlation, multiple regression, and SEM-mediated examination. Findings present that e-satisfaction and e-loyalty have a high positive correlation (r = .657), e-trust and e-satisfaction have a moderate association (r = .300), and e-trust and e-loyalty have a moderate relationship (r = .253). The multiple regression reveals that e-trust and e-satisfaction elucidate 43.6% of the variance in e-loyalty (R2 = .436). The e-satisfaction analysis validates that e-trust and e-loyalty have a total variance of 88% mediated by e-satisfaction. Findings indicate that e-loyalty requires e-trust, but e-satisfaction is also necessary. Firms need to introduce e-strategies that address security, quality, and personalization to attain e-loyalty.

Keywords: E-Trust, E-Satisfaction, E-Loyalty, Online Consumer Behaviour, Millennial, Generation Z, E-Commerce, Mediation Analysis.

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Introduction

Online marketing is increasingly popular among young people, as it allows them to receive products and services at home. It's also known as digital or internet marketing, the use of technology to reach potential customers (Bingwa et al., 2024). Digital marketing promotes businesses through digital media, including social media, email, influencer marketing, video, and SEO. Many platforms and strategies exist, and marketers pick those that best fit their goals. Some of the main social media sites people use are Facebook, Instagram, Twitter, LinkedIn, Pinterest, TikTok, and Snapchat (Ferreira et al., 2024).

Before online marketing, marketing products or services was expensive due to advertising costs. Online marketing benefits both brands and consumers. Brands can use online channels and analytics to reach genuinely interested people, reducing costs and increasing chances of purchase. Brands can also easily re-engage previous customers, increasing the likelihood of another sale and strengthening loyalty (Bhardwaj & Sharma, 2017). Recently, trust and loyalty have again become important to marketers and academics (Hidayah, 2025). Trust and loyalty underpin the relationship between brands and customers. People who believe in a brand tend to stay with it, buy from it again, and not switch to other brands. Loyalty helps retain customers, which is more cost-effective than getting new ones (Dwita & Mourbas, 2022).

Trust is when you believe that someone can be relied upon and is truthful. In e-commerce, e-trust acts as a social mechanism, lowering complexity and increasing willingness to rely on an e-vendor (Thekkat & Anandkumar, 2025). E-trust is a hopeful mindset in online risk situations, where vulnerabilities are not exploited. Online trust gives customers confidence in transactions of any size, with a focus on risk and security. Overall, e-trust is an expression of confidence in the reliability and trustworthiness of an online business.

E-Loyalty refers to a consumer's attitude to visit the same website again, resulting in building up of brand awareness (Syaharani & Basuki, 2025). Loyalty involves spending and attitudinal aspects in that people are motivated to make repeat purchase and are not likely to switch to another company (Handayani & Susanto, 2020). E-Loyalty can be defined as when consumers are pleased with an online retailer and keep purchasing their products (Martio & Moko, 2023). The most common loyalty determinants mentioned by the literature include trust, satisfaction, commitment, and perceived value, where each term represents different meanings but contributes together to generate loyalty (Putri et al., 2024). Commitment has more influence on loyalty than trust, satisfaction, and perceived value combined. However, satisfaction and perceived value indirectly impact loyalty (Aulia et al., 2025).

The major aspects of the research include the following: Firstly, the research demonstrates the significance of e-satisfaction in fully mediating the influence of e-trust on e-loyalty and accounting for 88% of the overall effect. Secondly, it confirms that e-trust alone without e-satisfaction is not sufficient in creating e-loyalty. Thirdly, the contribution of empirical results gained in the context of an emerging market to e-commerce studies focusing on digital natives.

Section 1 describes the introduction to the topic. In Section 2, we examine previous literature on e-trust, e-satisfaction, and e-loyalty. In Section 3, we elaborate on the research objectives and the hypotheses to be tested. In Section 4, we discuss the methodology of the research, highlighting its design, sample selection, and instruments of data collection. In Section 5, we analyze the data using correlation, multiple regression, and mediation analyses. In Section 6, we summarize the main findings and their implications, both practical and theoretical. Section 7 concludes the main summary of the research.

Literature Survey

Thekkat & Anandkumar, (2025) explored the phenomenon of trust formation amongst 386 persons within the luxury e-commerce domain. In this regard, their research findings indicate that there is an impact of website reputation and third-party guarantees on trust, which further leads to positive usage intentions. The authors highlighted the importance of affect-based trust antecedents in such a scenario. A combined trust model incorporating policy-based and reputation-based mechanisms was tested across three e-commerce platforms in a controlled laboratory setting. Results indicated that this integrated approach significantly boosts user trust more than individual systems (Martio & Moko, 2023).

A systematic review of trust approaches based on policy and reputation introduced an integrated model that highlights their combined strengths. The review highlights that integrating centralised regulation and decentralised reputation can enhance buyer-seller trust. A study of 49 researches over the last decade related to social commerce revealed

themes related to the concept of trust within individuals, business, technology, and information, with the main determinants being brand reputation, competency, and risk (Sindhu, 2026).

Artificial intelligence for the promotion of e-loyalty is discussed, and studies conducted show that use of artificial intelligence technologies, like chatbots and recommenders, increases the purchase frequency and the level of customer satisfaction resulting in e-loyalty via personalized customer interactions (Arizal et al., 2024). Moving animations and its effects, specifically of price drops, on online retail websites have also been studied. Based on principles of psychology like the Zeigarnik effect, moving animations at appropriate times reduce the cognitive load, create anticipation and thus make the online shopping experience satisfying for customers, resulting in repeat visits and e-loyalty (Gupta et al., 2019; Zulkarnain et al., 2025). Furthermore, sentiment-aware recommenders using natural language processing methods such as transformer embedding and graph neural networks have been shown to increase accuracy and interpretability of recommenders and thereby foster e-loyalty (Setiawan et al., 2024).

The combination of both traditional approaches and deep learning techniques led to building an e-commerce sentiment analysis model with an 89.7% accuracy rate. Testing the model at live websites enhanced customer interaction and made processes more efficient, stressing its capability to increase loyalty by analyzing user reviews (Ngo et al., 2025). A study concerning data leakage at e-commerce websites indicated that almost 30% of those revealed the users' data to the third party. This indicates that customers have privacy issues and need data protection and transparency in order to increase e-trust and e-loyalty (Allen & Craig, 2016).

E-trust and e-satisfaction are important parts of e-commerce that affect how loyal customers are to online shopping. E-trust refers to how trustworthy a website is, based on how reliable, honest, and secure it is. E-satisfaction is about how happy customers are with their experience on the website, including how easy it is to use, the quality of the products, and the support they get after buying. Many studies have looked into different parts of e-trust and e-satisfaction, including how they connect to each other and how they influence customer loyalty and behavior (Soni & Vohra, 2023). In fact, a sentiment analysis model combining the machine and deep learning algorithms has attained 89.7% accuracy in determining consumer sentiments towards e-commerce websites in order to make faster responses. The rapidity of the response will help increase customer involvement, thus contributing to the improvement of e-satisfaction, due to the personalization and flexibility of the services provided (Khan & Sujatha, 2025).

After evaluating the research, the result should be defined as the strong connection between the trust, loyalty and satisfaction. Nevertheless, the exact nature of these relations, especially in terms of their applicability to new markets and younger generations, remains unknown. Although the existing research proved that e-trust plays a significant role in stimulating consumer behavior within online space and e-satisfaction positively correlates with intentions of repeat purchasing, it lacks practical examples that would include all three concepts discussed above in one comprehensive model. In addition, many of these studies have focused on adult Western populations; thus, young people in developing countries like India have not been adequately represented. This study tries to fix this by looking at whether e-satisfaction helps connect e-trust and e-loyalty, especially in the shopping experiences of younger people in Chennai.

Objectives and Hypothesis

Objectives

- To look into how online trust affects online loyalty
- To study how e-trust affects e-loyalty
- To check if e-satisfaction plays a role in linking e-trust and e-loyalty

Hypotheses

H1: There is a strong positive link between e-trust and e-loyalty among Millennial and Gen Z users who shop online.

H2: E-trust has a strong positive effect on e-loyalty among Millennial and Gen Z online users.

H3: E-satisfaction plays a key role in connecting e-trust and e-loyalty for Millennial and Gen Z online users.

Research questions

- **RQ1:** What is the nature and strength of the link between e-trust and e-loyalty among Millennial and Gen Z online users in Chennai?
- **RQ2:** How much does e-trust influence e-loyalty among Millennial and Gen Z online users in Chennai?

- **RQ3:** Does e-satisfaction act as a bridge between e-trust and e-loyalty among Millennial and Gen Z online users in Chennai?

Research Methodology

The research methodology forms an integral part of the process of conducting any research as it provides the basis for the systematic collection and analysis of data in any scientific or academic investigation. Methodology not only adds rigor to the research process but also helps ensure its validity such that results can easily be generalized and critiqued by other researchers in the field. This research makes use of the quantitative research method, using the positivist approach to measuring relationships and phenomena in the social world. The next few paragraphs outline the various aspects of the methodology utilized in this research.

The methodology adopted for this research is presented in fig. 1. The figure shows the steps of the research process in order. The target population consists of online consumers belonging to Millennials and Gen Z in Chennai, from which a sample size of 389 consumers was selected through snowball sampling. The research tool used for data collection consisted of a 20-item Likert scale questionnaire measuring the three constructs of the research: e-trust (3 items), e-satisfaction (10 items), and e-loyalty (7 items). All data should be collected by the following analysis such as Multiple regression analysis, correlation analysis and SEM with mediation analysis. The results obtained through these analyses will be used as a base for discussing the theories and practices in the final part of this research study.

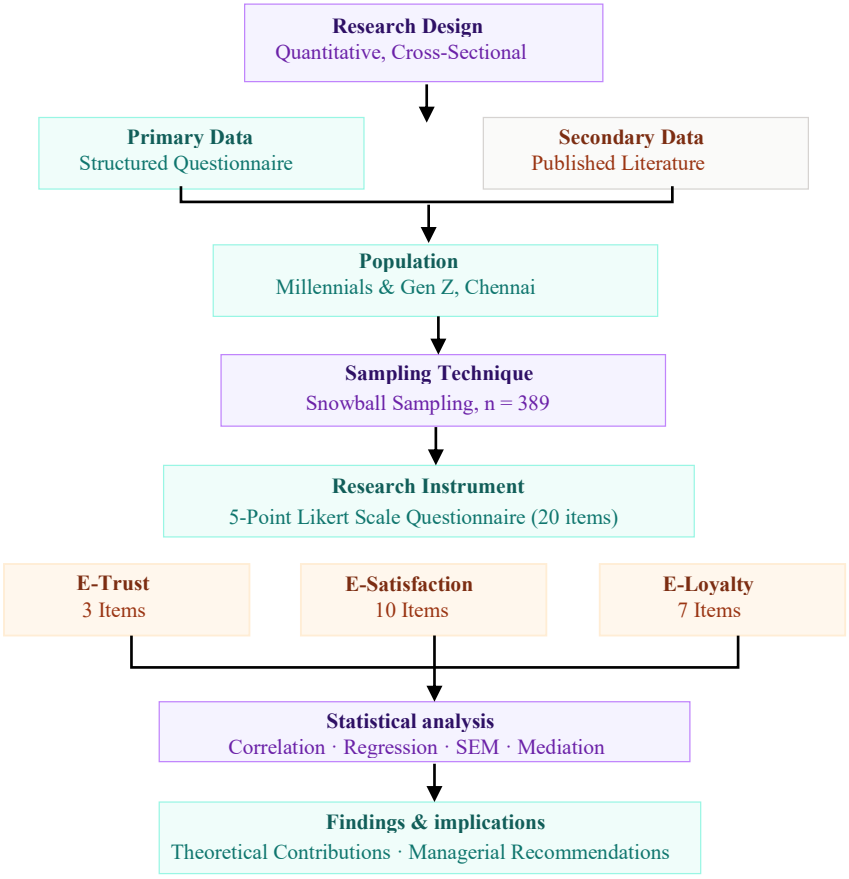


Fig. 1: Research Methodology Framework

Research Design

Designing research involves the creation of an outline that determines data collection, measurement, and analysis processes. Research designs are created according to various models that view research process as a series of highly interlinked stages at each of which successful accomplishment depends upon the accomplishment of the previous step. Our study employs cross-sectional research design according to which all information was collected from the target people grouped in single time. This is especially suitable for our study as we can observe interrelations between e-trust, e-satisfaction, and e-loyalty without the need for long-term commitment and additional expenditures required

by longitudinal design. Cross-sectional designs are widely utilized in consumer behavior and e-commerce research aimed at identifying trends and testing hypothesized interrelations.

Source of Data and Unit Analysis

The effectiveness of data analysis and data interpretation largely depends on the chosen data collection methodology. The study will employ both primary and secondary data. The main source of data in the present study is the primary one as it implies gathering information directly from survey respondents through questionnaires. It was collected specifically for the current research and involves unique data about relationships between e-trust, e-satisfaction, and e-loyalty. Secondary data will consist of findings from academic publications and conference articles that serve as a basis for the theoretical framework of the study, literature review, and conceptualization of constructs. An individual online consumer will represent the unit of analysis in this study and will include Millennials and Gen-Z consumers residing in Chennai and having experience in online shopping.

Population

The sample population used in this research includes internet users in the metropolitan area of Chennai, India. Chennai is a metropolis city characterized by technological sophistication and cultural diversity, making it a perfect place to conduct such research because of its widespread use of the Internet. Additionally, the population is divided into two groups: Millennials, who were born between 1981 and 1996, and Generation Z, who were born from 1997 to 2012. The selection was done based on the fact that these generations have proven to be the most active when it comes to using the internet. In addition, they make the biggest share of online shoppers in the country due to their extensive knowledge about online shopping and payment methods and familiarity with digital platforms.

Sampling Technique

With the lack of a precise sampling frame of online consumers in Chennai, snowball sampling will be used as this paper. Snowball sampling is a non-probability sampling method and is effective when studying certain difficult-to-reach and enumerate populations. In this case, the initial sample of potential respondents who are able to satisfy all the criteria set in the study – active online users of Millennial/GenZ generation will be selected, and then, every participant will be requested to invite other individuals to participate. Snowball sampling might bring some issues with the appearance of homophily bias when respondents tend to invite people who have a lot of similar traits; however, this sampling method suits well the task in hand. The total number of respondents in this study will be 389 people.

Research Instrument

The main tool used to collect data is a structured questionnaire. This is because it is quick to use, doesn't cost much, and can measure people's attitudes in a numerical way. Moreover, the questionnaire has been designed in such a way that even people with different levels of education could understand it easily since it was written in clear and concise English and distributed online due to the snowball sampling technique used.

The instrument contains two parts. First part gathers demographic as well as digital profiles of respondents which includes the variables like gender, age, income per month, working experience, marital status, education as well as questions on respondents' digital practices which include how often do they practice online shopping, what platform do they prefer and how much on average do they spend per month. The second part is for measuring the three main ideas of this research: e-trust, e-satisfaction, and e-loyalty. These are measured using multiple-item scales that were developed based on existing research, as shown in table 1. Each item uses a five-point Likert scale, where 1 means "Strongly Disagree" and 5 means "Strongly Agree." This method is often used in e-commerce studies.

Table 1: Research Instruments

S. no	Constructs	No of Items
1	E-Trust	3
2	E-Loyalty	7
3	E-Satisfaction	10

Statistical Tests Used

- Bivariate correlation is used to look at how E-Trust, E-Loyalty, and E-Satisfaction are connected among online users.
- Multiple regression analysis is used to find out how E-Trust affects E-Loyalty among online users.

- Structural Equation Modelling is used to create a model that fits well for E-Loyalty among online users.
- Mediation analysis is used to check if E-Satisfaction helps explain the link between E-Trust and E-Loyalty.

Data Analysis

This section shows the results of the statistical tests done to check the three hypotheses of the study. The analysis is done step by step: bivariate correlation is done first to understand the type and strength of the relationships between the different concepts, then multiple regression is used to see how well one concept can predict another, and finally mediation analysis is used to see if E-Satisfaction plays a role in the relationship between E-Trust and E-Loyalty.

Correlation Analysis

To find out how strongly and in which direction e-trust, e-satisfaction, and e-loyalty are related to each other, a Pearson bivariate correlation analysis was done. The analysis checked the connections between (i) e-trust and e-satisfaction, (ii) e-trust and e-loyalty, and (iii) e-satisfaction and e-loyalty.

Table 2: Correlation Analysis

Variables	E-Trust	E-Satisfaction	E-Loyalty
E-Trust	1		
E-Satisfaction	0.300*	1	
E-Satisfaction	p=0.000	1	
E-Loyalty	0.253*	0.657*	1
E-Loyalty	p=0.000	p=0.000	1

*At a 1% level of significance

Table 2 presents the outcomes of research focused on the relations among E-Trust, E-Satisfaction, and E-Loyalty. The relationships in question are highly positive. First, the moderate relations are identified between E-Trust and E-Satisfaction ($r = 0.300$, $p < 0.001$) as well as between E-Trust and E-Loyalty ($r = 0.253$, $p < 0.001$). Thus, the more consumers trust the online platform, the more satisfied they are, and the more likely they will remain loyal customers. At the same time, the relation between E-Satisfaction and E-Loyalty is extremely positive ($r = 0.657$, $p < 0.001$), which indicates that satisfied consumers are very loyal to a particular website. High statistical significance of all relations, equal to 0.001, confirms the validity of these findings and demonstrates the significance of the relations in an e-service environment. Consequently, the key to customer loyalty lies in creating the environment of trust and satisfaction.

Multiple Regression

In order to determine the combined predictive power of e-trust and e-satisfaction toward e-loyalty, multiple regression was used for the analysis. In this analysis, e-loyalty was the outcome we were looking at, and e-trust and e-satisfaction were the factors we were testing. The results of this analysis are in table 3.

Table 3: Multiple Regression Analysis

Model	R	R^2	Adjusted R^2	Standard Error	F Change	Significant F
1	0.66	0.436	0.433	3.924	148.919	0.000

Predictors: ET, ES | Dependent: EL

In table 3, the R^2 value is 0.436, which means that ET + ES together explain 43.6% of E-Loyalty, and the Adjusted $R^2 = 0.433$ (near-identical) confirms there is no overfitting with 2 predictors, namely E-Trust and E-Satisfaction. Multiple $R = 0.660$ indicates good linear prediction, and the standard error = 3.924 gives a prediction. In e-commerce research, F tests confirm that trust and satisfaction reliably drive loyalty and consumer retention.

Mediation Analysis

To check if H3 is true supports the e-satisfaction acts as a mediator between e-trust and e-loyalty - a mediation analysis was done using the Baron and Kenny, (1986) method, along with estimating the indirect effect. In this setup, e-satisfaction was the mediator, e-trust was the starting point, and e-loyalty was the final outcome.

Table 4: Mediation Analysis

Path a	ET → ES	0.352	0.067	5.231	***	Significant
Path b	ES → EL	0.740	0.097	7.599	***	Significant
Direct c'	ET → EL	0.035	0.050	0.703	0.482	NON-Significant
Indirect	ET → ES → EL	0.260	-	-	-	Supported
Total effects (c)	ET → EL	0.295	-	-	-	Full Mediation

Table 4 shows that e-satisfaction completely explains how e-trust influences e-loyalty. This means that e-trust does not directly affect e-loyalty; instead, it does so through e-satisfaction. There is no direct link between e-trust and e-loyalty on its own. The effect of e-trust on e-loyalty happens only through e-satisfaction. The indirect path, where e-trust leads to e-satisfaction, which then leads to e-loyalty, explains 88% of the total effect (0.260 out of 0.295). The direct path from e-trust to e-loyalty is not statistically significant. Which means the e-trust cannot connect with e-loyalty combined through e-satisfactions. Thus, findings support the hypotheses that confirm full mediation and suggest that e-satisfaction is the key mediator that links consumer trust to loyalty. E-satisfaction is no longer regarded as one of the loyalty dimensions since it helps convert consumer trust into loyalty.

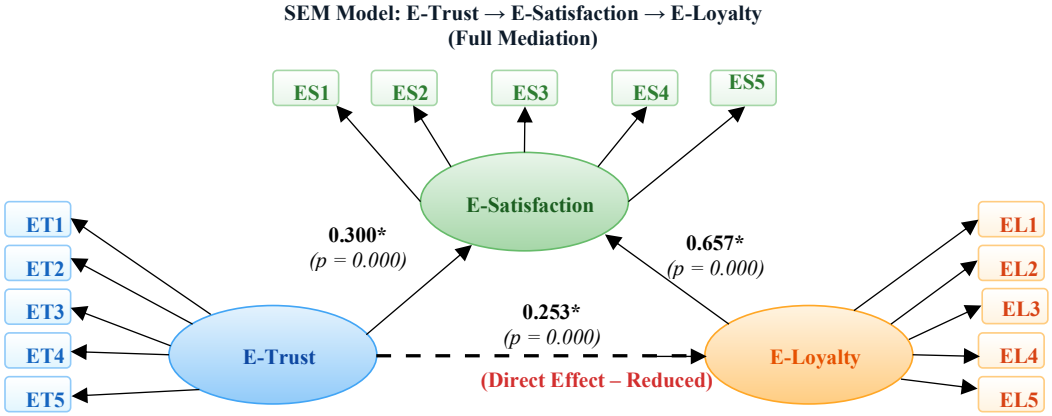


Fig. 2: SEM Model: E-Trust → E-Satisfaction → E-Loyalty (Full Mediation)

Fig. 2 illustrates the structural equation model that shows how E-Trust influences E-Loyalty through E-Satisfaction, focusing on millennial and Gen Z online shoppers. The figure presents a graphical illustration of the model that consists of three independent variables such as E-Trust, E-Satisfaction, and E-Loyalty. All these variables are linked to certain associated variables, which demonstrate a significant association among each other. Some of the findings obtained include the impact of E-Satisfaction on E-Loyalty, E-Trust on E-Satisfaction and E-Loyalty, and other statistical data like correlations, mediations, and summary of the entire model.

Discussion

From the research, it is evident that the strongest association with E-Loyalty is E-Satisfaction (correlation=0.657) and the probability (0.01). Thus, it can be concluded that E-Satisfaction plays a crucial role in fostering customers' intentions to make repurchases and be loyal towards the brand in e-markets. On the other hand, E-Trust has a rather moderate correlation with both E-Satisfaction (0.300) and E-Loyalty (0.253). Therefore, trust alone is not enough to ensure consumer loyalty since customer satisfaction should also be present. Finally, within the mediation model, E-Satisfaction serves as a complete mediator between E-Trust and E-Loyalty, indicating that the effect of trust on loyalty is realized solely through the mediating variable.

Thus, e-satisfaction must come first when discussing e-commerce strategies with regard to loyalty development among customers. There are specific issues such as service delivery, website design, personalization of user experiences, and post-purchase services that need to be considered when aiming at developing loyalty through the improvement of satisfaction. As E-Satisfaction totally mediates the trust-loyalty relationship, the establishment of e-trust through secure transactions, disclosures, and accreditation becomes crucial. It is explained by the fact that it becomes possible to create trust within the context of customer satisfaction. The current study makes contributions to existing literature by revealing how customer satisfaction becomes a critical determinant that allows e-commerce firms to develop within emerging markets.

Continuous feedback concerning customers' satisfaction must be provided by means of immediate feedback tools, allocating the bulk of the budget, 70%, for satisfaction activities. AI-based systems for personalizing the service and making it predictive will increase both the level of satisfaction and customer's trust in the organization. There may be other variables influencing this correlation, which should be analyzed by future researchers; some of them could include value perception, organizational image, and social aspects. In addition, one may conduct further research in other regions of the world in order to test the applicability of the E-Satisfaction mediator model there.

Conclusion

This paper investigated the attitudes towards e-trust, e-satisfaction, and e-loyalty of online customers of Chennai, India, belonging to the Millennials and Generation Z generations. The general conclusion made based on the obtained results is that e-satisfaction has the highest impact on e-loyalty demonstrated by online customers since there exists a highly significant positive correlation ($r = 0.657$, $p < 0.01$). When e-trust and e-satisfaction are combined, they explain 43.6% of the changes in e-loyalty ($R^2 = 0.436$). More importantly, e-satisfaction perfectly accounts for the relationship between e-trust and e-loyalty since it makes up 88% of the relationship (0.260/0.295). There is also a small direct effect of e-trust on e-loyalty ($\beta = 0.035$, $p = 0.482$). It shows that simply building up trust would not lead to customer loyalty but would only become evident as consumers derive satisfaction from it. In this way, the results from the study for the digital era businesses in e-commerce suggest that experience quality, which is achieved through website usability, accurate products, reliable delivery, and after-sales service, is the crucial factor in achieving customer loyalty. Other moderating or mediating variables such as perceived value, brand image, hedonistic motivations, and social influence can be studied by future researchers in order to determine other sources of variation in customer loyalty in the field of e-commerce. Researchers might consider extending their research scope beyond the current one in terms of location, platform, and generation.

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