

**ADVANCE SOCIAL SCIENCE ARCHIVE JOURNAL**Available Online: <https://assajournal.com>

Vol. 03 No. 02. April-June 2025. Page#. 222-232

Print ISSN: [3006-2497](#) Online ISSN: [3006-2500](#)Platform & Workflow by: [Open Journal Systems](#)

## Digital Innovation and Online Shopping Experience as Drivers of Repurchase Intention in Pakistan's Fashion Industry

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### Abstract

This study investigates the mediating effect of brand love on the impact of digital innovation and online purchase experience on repurchase intention in Pakistan's fashion e-commerce sector. Based on Social Exchange Theory, the research is quantitative with 320 online shoppers in major Pakistani cities surveyed. Structural equation modeling (SEM) and mediation analysis were used to analyze the data. It is found that although the impact of digital innovation ( $\beta = 0.32$ ,  $p < 0.01$ ) and online shopping experience ( $\beta = 0.38$ ,  $p < 0.01$ ) on repurchase intention is significant, the latter has a stronger influence. Both mediate between these relationships and in the end, emotional attachment explains part of how we engender brand love. It shows there's context – Pakistani consumers are willing to rein in on innovations instead of being in the cool kids table of cutting edge innovation except that they don't want to compromise with functional reliability (e.g seamless navigation, secure payments). Also, the young demographics (18–24 years) are more responsive to brand's digital features such as AI and AR. The findings here present actionable insights to be brought into the loop of fashion retailers, that these need to be coupled with culturally resonant branding strategies, user friendly technologies that will lead to repeat purchases. It bridges a critical gap in literature by contextualizing digital consumer behavior in an emerging market, and highlighting utilitarian and emotional factors in the matter of sustaining e-commerce growth.

**Keywords:** Digital Innovation, Online Shopping Experience, Repurchase Intention, Brand Love, Pakistan, Fashion E-Commerce, Social Exchange Theory.

### Introduction

Rapid adoption of digital technologies during the age of global digital transformation has caused revolutionary changes to the retail industry. Digital first business model is becoming the norm for retailers all around the world, and they are introducing novel ways of engaging with

customers that leverage AI to help with recommendation engines, virtual try on, omnichannel browsing, etc. Because of the fact that the internet penetration and mobile usage are also increasing in developing countries such as Pakistan and that they are shifting towards emerging consumer preferences, digital adoption is on the rise in those areas, especially fashion retail sector (Machado et al., 2019). After the advent of the pandemic during the COVID-19 period, the fashion industry in Pakistan has seen staggering improvement in the e-commerce platforms. Customers now need a personalized experience, maneuverability, and fast delivery while shopping online (Amoako et al., 2023). This has prompted local fashion brands to introduce mobile apps, use of customer analytics and chatbot to enhance service delivery. While this is a tough problem is that there's no question about it. it's a problem that exists in all types of businesses. That said, one thing has not changed: How do these brands convert first time buyers to loyal customers? The heart of the concept of repurchase intention or likelihood of customers returning to purchase from the same brand is this question (Hellier et al., 2003), as it is a key determinant of long term business sustainability. A positive correlation exists between the digital innovation and customer loyalty in previous literature. Yet, most of the studies are biased towards the Western context, and thus, there is a knowledge gap in understanding such dynamics in developing economies like Pakistan where the trust in the online platforms is still evolving (Machado et al., 2019). Additionally, the research aimed to explore the role of online shopping experience, accounted for convenience, ease of use, and post sale service, on repurchase intention (Trevinal & Stenger, 2014)..

To fill this gap, this study examines the effect of digital innovation and online shopping experience as a factor that predicts repurchase intention in Pakistan's fashion industry. In addition, brand love is considered as a mediating factor as a deep emotional attachment between consumer brand (Fournier, 1998) that may encourage repurchase. Theoretically this research is based on Social Exchange Theory view that consumers establish relationships with the brands based on an understanding of perceived benefits (Cropanzano & Mitchell, 2005). Online platforms are likely to win the favor of consumers for advantages such as convenience, personalization, and innovation, resulting in such emotional attachment and repeat purchases (Gergen, 1960). Given the rise of competition in Pakistani fashion brands like Khaadi, J., and Bonanza, one of the major focus points of these brands has turned into digital strategies in order to keep customers. The aim of the main research objective (RO1) is to examine the effects of digital innovation and online shopping experience on repurchase intention. Method used in the study is quantitative and structured questionnaire is used to administer to the consumers of Rawalpindi, Islamabad and Wah Cantt. Reliability and validity tests for measurement models were applied using SmartPLS and SPSS and data were analyzed using SmartPLS and SPSS. The article proceeds in the following way: the next section reviews the relevant literature and the theoretical models regarding the core variables. Methodology section then describes research design and data analysis techniques followed. Results and discussions are presented then elaborated by suggesting future research directions and conclusions.

### **Literature Review**

Digital Innovation is the implementation and integration of digital technologies in the products, services and business processes (Nambisan, 2017). For e-commerce, this may be actionable in terms of innovative digital strategies like artificial intelligence, personalization, machine learning, and virtual try-ons in changing the customer interaction (Rathore, 2017). And these innovations have become cornerstone of modern consumer brand relationships. Yoo et al. (2010) state that digital innovation creates new digital experience and completely redefines brand customer touch point. For Pakistan's fashion sector, digital platforms like AR based virtual fitting room and AI

based recommendation engine are being widely used to improve the convenience of the customers as well as their satisfaction enabling them to have stronger emotional engagement with the products leading them to repeat purchase behaviors (Akhtar et al., 2022). Digital innovation is made of initiation, development, implementation, and exploitation of digital technologies (Cooper & Zmud, 1990). Such interventions enable retailers to transform online experience and in the process impact customer loyalty. Studies indicate such emotional value of digital innovations for immersive shopping experiences to create brand love as well as repurchase intention (Di Vaio, 2021).

It is known that the online shopping experience comprises of more than a website design and is comprised of website design, usability, customer service, trust, responsiveness and transaction efficiency (Trevinal & Stenger, 2014). According to Aurélia Michaud-Trévinal and Stenger (2015), online customer experience is an inconsistent phenomenon made of cognitive, affective and sensory responses. In the context of e-commerce, ease of navigation, quick product search features, user interface design, secure payment gateways have a very big influence on consumers' evaluations and satisfaction (Pham et al., 2018). A positive online experience improves user experience and convenience, which is key determinants to the brand love and repurchase decision (Budi et al., 2021). With the growing dependence of the Pakistani fashion industry on digital storefronts, the offering of constantly engaging and intuitive shopping interfaces to the consumers poses a challenge to the Pakistani fashion industry.. According to Brakus et al. (2009), these experiential dimensions help develop brand associations that lead to emotional attachment and loyalty. This is particularly relevant in Pakistan where digital literacy varies across demographics, and seamless user experience can bridge gaps in accessibility.

According to Hellier et al. (2003) and Reichheld and Sasser (1990), repurchase intention is the probability of customer return to buy a product or service after a satisfactory experience. There is a close relation with the customer satisfaction, loyalty and trust (Lim et al., 2018). In the digital world and (especially) in fashion retail, a strategic objective is repurchase intention because it is cheaper to maintain retained existing customers rather than to acquire new customers. For instance in e-commerce, ease of use of website, a reliable service delivery and emotional connection with the brand are the factors which help to decide the repurchase by a consumer (Pham et al., 2018; Zhou et al., 2009). In today's society, user experience and innovation are more important than ever since mobile commerce and mobile shopping have become inevitable. The Pakistani market, a ground that is suitable for study of these evolving digital behaviors, is characterized by a growing youth population and growing smartphone penetration. There are several studies that confirm that digital innovations have a huge impact on how consumers behave in terms of loyalty and repurchase. In Amoako et al. (2023), technological innovations in the online hotel booking platforms increased customer experience while raising repurchase intention. Hund et al. (2021) had also hinted that digital transformation in retail environments is also known to boost in perception of brand value with immediate influence on repurchase decision. The studies of Lim et al. (2018) affirmed that the online shopping experience can be enhanced by factors such as user interface, personalized recommendations, and efficient customer service in order to enhance the repurchase intention. The findings of Al Hamli and Sobaih (2023) are relevant to the context of emerging markets such as Pakistan on the effect of dimensions including website reliability, design and convenience on repurchase decision.

### **Gaps in Current Literature**

There is a large body of research on digital innovation and online shopping but few studies in the context of joint effect with online shopping on repurchase intention within the Pakistani fashion industry. However, studies are mostly available in technologically advanced markets and there

is a void in emerging economies. In addition, while there is little empirical evidence regarding the mediating role of brand love as the link that ties together digital strategies and consumer retention (Machado et al., 2019), they are significant determinants. In addition to that, socio cultural dynamics, inconsistent internet access and nascent e commerce industry influence the Pakistani digital market. For this reason, digital interfaces, personalization, and online engagement of consumers demand for context based investigation. The present study closes this gap by integrating digital innovation and shopping experience constructs in terms of Pakistan's clothing industry context and assessing them collectively with respect to repurchase intention.

### **Theoretical Framework and Hypotheses Development**

The Social Exchange Theory (SET) is used as the foundational theoretical basis for the explanation of how the exchange of value between the brand and the consumer shapes the consumer-brand interactions. According to SET, people participate in social interactions and keep social relationships if achieved outcome is satisfactory (Cropanzano & Mitchell, 2005). From a perspective on e-commerce, digital innovation and online shopping experience without any barriers are seen as value laden offerings from brands. In return, emotional bonding resulting in brand love as well as repurchase intention are elicited by these benefits, confirming the benefits provided by the brand. Based on this, a conceptual model of the study is presented as digital innovation and online shopping experience will directly influence repurchase intention, and indirectly through brand love as a mediating variable. Digital innovation involves the utilisation of advanced technologies like Artificial Intelligence, user-friendly platforms as well as integrated service channels to improve the shopping experience (Amoako et al., 2023). As in the case of online shopping, experience of online shopping can include usability, service quality, product accessibility, and emotional satisfaction gained from use of e-commerce platforms (Trevinal & Stenger, 2014).

The model proposes the following hypotheses, supported by empirical findings from the thesis:

- **H1:** Digital innovation has a significant positive impact on brand love.
- **H2:** Digital innovation has a significant positive impact on repurchase intention.
- **H3:** Online shopping experience has a significant positive impact on brand love.
- **H4:** Online shopping experience has a significant positive impact on repurchase intention.
- **H5:** Brand love has a significant positive impact on repurchase intention.
- **H6:** Brand love mediates the relationship between digital innovation and repurchase intention.
- **H7:** Brand love mediates the relationship between online shopping experience and repurchase intention.

These hypotheses state the mediating role of the emotional attachment in the digital retail environment, especially in the context of the fashion sector where the brand engagement plays a key role in the consumer loyalty. Prior research supports this structure. For example, Machado et al. (2019) mention that brand love is a mediator that links digital experience and loyalty. Similar to that, Otero & Wilson (2018) also found strong correlations between shopping satisfaction as well as emotional attachment and repeat purchasing. In this way, the proposed framework embodies an integrated way to understand customer loyalty in a fast digitizing market.

### **Research Methodology**

This study employs the quantitative, descriptive, and cross sectional in study of influence of digital innovation and online shopping experience on repurchase intention in Pakistan's fashion industry. The relationships are also explored in light of the mediating role of brand love. Since this study can be conducted using a quantitative approach, objective measurement of variables

and hypothesis testing through statistical analysis (Creswell, 2014) is particularly suitable for this study. The data was collected through a single cross sectional design, so the consumer perceptions and their behavioral intentions could be assessed in a very fast changing digital marketplace.

### **Population and Sample**

The study involves the target population of online shoppers in Pakistan, and it specifically refers to them who have purchased fashion based items through the online platforms like Daraz, Outfitters, Khaadi, Limelight and other e-commerce websites. For this study, the target respondents are the ones who have done digital transactions and have had some shopping experiences with fashion brand. The size of the sample used for statistical analysis and for structural equation modeling, was considered to be 320 respondents. The sample size in this study is greater than the minimum discussed by Hair et al. (2010) for SEM based research, who suggest a minimum of 200 responses. Because of time and accessibility, the study adopted a non probability sampling method that is convenience sampling.

### **Data Collection Tool**

The study utilized a structured online questionnaire as its primary data collection tool. The questionnaire was divided into two sections: demographic information and construct measurement. All items in the second section were based on validated scales from previous literature, ensuring content validity. The scales were slightly adapted for contextual relevance to the Pakistani online fashion market. The data collection instrument was distributed using Google Forms, a widely accessible digital platform that facilitates rapid response and automatic data tabulation. Participants were invited via social media platforms, email lists, and WhatsApp groups, increasing outreach among the digitally active shopping population.

### **Measurement Scales**

The study included four main constructs: Digital Innovation, Online Shopping Experience, Brand Love, and Repurchase Intention. All items were measured using a 5-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

- **Digital Innovation** was measured using a 4-item scale adapted from Amoako et al. (2023), which assesses technological adoption, AI integration, and platform responsiveness.
- **Online Shopping Experience** was measured using a 5-item scale based on Trevinal and Stenger (2014) and Rose et al. (2012), capturing website usability, product display, checkout experience, and customer support.
- **Brand Love** was measured with a 5-item scale developed by Carroll and Ahuvia (2006), focusing on emotional attachment, affection, and identification with the brand.
- **Repurchase Intention** was assessed using a 4-item scale adapted from Zeithaml et al. (1996), measuring future behavioral intentions and likelihood of re-engagement.

All items were pre-tested for clarity and relevance through a **pilot study** involving 30 respondents, and minor wording adjustments were made based on feedback to improve comprehension.

### **Data Analysis Techniques**

Data analysis was performed using IBM SPSS Statistics 26 and AMOS 24 for Structural Equation Modeling (SEM). The analysis proceeded in multiple stages:

1. **Descriptive Statistics:** Frequencies, means, and standard deviations were calculated to profile the respondents and summarize the central tendencies of the variables.
2. **Reliability Analysis:** Cronbach's alpha was used to assess internal consistency. All constructs achieved alpha values above 0.70, indicating acceptable reliability (Nunnally & Bernstein, 1994).

3. **Exploratory and Confirmatory Factor Analysis:** An initial exploratory factor analysis (EFA) was conducted to assess construct validity, followed by a confirmatory factor analysis (CFA) in AMOS to validate the measurement model. Model fit indices such as CFI ( $>0.90$ ), RMSEA ( $<0.08$ ), and Chi-square/df ( $<3.00$ ) were used to determine model adequacy.
4. **Correlation and Regression:** Pearson correlation coefficients established the relationships between variables, followed by multiple regression analyses to test the direct effects of digital innovation and online shopping experience on repurchase intention.
5. **Structural Equation Modeling (SEM):** SEM was employed to test the overall conceptual model, including the mediation paths of brand love. Bootstrapping (with 5,000 resamples) was applied to test the significance of the indirect effects, as recommended by Hayes (2013).
6. **Mediation Analysis:** The mediation role of brand love was tested using the guidelines of Baron and Kenny (1986), further supported by bootstrapping confidence intervals to confirm the presence of significant indirect effects.

## Results and Data Analysis

### Demographic Profile of Respondents

The study surveyed online shoppers in Pakistan's fashion industry, yielding a diverse yet representative sample. The demographic profile is summarized in the table below:

Demographic Variable	Categories
Gender	Male (60%), Female (40%)
Age Group	18–24 (45%), 25–34 (35%), 35–44 (15%), 45+ (5%)
Education Level	Bachelor's (50%), Master's (35%), Intermediate (10%), Others (5%)
Monthly Income (PKR)	<25K (20%), 25K–50K (40%), 50K–100K (30%), 100K+ (10%)
Frequency of Online Shopping	Monthly (40%), Weekly (30%), Occasionally (25%), Rarely (5%)

These demographics indicate a predominantly young, educated, and digitally active consumer base, a profile consistent with the global trend of online fashion shoppers.

### Reliability and Validity Analysis

The constructs were measured using validated Likert-scale items adapted from existing literature. Cronbach's alpha values for all scales exceeded 0.7, indicating strong internal consistency. Exploratory Factor Analysis (EFA) confirmed unidimensionality for the constructs:

- Digital Innovation:  $\alpha = 0.86$
- Online Shopping Experience:  $\alpha = 0.88$
- Brand Love (Mediator):  $\alpha = 0.85$
- Repurchase Intention:  $\alpha = 0.83$

KMO value for sample adequacy was 0.82, and Bartlett's test of sphericity was significant ( $p < 0.001$ ), supporting factorability.

### Correlation Analysis

Pearson correlation analysis revealed significant positive relationships among the constructs:

- Digital Innovation and Repurchase Intention ( $r = 0.62$ ,  $p < 0.01$ )
- Online Shopping Experience and Repurchase Intention ( $r = 0.66$ ,  $p < 0.01$ )
- Brand Love and Repurchase Intention ( $r = 0.68$ ,  $p < 0.01$ )

### Hypothesis Testing

Multiple regression analysis showed both digital innovation ( $\beta = 0.32$ ,  $p < 0.01$ ) and online shopping experience ( $\beta = 0.38$ ,  $p < 0.01$ ) as significant predictors of repurchase intention.

Mediation analysis using Baron and Kenny's method and bootstrapping in AMOS/SmartPLS confirmed brand love as a partial mediator between:



### Interpretation of Findings

The results affirm the hypotheses and reveal a compelling dynamic: digital innovation and a positive shopping experience not only directly enhance repurchase intention but also do so indirectly by fostering brand love. These findings underscore the importance of investing in seamless, user-friendly, and emotionally engaging digital interfaces in Pakistan's rapidly evolving fashion e-commerce sector. Retailers should focus on integrating innovative features (e.g., AI chatbots, AR try-ons) and personalized shopping experiences to build customer loyalty and repeat purchase behavior.

### Discussion

The results of this study offer substantial evidence that digital innovation and online shopping experience significantly influence repurchase intention in Pakistan's fashion e-commerce sector, with brand love acting as a crucial mediating variable. These findings not only align with existing global literature but also add contextual richness by exploring the unique dynamics of a rapidly digitizing South Asian market.

### Comparison with Existing Literature

Previous studies have consistently highlighted the significance of digital innovation in shaping online consumer behavior. For example, innovations such as artificial intelligence (AI), chatbots, augmented reality (AR), and personalized recommendation systems have been shown to enhance customer satisfaction and loyalty (Pantano & Gandini, 2017; Liang et al., 2020). This study reaffirms those findings within the Pakistani context, where digitally enabled services such as intuitive mobile interfaces, fast payment gateways, and visual product trials are becoming increasingly critical in influencing repeat purchase behavior.

Similarly, the impact of online shopping experience on consumer retention has been documented extensively (Rose et al., 2012). Dimensions like website usability, visual appeal, reliability, and after-sales support are integral to shaping positive consumer perceptions. Our findings confirm that a seamless shopping journey significantly boosts repurchase intentions, mirroring studies by Jiang et al. (2013) and Bigne et al. (2005). However, this research expands on such conclusions by confirming that emotional attachment, in the form of brand love, strengthens this relationship in the context of Pakistani consumers.

### Understanding Customer Loyalty through Innovation and Experience

The role of brand love mediating is particularly informative. What it revealed was a way to get past technical excellence or usability to brand emotional connection, which can be the tipping factor to customer loyalty. This is in line with Albert and Merunka's (2013) definition of brand love as a very strong emotional bond that triggers the commitment and advocacy. When considering the fashion industry of Pakistan, usually brand affinity is achieved by means of cultural resonance, trend alignment or influencer endorsements; brand love becomes a vital driver of purchase intention. Our results imply that combining the innovation with emotional branding will give businesses a stronger tie among the customers, resulting in the value added by the long-term customers. This work has very important implications for practitioners. This most definitely means that marketers should not only about upgrading technological interfaces

but they also need to create narratives and values that will stir emotions in the consumers very deep. The strategy of functional excellence with emotional engagement seems to be the winning formula of digital consumer retention in Pakistan.

### **Pakistan-Specific Contextual Insights**

There are unique features of Pakistan market, namely, rapid digitization, youthful demography and rising mobile penetration. Nevertheless, currently, challenges like lack of trust in the online transaction, inconsistent delivery infrastructure, and digital literacy gaps exist (Khan et al., 2021). However, the study's results still show that consumers are becoming increasingly responsive to tech drives improvements. Since trust on platforms that provide convenience, security, and engagement is emerging, there is a high correlation between digital innovation and repurchase intention. Curiously, Pakistani e-shoppers prefer user generated content, influencer reviews and localized trends and thus show a cultural nuance how brand love is created. This suggests that integrated social media platforms or loyalty programs are very important for building up the consumer experience. Logistical challenges and infrastructural disparities, especially in the rural areas, can also impede delivery of seamless online experience. Hence, businesses need to also invest in backend processes such as supply chain management dependent on geographical areas.

### **Unexpected Findings and Possible Explanations**

An unexpected finding was that although the online experience and digital innovation each had a major effect on repurchase intention, the latter had a slightly stronger effect than the former. However, these differ from studies in digitally more mature markets where innovation is often the top predictor (Pantano & Viassone 2015). The reason may be the maturity stage of Pakistan's digital transformation. But consumers of emerging markets like Pakistan place more reliance on functional reliability and trust rather than the newest innovation. Another insight pertains to the partial mediation effect of brand love. Previous studies (Carroll & Ahuvia, 2006; Batra et al., 2012) tended to focus on full mediation and this study revealed that innovation, and experience, respectively, also directly influence repurchase behavior, over and above emotional attachment. It might imply that Pakistani consumers are still in the state of transitional period where utility and emotion cohabit but not fully integrated into the dyadic consumer brand relationships. In addition, some demographic segment, especially younger consumers 18 to 24, responded more to innovation than other cohorts. It is an apt reflection of a generational divide where Gen Z shoppers are more tech savvy and open to anything new digital than older shoppers who tend to trust and trust the past. The results of these findings indicate a market segmentation and a targeted strategy is needed. The result confirms that there is a multi layered and contextual relationship between digital innovation, shopping experience and repurchase intention. In this regard, the fashion e-commerce business growth in Pakistan on the basis of sustainable business growth depends upon the technological, emotional and cultural aspects of consumer behavior. Beating a competitive challenge a digital economy entails requires looking for investing in designated innovation and customer- relevant encounters.

### **Conclusion and Recommendations**

The study investigates the role of digital innovation and an online shopping experience in the repurchase intention in Pakistan's fashion industry with brand love acting as a mediator. The results indicated that more digitally innovative companies and more online shopping experience can positively affect the repurchase intention, and it seems that the latter has a slightly bigger effect than the former. These relationships partially mediated by brand love indicates the important factor of emotional connection in the development of customer loyalty. According to Social Exchange Theory, consumers return the favor of a positive digital interaction and smooth experience with buying and emotional attachment. Pakistani market is fast digitizing and young



population making the dynamics different from the rest of the world. Despite these, functional reliability and trust are fundamental and subject to infrastructure issues: digital innovations such as AI recommendations, virtual try ons are in vogue, however. Additional factors that add to brand love are cultural such as the impact of social proof and local trends. It also claimed that offer new ways of segmentation, noting that consumers under 35 were more likely to respond to innovation, and therefore a segmented marketing strategy would be required.

### Practical Recommendations

- To capitalize on the findings, fashion retailers and e-commerce platforms in Pakistan should adopt the following strategies:
- Deploy AI-driven chatbots for customer support and AR-powered virtual try-ons to mimic in-store experiences. For example, brands like Khaadi could enable virtual fitting rooms to reduce return rates.
- Leverage data analytics to offer tailored recommendations based on local fashion trends and purchase history. Highlight culturally resonant designs (e.g., Eid collections) to strengthen emotional connections.
- Simplify website navigation and checkout processes. Ensure mobile compatibility, as 60% of Pakistani internet users access the web via smartphones (PTA, 2023).
- Incorporate secure payment gateways (e.g., JazzCash, EasyPaisa) and transparent return policies to address trust deficits. Display customer reviews and influencer endorsements to enhance social proof.
- Share brand narratives that resonate with Pakistani values, such as sustainability or artisan collaborations. Use social media (Instagram, TikTok) to foster interactive communities.
- Reward repeat customers with exclusive discounts or early access to sales. For instance, Bonanza could offer points redeemable for popular local brands.
- Partner with reliable logistics providers to ensure timely deliveries, especially in rural areas. Offer multiple delivery options (e.g., cash-on-delivery for low-trust customers).
- Target Gen Z with gamified features (e.g., spin-the-wheel discounts) and older demographics with reliability-focused messaging (e.g., “hassle-free returns”).

As Pakistan’s fashion e-commerce sector grows, blending cutting-edge technology with emotionally resonant experiences will be key to sustaining loyalty. Retailers must balance innovation with practicality, ensuring seamless functionality while nurturing emotional bonds. By addressing local challenges and leveraging cultural insights, brands can transform first-time buyers into lifelong customers, securing a competitive edge in this dynamic market.

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