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Variable Relationships in Online Retailing: Cultivating Consumer Satisfaction and Loyalty

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**VARIABLE RELATIONSHIPS IN ONLINE RETAILING:
CULTIVATING CONSUMER SATISFACTION AND LOYALTY**

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Précis

In today's competitive retailing landscape consumer satisfaction and loyalty have been key issues on the mind of many a marketer. With the growth of e-retailing, buyers and sellers have evolved; the traditional goals of satisfaction and loyalty remain but the means to achieving those have evolved with the changing online environment. As the competition continues to intensify, the costs of switching retailers remain low, and consumers adjust their spending patterns, it becomes increasingly important to provide shopping experiences of value to the consumer and to cultivate repeat purchase behavior.

This paper provides a preliminary study into the interaction of various aspects of online shopping including value, trust, customer relationship management, satisfaction and how they contribute to loyalty among 18-24 year-old e-shoppers.

A survey instrument was developed based on previously published work on online shopping. Respondents within the demographic were recruited and asked to respond to the questionnaire items based on a Likert scale that was provided with the survey. All responses were entered into SPSS and analyzed through correlation and regression techniques.

Within the sample all hypothesized relationships were found to exist, and all aspects were found to influence loyalty, though to varying degrees. The limits of the study and the interactions with the respondents provide insight useful to subsequent and more thorough studies into this topic.

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I. INTRODUCTION

As the number of Internet users has increased, so too have the opportunities of online retailing. Since 2000, the number of Internet users who reported researching a product or shopping online has nearly doubled (Horrigan, 2007). According to Forrester research, online sales in the US are expected to increase by 50% over the next five years, to over \$300 billion, despite the overall slowdown of the US economy (Birchall, 2008). While the overall spending of consumers and corporations is forecasted to decline, it is likely that a greater portion of expenditures will occur through online transactions, as both parties seek the boons generally associated with online retail: discount pricing and convenience. The competition is fierce, and the intensity level is expected to rise (Dolbeck, 2008).

Simply getting page views does not constitute success, especially when it is estimated that two-thirds of online shoppers fill their electronic shopping carts, and ultimately fail to proceed to the check out. What will turn a savvy comparison shopper into a customer, and what will keep them coming back when alternatives are a mere clicks away?

In order to reap the economic benefits of a steady customer base, e-retailers should try to ascertain what variables significantly contribute to satisfaction and loyalty, and what value aspects have a greater bearing on those outcomes. The focus of this research is to conduct an informal examination into the relationships of variables that influence satisfaction and loyalty among 18-24 year-olds, such that information and ideas may be gained for use in subsequent, more extensive research efforts.

This paper is structured as follows. First, the underlying concepts and variables that inspired this study are introduced along with the corresponding hypothetical relationships between those variables. Then, the methodology of this research effort is described.

The results of hypothesis testing are subsequently revealed, and discussed. Finally, the limitations of this study and suggestions for future efforts are noted.

II. CONCEPTUAL BACKGROUND AND RESEARCH MODEL

In order to examine the relationships between online shopping value, trust and consumer outcomes such as satisfaction, and loyalty, one must first understand the various components that contribute to a consumer's assessment of value. Many studies within the context of the online shopping environment have divided the various elements of value into two distinct dimensions: utilitarian and hedonic value (Babin, Dardin & Griffin, 1994; Childers, Carr, Peck & Carson, 2001; Lee & Overby, 2006; Wang, Baker, Wagner & Wakefield, 2007), which are defined, explained and utilized within the conceptual framework of this study.

Utilitarian Value

According to Lee and Overby (2006), utilitarian value is an assessment of “functional benefits and sacrifices” associated with an online shopping experience. Utilitarian value is most relevant to objective-specific shopping tasks in which consumers seek to evaluate potential purchases, based on criteria such as product or service price and available features, or simply reach their goal efficiently with while minimizing irritation (Wang et al., 2007). Judgments regarding price-value relationships, service quality, and convenience (i.e., resource conservation and ease of transaction) are components of utilitarian value (Lee & Overby 2004; Overby & Lee, 2006).

Convenience

The ability to shop online may increase shopping efficiency as it eliminates much of the frustrations associated with shopping at brick-and-mortar stores, such as any transportation

related issues to and from stores and/or from store in comparison shopping. As online stores are open 24/7, customers with online access have greater flexibility in terms of time to shop and the time needed to do so (Childers et al., 2001). The ability to fit a consumer's schedule is very important as studies have identified time savings as a chief motivation behind online shopping (Horrigan, 2008; Lee & Overby, 2004).

Product Information

While the ability to shop at anytime from one's own home is part of the convenience dimension of utilitarian value, it is also important that the store website provide information about a particular product or service to aid in purchase deliberation (Lee & Overby, 2004; Overby & Lee, 2006). If product information is absent, it is plausible that a website could still be judged as convenient as it relates to a simple shopping task (i.e. a book, if the assumption is made that beyond price an unused book is largely the same as any other with the same title and author). However, for more complex purchases (i.e. a digital camera), a large part of the convenience dimension may be attributed to access to information that would aid the evaluation of a specific product/service or alternatives.

Service Quality

Service quality is the dimension of utilitarian value associated with judgment of the services offered during the shopping experience, as well as after the purchase is made (Lee & Overby, 2004; Mathwick, Malhotra, & Rigdon 2001; Srinivasan, Anderson & Ponnayolu, 2002). Perceived service quality is the reflection of a consumer's appreciation of the e-retailer's ability to deliver on its promises (Mathwick, et al., 2001). While service quality is important in all business transactions, the easy access to competitors online demands that online vendors take care to provide quality service and to address any problems that may arise.

Hedonic Value

Hedonic value is an overall assessment of benefits and sacrifices derived from the experience of online shopping including entertainment, escapism, interactivity, and visual appeal. These affective components enhance a consumer's overall shopping experience (Hoffman & Novak, 1996; Lee & Overby, 2004). Consumers may browse or shop online for entertainment and excitement or take time out from a routine or schedule (Babin et al., 1994; Overby & Lee, 2006; Wang et al., 2007). Furthermore, aesthetic components such as colors, text, graphic and logos may evoke positive associations and influence consumer attitudes (Mathwick et. al, 2001; Srinivasan et al., 2002). Interactivity, with marketers or other customers, contributes as a social dimension of hedonic value (Wang et al., 2007), which may facilitate the exchange of information via product reviews, forums or chat rooms (Lee & Overby, 2004).

Relationships Between Value and Satisfaction

Satisfaction can be defined as the sum of a customer's overall feelings and attitudes toward a purchase situation (Shun & Yunjie, 2006). While motives for any specific online shopping experience may vary, both utilitarian and hedonic values have been reported to influence customer satisfaction (Babin et al., 1994; Lee & Overby, 2004; Mathwick et al., 2001; Overby & Lee, 2006; Wang et al., 2007); therefore the following relationships are hypothesized:

H₁: Utilitarian value positively influences satisfaction.

H₂: Hedonic value positively influences satisfaction.

Loyalty

Costs and difficulty associated with gaining and retaining customers have made loyalty an issue that has been widely talked in the e-commerce arena. Loyalty has been given many varied definitions with both attitudinal and/or behavioral components (Lee-Kelley, Gilbert & Mannicom, 2003; Li, Browne & Wetherbe, 2007; Lee & Overby, 2004; Shun & Yunjie, 2006; Srinivasan et al., 2002). For the purposes of this study, loyalty will be comprised of revisit intentions, repurchase intentions and positive word of mouth; resulting in both behavioral intentions and attitudinal components. The use of revisit and repurchase intention and positive word of mouth is consistent with Zeithaml and Bitner's (1996) suggestion that loyalty implies a customer's intention to do continue business with the seller as well as recommend the seller to other customers (as cited by Shun & Yunjie, 2006).

Customer Satisfaction and Loyalty

Loyalty is deeply rooted in customer satisfaction; unless there are high barriers to exiting a relationship, or no alternatives, customers have little motivation to continue patronage. As previously mentioned, the ease with which consumers can switch patronage habits should contribute to a strong, positive relationship between satisfaction and loyalty. According to findings of a study by Li, Browne and Wetherbe (2007), satisfaction was the key factor in distinguishing customers who switch online retailers from those who stay with the same online retailers. The influence of customer satisfaction on loyalty has been widely reported in many studies of online shopping (Lee & Overby, 2004; Li et al., 2007; Overby & Lee, 2006; Shun & Yunjie, 2006); thus the following relationship is hypothesized:

H₃: Satisfaction directly and positively affects loyalty.

E-Retailer Perceptions, Trust, and Loyalty

While trust is an issue apart from the evaluation of utilitarian and hedonic value, the role of trust in online shopping has been widely studied and was determined to be a profound influence on purchase intention (Chen & Barnes, 2007), and thus has a place within this study. While the definitions of trust within the context of online shopping have been myriad and often ambiguous, for the purpose of this study the concept is defined as the expectation that the online retailer will perform certain activities, regardless of the consumer's ability to control the retailer's actions (Njite and Parsa 2005).

Lack of trust among consumers has been identified as a major barrier to the success of online vendors. Perceived risks such as identity theft, and the resulting economic loss, serve as hindrances to e-commerce adoption (Chen & Barnes, 2007). In fact, according to a study by the Pew Internet and American Life Project (2008), if 75% of Internet users who expressed that they "don't like," transmitting personal or credit card information online had more trust in the security of their information the percentage of the American Internet population that also shopped online would increase by seven points, to 73%. Consumers have expressed lack of trust in Internet vendors, as well as the lack of security of personal information in online transactions, and thus need to be assured of both vendor trustworthiness and security of online processes in order to minimize the perceived risks associated with online shopping. Perceived vendor reputation and perceived security were found to positively influence trust, (Njite & Parsa 2005; Chen & Barnes 2007). The studies of Njite and Parsa (2005) and Chen and Barnes (2007) concluded that it is important for an online retailer to publicize the measures taken to keep transactions secure and private. A separate study regarding recommenders, rather than online vendors themselves, found

that perceived expertise also had a positive influence on trust (Smith, Menon and Sivakumar, 2005), while Chen and Barnes (2007) found that even in the absence of evidence of security, trustworthiness was deduced by the perceived positive reputation of an online vendor. Thus, the following relationship is hypothesized:

H₄: Favorable perceptions of the e-retailer have a positive influence on trust.

Furthermore, if a consumer does not experience a positive outcome associated with an online store, his or her trust will be negatively impacted, and may result in a termination of any further interactions with that website (Li et al., 2007). A study conducted by Li, Browne and Weatherbe (2007) found that consumers who stayed with an online store had greater trust in online businesses than consumers who switched. Additionally, Chen and Barnes (2007) also found that trust had a positive impact on purchase intentions. Consistent with these findings, the following relationships are hypothesized:

H₅: Trust positively influences loyalty.

Customer Relationship Management and Loyalty

Customer relationship marketing has been designed to increase retention of customers, and has been found to influence repeat purchase behavior (Lee-Kelley, et. al 2003). In the context of online shopping, relationships between customers and vendors are especially important, as previously mentioned, due to the ease with which one could switch to a competitor

(Li, Browne, Wetherbe, 2007). Lee-Kelley, Gilbert and Mannicom (2003) provided the following working definition of e-CRM for the context of their own study:

e-CRM refers to the marketing activities, tools and techniques delivered over the Internet (using technologies such as Web sites and e-mail data-capture, warehousing and mining) with a specific aim to locate, build and improve long-term customer relationships to enhance their individual potential.

It could be argued that some of the functions of e-CRM may also contribute to utilitarian value. However, consistent with the findings of Lee-Kelley et. al., the following relationships are hypothesized:

H₆: E-CRM perception positively influences loyalty.

Price Sensitivity and Loyalty

According to a study by Lynch and Ariely (2000), there is a relationship between repeat purchasing and product price (as cited by Lee-Kelley et. al), which is also consistent with a study by Shankar and Pusateri (1998) that discusses the possibility that a positive purchasing experience can lead to lower price sensitivity in the context of online purchasing (as cited by Lee-Kelley, et. al). Lee-Kelley, Gilbert and Mannicom also reported that online loyalty had a positive impact on willingness to pay more, a finding which is consistent with findings of a study by Srinivaran, Anderson and Ponnayolu (2002). However, a study by Degeratu, Rangaswamy, and Wu (1998) found that price sensitivity for grocery sales over the Internet was sometimes lower for the same goods than at brick-and-mortar stores (as cited by Lee-Kelley, et. al). As evidenced by this study, it could be inferred that when faced with similar products with lesser prices than an online store in question, a consumer who is willing to pay more for a similar product or service would have a greater likelihood of remaining loyal, thus the following relationships are hypothesized:

H₇: Willingness to pay more directly and positively affects loyalty.

In summation, relationships between value and satisfaction and perceptions and trust are expected. Satisfaction, trust, E-CRM, and lower price sensitivities are expected to influence loyalty (see Figure 1 for an illustration of the conceptual model).

III. METHODOLOGY

Data Collection

A survey instrument was developed based on previously published studies regarding the relationships between utilitarian value, hedonic value, customer satisfaction and loyalty (c.f. Chen, 2003; Chen & Barnes, 2007; Elliot & Speck, 2005; Hampton-Sousa & Koufaris, 2005; Holloway, Wang, & Parish, 2005; Kohli, Devaraj & Mahmood, 2004; Lee & Lin, 2005; Lee & Overby, 2004; Papadoppoulou, Kanellis, & Martakos, 2003; Qui & Benbasat, 2005; Ribbink, van Riel, Liljander & Streukens, 2004; Smith et al., 2005; Srinivasan et al., 2002; and Wang et al., 2007). Constructs were adapted chiefly from studies specifically related to online shopping, although studies on loyalty as it relates to brick-and-mortar stores were also consulted. The reliability of each construct was evaluated based on Chronbach's alpha as reported in the original studies; only constructs with significant alphas were utilized as survey items.

Participants between the ages of 18-24 were recruited, largely within a University setting. Members of the age group and students specifically, are active Internet users and participants in e-commerce (Li et al., 2007). Similarly, samples comprised dominantly of respondents between the ages of 18-34 and/or college students have been utilized in several recent studies related to

online shopping (e.g. Chen & Barnes, 2007; Childers et al., 2001; Njite & Parsa, 2005; Smith et al., 2005; Li et al., 2007; Wang et al., 2007).

Potential respondents were informed that the survey was part of a student research study regarding online shopping and that all responses would be kept anonymous and confidential. Unlike many similar studies, the promise of cash (e.g. Shun & Yunjie, 2006, Smith et al., 2005), gift certificate (e.g. Smith, et. al, 2005), course credit (e.g. Li et al., 2007; Wang et al., 2007) or the chance to win a prize (e.g. Lee & Overby, 2004; Srinivasan, et al., 2002) in return for participation was not used; participants gave their time and information in order to help a fellow student. If agreement to participate in the study was expressed, a screening question first asked the participant if he or she had shopped online within the last month. Respondents who met the condition were then asked to reflect on a recent online shopping experience. The use of respondent reflection on a recent online shopping experience was utilized in studies which contributed to the methodology of this study (e.g. Lee & Overby, 2004; Overby & Lee, 2006). After sufficient time was allotted for reflection, the respondent was informed that a series of statements would be read aloud to him or her. The respondent was given an index card with 7-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” Respondents were instructed to use the scale to indicate the degree to which survey items were illustrative of the specific online shopping experience in mind. E-store name, category, frequency of online shopping, online experience and demographic information were also collected from the respondents.

The environments in which the survey was administered were dominantly social on-campus locations, such as the cafeteria and student union, during off-peak hours such that there was a moderate-to-low concentration of noise. The environments were temperature controlled,

such that the cool autumn weather did not serve as a distraction. While a more private setting would've been ideal, the settings were at least familiar and comfortable to the respondents, though not wholly absent of possible distractions.

The survey was conducted over several weeks and resulted in 30 usable responses. The sample was consisted of 73.3% women and 26.7% men, 30% of respondents were 19 or 20 years of age, while 70% were between the ages of 21 and 24. The clothing and accessories online store category was the most popular with 40%, while another 40% was accounted for by e-commerce giants E-bay and Amazon.com. The average frequency of online purchases was approximately 2 per month, though the answers ranged from as less than once per month to seven times per month. For further details regarding characteristics of the sample, please refer to Table 1 & Table 2.

Measures

All data was entered into SPSS; any negatively worded survey items were reverse coded. The relationships of all variables were tested using descriptive statistics and bivariate correlation analysis with two-tailed significance testing. Using information based on the correlations as well as the survey results, some variables were removed from the scales associated with their overall constructs.

First, the scale items for hedonic value elements were analyzed. The measure, "This online shopping trip was not a nice time out," seemed to be a source of confusion for survey participants who seemed to evaluate it in a literal sense (as shopping online is a stay at home activity), rather than as a time out from the day's activities; so the measure was subjected to further analysis. As far as visual appeal, it could be argued that E-bay and Amazon.com, two websites that accounted for 40% of the recent online shopping experiences evaluated by survey

participants, are not known for possessing visual appeal but for a more functional set up. Thus, it was interesting to find a mean rating of 4.93 on the site attractiveness measure. However, as the item seemed out of place among variables describing enjoyment and entertainment, it was left out of further analysis. As for entertainment-related features, and interactivity influencing hedonic value, the mean scores for each measure indicated that (see Table 4) the majority of the sample e-stores did not appear to contain highly interactive features, audio or video clips. Therefore, these absent features could not contribute to the hedonic value of the website. Consequently, these measures were not included in the hedonic value construct.

The retained measures associated with hedonic value were assessed for reliability and were found to have a Chronbach's α of 0.947, which indicates a good level of internal consistency. According to an analysis of variance, the reliability of the scale was significant ($p < 0.001$). The scale items were then added together and divided by the total number of items (8) to form the average measure, or single variable, of hedonic value. It is important to note that this measure is not the same as the factor determined by principal component analysis, as the average measure weights all items the same.

The utilitarian value measures were evaluated in the same fashion as the hedonic value measures. An examination the responses to survey items, "Customer service is very helpful," and "The sales support on this site is very knowledgeable," revealed that 40% of respondents chose the neutral answer. Additionally, through interactions with the survey respondents it became questionable as to whether most of them had actually used customer service/sales support in their dealings with their chosen e-retailers. This lack of experience with sales support accounts for the high level of neutral answers and may also account for perception-based rather than experienced-based responses. The lack of a screening question regarding utilization of the

customer service function is a weakness of this survey; due to the questionable responses on these questions they were eliminated from further analysis. The survey item, “This site provides useful performance data on its products/services,” was removed because it was judged to be largely inapplicable to the sample which was comprised mainly of clothing/accessories and book stores, which, unlike a car website, would likely not have “performance data” to provide.

All the retained measures in the utilitarian value scale were then evaluated using Chronbach’s alpha; the scale was found to have a reliability of 0.768. However, when the average of the survey items, “shopping with this website would fit with my schedule,” was removed the reliability of the scale rose to $\alpha=0.810$. According to an analysis of variance, the reliability was significant ($p<0.005$). This is consistent with remarks of respondents that it was very easy to spend long periods of time browsing a website, thus, the time spent shopping didn’t necessarily decrease. After the reliability was deemed significant, the measures were combined into the variable for utilitarian value.

The measures associated with the satisfaction factor were tested for reliability and found to have a strong reliability of $\alpha=0.858$. According to an analysis of variance, the reliability was significant ($p<0.005$). The measures associated with e-retailer perceptions, including judgments of reliability, security and reputation were tested for reliability as a single scale and found to have a strong reliability of $\alpha=0.879$, which was also found to be significant ($p<0.005$). In the same manner the measures associated with trust were tested and found to be at an acceptable reliability level, $\alpha=0.784$, and found to be significant ($p<0.005$). Finally, the measures associated with loyalty were found to have a reliability of $\alpha=0.810$, with an acceptable significance level of $p<0.05$. All associated measures that were retained, were added together and

divided by the number of measures to form their respective variable. Please refer to Table 3 for further details regarding the measurement scales.

IV. RESULTS

Note: Due to the small sample size, results cannot be safely projected to the total population of 18-24 year-old online shoppers. All hypothesis testing can safely be applied to the sample only.

Correlation analysis was used to test the presence of relationships among variables. Once correlations were confirmed, regression analysis was used to test how well an independent variable could predict the hypothesized relationship with the dependent variable.

H₁: Utilitarian value positively influences satisfaction.

The first hypothesis proposed a positive relationship between utilitarian value and satisfaction; a moderate correlation of 0.678 was found between the two variables, with a significance level of $p < 0.001$. According to bivariate regression analysis, utilitarian value was accountable for as much as 44% of the variation in satisfaction levels. The regression coefficient of 1.004 is indicative of the strong, positive relationship between utilitarian value and satisfaction. As the regression coefficient is significant ($p < 0.001$) we can reject the null hypothesis, within the context of our sample, in favor of H₁.

H₂: Hedonic value positively influences satisfaction.

The second hypothesis proposes a positive relationship between hedonic value and satisfaction; the correlation between these two variables is weaker, than that of utilitarian value and satisfaction, but significant ($r=0.473$, $p<0.01$). Therefore, we can reject the null hypothesis that there is no linear association between hedonic value and satisfaction. A significant, positive relationship is evidenced by a significant regression coefficient of 0.469 ($p<0.01$). We can safely accept H_2 within the context of our sample.

H₃: Satisfaction directly and positively affects loyalty.

The third hypothesis proposed a positive relationship between satisfaction and loyalty. The correlation coefficient between the two factors was strong at 0.877, and a significance level of $p<0.01$. A bivariate regression analysis, in which satisfaction was the independent variable and loyalty was the dependent variable, was shown to account for approximately 76% of variance within the sample ($R^2=0.768$). The regression coefficient ($b=0.839$, $p<0.001$), revealed a strong, significant, positive, linear relationship between satisfaction and loyalty among the sample, as was hypothesized.

H₄: Favorable perceptions of the e-retailer have a positive influence on trust.

Rooted in studies which examined the relationships between consumer judgments of reputation, security and expertise in online shopping, hypothesis four posed a positive relationship between a consumer's perceptions of an online retailer and trust. Bivariate correlation analysis revealed a strong, significant correlation coefficient of 0.805 ($p<0.01$). A

regression analysis revealed that perception accounted for as much as 64.8% of variance in trust levels among the respondents. An analysis of variance revealed that these results were significant, rejecting the notion that a relationship between perceptions and trust was arrived at by chance. The regression coefficient reveals a strong, significant positive relationship between perceptions and trust ($b=0.808$, $p<0.001$). As it relates to the sample, we can safely reject the null hypothesis in favor of H_4 .

H₅: Trust positively influences loyalty.

This hypothesis proposes a direct, positive relationship between trust and loyalty. A significant, moderate correlation was found between the two factors ($r=0.522$, $p<0.01$), indicating the presence of a statistical relationship. Regression analysis confirms the presence of a significant, positive relationship between trust and loyalty ($b=0.653$, $p<0.01$), thereby allowing for the acceptance of H_5 .

H₆: E-CRM perception positively influences loyalty.

Customer relationship management, in e-tailing as well as traditional retailing, is designed to cultivate a loyal customer base, thus a positive relationship between a consumer's judgment of relationship building and loyalty was hypothesized. A moderate correlation of 0.72 was found between the two variables ($p<0.01$). The results of regression analysis illustrate the presence of a significant, positive correlation between e-CRM and loyalty ($b=0.530$, $p<0.01$), that accounts for as much as 50% of variance in loyalty (without evaluating the sum of the

effects of all predictors on loyalty). The positive influence of E-CRM on loyalty, within the context of the sample, is confirmed; H_6 is supported.

H₇: Willingness to pay more directly and positively affects loyalty.

Sensitivity to price is a reason that may influence switching e-retailers, and is believed to be a distinct threat to loyalty within online realm, where the cost of searching for alternatives is low. A relatively weak correlation was found between the willingness to pay more and loyalty (0.470, $p < 0.01$). Further analysis reveals a weak positive relationship, relative to other regression analyses already explored, between the willingness to pay more and loyalty as the regression coefficient amounts to 0.379 ($p < 0.01$). In the context of our sample, we can successfully accept H_7 .

All results should be looked at with a skeptical eye and accepted only as it relates to the sample utilized in this analysis; a more extensive survey effort would need to be taken in order to begin searching for meaningful relationships between these variables that could be projected to the overall population.

V. DISCUSSION AND IMPLICATIONS

The significance of this study lies in its approach to analyzing the interaction of key variables in online retailing to form a basic, yet integrated, model which culminates in measures of attitudinal loyalty and future behavioral intention. The limited, but relevant sample of 18-24 year olds provides further significance to the study as it explores a demographic that makes up a large part of the US online purchasing population (Horrihan, 2008). The findings of this study

indicate that the hypothesized relationships regarding the interaction of the various variables ultimately influencing loyalty have been confirmed within the sample.

The study found that both value dimensions (hedonic and utilitarian) positively influenced satisfaction, though utilitarian value was a stronger predictor of satisfaction. Based on these results, it appears that the dominant reason behind the sample of shopping experiences was for more utilitarian reasons, such as convenience and monetary savings. This finding is consistent with the findings of similar studies, such as that of Overby and Lee (2004), and Lee and Overby (2006) which found both value dimensions to influence preference. This study evaluated the relationship based on the broader measure of satisfaction, which includes preference. The importance of both variables was confirmed; which suggests that online retailers should focus on providing an acceptable level of functional value and experiential value on their store sites. However, as mentioned by Lee and Overby (2006), and is applicable to our study, the sensory experience associated with online shopping is inferior to that of a brick-and-mortar retail store. This may be the reason that items such as books and electronics account for the majority of items purchased in our study, and items generally purchased via e-retailers, due to ease with which they can be evaluated online, or as one study termed it, the substitutability of the online experience for personal examination (Childers et. al, 2001).

The positive influence of perceptions of an online retailer on the trust level of that e-store was found to exist. This finding indicates the importance of a site's reputation among consumers, which may be shaped by customer reviews, blog posts, of consumer publications, as well as the perceived level of security and expertise associated with the e-retailer. Additionally, a topic that was unexplored in this study but might also contribute to a consumer's perception of an online store, is the quality and frequency of a website's advertising. The significant

relationship between perceptions of an e-retailer and trust imply that online store sites should make assurances of the site's security, and should exhibit knowledge of their wares. This finding is consistent with the findings of Ribbink, van Riel, Liljander & Streukens (2004).

The findings of this study indicate that satisfaction, trust, consumer relationship management and a willingness to pay more contribute to loyalty. Satisfaction had the strongest affect on loyalty, which restates the importance of the hedonic and utilitarian value dimensions, which were found to have significant affects on satisfaction. Trust had a lesser influence on loyalty, which indicated that trust is not necessarily the key to cultivating customer loyalty. However, lack of trust in a website, or in e-commerce, is a strong barrier to online transactions. These findings imply that while satisfaction has a greater affect on loyalty (including revisit and repurchase intentions), trust is likely a key factor in the initial purchase decision. This implies that once initial trust of an online retailer is established and maintained, satisfaction would become more influential.

This lesser influence of a consumer's willingness to pay more on loyalty is consistent with the price sensitivity exhibited by the young sample, comprised mainly of college students, and with the large portion of respondents utilizing the websites Amazon.com and E-bay, which are known for lower prices. This finding adds further credence to the indirect affect of utilitarian value on loyalty.

Finally, the influence of E-CRM on loyalty indicated that the ease with which a respondent felt he or she could build a relationship with the company did, in fact, positively affect loyalty, and was consistent with the findings of Kelley et. al (2003). This finding does lend credibility to the efforts of websites to create and maintain relationships with customers, but does not explain what actions created the perception of the relationship building effort.

This study found significant relationships between the variables in question and the corresponding influence on the ultimate outcome of loyalty within the sample. While the model needs to be tested more thoroughly and with a large sample size, results of statistical tests have provided food for thought and suggestions for subsequent research efforts

VI. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The use of 18-24 year olds is reflective of a percentage of the online shoppers within the US, but is not representative of the total population of American online shoppers. Additionally, the sample had a feminine bias, as women accounted for the majority of respondents. Furthermore, the household income of respondents was very diverse, as the sample was composed mainly of University students—some of which were independent of their parents, and some of which were not. It would be interesting to study the differences between the two collegiate populations with regards to their online shopping habits. The small sample size (n=30) also serves as a key limitation of this study; a more extensive survey effort should be conducted to gain results which are more indicative of the feelings of the population. Additional demographic information could also be collected, to allow for segmentation of results.

In future efforts, the process of administering the survey could be improved by the use of a more controlled environment; the use of an incentive might help recruit a larger potential sample. A fully self-administered survey might also make the survey more appealing to potential respondents, and a survey conducted online might be more relevant for the audience and topic.

Additionally, the freedom of website selection by the respondents created uncontrolled differences in the collection of data. It might be more accurate to collect data on one or two

distinct websites, since the respondents would be making judgments about more uniform experiences. It would also be interesting to study two distinct store types, such as book stores and clothing stores, to determine how the influences of each value dimension affects satisfaction in the context of the different e-store categories, as shopping for clothing may prove more inherently hedonic than utilitarian.

Survey items that would enhance the accuracy of the scales should be investigated. Factor analysis should be undertaken to more accurately assess the constructs, and to determine if the scales utilized should be broken down further to study the effects of their respective components (i.e. Satisfaction: repurchase intention, revisit intention . . .). For example, the relationship between satisfaction and word of mouth could be examined. Measures of customer service/sales support quality should be assessed more carefully and with the aid of a screener question to assure that the respondent had a customer service-related experience with the given e-retailer.

Different policies of online retailers, such as newsletters or membership clubs, should be investigated and evaluate in terms of the contribution to the overall perception of E-CRM. Results may indicate which efforts are actually counterproductive, and what efforts could help enhance customer loyalty.

This study did not access the visual appeal of a website as part of the hedonic value scale; further research should delve into more and varied measures of a website's aesthetic value and how they relate to satisfaction.

Finally, multiple regression analyses should be used to evaluate the influences of multiple predictors and the strength of the conceptual model as a whole, rather than the individual variable assessment employed by this study.

APPENDIX A

Tables

Table 1
Profile of the Sample

	Frequency	Percent*		Frequency	Percent*
Gender			Income Level		
Male	8	26.67	\$0-\$14,999	1	3.33
Female	22	73.33	\$15,000-\$24,999	2	6.66
Total	30	100.00	\$25,000-\$34,999	4	13.33
			\$35,000-\$44,999	5	16.50
Age			\$45,000-\$54,999	2	6.66
19	7	23.33	\$55,000-\$64,999	2	6.66
20	2	6.70	\$65,000-\$74,999	1	3.33
21	10	33.33	\$75,000-\$84,999	3	10.00
22	4	13.33	\$85,000-\$94,999	1	3.33
23	6	20.00	\$95,000+	3	10.00
24	1	3.33	No Answer	6	20.00
Total	30	100.00	Total	30	100.00
Experience with the Internet			Experience with Online Browsing/Shopping		
Not at all experienced	0	0.00	Not at all experienced	0	0.00
Inexperienced	0	0.00	Inexperienced	0	0.00
Somewhat Inexperienced	0	0.00	Somewhat Inexperienced	3	10.00
Neither Experienced nor Inexperienced	1	3.33	Neither Experienced or Inexperienced	2	6.67
Somewhat Experienced	6	20.00	Somewhat experienced	14	46.67
Experienced	10	33.33	Experienced	2	6.67
Highly Experienced	13	43.33	Highly Experienced	9	30.00
Total		100.00	Total		100.00

*Individual percents are rounded to the nearest hundredth.

Table 2
Online Store Information

Store Type	Frequency	Percent*	Share of Wallet	Frequency	Percent*
Clothing/Accessories	12	40.00	1-10%	9	30.00
Footwear	1	3.33	11-20%	3	10.00
Home/Housewares	1	3.33	21-30%	1	3.33
Luxury goods	1	3.33	31-40%	1	3.33
Ebay store	2	6.67	41-50%	4	13.33
Ebay auction	2	6.67	51-60%	1	3.33
Amazon - books	5	16.67	61-70%	1	3.33
Amazon - Other	3	10.00	71-80%	2	6.66
Electronics	2	6.67	81-90%	0	0.00
Multi-category	1	3.33	91-100%	8	26.66
Total	30	100.00	Total		100.00

*Individual percents are rounded to the nearest hundredth.

Table 3
Selected Survey Items and Mean Response Values

Item	Mean	Item	Mean
I am very familiar with this online store site	5.87	I feel excited when shopping on this site	4.77
This site shows many visuals of its products or services	6.30	Shopping on this site is very entertaining	4.63
This site provides useful performance data on its products/ services	5.27	I am satisfied with the service provided by this web site	5.77
Shopping from this web site would fit with my schedule	6.27	Shopping on this site is an enjoyable experience	5.43
This internet vendor makes shopping fun	5.33	This site clearly describes product features	5.43
This site has fun, interactive features	4.63	The sales support on this site is very knowledgeable	5.00
This site contains entertaining audio and video clips	2.07	The overall service quality is very good	6.17
I trust this site	5.77	This web site makes it easy for me to build the relationship with this company	5.00
My choice to shop at this online store was a wise one	6.03	I would like to visit this web site again in the future	6.20
I like shopping at this online store more so than at other online stores	4.90	I feel comfortable surfing this web site	6.43
This internet vendor has a good reputation	6.23	I can trust this site to protect my security	5.80
This internet vendor has a reputation for being honest	5.77	This site has attractive background and color scheme	4.93
On this web site, I couldn't get the information or services that I might need	5.10	I like the advertising for this site	4.50
Customer service is very helpful	4.90	Compared to other web sites, I would rate this one as one of the best	5.13
This site looks out for its customers	4.73	I find the advertising for this website very interesting	4.67
This site is very reliable	5.67	The advertising for this site is relevant to me	4.67
If I could do it over again, I would shop at a different online store	2.43	I am willing to pay higher prices at this online store over other stores	2.97
Shopping at this online store was not a good experience	5.83	I intend to continue to purchase at this online store even if another store advertises a better deal	3.60
While navigating on this web site, I felt a sense of adventure	3.33	During the navigating process, I felt the excitement of the search.	3.87
I would probably warn others not to purchase from this site	5.77	I am happy when I shop on this site	4.87
I can trust this site with my credit card	5.47	The next time I purchase this product online, I will buy from the same online retailer.	5.17
I feel surfing this web site is a good way for me to spend my time	3.60	I enjoyed being immersed in exciting new information on this Web site	4.33
This internet vendor has a reputation for being concerned about the customers	4.73	Compared to other things I could have done, the time spent shopping online at this web site was truly enjoyable.	4.07
This site assures me about the security of my personal information	5.93	It was possible for me to buy the product of my choice easily	5.67
I would recommend this online store to friends and family as a good place to shop	5.90	This online shopping trip was not a very nice time out.	5.13
I think of this web site as an expert in the services (products) it offers	5.27	Shopping from this web site makes my life easier.	5.17

Table 4
Measurement Scales

Utilitarian Value ($\alpha=0.810$)	
Product Information	<ul style="list-style-type: none"> • This site shows many visuals of its products or services. • This site clearly describes product features.
Convenience	<ul style="list-style-type: none"> • It was possible for me to buy the product of my choice easily. • Shopping from this web site makes my life easier.
Service Quality	<ul style="list-style-type: none"> • I am satisfied with the service provided by this web site. • The overall service quality is very good.
Hedonic Value ($\alpha=0.947$)	
	<ul style="list-style-type: none"> • This internet vendor makes shopping fun. • Shopping on this site is an enjoyable experience. • I am happy when I shop on this site. • Compared to other things I could have done, the time spent shopping online at this web site was truly enjoyable.
Entertainment	<ul style="list-style-type: none"> • Shopping on this site is very entertaining.
Excitement	<ul style="list-style-type: none"> • I feel excited when shopping on this site. • During the navigating process I felt the excitement of the search. • I enjoyed being immersed in exciting new information on this web site.
Satisfaction ($\alpha=0.858$)	
	<ul style="list-style-type: none"> • My choice to shop at this online store was a wise one. • Compared to other websites I would rate this as one of the best. • Shopping at this online store was not a good experience.* • I like shopping at this online store more so than at other online stores
E-Retailer Perception ($\alpha=0.879$)	
Perceived Security	<ul style="list-style-type: none"> • This site assures me about the security of my personal information.
Perceived Reputation	<ul style="list-style-type: none"> • This internet vendor has a reputation for being honest. • This internet vendor has a good reputation. • This site looks out for its customers. • This site is very reliable. • This internet vendor has a reputation for being concerned about the customers.
Perceived Expertise	<ul style="list-style-type: none"> • I think of this web site as an expert in the services (products) it offers.
Trust ($\alpha=0.784$)	
	<ul style="list-style-type: none"> • I trust this site. • I can trust this site to protect my security. • I can trust this site with my credit card. • I feel comfortable surfing this web site.
E-CRM	
Willingness to Pay More	<ul style="list-style-type: none"> • This web site makes it easy for me to build the relationship with this company. • I intend to continue to purchase at this online store even if another store advertises a better deal. • I am willing to pay higher prices at this online store over other stores.
Loyalty ($\alpha=.810$)	
Revisit Intention	<ul style="list-style-type: none"> • I would like to visit this web site again in the future.
Repatronage Intention	<ul style="list-style-type: none"> • The next time I purchase this product online I will buy from the same online retailer.
Word of Mouth	<ul style="list-style-type: none"> • I would recommend this online store to friends and family as a good place to shop. • I would probably warn others not to purchase from this site.

*Indicates scale item was reverse coded.

Table 5
Utilitarian Value Scale Reliability

Reliability Statistics						
Chronbach's Alpha =0.810						
Inter-Item Correlations						
	It was possible for me to buy the product of my choice easily	Shopping from this web site makes my life easier.	This site shows many visuals of its products or services	I am satisfied with the service provided by this web site	This site clearly describes product features	The overall service quality is very good
It was possible for me to buy the product of my choice easily	1.000					
Shopping from this web site makes my life easier.	.540	1.000				
This site shows many visuals of its products or services	.451	.253	1.000			
I am satisfied with the service provided by this web site	.300	.350	.584	1.000		
This site clearly describes product features	.505	.369	.698	.635	1.000	
The overall service quality is very good	.072	.118	.579	.690	.565	1.000
ANOVA						
Sum of Squares	df	Mean Square	F	Sig		
27.717	5	5.543	5.215	.000		

Table 6
Hedonic Value Scale Reliability

Reliability Statistics								
Chronbach's Alpha =0.947								
Inter-Item Correlation Matrix								
	This internet vendor makes shopping fun	I feel excited when shopping on this site	Shopping on this site is very entertaining	Shopping on this site is an enjoyable experience	During the navigating process, I felt the excitement of the search.	I am happy when I shop on this site	I enjoyed . . . exciting new information on this Web site	Compared to other things . . . shopping . . . at this web site was truly enjoyable.
This internet vendor makes shopping fun	1.000							
I feel excited when shopping on this site	.544	1.000						
Shopping on this site is very entertaining	.620	.774	1.000					
Shopping on this site is an enjoyable experience	.711	.766	.768	1.000				
During the navigating process, I felt the excitement of the search.	.675	.800	.735	.665	1.000			
I am happy when I shop on this site	.667	.760	.753	.833	.729	1.000		
I enjoyed being immersed in exciting new information on this Web site	.586	.762	.656	.704	.762	.797	1.000	
Compared to other things I could have done, the time spent shopping online at this web site was truly enjoyable.	.568	.526	.566	.628	.664	.760	.740	1.000
ANOVA								
Sum of Squares	df	Mean Square	F	Sig				
65.829	7	9.404	10.603	.000				

Table 7
Satisfaction Scale Reliability

Reliability Statistics					
Chronbach's Alpha =.858					
Inter-Item Correlation Matrix					
	My choice to shop at this online store was a wise one	Compared to other web sites, I would rate this one as one of the best	Shopping at this online store was not a good experience	I like shopping at this online store more so than at other online stores	
My choice to shop at this online store was a wise one	1.000				
Compared to other web sites, I would rate this one as one of the best	.553	1.000			
Shopping at this online store was not a good experience	.627	.523	1.000		
I like shopping at this online store more so than at other online stores	.526	.738	.669	1.000	
ANOVA					
	Sum of Squares	df	Mean Square	F	Sig
	26.625	3	8.875	7.673	.000

Table 8
Perception Scale Reliability

Reliability Statistics							
Chronbach's Alpha =0.879							
Inter-Item Correlation Matrix							
	This site is very reliable	This internet vendor has a reputation for being concerned about the customers	This site assures me about the security of my personal information	This internet vendor has a good reputation	This internet vendor has a reputation for being honest	This site looks out for its customers	I think of this web site as an expert in the services (products) it offers
This site is very reliable	1.000						
This internet vendor has a reputation for being concerned about the customers	.461	1.000					
This site assures me about the security of my personal information	.534	.514	1.000				
This internet vendor has a good reputation	.812	.424	.358	1.000			
This internet vendor has a reputation for being honest	.614	.718	.410	.653	1.000		
This site looks out for its customers	.578	.458	.378	.572	.411	1.000	
I think of this web site as an expert in the services (products) it offers	.685	.369	.599	.564	.440	.383	1.000
ANOVA							
Sum of Squares	df	Mean Square	F	Sig			
61.514	6	10.252	10.174	.000			

Table 9
Trust Scale Reliability

Reliability Statistics					
Chronbach's Alpha =.784					
Inter-Item Correlation Matrix					
	I trust this site	I can trust this site to protect my security	I can trust this site with my credit card	I feel comfortable surfing this web site	
I trust this site	1.000				
I can trust this site to protect my security	.575	1.000			
I can trust this site with my credit card	.464	.587	1.000		
I feel comfortable surfing this web site	.477	.538	.331	1.000	
ANOVA					
Sum of Squares	df	Mean Square	F	Sig	
14.867	3	4.956	4.783	.004	

Table 10
Loyalty Scale Reliability

Reliability Statistics					
Chronbach's Alpha =.					
Inter-Item Correlation Matrix					
	I would like to visit this web site again in the future	I would probably warn others not to purchase from this site	I would recommend this online store to friends and family as a good place to shop	The next time I purchase this product online, I will buy from the same online retailer.	
I would like to visit this web site again in the future	1.000				
I would probably warn others not to purchase from this site	.517	1.000			
I would recommend this online store to friends and family as a good place to shop	.570	.474	1.000		
The next time I purchase this product online, I will buy from the same online retailer.	.609	.376	.623	1.000	
ANOVA					
Sum of Squares	df	Mean Square	F	Sig	
16.958	3	5.653	3.775	.013	

Table 11
Regression Analysis
Predictor: Utilitarian Value
Dependent Variable: Satisfaction

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.678 ^a	.460	.441	1.06814		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.223	1	27.223	23.860	.000 ^a
	Residual	31.946	28	1.141		
	Total	59.169	29			
a. Predictors: (Constant), Utilitarian Value						
b. Dependent Variable: Satisfaction						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.300	1.198		-.250	.804
	Utilitarian Value	1.004	.206	.678	4.885	.000
a. Dependent Variable: Satisfaction						

Table 12
Regression Analysis
Predictor: Hedonic Value
Dependent Variable: Satisfaction

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.473 ^a	.224	.196	1.28062		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.249	1	13.249	8.079	.008 ^a
	Residual	45.920	28	1.640		
	Total	59.169	29			
a. Predictors: (Constant), Hedonic Value						
b. Dependent Variable: Satisfaction						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.288	.804		4.089	.000
	Hedonic Value	.469	.165	.473	2.842	.008
a. Dependent Variable: Satisfaction						

Table 13
Regression Analysis
Predictor: Satisfaction
Dependent Variable: Loyalty

Model Summary						
Model		R	R Square	Adjusted R Square	Std. Error of the Estimate	
1		.877 ^a	.768	.760	.66960	
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.631	1	41.631	92.850	.000 ^a
	Residual	12.554	28	.448		
	Total	54.185	29			
a. Predictors: (Constant), Satisfaction						
b. Dependent Variable: Loyalty						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.166	.492		2.369	.025
	Satisfaction	.839	.087	.877	9.636	.000
a. Dependent Variable: Loyalty						

Table 14
Regression Analysis
Predictor: Perceptions
Dependent Variable: Trust

Model Summary						
Model		R	R Square	Adjusted R Square	Std. Error of the Estimate	
1		.805 ^a	.648	.636	.66026	
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.510	1	22.510	51.636	.000 ^a
	Residual	12.206	28	.436		
	Total	34.717	29			
a. Predictors: (Constant), Perceptions						
b. Dependent Variable: Trust						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.443	.627		2.301	.029
	Perceptions	.808	.112	.805	7.186	.000
a. Dependent Variable: Trust						

Table 15
Regression Analysis
Predictor: Trust
Dependent Variable: Loyalty

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.522 ^a	.273	.247	1.18619		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.788	1	14.788	10.510	.003 ^a
	Residual	39.397	28	1.407		
	Total	54.185	29			
a. Predictors: (Constant), Trust						
b. Dependent Variable: Loyalty						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.929	1.201		1.607	.119
	Trust	.653	.201	.522	3.242	.003
a. Dependent Variable: Loyalty						

Table 16
Regression Analysis
Predictor: E-CRM
Dependent Variable: Loyalty

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.720 ^a	.518	.501	.96539		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.090	1	28.090	30.140	.000 ^a
	Residual	26.095	28	.932		
	Total	54.185	29			
a. Predictors: (Constant), E-CRM						
b. Dependent Variable: Loyalty						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.108	.514		6.049	.000
	E-CRM	.530	.097	.720	5.490	.000
a. Dependent Variable: Loyalty						

Table 17
Regression Analysis
Predictor: Willingness to Pay More
Dependent Variable: Loyalty

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.470 ^a	.220	.193	1.22822		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.947	1	11.947	7.920	.009 ^a
	Residual	42.239	28	1.509		
	Total	54.185	29			
a. Predictors: (Constant), Willingness to pay more						
b. Dependent Variable: Loyalty						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.515	.495		9.114	.000
	Willingness to Pay More	.379	.135	.470	2.814	.009
a. Dependent Variable: Loyalty						

APPENDIX B

Figures

Figure 1
The Conceptual Model

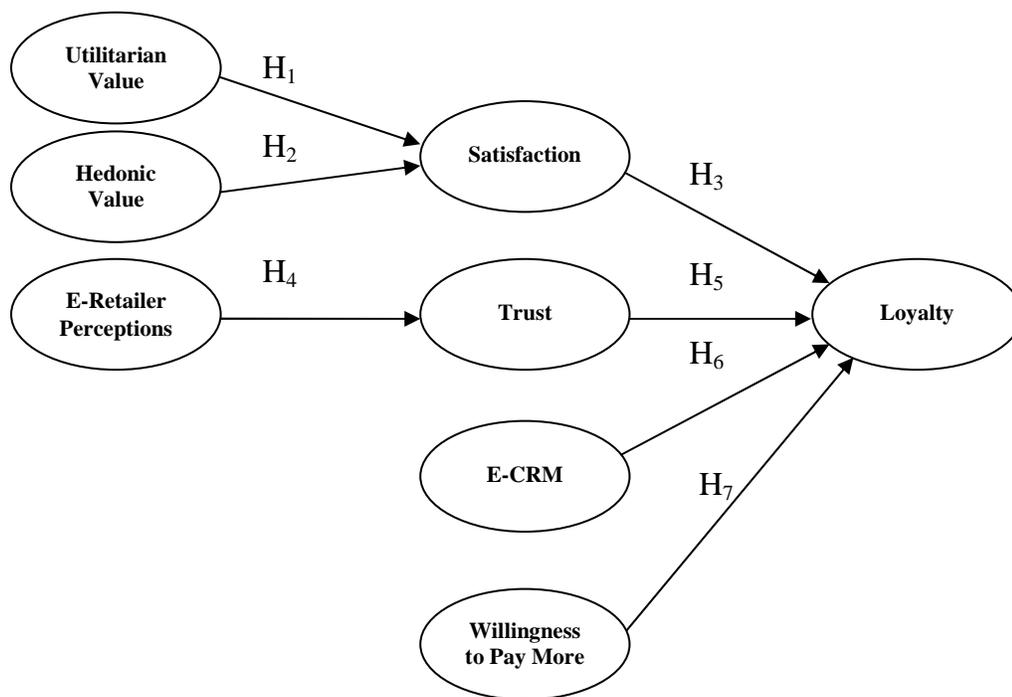
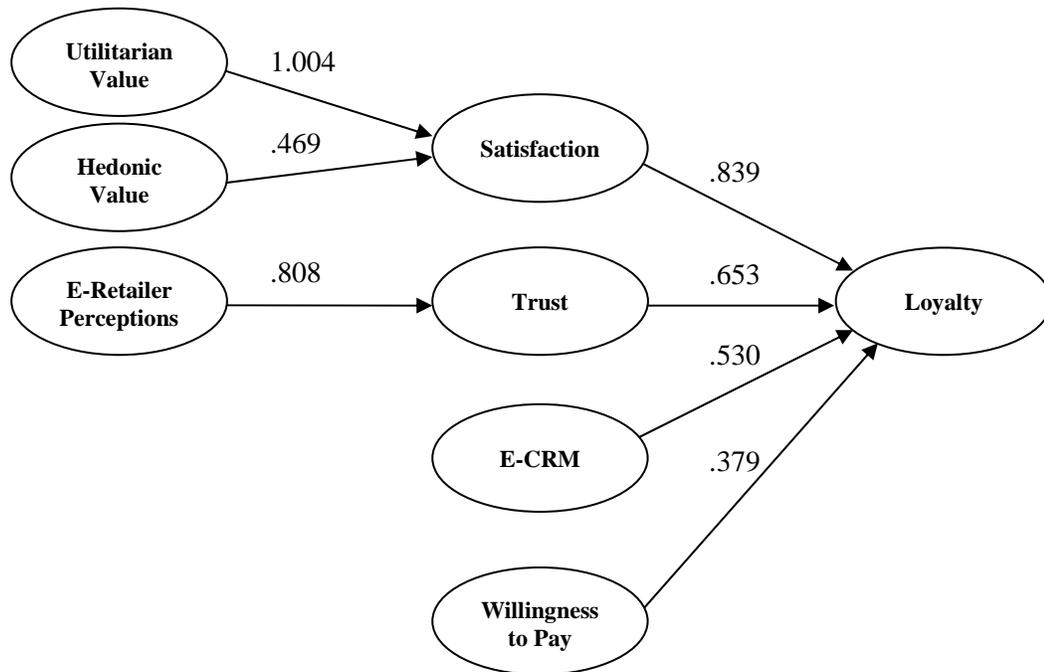


Figure 2

The Conceptual Model with Regression Coefficients*



*All coefficients are significant at the $p < 0.01$ level.

APPENDIX C

Exhibits

Exhibit A

Survey Instrument

No. _____

E-STORE SURVEY

Hi! I am a market research student at Pace University and I am doing a study on online shopping. May I ask you a few questions; it will just take a few minutes and your responses will be kept **anonymous** and **completely confidential**.

HAVE YOU SHOPPED ONLINE IN LAST ONE MONTH? Yes / No

If YES, I would like you to take a moment to reflect on a recent online shopping experience (please give respondent a few minutes to refresh their memories).

What type of online store did you visit? _____

What is the name of that online store? _____

What percentage of your online _____ store purchases for the year is from this store? ____%

Next, I am going to read out a series of statements. Please use this scale (give card) for your answers. Note that **1 is “STRONGLY DISAGREE” and 7 is “STRONGLY AGREE”**. So, please give me a number from 1 to 7 for the following statements, with reference to this online store.

- | | |
|--|-------|
| 1. I am very familiar with this online store site | _____ |
| 2. This site shows many visuals of its products or services | _____ |
| 3. This site provides useful performance data on its products/ services | _____ |
| 4. Shopping from this web site would fit with my schedule. | _____ |
| 5. This internet vendor makes shopping fun | _____ |
| 6. This site has fun, interactive features | _____ |
| 7. This site contains entertaining audio and video clips | _____ |
| 8. I trust this site | _____ |
| 9. My choice to shop at this online store was a wise one | _____ |
| 10. I like shopping at this online store more so than at other online stores | _____ |
| 11. This internet vendor has a good reputation | _____ |
| 12. This internet vendor has a reputation for being honest | _____ |
| 13. Shopping from this web site would fit with my schedule. | _____ |
| 14. Customer service is very helpful | _____ |
| 15. I feel excited when shopping on this site | _____ |
| 16. Shopping on this site is very entertaining | _____ |
| 17. I am satisfied with the service provided by this web site | _____ |
| 18. Shopping on this site is an enjoyable experience | _____ |
| 19. This site clearly describes product features | _____ |
| 20. The sales support on this site is very knowledgeable | _____ |
| 21. The overall service quality is very good | _____ |
| 22. This web site makes it easy for me to build the relationship with this company | _____ |
| 23. I would like to visit this web site again in the future | _____ |

24. I feel comfortable surfing this web site _____
25. I can trust this site to protect my security _____
26. This site has attractive background and color scheme _____
27. I like the advertising for this site _____
28. Compared to other web sites, I would rate this one as one of the best _____
29. I find the advertising for this website very interesting _____
30. The advertising for this site is relevant to me _____
31. This site looks out for its customers _____
32. This site is very reliable _____
33. If I could do it over again, I would shop at a different online store _____
34. Shopping at this online store was not a good experience _____
35. While navigating on this web site, I felt a sense of adventure. _____
36. I would probably warn others not to purchase from this site _____
37. I can trust this site with my credit card _____
38. I feel surfing this web site is a good way for me to spend my time _____
39. This internet vendor has a reputation for being concerned about the customers _____
40. This site assures me about the security of my personal information _____
41. I would recommend this online store to friends and family as a good place to shop _____
42. I am willing to pay higher prices at this online store over other stores _____
43. I intend to continue to purchase at this online store even if another store advertises a better deal _____
44. During the navigating process, I felt the excitement of the search. _____
45. I am happy when I shop on this site _____
46. The next time I purchase this product online, I will buy from the same online retailer. _____
47. I enjoyed being immersed in exciting new information on this Web site. _____
48. Compared to other things I could have done, the time spent shopping online at this web site was truly enjoyable. _____
49. It was possible for me to buy the product of my choice easily _____
50. This online shopping trip was not a very nice time out. _____
51. Shopping from this web site makes my life easier. _____
52. I think of this web site as an expert in the services (products) it offers. _____
53. On this web site, I couldn't get the information or services that I might need _____

54. Prior to your participation in this study, how would you rate your level of experience in terms of going on-line?

Not at all experienced

Highly experienced

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

55. Prior to your participation in this study, how would you rate your level of experience in terms of on-line browsing/shopping?

Not at all experienced

Highly experienced

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

56. Prior to your participation in this study, how would you rate your level of experience in terms of on-line recommendations?

Not at all experienced

Highly experienced

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

57. How important was this purchase decision for you?

Not at all important

Highly important

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

58. How concerned are you about making the best selection?

Not at all concerned

Highly concerned

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

59. This purchasing situation was relevant to me.

Strongly disagree

Strongly agree

1.----- 2.----- 3.----- 4.----- 5.----- 6.----- 7.-----

60. On average, in a typical month how many times do you make a purchase online? _____

61. Finally, compared to other similar websites in the same category, this website advertises

a. more than others _____ b. same as others _____ c. less than others _____

For statistical purposes only, what is your age? _____

Again, for statistical purposes, what is your annual household income? \$_____

Gender _____

Please provide a contact number so my professor may call you to check on this interview:

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