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Unleashing the influence of e-factors on customers' e-loyalty in the e-commerce fashion industry: A social sustainability paradigm

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Abstract: Online fashion markets in Pakistan are constantly facing challenges and continue practicing to apply technological advancement to gain customers' loyalty. To bridge this research gap, this study aims to examine the impact of e-factors (i.e., social media, search engine optimization, online display, and product innovations) on customers' e-loyalty in the e-commerce fashion industry of Pakistan. Data was collected through an online questionnaire. A total of 366 sample data was analyzed and delivered statistical outcomes. The initial test was performed by using SPSS. Assessment of measurement and structural model were performed by 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 take insights by developing search engine optimization, designing eye-attractive online displays, social media's importance, and product innovation. Study findings further help fashion marketers understand the importance of e-commerce, as the current generation prefers to buy online than physically visit fashion stores.

Keywords**:** Social Media; Search Engine Optimization; Product Innovation; Online Display; Customers' e-loyalty

Introduction

E-commerce drives 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, Nasimi, & Basit, 2018). It is referred to the online selling of products/services. Constantly, it has been overgrowing worldwide. According to a statista.com report, its sales will have reached up to $ 27 trillion by 2020 worldwide. Most customers use e-commerce for their fashion purchases. Therefore, the online fashion industry has seen considerable growth in the last few years globally because the competition among fashion markets has been increasing rapidly due to increases in the demand of customers for online fashion brands. The fashion market is moving continuously from traditional to web-based retailing to achieve an advantage over competitors (S. Ahmad, Miskon, Alabdan, & Tlili, 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 has divided into the following segments include apparel (e.g., clothes for children, women, and men), accessories, sports apparel, gold or diamond jewelry, bags (e.g., briefcase, purses, suitcases, leather bags, gloves, etc.), and shoes (Noor Ahmed Memon, 2015). However, apparel is the first largest segment of the fashion industry, contributing $ 403 billion by 2020. The shoe is the second largest segment that 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 United States, France, Spain, Italy, the United Kingdom, and China. China's online fashion market has generated $284.311 Billion in revenue by 2020. U.S. e-fashion market has generated $127.025 Billion in revenue by 2020, contributing 28% shares in e-commerce markets. U.K. e-fashion market has generated $32.527 billion in revenue by 2020 (Aaron Orendorff & Dopson, 2022). China is the king of the industry of e-commerce 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 Korean made online fashion purchases by 2020 (Jain, S. S., Shrivastava, Belhadi, & Venkatesh, 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, and 75% of customers control by online offers, sales, personal messages, and new product information available on the internet (Khan, Bilal, Saif, & Shehzad, 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 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 by 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 rural cities' customers. Customers should know that buying from e-markets is easy and time-saving such as customers get their desired product with few clicks on their mobile or laptop screen (Anjum & Chai, 2020).

In developed countries, e-markets are growing fast, such as the United States, China, the United Kingdom, Japan, Russia, Spain, etc. 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 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 markets' growth rate is slower than U.K. online fashion industry. Pakistan's online fashion industry uses web 2.0 or 2D technology only. While United Kingdom's online fashion industry uses web 3.0 or 3D

technology to sell their products and promote their business which is more advanced than web 2.0 technology. 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 to apply technological advancement to gain the loyalty of the customer.

Moreover, discussion to enhance customer e-loyalty can be 10 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, Sultana, & Haque, 2019), limited studies have examined the possible impact of e-factors on customer e-loyalty to effectively recover online fashion markets' technology issues or failures.

The competition among e-markets has been increasing rapidly due to increases in customers' demand for online branded clothes, bags, jewelry, etc. (Sadia Idrees, Gianpaolo Vignali, & Gill, 2020). Most of the Population has been buying branded items. Fashion e-marketing is becoming more inspirable 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 product and promote their business by using social media, advertisements, and search engine optimization (Momen et al., 2019). The fashion industry's managers try to catch the customers' attention toward their brand through the internet, such as through social media inspirable postings, innovating their product continuously, and make eye attractive and effective online displays, and increasing traffic on the website through search engine optimization as fashion e-marketing is become a popular trend nowadays (Arnold, 2009). Noor Ahmed Memon (2015) argued that most customers prefer to buy online rather than visit the store physically. That is the reason for increasing the competition in fashion markets (Maity & Gupta, 2016).

Furthermore, the current study bridges the gap from the previous literature by examining the e-factors impact on e-loyalty through which marketers needs 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. Therefore, the study's purpose of identifying the impact of e-factors (i.e., social media, product innovation, online display, and search engine optimization) on customer e-loyalty in the fashion markets of Pakistan. It will benefit Pakistan's e-commerce fashion industry by boosting customer e-loyalty for all brands or e-markets as it increases profitability and survival in a competitive environment. Customer e-loyalty is the positive feelings of customers toward a particular brand and customers' commitment to purchase the same service or product repeatedly. It is key to long-term brand success and increases market growth (Ahmed, Hussain, & Ahmed, 2019).

Literature Review

Theoretical Background

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 Parveen Tajudeen, Noor Ismawati Jaafar, & Sulaiman Ainin, 2018; Momen et al., 2019; Pappu & Quester,

2016; Sajjad Nazir, Arsalan Tayyab, Aziz Sajid, Haroon ur 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 have multiple types of behavior on which they do 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, Masood, & Haq, 2022). The perception of behavior can be under different circumstances. A good brand image is an essential factor in the decision-making process, which motivates the customer to buy the product and enhances 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), signaling theory is considered an essential structure to examine the effect of product innovation and customer e-loyalty. However, markets have been characterized by imperfect and asymmetry information. Customers do not judge the quality of the product. They would not buy that product if the statement did not provide by a company, such as information about a new product. Therefore, markets attempt to convey information about product quality by using signals. According to Bhandari and Bansal (2018), SEO is signaling because being on the top rank or the first page of the search engine results tells customers that you are essential and best than other brands. Social media and Online displays also signal that brands convey their messages through ads, blogging, app posting, and attractive displays (Celeridad, Abad, & Soltes, 2019). Furthermore, these signals positively affect customer e-loyalty (Momen et al., 2019).

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 triggered emotional or cognitive behavior of customers, and 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 the product of an individual. 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 customer intention of purchases and loyalty of customer (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 worrying, pleasure, and excitement arising from exposure to the message 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). The fashion markets need to make the customer loyal to their brand. From the previous studies, to increase the customer e-loyalty of customers 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 loyalty of customers (Ahmed et al., 2019; Berman & Katona, 2020; Garanti & Kissi, 2019; Jalal Hanaysha, Haim Hilman, & Abdul-Ghani, 2014; Maity & Gupta, 2016; Momen et al., 2019; Sadia Idrees et al., 2020).

The building or boosting of customer e-loyalty is significant for all brands or markets as it increases profitability and survival in a competitive environment. Furthermore, it is a key to long-term brand success and increases market growth. The brands must determine and improve the effective factors that increase customer e-loyalty (Javier A. Sanchez Torres & Francisco-Javier Arroyo-Cañada, 2017). Past studies analyzed the significant effect of e-factors on the e-loyalty of the customer in the online fashion markets (N. Ahmad, Salman, & Ashiq, 2015; Bhardwaj & Fairhurst, 2010; Devi Selvarajah, 2018; Javier A. Sanchez Torres & Francisco-Javier Arroyo-Cañada, 2017; Martin Christopher, Lowson, & Peck, 2004; Mohr, 2015; Rehman, Bin Md Yusoff, Bin Mohamed Zabri, & Binti Ismail, 2017; Sadia Idrees et al., 2020; Soomro, 2019; Sudha. & Sheena., 2017)

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 the education sector in Pakistan. They found customer e-loyalty positively influenced by Facebook pages, Instagram, LinkedIn, Youtube advertising, and websites, which are all included in social media sources. Using S.M. by brands such as keeping active on S.M., updates for coming soon, 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 a customer was 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 advanced technology's impact 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 do 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.

Momen et al. (2019) investigated that Web-based marketing develops loyalty in brands in Malaysia. The study argued that the search engine optimization technique inspires the individual the most. For instance, if an individual finds their search product at the top of the search engine, it enhances the customer's e-loyalty. The study also found a positive relationship between search engine optimization, online display, social media, and customer e-loyalty. 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 the perception, attracts customers, and reinforces customer loyalty. Moreover, innovation of product and customer e-loyalty has 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, mobile apps, etc. 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 which 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' social media positively affect 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 client directly (Osei-Frimpong & McLean, 2018). Nowadays, social media changed the old trend of physical shopping with online shopping, and also the behavior and perception of the customers; public relations, communications ways, business operations, and processes have changed. It became easy for customers to purchase anything online. Increases the possibilities for the fashion industry to interact with customers and reach directly to them customers. On the other hand, it makes it easy for the organization to understand the customer needs and wants through customer feedback, data collection, analysis, and interpretation of data to offer a better product and fulfill the customers' demands (Farzana Parveen Tajudeen et al., 2018).

Relationship between social media and customer e-loyalty

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.

Ahmed et al. (2019) found that S.M. has both direct and indirect positive influence on customer e-loyalty. Moreover, social media indirectly affects customer e-loyalty due to the following factors: brand consciousness, perception of customers, behavioral characteristics, etc. Similarly, social media affects customer e-loyalty directly due to its direct influence on customers' behaviors.

Moreover, Ebrahim (2019) argued that customers are interested in their same communication patterns and level. Therefore, customers can react, 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, used mainly by brands, which affect customers' behavior positively.

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, such as 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, Srinivasan, Pauwels, & Silva-Risso, 2004). Product innovation aims to increase profit by promoting the features and quality of the products. However, it covers various aspects, including new product development, design improvement, resource utilization, and components or feature changes to create a new product.

Relationship between product innovation and customer e-loyalty

Product innovation is essential for the fashion market because fashion changes rapidly and depends on time, events, and trends vary. 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 an association between product innovation and loyalty positive.

Hanssens et al. (2004) argued that product innovation enhances the brand's performance by bringing new, good quality, improved, and well-designed products into the market, attracting customers to that brand. However, product innovation is an engine of profit and growth for fashion markets, which grabs the customer's attention. Moreover, new features, good quality, attractive design, and valuable and unique products add value to the customers, creating a positive perception, enhancing the purchase intention, and positively influencing customer 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 the customers' expectations, and meet the conditions of the needs. According to Jalal Hanaysha et al. (2014), unique product innovation significantly affects the purchasing decision of customers.

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, innovation of product and customer e-loyalty has a positive association that increases the growth and survival of the brand.

Online Display

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

Relationship between the online display and customer e-loyalty

Rios and Riquelme (2010) argued that online advertising is essential for a business to create the primary image of the brand. Sudha. and Sheena. (2017) argued that online display is the most important for online marketing in fashion platforms which influences immediately and significantly customer e-loyalty. An e-display, including blogs, increases business growth by having full product descriptions. Blogs are defined as adding or maintaining content on the internet. It has become a popular trend since 2011. The customers' behavior is more influenced by blogs as they cover detailed information about the organization, such as customer reviews on collection and clothing items, ratings, and personal style. 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. For instance, current and popular fashion tips videos uploaded by a particular brand tend to increase customers' interest in that brand. 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 up, 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).

Momen et al. (2019) argued that online display has become a popular trend among online marketers as it positively influences customer e-loyalty and increases the market's growth rate and profit. It creates a good perception regarding e-commerce fashion brands. Furthermore, it is the best way to raise awareness among customers about the e-commerce website, which significantly affects customer e-loyalty.

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 the interest of customers that provides a detailed description of the product, such as bags 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 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) said that advertising drives a vital role. It is the best strategy that helps in retaining loyal customers and attracting new customers to the brand. However, online marketers do 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.

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, Lakho, Nizam, Haq, & Uddin, 2022). Today, search engine optimization is identified as the best technique to expand the of visitors to websites. However, Bing, Google, and Yahoo are the top search engine. (Bolat & O'Sullivan, 2017).

Relationship between search engine optimization and customer e-loyalty

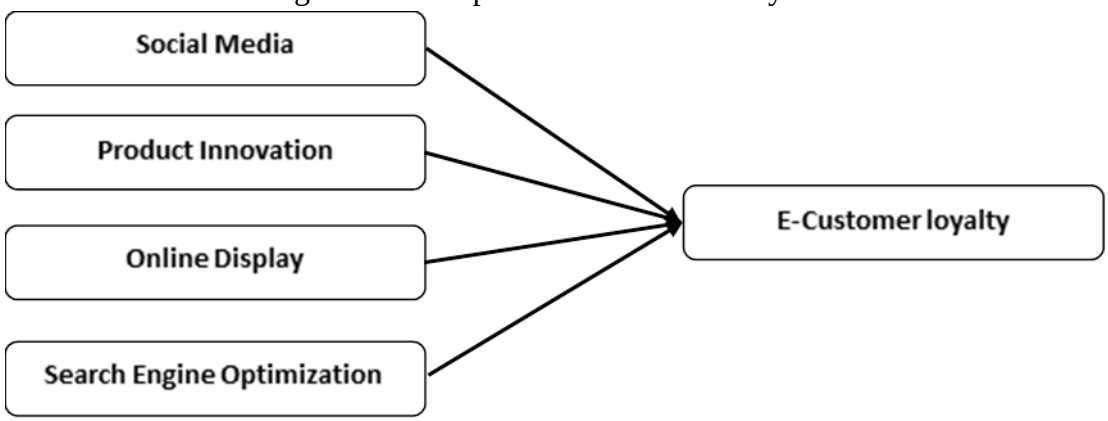
According to Adams (2013), search engine optimization is the best technique to increase website visitors. In addition, online marketers should use search engine optimization techniques to build a strong familiarity with the brand, increase customers' online traffic, and rush on their brand's profiles and pages (Endo, de Farias, & Coelho, 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. It inspired the customer to find five rated brand information before shopping. However, better search engine optimization increases customer loyalty (Bhandari & Bansal, 2018).

Zilincan (2015) argued that hiring a search engine optimization agency considered as most expensive in the fashion industry. Therefore, fashion marketers should understand search engine optimization techniques and their derivation. Moreover, marketers should implement the following instruction 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.

Berman and Katona (2020) argued that search engines are essential intermediaries between websites and customers, increasing customer loyalty. Its main objective is to provide high-quality websites to customers. It encourages new and existing customers to buy the product of a particular brand, which is at the top rank in search engine outcomes.
Previous studies suggested that search optimization engine increases customer loyalty. It positively influences loyalty (Bhandari & Bansal, 2018; Nasimi et al., 2018). According to Endo et al. (2019), every online business person should be familiar with SEO and its techniques to build a strong familiarity with the brand to increase online traffic, and customers rush to their brand's profile and page. Figure 1 shows the current study’s conceptual framework.

Figure 1. Conceptual model of the study



Research hypotheses

Previous researchers argued that there is a positive association between e-factors and loyalty. Social media S.M. shows the brand's 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). Thus, the following hypotheses are developed according to the above discussion. Table 1 reports the research hypotheses summary.

Table 1. Summary of research hypotheses

No.	Hypotheses Statements
H1:	Social media is positively related to Customer e-loyalty.
H2:	Product innovation is positively related to Customer e-loyalty.
H3:	Online display rewards are positively related to Customer e-loyalty.
H4:	Search engine optimization is positively related to Customer e-loyalty.

Methodology

This research followed a correlational design, which was used to check the link among variables. According to (Samuel & 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.). In this study, explanatory research is used. According to Page and Meyer (1999), in explanatory research relationship between variables is observed. It is conducted to solve the problem, which did not operate 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 has collected data through questionnaires, and data is in numeric form.

The sampling design comprises topics including the technique of sampling, 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 gain more chances to deliver, 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 has been composed of the Convenience sample (Non-probability sample) of the population.
According to (Yeo et al., 2022), most Pakistani online shoppers are from Karachi. This study has gathered data from customers belonging to a particular city in Pakistan, Karachi. The city has been selected for the following reasons the customers do online shopping more in that city and have more awareness regarding online fashion markets. Therefore, Karachi online customers were the maximum number of our target sample population. This section is concerned with the data collection and sampling process. The procedure for data collection and the sample size were determined based on extant literature regarding online factors' impact on customer e-loyalty in fashion markets.

There were 400 questionnaires distributed among the customers in Karachi. 372 questionnaires were returned and filled up, 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 sample size needed for this analysis was focused on the suggestion of Hair et al. (1998) for 15–20 observations per variable tested. The total number of items was 34. The study used a number of observations that were 10. Thus, the minimum sample size required is (34 × 10 = 340) for this study's model. However, our actual sample size is 366 is even more significant, indicating the sample sufficiency for empirical analysis.. The unit of analysis in the study represents who and what is being determined. In business management research, the department of analysis is the organization, individual, and group (Andersson, Cuervo-Cazurra, & Nielsen, 2014). The participants of this study were Pakistan's customers, who do online shopping that includes jewelry, fabric, glasses, shoes, bags, etc., from the fashion markets. The central city population participated in filling out the online questionnaires, including Karachi.

For this study, data was collected through an online questionnaire. The questionnaire was administered via link to the maximum number of online customers, usually the young generation. According to (Evans, 2010), if conducted accurately, online surveys have substantial benefits over other survey formats. However, it is vital that the potential flaws of online surveys be diminished and that online surveys are used when very important. The questionnaire of this study was developed to obtain relevant data regarding e-factors impact on online customers' e-loyalty. 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 4 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.

Table 2. 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)

Moreover, measures are primarily adopted from past research papers with acceptable reliability (Cronbach's alpha). The questionnaire has a five-point Likert scale ranging from (1) "strongly disagree" to (5) "strongly agree" was employed to measure all variables. The source and measures of study variables are presented in Table 2.

Data Analysis

The obtained data were analyzed with the help of two soft wares, which include SPSS and PLS-SEM). The first analysis of the given data sample was assessed by using SPSS. SmartPLS-SEM examines structural and measurement models (Salem & Salem, 2019; Soomro, 2019). After the questionnaire collection, the demographic profile was analyzed via SPSS. The results showed 366 respondents, of which (234) 63.9% were male and (132) 36.1% were females. (255) 66.9% were single, and (111) 30.3% were married. (51) 13.9% had an age below 25, (232) 63.4% had an age between 26-30, (76) 20.8% had an age of 31-40, and (7) 1.9% had above 40s age. (110) 30.1% graduated, (11) 3.0% have done diploma, (242) 66.1 has done master's, and (3) 0.8% have done Ph.D. (163) 44.5% had a salary between Rs. 30,000-45,000, (86) 23.5% had within Rs. 46,000-40,000, (27) 7.4% had a salary in the range of Rs. 61,000-55,000, while 90 (24.6) had a salary of Rs. 75,000+. Descriptive analysis has been evaluated through SPSS. The finding presented that the variables' mean scores range from 3.52 to 3.76, and the standard deviation scores range from 0.615 to 0.79.

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. F. Hair, Ringle, & Sarstedt, 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. Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). Therefore, to improve the data quality, the items had lower loading (J.F. Hair, Sarstedt, & Ringle, 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 the values of Cronbach's alpha are above 0.7, and composite 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 each variable's average variance extracted value exceeded the cutoff point of 0.50.

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 3. 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			

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.

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. The discriminant validity of cross-loadings is therefore achieved.

Hetrotrait Monotrait Ratio (HTMT)

In Table 5, all constructs were below the threshold value of 0.9 (J. Henseler & Fassett, 2010). HTMT indicated that the inter-construct ratio and confidence intervals were both

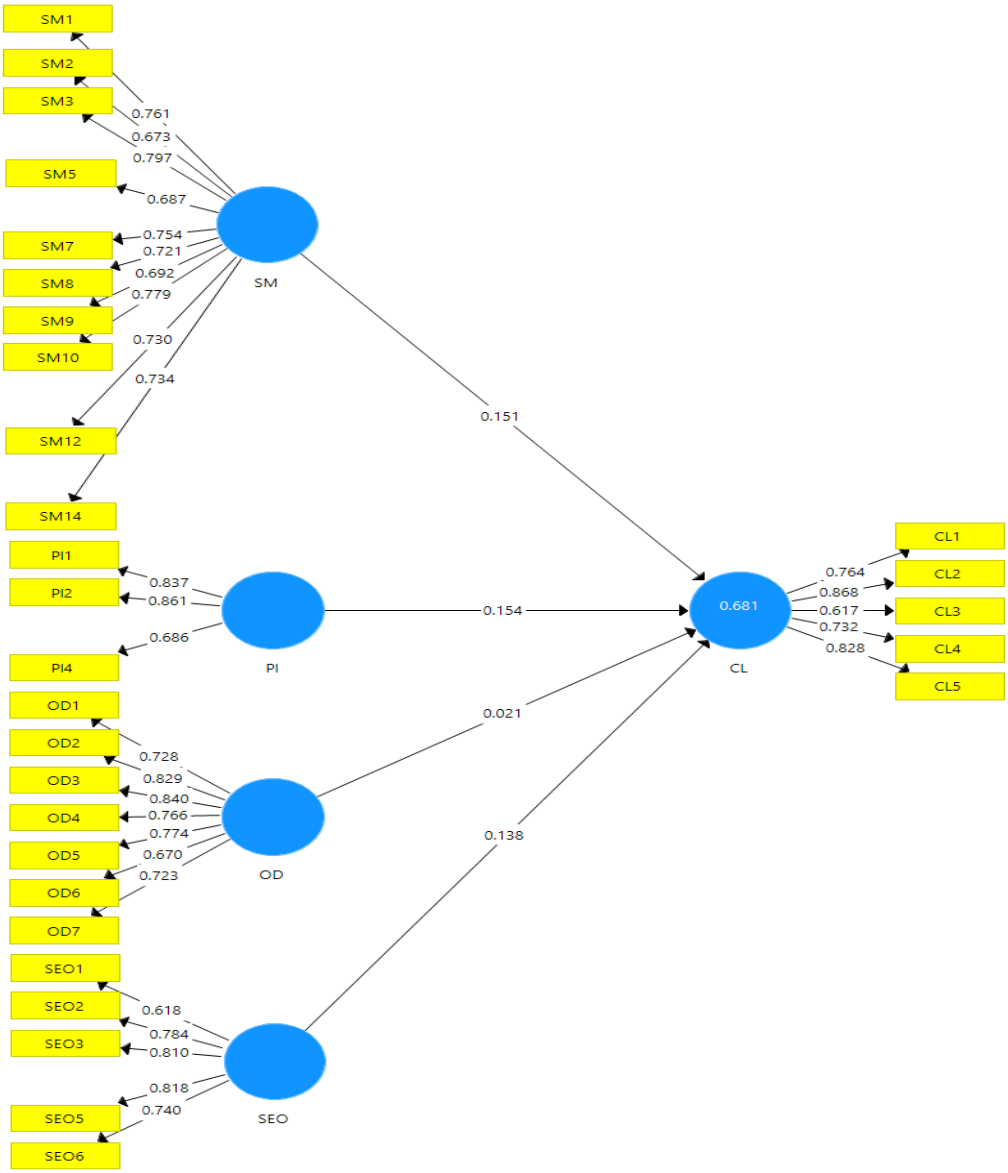
below 0.90, thus achieving discriminant validity (J.F. Hair, Ringle, & Sarstedt, 2011; J. Henseler, Hubona, & Ray, 2016)

Table 5. 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.

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



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 (R2 values) of the endogenous construct (W. W. Chin, 2010), and the path coefficients' significance level was examined (J. Henseler et al., 2014). The R2 value represents proportionate variation that can be explained by predictor variables (one or more). The minimum acceptable threshold of the importance of R2 is 0.10 (J. F. Hair, Celsi, Ortinau, & Bush, 2010). W. W. Chin (1998) suggested the R2 values assessment criteria 0.19 as weak, 0.33 as moderate, and 0.67 as substantial, respectively. Table 6 Result shows that the customer e-loyalty R square value was 0.681 considered significant.

Table 6. R2 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. Henseler, Ringle, & Sinkovics, 2009). The t-value of 1.645 for one-tailed and 1.967 or greater for 2-tailed are considered significant (J. J. Hair 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 7. Results of Hypothesis Testing: Direct Relationship with Customer E-loyalty

Hypotheses	**Relationship**	**Beta**	**SE**	**T-Value**	**P-Value**	**Decision**
H1	SM -> CL	0.276	0.045	6.084	0.000	Supported
H2	PI -> CL	0.297	0.052	5.730	0.000	Supported
H3	OD -> CL	0.132	0.049	2.727	0.003	Supported
H4	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 bootstrapping' output shows a positive and significant association between social media and customer e-loyalty ($\beta = 0.276$, $t = 6.084$). Therefore, Hypothesis 1 was supported. The results show a positive and significant association between product innovation and customer e-loyalty ($\beta = 0.297$, $t = 5.730$). Therefore, Hypothesis 2 was supported. The result shows a positive and significant association between the online display and customer e-loyalty ($\beta = 0.132$, $t = 2.727$). Therefore, Hypothesis 3 was supported. The result shows a positive and significant association between search engine optimization and customer e-loyalty ($\beta = 0.307$, $t = 5.313$). Therefore, Hypothesis 4 was supported.

Assessment of Effect Size (f2)

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

Table 8. 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 f2 (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 (Q2)

The Stone-Geisser's Q2 value (Geisser, 1974; Stone, 1974) was utilized to evaluate the predictive accuracy criterion. To obtain the value of Q2, blindfolding was used. 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 shows only 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 it is the main component of the path model, which predicts omitted data points. Q2 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 9. Summary of the Predictive Relevance of the Endogenous Latent Constructs (Q2)

Constructs	*Q*2	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 as significant effects, respectively.

Discussion

The relationship between the e-factors (social media, product innovation, online display, and search engine optimization) and customer e-loyalty is discussed below. Structural model analysis has been performed to assess the hypothesized relationships among the constructs. The study objective was to examine the impact of social media, product innovation, online

display, and search engine optimization on customer e-loyalty. All hypotheses supported 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 finding supported hypothesis 1, and previous studies' findings are as follows. Osei-Frimpong and McLean (2018) argued that social media brought new brand forms and easily interacted with customers. N. Ahmad et al. (2015) found 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 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 observing, updates for coming soon products or regularly posting new products 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 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 product innovation creates a good brand image in the heart of the customers and enhances their loyalty to customers in a positive way.

The study found a positive and significant association between online display and customer e-loyalty. The finding supported hypothesis 3 and previous studies' conclusions which are as follows. Rios and Riquelme (2010) found online exhibition positively influences customer e-loyalty. Demonstrated that to build primary image or perception of the brand and inform the customers about their brand through different online advertising such as banner advertising including videos, animations or audios substances to 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 advertisement used by markets such as fashion markets increases 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 the chances of the top rank in 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 Search engine optimization gathered information from websites by using the method of 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 positively influences. Moreover, the customer searched for the best designer suit for his/her loved one, and they found top-rated fashion designers. It inspired 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 has used a quantitative approach as the variable arranges in numbers and the conversion of responses in digits by using a five-Likert scale to analyze the relationship between the variables. The survey conducted has been based on a convenience sampling technique was used. Data were collected by online survey, and hardcopies of the questionnaire were distributed among participants 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 by using two software, that is, SPSS and PLS-SEM.

First, SPSS software has been used to analyze and treat the missing values using descriptive statistics variables. Second, the PLS-SEM model has been used for measurement model assessment for reliability and validity; structural model analysis has been performed to examine the relationship between independent and dependent variables. The measurement model results show that the data is valid and reliable. The structural model significance level used a t-value of 1.645 to test the hypotheses.

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 argued that attractive online displays catch the attention of customers and make them loyal to the brand and that studies found a positive impact of e-display on the (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

This study is beneficial for local and international online fashion marketers. This study provides full knowledge about the importance of e-factors that positively enhance customer e-loyalty. This study is helpful to fashion marketers in assisting them in developing search engine optimization, design eye-attractive online displays, the importance of social media, and the importance of product innovation. This study helps fashion marketers understand the importance of e-commerce as today's generation prefers to buy online than physically visit the fashion store.

Moreover, product innovation is essential in fashion markets because fashion changes rapidly and depends on time, events, and trends changes. Therefore, this study's findings will help create market space by determining the gaps and imposing that market into a new area. (Devi Selvarajah, 2018). This study investigation will be helpful in the fashion markets to enhance their business growth, profit, and design strategies to attract more customers to buy their products by using social media, product innovation techniques, search engine optimization, and designing well-organized online displays. Furthermore, exploring the e-factors impact on customer e-loyalty will not only open new avenues for research but also help other researchers gain insightful knowledge about it.

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 assisting them in developing search engine optimization, designing eye-attractive online displays, the importance of social media, and the importance of 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 than physically visit the fashion store. This study will help markers to provide more online security and privacy for customers to promote online shopping.

Research limitations

The current study is subjected to certain limitations, which have been faced while conducting the research. Firstly, most responses have been collected by online survey (google form) due to the covid-19 pandemic. Secondly, the generalizability of this result is limited since the study was conducted only in Pakistan, specifically in Karachi, whereas other cities of Pakistan, such as Islamabad, Lahore, etc., are not included in the data collection. Thirdly the response rate was low for this survey which is limited to 366 responses only due to the short period (2 weeks only) because this is academic research, so the period was specified for this study. Fourthly, this study has focused on Pakistan, specifically the fashion industry, which is a limitation, as it may not portray the consumer behavior of individuals in other parts of the world or other sectors in Pakistan. Online customers in major cities have been selected. However, this study excluded many people

unaware of online shopping and did not know how to use the internet, social media, websites, etc.

Future recommendations

For future studies, data may collect from different cities of Pakistan, including Islamabad, Lahore, Peshawar, etc., as the customer is more interested in buying online products and services via websites in urban areas. Future studies may focus on different industries in Pakistan, such as the food industry, online banking, tourism, etc. Mediator and moderator could use for further research, such as customer satisfaction (mediator), covid-19 (moderator), or purchase intention. High rates of responses need to be taken based on at least 400 responses to acquire accurate and reliable results. Furthermore, Purchase intention may add as a dependent variable, or other independent variables may add, such as electronic word of mouth and sales promotions.

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