**IMPACT OF RESPONSIVENESS ON CUSTOMER SATISFACTION CROSS BUYING BEHAVIOUR REVISIT INTENTION AND REFERRAL BEHAVIOUR**

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***ABSTRACT***

*The rapid development of information technology was wholly to blame for the shift in culture it caused. Customers started making more purchases online rather than at conventional brick-and-mortar stores. Physical businesses have been using e-commerce as a way to engage with customers in an effort to gain a competitive edge. Even though it has been a contentious topic in marketing for more than three decades, there is still no consensus on how to define the concept of customer satisfaction. The success of an organisation also depends on how satisfied its consumers are, as this positively affects the businesses' overall financial performance. Many businesses found it challenging to establish a direct link between consumer repurchases and satisfaction levels, and even when they did, the connection was frequently weak. Innovative approach to tailoring the concepts of customer value, customer satisfaction, and behavioural intentions to the particular requirements of different consumer types as defined by the methods of their seeking. In contrast to clients who were passive, those who were relationally dependent and rationally active had a larger correlation between perceived value and contentment as well as a stronger relationship between satisfaction and behavioural intentions.*

***Keywords:*** *Customer, Satisfaction, Cross Buying Behaviour,**Revisit, Intention*

**INTRODUCTION**

The Internet has helped customers gain more power for more than ten years, claim Pires et al. (2006). Traditional brick-and-mortar businesses are slowly but surely going out of business as a result of the growth of e-commerce. When compared to traditional shops, online retailers offer their customers more convenience.

The rapid development of information technology was wholly to blame for the shift in culture it caused. Customers started making more purchases online rather than at conventional brick-and-mortar stores. In an effort to gain a competitive advantage, conventional businesses have reportedly been experimenting with e-commerce as a way to increase the size of their customer base. Internet businesses have less entry barriers, which allows for the rapid and easy entry of new rivals. When purchasing online, buyers incur very little cost switching from one online store to another, according to Mutum et al. (2014). Customers' future behaviours, such as their propensity to make more purchases, frequency of store visits, and the volume of positive word-of-mouth (WOM) they create, are influenced by their in-person and online shopping experiences.

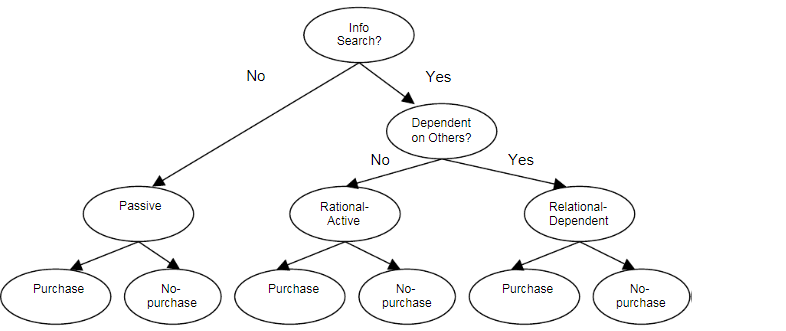
**Consumer Behaviour Typology**

It's not new to do research on the connections between customer value, customer satisfaction, and consumer behaviour. In the context of choosing a healthcare provider, Choi et al. (2004) examined the interactions between value, satisfaction, and behavioural objectives. Similar to this, Hutchinson et al. (2009) look at how the value, satisfaction, and behavioural goals of golf tourists interact. The interrelationships between value, satisfaction, and behavioural intentions in commercial markets have also been studied by Eggert and Ulaga (2002). These earlier studies examined the interactions between the three categories (value, satisfaction, and behaviour intentions) for a variety of consumers, but they did not centre their study on specific consumer groups. This study attempts to fill a gap in the corpus of knowledge about the relationships between the value-satisfaction-behavioral intents model and consumer market segmentation. The following is the content's next part. Following a brief explanation of each of these ideas, the phrases "customer value," "customer satisfaction," and "behavioural intentions" will each be defined. We will discuss consumer search and how it may affect value, satisfaction, and behavioural intentions in the section that follows.

Marketers may more accurately identify the needs and preferences of each segment and more successfully cater to those needs and preferences by segmenting target markets into groups of clients. According to this viewpoint, Beckett et al. (2000) created a typology of consumer behaviour that divides consumers into four groups: repeat-passive, rational-active, relational-dependent, and no-purchase customers.

There are only three main forms of consumer behaviour, according to study done by Beckett et al. in 2000: passive, rational-active, and relationally-dependent. Our argument is supported by this study. The "passive consumers" are drawn from the example of "repeat-passive" consumers provided by Beckett et al. in 2000. A repeat-passive transaction, on the other hand, can only happen when a client makes a second or subsequent purchase of a product. We expand the scope of the investigation to encompass both new and returning consumers. The investigation's findings indicate that both new and recurring clients are considered inactive if they don't actively look for information before making a purchase.

Beckett and colleagues' (2000) research makes no mention of "no-purchase" clients at all. Instead, they focus their efforts on the empirical investigation of the repeat-passive, rational-active, and relational-dependent consumer behaviour categories. Because "no-purchase" is not a specific type of consumer but rather the result of one of the three types of consumer search (passive, rational-active, and relational-dependent), we argue that this is the case. This, according to our argument, explains why this is the case. Figure 1 shows the steps in the procedure.



**Figure 1 Types of consumer search behaviour and their action**

**OBJECTIVES OF THE STUDY**

1. To study on Responsiveness on Customer Satisfaction Cross Buying Behaviour.
2. To study on Service Quality, Customer Satisfaction and Behavioural Intentions.

**The concept of customer satisfaction**

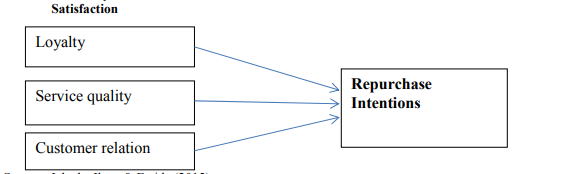
In the context of the service sector, one question about customer satisfaction—specifically, whether or whether customer pleasure is a result or a process—is particularly important (Yi, 2013). There seem to be two distinct schools of thought even now. On the one hand, Oliver (2017) and Churchill and Suprenant (1982) view customer satisfaction as a result of the customer experience. However, Hunt (2016) argues that satisfaction is not the same as the pleasure experienced; rather, it is the judgement that an experience was, at the very least, as excellent as it was intended to be. The "satisfaction as a process" school of thinking contends that a person's perception of the qualities of a product and how those aspects connect to them as an individual determines whether they are satisfied or dissatisfied with it. As a result, customers' expectations of a service and their perceptual interpretations of that service combine to create the construct known as satisfaction, which is an individual feature. As a direct result, different consumers will express varying levels of satisfaction with regard to an overall similar experience..

**Purchase Intention**

The meaning of the term "purchasing intention" according to Spears and Singh (2004) is "the conscious plan of an individual to make an effort to buy a brand." The decision-making process for a purchase is intricate, and the buyer's purpose to buy is crucial to the stage of the process where potential alternatives are assessed. The first step in deciding whether or not anything will be purchased online is the intention to buy. Dodds et al. (1991) claim that the phrase "purchasing intention" refers to customers' readiness to make a purchase. According to Meskaran et al. (2013), customers have a purchasing intention when they are prepared to make an online purchase. Similar to this, Ariffin et al. (2018) defined online purchase intention as a customer's desire to buy products and services online..

**Repurchase Intention**

Many studies have examined the concept of buyback as well as the factors that could influence it. The phrase "repurchase" refers to the act of a consumer actually acting in a way that leads to the buy of the same products or service on several times. The great majority of consumer transactions are almost certainly repurchases. Customers typically buy the same products from the same vendors again, and the bulk of sales are the result of a pattern rather than a one-time event. Retention is another term for repurchase and is one of the most important elements in relationship marketing (Fullerton, 2005; Morgan & Hunt, 1994). Repurchase is regarded as one of the relationship marketing strategy's most crucial elements. Repurchase intent is defined as the customer's choice to take part in more transactions with the supplier or retailer in the future. Repurchase activity is the actual action, whereas repurchase intent is the customer's intention to do so. There are two different sorts of repurchase, according to 1996 research by Zeithaml et al.: the desire to make another purchase (repurchase) and the aim to spread positive word-of-mouth and recommendations (referral). There have been disagreements in the literature on marketing research on the relationship between real customer behaviour in the future and buy intentions and past purchasing history. Does the desire to repurchase actually result in the asset being bought back in reality?



**Figure 2 Model of the study**

**Service loyalty**

There has been a change in how the loyalty construct is conceptualised over time. consumer commitment to a particular brand of physical goods served as the benchmark for measuring consumer loyalty in the early stages. Brand loyalty is defined simply by Cunningham (1956), who said that it is "the proportion of purchases devoted to the brand that a household purchased most often." By focusing on shop loyalty as opposed to brand loyalty and using the same variables he had previously used for brands, Cunningham (1961) intended to broaden the study's focus. The same procedures were intended to be used for this. As marketing has evolved over time to include many types of loyalty, including consumer loyalty to vendors, the focus has continued to grow. However, relatively little study has been conducted on the subject of client loyalty to services. This section traces the evolution of the loyalty construct over time, defines the construct's domain, and identifies the constituent parts of the construct in order to provide a detailed explanation of the service quality construct used in this study.

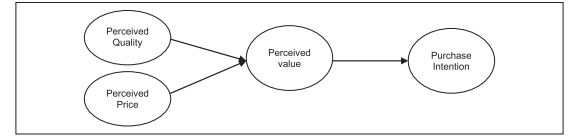
Employees in an organisation have a duty to respond quickly to requests for information and to operate in a way that satisfies customer needs. Because they want to acknowledge the effort consumers put out to make a transaction, employees will operate in accordance with organisational aims. Employee behaviour will be influenced by this recognition. Customers will favourably evaluate an employee's capacity to respond to their own property, which will make it possible to develop new talents while providing customer service. Employee responsiveness is built on a person's personal accountability for their job and the company. Personal circumstances of employees with high levels of responsiveness may motivate the desire to act appropriately and serve clients, which can be a motivational element. Reliability, according to Yousapronpaiboon (2014), may be summed up as employees' ability and dedication to provide services in a way that is compatible with the contract. The decision was based on the objective of adapting performance to meet consumer expectations, which calls for prompt service and uniformity across all clients.

**Customer Value**

Client Value Companies that place a considerable emphasis on the value they provide their clients will establish a competitive advantage that is sustainable over time. This is supported by the premise that providing customers with better value can raise the likelihood of those customers making a purchase, making a repeat purchase, and spreading positive word of mouth among their peers. To put it another way, businesses have a greater chance of luring in new customers and holding on to the ones they already have if they comprehend the factors that drive value for their customers and work to increase the value provided to those customers (Slater and Narver, 2000). Therefore, it should be stated that having a solid understanding of the value that customers place on products and services is essential for the success of organisations. It is common practise to assert that the concept of value signifies something distinct to each individual. Many different fields of study, such as economics, sociology, accounting, and marketing, have conducted research on value ideas, which has led to a diverse set of views of what value actually is. It has been suggested that people's perceptions of values are fragmented (Woodruff, 1997) and that these concepts have several dimensions (Huber et al., 2001). After conducting research on previous works, this article arrives at the conclusion that customer value may be defined as the proportion of advantages to expenses.

**The Relationship (Direct Impact Model) between Customer Value and Behavioural Intentions**

Most conceptual and empirical contributions to the value literature assume that customer value has a direct impact on behavioural outcomes, omitting the part that satisfaction plays in the process. For instance, Grisaffe and Kumar (1998) present two behavioural intentions as illustrations of the immediate effects of customer value. The possibility that a consumer will recommend the business to others and their tendency to do business with the company again. This is consistent with Petrick's (2002) assertion that a customer's perception of the value they receive affects their decision to make a repeat purchase as well as how they interact with other people. Additionally, Bolton and Drew (1991) found that customer intentions to subscribe and recommend a product or service are related to its value. The results of a research conducted by Hartline and Jones (1996) indicate that a rise in people's propensity to recommend a good or service is connected to an increase in their sense of value. Furthermore, Chang and Wildt (1994) found that the idea of perceived value acts as a mediator in the relationship between perceived quality, perceived price, and purchase intention. The conception of these linkages is shown in Figure 3 for your viewing pleasure. Cronin et al. (1997) provide the value added model as a follow-up to the earlier discussion. In order to directly quantify value and buy intents, this model looks at service quality and willingness to make sacrifices. They found that the model's ability to explain variations in consumers' purchase intentions rose with the addition of a direct measure of service value, which is defined simply by service quality and sacrifice. This resulted from the direct relationship between service value and service quality.



**Figure 3. A Direct Link between Value and Purchase Intentions**

**Relationship between Service Quality, Customer Satisfaction, and Intention to Repurchase**

Previous studies have concentrated on the role that online shopping websites' quality play, and they have found that positive feelings engendered by top-notch websites result in more helpful behaviours. In the present study, it is hypothesised that consumer happiness and the chance of repeat purchases are both significantly influenced by a website's quality. Additionally, the degree of customer satisfaction mediates between the value of the website and the propensity for repeat business. This presupposition, which asserts that the quality of a website allowing online shopping is a strong predictor of repurchase intention as well as an essential signal of consumer satisfaction, was developed based on the findings of past research. The idea that e-satisfaction mediates between the effect of e-service quality and the customers' behavioural intentions is supported by data from Gounaris et al. (2010), notably with regard to site revisitation, word-of-mouth marketing, and follow-up purchases. Udo et al. (2010) performed study in the United States and discovered that the direct impact of web service quality on behavioural intentions was actually outweighed by the indirect or mediating role of satisfaction on the quality of online services and behaviour. This was learned as a result of the researchers' investigation into the connection between contentment and the calibre and conduct of web services. The effectiveness of a website can influence repurchase intention by raising a customer's level of satisfaction with their online transactions, claim Shin et al. (2013).

**Responsiveness on Customer Satisfaction Cross Buying Behaviour**

The legal and technological landscape has drastically changed recently, and as a result, financial service providers, including retail banks, are under pressure to put the needs of their customers first (PwC, 2016). Retail banks in emerging economies must adopt a customer-oriented approach and proactively focus on the needs of their clients in order to ensure cross-buying (CB) and encourage positive word-of-mouth (WoM). The idea of customer orientation, sometimes known as CO, has received considerable attention in a number of research. It is well known that a company's performance is influenced by its customer orientation, and several studies have been done to find out how this orientation affects consumers' behavioural intentions. Numerous studies on CO have focused on the way in which the business responds to its customers. However, some academics (Blocker et al., 2011; Slater and Narver, 1998) contend that customer orientation (CO) should enable businesses to not only meet the demands that customers express explicitly, but also to proactively concentrate on the needs that customers do not express explicitly.

How well an e-business serves its customers throughout the whole purchase process impacts how long a relationship with a customer can be sustained. Concurrently, businesses are placing a high priority on client retention in order to obtain a competitive edge over their rivals. Because internet businesses, like conventional retailers, tend to offer more than what they promise to clients, customers are more likely to be happy with them than with traditional businesses. The satisfaction of online customers, according to Lee and Lee (2019), depends, among other things, on the calibre of the product information offered on the website as well as the complete transaction procedure. In order to gauge the degree of consumer satisfaction among online shoppers, researchers use a number of techniques and technologies. The widespread availability of user-friendly electronic gadgets like tablets and smartphones, as well as Internet connections that enable strong connectivity, allow individuals to spend more time online, claim Jiang et al. (2019). A growing number of online firms are opening their virtual doors, and traditional businesses are starting to offer their items both physically and online because of the immense market potential of online shopping.

**Service Quality, Customer Satisfaction and Behavioural Intentions**

When examining these three significant variables that were taken into consideration for this study, there are several things to keep in mind. Should studies only focus on consumers' perceptions, or should the service quality construct (Parasuraman et al., 1988) also take into account consumers' expectations and views? The ability to judge the disconfirmation, which is calculated as expectations minus perceptions, is a crucial question that emerges if one were to take expectations into consideration (Dabholkar et al., 2000). Additionally, studies have demonstrated that when the idea of service quality is operationalized, it cannot be a general idea; rather, it needs to be context-specific in order to be useful. Previous studies have shown contradictory results; this may be because it is difficult to compare different business kinds because of structural and typological differences. The goal of this project is to look into any potential connections between the operationalization of the service quality concept and the service typology. It is conceivable for them to show a comparable link between SERQUAL, SAT, and BI if two or more industries are deemed to be a component of the same industry. This theory is supported by Lapierre's findings from that year.

**Word-of-Mouth Communication (WoM)**

WoM communication, sometimes referred to as word-of-mouth, is defined as "informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers." Customers use word-of-mouth marketing, according to Wirtz and Chew (2002), to relieve stress brought on by a positive or negative experience, reassure themselves in front of others, gain support from people who share their opinions, gain attention, or share the advantages of things they have enjoyed. According to a prior study, word-of-mouth (WoM) is regarded as a key habit after utilising a good or service. Reichheld (1996) asserts that consumers who visit a firm as a result of a personal recommendation are more likely to be successful and to stick with it for a longer amount of time than are customers who are drawn in by aggressive advertising, sales tactics, or discount offers. Word-of-mouth is thought to have a substantial role in influencing consumers' attitudes and behaviour, according to previous study (Harrison-Walker 2001). WoM therefore encourages clients to continue their loyalty to a certain service provider.

**Service Pricing As Referral Behaviour**

We are able to demonstrate that service price does, in fact, have an effect on the behaviour of customers who promote your business to their friends and family in terms of referral activity and referral success. Second, the findings of this study imply that both the volume of referral activity and the success of referrals are significantly influenced by the complexity of the communication required for WOM. As the third and last point in the paper's presentation, the research emphasises the importance of considering the monetary value of customer referrals rather than only focusing on the number of consumers who were referred. These three repercussions will be further broken down in the sentences that follow.

The two consumer groups exhibit considerably different levels of referral activity and success depending on the pricing that was used. When we account for a wide range of additional potential factors, we find that in some cases, simple and, hence, easy to communicate tariffs can create a significantly higher number of referrals than pricing schemes designed to produce network effects. When seen from the perspective of a client referring other clients to a service, ease of communication appears to play a significant part in the whole process, which ultimately leads to the sending of an email recommendation. According to Gatignon and Robertson (1986), recommendations are believed to be encouraged by the short amount of time and effort needed to persuade one's acquaintances as well as the fact that the customer runs a lower social risk of making unreliable recommendations. Simple pricing structures thereby benefit both the customer making the recommendation and the client being referred, leading to a rise in referral activity and success. The benefits from network externalities are often unclear, but a low-complexity tariff aids in reducing ambiguity and uncertainty (Walsh and Mitchell, 2010; Murray, 1991). This is coming from a suggested client's point of view. The client in the latter case must determine whether or not he would financially benefit from acquiring a Network tariff by calculating the number of personal connections who would be joining the provider.

**Information quality and e-customer satisfaction**

When customers shop traditionally, they have the chance to feel and inspect the products. However, when customers make purchases online, their opinions and attitudes towards the products depend on the details displayed on the websites. From the perspective of the consumer, the three pillars that comprise information quality are accuracy, relevance, and completeness. A number of earlier studies have found that when the content on a website is of a good calibre, users report being more satisfied (Lai et al., 2020). Despite the extensive research that has been done, there is still no consensus on what constitutes high-quality information. For instance, Taylor and Taylor (1986) concur that the type of information that consumers seek affects the quality of that information. The information is of high quality if it fulfils the requirements and desires of the audience; otherwise, it is not. Hilligoss and Rieh (2008) contend that the degree of information quality depends on each individual client and is subjective. As a result, if the content on the website satisfies the needs of the intended audience, those people will be delighted and demonstrate good purchase behaviour.

**Delivery service and e-customer satisfaction**

"E-delivery service" is defined as "services delivered via an electronic medium (typically the Internet) and comprising transactions initiated and largely controlled by the consumer." The more recent electronic distribution approach is distinct from the traditional delivery method. E-delivery describes interactions and dialogue between users of online communities that are reachable via the internet and the web. As a result, there is less engagement than there would be in a typical contact centre. E-service has the ability to increase revenue while also enhancing operational efficiency. According to a number of scholars, online shopping forums are finding it harder and harder to keep customers happy and loyal. Customers are growing less tolerant of websites and demanding better service, according to Hult et al. (2019). Therefore, offering high-quality services is essential to gaining a competitive advantage over other companies.

Al-Hawary and Al-Smeran's (2017) research revealed that Jordanian banking customers came to the conclusion that high-quality e-services result in higher levels of e-satisfaction. Similar findings were reached by another study, which found that the effectiveness of the e-service influences "satisfaction, intention, retaining customers, and the firm's financial position."Therefore, firms should strongly emphasise pre-delivery and post-delivery characteristics in order to forge a long-term relationship with their clients.

According to Annaraud and Berezina (2020), there is a causal agent-like relationship between e-quality and e-satisfaction. Numerous studies have found that the level of satisfaction of customers is mostly influenced by the quality of the services offered. To build customer trust, increase profitability, and ensure long-term survival, e-shoppers must concentrate on e-quality. Zeithaml's (1988) effort to explain the relationship between service and quality was built on the "mean-ends-chain" theory. This theory states that once a consumer has received a certain level of service quality and is satisfied, he will want an even higher level of service with any subsequent transactions. Additionally, current research shows a significant relationship between customer happiness, service quality, and the willingness to make a purchase. These parameters were taken into consideration by businesses that had continuous growth in addition to other aspects.

**Relationship between E-Service Quality and E-Loyalty**

E-service quality is one of the ways or procedures that may be utilised to evaluate how well a website functions on the basis of the feedback received from its users. E-service quality is an activity, endeavour, or performance that is supplied through the use of information technology, according to Rowley's definition of the term. According to the research that has previously been conducted, the level of contentment that people have with electronic media may be predicted to be affected by the standard of the e-services that provide a positive experience for customers. According to the findings of Imam Prayogo Ambardy and Sevenpri Candra (2013), the quality of an e-service has a substantial impact on e-loyalty. To increase consumer trust, which is essential in interactions between a business and a customer, and to promote customer loyalty to an online site, a high e-service quality comprises providing exceptional service that makes users feel comfortable and confident with the website. This is the key to enhancing customer loyalty to the online site.

According to this theory, the research conducted by Purnamasari (2018) demonstrates how e-trust might perhaps lessen the impact of poor e-service quality on e-loyalty. According to Ni Putu Indah Pradnyaswari, E-Satisfaction and E-Trust, there is an indirect relationship between e-service quality and e-loyalty through e-trust, and e-service quality trust can increase the influence of the e-service quality variable in influencing e-loyalty. This finding is in line with those findings.

**The relationship between E-Satisfaction and E-Loyalty**

The degree of a customer's loyalty and level of satisfaction are positively correlated. A client's degree of happiness with a website, according to Fang, Chiu, and Wang (2011), impacts whether or not they will be willing to return to the website for further interactions in the future and whether or not they will develop into a loyal customer. Consumer mistrust of electronic channels is what prevents online retailers from succeeding; as a result, e-trust may be viewed as a crucial factor in shaping loyalty. The level of client confidence in online trade channels is known as etrust. E-trust has a favourable and considerable impact on loyalty, according to research done by Asih and Pratomo (2018) on women's online buying behaviours. The results of this study are consistent with research on B2C e-commerce in Vietnam conducted by Choi and Mai (2018), which likewise found that e-trust has a favourable and substantial impact on e-loyalty. E-trust has a favourable and considerable impact on loyalty, according to the findings of both teams of researchers. E-trust has a positive and significant impact on e-loyalty, according the findings of a study conducted by Hasanudin, Pujotomo, and Sriyanto (2017) on customers who use e-commerce services on the island of Java.

**CONCLUSION**

At a more general level, the connections between value, satisfaction, and behavioural intentions were investigated in this study. At a more detailed level, however, segment-specific linkages were investigated as well. The relevance of this study lies in the fact that it has proven how significantly different the relationships between value, satisfaction, and behavioural intentions are for each of the three different types of consumers (passive, rational-active, and relational-dependent). customers who were relationship-dependent and rationally active demonstrated a stronger association between perceived value and satisfaction, as well as between contentment and their intentions for future behaviour, in comparison to passive customers. In spite of the fact that it has been a hot topic in marketing for more than three decades, there is still no consensus on how to define the phrase "customer happiness." According to Johnson, Anderson, and Fornell (1995), customer satisfaction is a cumulative concept that is impacted not just by expectations in the market and assessments of performance at any one moment, but also by customer satisfaction levels that have been achieved in the past and how they have changed over time. According to Oliver (1980), the consequences of one's level of pleasure are dependent on their perceptions of both success and disconfirmation. According to this author, perceived disconfirmation is based on both the perceived performance of an individual and a yardstick against which they may be compared. Comparison points can be drawn from a variety of sources, including ideals, expectations, competitors, other service categories, marketing claims, and industry standards. The concepts of customer value, customer happiness, and behavioural goals are applied to different consumer categories in accordance with the kinds of searches they perform using an innovative methodology. customers who were relationship-dependent and rationally active demonstrated a stronger association between perceived value and satisfaction, as well as between contentment and their intentions for future behaviour, in comparison to passive customers.

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