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Master Thesis

Online Customer Experience: What Factors Influence Loyal Customers in an Online Environment?

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ABSTRACT

This study aimed to analyze several aspects with customer experience, and its relationship to Norwegian customers' e-loyalty. Customer experience is a substantial and comprehensive concept, where we decided to narrow the research to investigate the following aspects; *service quality*, *ease of use*, *security* and *co-creation*. Hence, suggesting which factors that have an impact on customer loyalty with online stores. In addition, we included two mediators; *satisfaction* and *trust*, for assessing any mediating effect on the relationship between the customer experience factors and e-loyalty. Through our in-depth interviews, we found results suggesting that the customers are relatively secure and are trusting the online stores when purchasing. In addition, the respondents from the in-depth interviews reported that the user- and customer friendliness of the digital platform, is an important factor when purchasing, and it might have an effect on the consideration of repurchase. We conducted a quantitative research through an online survey, where we received 153 valid answers. The quantitative research describes a positive relationship between all of our customer experience factors towards e-loyalty. This indicates that service quality, ease of use, security and co-creation have a causal relationship to and an impact on customer e-loyalty. However, we found only satisfaction to have a significant mediating effect in the relationship between ease of use, security and co-creation and e-loyalty. Having satisfaction as a mediator, increased all of the explanatory power for the representative factors and e-loyalty. Based on the findings from this research, we managed to develop a model which includes the relationships between customer experience, satisfaction, and e-loyalty. This model can be utilized to enhance the customer loyalty within online stores.

Keywords: Customer experience, e-loyalty, customer loyalty, service quality, ease of use, security, co-creation, satisfaction, trust.

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1.0 INTRODUCTION

In recent years, online customer loyalty (also known as e-loyalty) has become an increasingly more important topic, both for managers and researchers. The introduction of the Internet has facilitated retailers to reach a broader audience by launching online stores either as an extension to physical stores or solely as an independent online-store (Lee & Tan, 2003). This has, in turn increased the competition amongst the providers, as the consumers are exposed to an extensive number of products and services from all over the world (Gentile, Spiller, & Noci, 2007).

The e-commerce business has changed the dynamics of the consumers' purchasing habits (Lee & Tan, 2003). This has affected the relationship between consumer and retailer, making it harder to retain a loyal customer base (Valvi & Fragkos, 2012). More consumers tend to do the majority of their purchases online rather than in a physical store (Dibs, 2017). A report made by PostNord (2017) on e-commerce in the Nordic countries reveals that 65% of the Norwegian population between 18 and 79 made at least one online purchase a month in 2017. Another study finds that 54% of the online customers use their smartphones when shopping online, instead of a computer or a tablet (Dibs, 2017).

Shopping online, the consumers have a large variety of goods and providers to choose amongst. Consumers tend to use various devices such as tablets and phones when making an online purchase, being enabled to more easily find and compare offerings and thus switch to a new brand (Dibs, 2017; Lee & Tan, 2003; Valvi & Fragkos, 2012). The cost of switching brands for a consumer is relatively low, compared to the higher costs of a company to acquire a new online customer (Valvi & Fragkos, 2012). This consequently makes it essential for a company to create and maintain a loyal customer base (Gentile et al., 2007).

The change of habits has made it more difficult for the retailers to succeed, as the retailers must interact with their online customers in a different way than they are used to with consumers in a physical store (Lee & Tan, 2003). Building and maintaining customer loyalty has been recognized to be an important success factor in establishing a sustainable competitive advantage (Gommans, Krishnan, & Scheffold, 2001; Vroman & Reichheld, 1996). However, the increased number of

products offered to the consumers has amplified the consumers' expectations, as people instinctively compare products and experiences, either positive or negative, with previous experiences and judges it accordingly (Meyer & Schwager, 2007). The consumers' expectations are in other words shaped by their previous experiences regarding a company's or brand's products or services.

The growth of the e-commerce business, facilitating a more competitive marketplace, has thus magnified the importance of building a loyal customer base in an online environment (Gommans et al., 2001). Past research reveals that effective retail management can be linked to the creation of a good customer experience, resulting in a profitable outcome for a company (Gentile et al., 2007; Rose, Clark, Samouel, & Hair, 2012; Verhoef et al., 2009). For a company to be able to succeed and thus maintain a loyal customer base, it is, therefore, crucial to have a product that stands out from the competition as well as meeting the customers' expectations (Verhoef et al., 2009).

In terms of literature, it can seem like the factors affecting customers' e-loyalty have been puzzling researchers and scholars over the last decade. The research done so far has investigated some of the underlying factors that can be linked to loyalty and e-loyalty, such as the affective and cognitive state of the consumer, trust, satisfaction, and attributes related to the look and performance of the online store (Bustamante & Rubio, 2017; Gommans et al., 2001; Klaus & Maklan, 2013; Rose et al., 2012; Srinivasan, Anderson, & Ponnavolu, 2002; Valvi & Fragkos, 2012). Customer satisfaction and customer behavior have been recognized to be good ways of measuring customer loyalty (Schultz & Bailey, 2000). Furthermore, customer experience has been suggested to be a driver of satisfaction, which in turn drives loyalty in an offline context (Shankar, Smith, & Rangaswamy, 2003). On the other hand, the relationship between loyalty and satisfaction has been acknowledged by researchers, linking the two aspects together, both in an online and offline setting (Yi & La, 2004).

Even though much of the prior research has found significant relationships between satisfaction, trust, and loyalty (B. Chen & Jin, 2012; Rose et al., 2012), there are nevertheless aspects of customer loyalty that has yet to be explored. Previous research has made many contributions to what factors that can affect e-loyalty,

however, the different models and researchers have paid an emphasis on various aspects. In light of these insights, there is a need for a deeper understanding of which factors that have an influence on e-loyalty with current consumers, especially within the Norwegian e-commerce business. In this research, the aim is, therefore, to develop a framework combining the factors that have been proven to have an effect on loyalty. Drawing on extensive literature from both an online and offline perspective, the new model will contribute to a deeper and better understanding of the relationships and effects tied to online customer loyalty in the Norwegian marketplace.

1.1 Objective

The purpose of this study is to investigate how consumers experience online purchases, and thus what factors affect the consumers to become loyal towards an online retailer. The objectives for this study is therefore to (a) develop a model incorporating factors of online customer experiences that most likely leads toward online loyalty, and (b) to test the model by conducting quantitative research, finding relationships between the factors.

Many of the existing models are examining various factors of online customer experiences, leading towards e-loyalty. Examining previous research regarding both online and offline loyalty, we have developed a model that combines different factors that have been recognized to affect customer loyalty. These factors are; *service quality, ease of use, security, co-creation*, *trust,* and *satisfaction.*

Online customer experiences that have been recognized to affect loyalty	
	References
Service Quality	Bustamante & Rubio, 2017; Gommans et al., 2001
Ese of Use	(Dhiranty, Suharjo, & Suprayitno, 2017; Gommans et al., 2001; Rose et al., 2012; Valvi & Fragkos, 2012)
Security	Gommans et al., 2001
Co-Creation	S. C. Chen, 2012; Klaus & Maklan, 2013
Trust	S. C. Chen, 2012; Dhiranty et al., 2017; Gommans et al., 2001; Klaus & Maklan, 2013; Rose et al., 2012; Valvi & Fragkos, 2012
Satisfaction	S. C. Chen, 2012; DeLone & McLean, 1992; Dhiranty et al., 2017; Klaus & Maklan, 2013; Rose et al., 2012; Shankar et al., 2003; Valvi & Fragkos, 2012

Figure 1.1 Online customer experience factors, and their references toward loyalty

2.0 CONCEPTUAL BACKGROUND

2.1 Customer experience

Customer experience is an important concept that has become a central objective in today's retail environment both in physical stores as well as in online stores (Verhoef et al., 2009). Meyer & Schwager (2007) defines customer experience as an internal and subjective response a consumer has when being in direct or indirect contact with a firm or brand. However, in regards to an online environment, the literature suggests that past experiences influence future online behavior (Rose et al., 2012). Thus, the total experience a consumer has when making an online purchase can influence the consumer's future purchase intention with the given brand or firm.

Studies have shown that the creation of customer experience can be linked to effective retail management, which in turn leads to positive performance and outcomes for the retailer (Bilgihan, Kandampully, & Zhang, 2016; Gentile et al., 2007; Grewal, Levy, & Kumar, 2009; Rose et al., 2012; Verhoef et al., 2009). Literature suggests that customer experience is an important driver of customer satisfaction and trust, which in turns drive loyalty (Shankar et al., 2003). Examining prior research, we found several models that has assessed the relationship between customer experience and loyalty, enabling us to determine which factors that were relevant in this paper (Bustamante & Rubio, 2017; S. C. Chen, 2012; Gommans et al., 2001; Klaus & Maklan, 2013; Rose et al., 2012; Shankar et al., 2003; Valvi & Fragkos, 2012).

Past research has suggested satisfaction and trust as antecedents of online loyalty (Pandey & Deepak, 2018; Rose et al., 2012). Hence, we want to analyze the relationship between our selected aspects of online customer experience and online customer loyalty. Additionally, we want to assess the relationship for the selected aspects indirect effect on loyalty through trust and satisfaction.

2.2 E-Loyalty

The concept of online loyalty extends the traditional concept of loyalty to online customer behavior (Gommans et al., 2001). Traditionally, literature suggests that loyalty is essentially about the consumers' attitude and repeat purchase behavior,

thus e-loyalty can be defined as the "customer's favorable attitude toward an electronic business resulting in repeat buying behavior" (Srinivasan et al., 2002). E-loyalty has been recognized to be an important success factor in establishing sustainable competitive advantage (Gommans et al., 2001; Vroman & Reichheld, 1996). Generally, the underlying theoretical foundations of traditional loyalty and e-loyalty are similar. However, there are some unique aspects concerning online purchases that need to be taken into account when pursuing e-loyalty. Loyalty in an online environment can be described as an evolution from a traditional product driven and marketer controlled concept, towards a more technology facilitated, and consumer controlled and oriented concept (Schultz & Bailey, 2000). Schefter & Reichheld (2000) discusses that e-loyalty is essentially about compelling product presentations, on-time-delivery, customer handling/support, reasonably priced and convenient delivery, in addition to a clear and trustworthy privacy policy. In a more theoretical approach, Gommans et al. (2001), specify that factors such as the website and technology, customer service, trust, and security influence customer loyalty online.

Companies are dependent on recruiting and retaining a loyal customer base to be successful (Gentile et al., 2007). It is therefore crucial that online retailers pay attention to their customers, and make sure to maintain their loyal customer base. Researchers have proposed various frameworks illustrating several factors that lead to customer loyalty in an online environment (S. C. Chen, 2012; Rose et al., 2012; Shankar et al., 2003; Valvi & Fragkos, 2012). These conceptual frameworks suggest that there are various factors that affect consumer loyalty in an online environment. Rose et al., (2012) confirmed the relationship between satisfaction, trust and repurchase intention. They also found that the online customer experience is shaped by the customers' affective- and cognitive experiential state, where customer satisfaction and trust acts as mediators between e-loyalty and the costumers' affective and cognitive experiences of online shopping. Furthermore, Valvi & Fragkos's (2012) conceptual framework proposes that the path to online repurchases goes through three stages; pre-purchase, during-purchase, and after-purchase. These steps include important factors such as e-reputation, the customer's pc-knowledge, and the web page's design, leading to trust and satisfaction, and eventually resulting in online loyalty.

While Rose et al. (2012) and Valvi & Fragkos's (2012) framework have taken important factors of the customer experience online into consideration when building an e-loyalty framework, Chen (2012) and Shankar et al. (2003) have taken another approach. Instead of focusing on the underlying factors affecting trust and satisfaction, ultimately leading to e-loyalty, Chen (2012) has focused on mediating factors between satisfaction and loyalty. Shankar et al.s' (2003) research has covered the underlying factors of satisfaction, finding relationships between service encounter satisfaction and overall satisfaction, leading to loyalty.

These frameworks and others have found several interesting findings concerning online loyalty. However, the e-commerce business is a constant change, as the consumers gain more trust in online shopping, and more companies have started to pay more attention to the online market. This entails that there is a continuous need for research and insights regarding customer loyalty online. Examining the existing literature, we have found that researchers have focused on different aspects that affect e-loyalty. However, there is not located any studies within the Norwegian e-commerce business.

2.3 Satisfaction

Customer satisfaction can be defined as the customer's overall satisfaction with the expectations and the consumption experience (Gustafsson, Johnson, & Roos, 2005). Furthermore, Meyer & Schwager (2007) defines customer experience as an internal and subjective response a consumer has when being in direct or indirect contact with a firm or brand. This entails that satisfaction can be a function of disconfirmation, a function of both performance and experience (Oliver, 2014). Thus, one can, therefore, define online customer satisfaction as the satisfaction of a consumer in light of previous consumption experiences with an online retailer (Anderson & Srinivasan, 2003).

Oliver (2014) states that a key to customer loyalty is to satisfy the customer needs and wants. Overall satisfaction has been found to enhance the customer loyalty, both in an online and offline context, however, the relationship between satisfaction and loyalty can be stronger online than it is offline (Shankar et al., 2003). Past research has differed in terms of the effect and relation of satisfaction on loyalty. Oliver (1999) found that loyalty only can be achieved when other underlying factors

of satisfaction, such as an embedded social network, are included. In an e-commerce context, similar findings have been revealed (Rose et al., 2012). On the contrary, Jones & Sasser (1995) discovered that the relationship between satisfaction and loyalty are dependent upon the competitive intensity and structure of the market.

Furthermore, more recent research suggests that consumer does not consider themselves as loyal to an online store they frequently purchases from, despite being highly satisfied (Balabanis, Reynolds, & Simintiras, 2006). Despite this finding, one can argue that a dissatisfied online customer is more likely to search for alternatives, thus being more likely to switch to another online provider and resist from making a new purchase from the dissatisfactory provider (Anderson & Srinivasan, 2003).

These findings constitute an uncertainty of the relationship whereas satisfaction is a mediator between customer experience and loyalty in an online environment. The overall customer satisfaction has been recognized to have a strong and positive effect on loyalty in an offline context, suggesting that satisfaction can be a mediator between customer experience and loyalty (Schultz & Bailey, 2000; Tsiotsou, 2006). Based on these insights, we will examine the mediating effect of satisfaction on the relationship between customer experience and loyalty in an online context.

2.4 Trust

Trust has been defined as the consumers' expectations of a provider to be dependable and reliable to deliver as promised (Sirdeshmukh, Singh, & Sabol, 2002). Drawing on this, trust can be described as a "belief in the e-retailer's ability to fulfill its obligations in a commercial relationship with its customers" in an online environment (S. C. Chen, 2012). The consumers' trust has been recognized to play an important role in generating online loyalty (Bhattacherjee, 2002; S. C. Chen, 2012; Gommans et al., 2001). This is because online stores can prohibit or discourage consumers from switching to another brand or provider by engendering the trust (Economist, 1999). Thus one can argue that trust might be more important for online retailers versus a traditional retailer.

Considering if you should have trust in an online store or not, is majorly affected by previous encounters and experiences, or other customers' reviews of the online store (Meyer & Schwager, 2007). Past research suggests that there is a larger likelihood and thus willingness of a consumer to purchase from an online retailer if the trust is present (S. C. Chen, 2012). Consumers tend to perform with caution when they perceive any type of risk, the possibility that the purchase not completely will answer to their expectations (Cox & Rich, 1964). Hence, the perceived risk of an intentional purchase might have a significant influence on customer behavior, including loyalty. Reducing the customer's perceived risk of the purchase will expand to create a relationship and node between the customer and an online store, empowering the ability to create a relationship on trust.

Forsythe & Shi (2003), conducted a research where they examined risk perceptions in Internet purchasing, and which type of risk the different determined groups perceived the most. The results revealed that 18 different types of risk were associated with online purchases, with the most important being product performance risk (product quality). Furthermore, the research stated that heavy shoppers tend to make a purchase online, once they have made a decision to purchase. On the other hand, the moderate shoppers only make an online purchase half of the times or less when they intend to purchase, while the browsers do not tend to purchase at all (Forsythe & Shi, 2003). The research revealed that heavy shoppers perceive a lower degree of risk in all the risk categories, in contrast to the browsers and moderate shoppers. This can suggest that consumers who frequently purchases online assign more trust in online stores, and that their trust increases with their frequency and experiences of online purchases.

Based on these insights, it seems like trust is an important factor when purchasing online, and we want to explore the possibility of trust being a moderator between different customer experiences and e-loyalty.

3.0 CONCEPTUAL FRAMEWORK

3.1 Service Quality

Service quality is an important aspect of customer service, as the quality of the service given by the employees, might affect the customers' perception of the firm. Parasuraman, Zeithaml, & Berry (1988) defines customer service to be "a global attitude or judgment towards a service offering, relating it to be superior relative to competing offerings". Online retailers have to cope with customer service differently than traditional retailers, dealing with other issues and questions as a result of not being able to meet the customer face to face. In an online context, the customer typically demands more control, expect to do less effort as well as a higher transaction level (D. X. Ding, Hu, & Sheng, 2011). Thus, one can define service quality in an e-commerce context as the online stores overall support, that can affect customers' experience, satisfaction, intention, and purchase decision (Cronin & Taylor, 1992).

Throughout the evolvement of online retailers, the game of service quality has been facing different aspects and new rules. The change has not only affected the retailers themselves, however, the customers who are playing a part in creating the new rules are also affected. The concept "online store" is a relatively new disruptive innovation, that has developed faster than the retailers and customers has been aware of. Thus, the new rules are not determined, as a sufficient part of the consumers has not expressed a clear determination of what they expect from an online retailer, especially regarding the quality of service given (Zeithaml, Rust, & Lemon, 2001).

Some consumers might find it more difficult to navigate the internet, hence, it becomes necessary to avoid providing complex online stores and/or ensure the consumers that the store is trustworthy (Gommans et al., 2001). Providing the customers with links to FAQ (Frequently asked questions) and online support, can be useful options enhancing the customers level of trust and satisfaction, in addition to meet some of the consumers' expectations regarding the customer service. Being an online store, it becomes more crucial for the online retailers to focus on empowering the customer experience with salient customer service. One of the important functions for a company's business is providing customer service and complaint service, making sure that the customers have the best possible experience

when purchasing online (Ennew & Binks, 1999; Novak, Hoffman, & Yung, 2000). Customer service requires resources such as human beings, and it becomes an important sustainable advantage for the company, creating encounters that might affect customers' satisfaction, trust, and loyalty. D. H. Ding et al. (2010) suggests that customer service is one of the most significant factors encouraging customer satisfaction and loyalty. Fulfilling the service in line with the customers' expectations contributes to higher satisfaction, and thus loyalty. Based on this, we hypothesize:

> **H1a:** *Service quality has a positive direct effect on e-loyalty.*
> **H1b:** *Satisfaction is a mediator between service quality and e-loyalty.*

Furthermore, Chenet, Dagger, & O'Sullivan (2010) reported that service quality had a positive and direct effect on trust. Even though they conducted their research in a business to business context, the result provides a reasonable foundation for analyzing the relationship between service quality in an online business to consumer context. Hence, we hypothesis:

> **H1c:** *Trust is a mediator between service quality and e-loyalty.*

3.2 Ease of Use

Ease of use refers to the extent the online store is easy to understand, navigate and use during an online purchasing process. Purchasing goods online, the customer is left to handle the transaction by themselves. It suddenly requires the customer to possess a knowledge of internet technology. To cope with this "self-service" aspect, the retailers are responsible to create a user-friendly online retail environment. DeLone & McLean (1992), divided the information system quality into system- and information quality. System quality takes into account the software aspects, however, the information quality refers to the precision and reliability of the displayed information. Creating distinctive digital platforms, it is crucial for the producer to consider and target the end-user, which are the customers, that are going to perform in this comprehensive platform throughout a transaction (Doll & Torkzadeh, 1988).

Supporting the importance of ease of use for the retailers, research suggests that ease of use is one of the factors that initiate customers to act with repeat purchases (Gefen, Karahanna, & Straub, 2003). A good website for a retailer should support easy navigation and customer intuition (Yang, Jun, & Peterson, 2004). Hence, the information and content should be concise and easy to understand. The information and content provided on the website should encourage customers to be self-reliant throughout the whole transaction. Any difficulties or incomprehensible situations the customer encounters will create frustration and incompetence for the customer, making them less satisfied (Yang et al., 2004). The interacting design is crucial for the prerequisite of the customer being independent throughout the transaction, and it requires comprehensive design and production.

According to Rose et al. (2012), the ease of use is an important factor in the online environment. The research addresses that ease of use affects the likelihood of repeated purchases, making it an important experiential factor for e-loyalty. Additionally, Chiu, Lin, Sun, & Hsu (2009) found a significant relationship between perceived ease of use and loyalty, in their research of assessing the customers' loyalty intentions in an online environment. As it can seem like both satisfaction and loyalty are related to the construct, ease of use, we propose the following hypotheses:

> **H2a:** *Ease of use has a positive direct effect on e-loyalty.*
> **H2b:** *Satisfaction is a mediator between ease of use and e-loyalty.*

3.3 Security

According to Eid (2011), perceived security risk is defined as how the customers perceive the security when making an online purchase. Considering online security, one can say that it is both safe and unsafe, however, it really depends on how you define the security purpose of the information. One might say that online information is more safe, due to physical paper might be ruined or disappear, hence online information will limit these problems. However, one also might say that online information is less safe, due to the risk of scam or hacking, making online information more vulnerable to being easily distributed through online channels.

The Internet is a relatively new technology, which creates uncertainty with the customers that yet has to familiarize with the platform. The concern about specifying personal information on the internet is represented in a significant part of the customers (Yang et al., 2004). One can easily see a relationship between the security aspect and the companies' trustfulness, leading the customers to associate a company they can trust, with a company they can share their personal information with. Thus, customers are concerned about online retailers who do not provide any clear statements or documentation about their privacy policy (Yang et al., 2004).

Yang et al. (2004), reported that security had an insignificant effect determining the overall perceived service quality. Additional, customers have stated that they currently were less worried about the security of shopping online, as they gotten to learn more about the internet every day. However, Dhiranty et al. (2017) found that perceived security risk has a significant effect on satisfaction and trust.

Moreover, prior research suggests a significant relationship between assurance and e-loyalty (Semeijn, van Riel, van Birgelen, & Streukens, 2005). Assurance is defined as how the online store is managing personal data, the security of specifying personal information, and the level of trust in the privacy/security aspect. Assurance is closely identified with our variable, security.

Dhiranty, Suharjo, & Suprayitno (2017) conducted a case study for Tokopedia.com, where they did research on customer trust, satisfaction, and loyalty towards an online retailer. They included several variables for the research, including perceived security risk. The results revealed a significant relationship between perceived risk for trust and satisfaction. They found that the less perceived risk with the transaction, the more satisfied or increased level of trust the customer had towards Tokopedia.com. However, their result includes a foreign market, which motivates us to explore if security has any significant relations towards trust and/or satisfaction in the Norwegian market. We thus hypotheses:

> *H3a:* *Security has a positive direct effect on e-loyalty.*
> *H3b:* *Satisfaction is a mediator between security and e-loyalty.*
> *H3c:* *Trust is a mediator between security and e-loyalty*

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3.4 Co-creation

Co-creation can be defined as a joint creation of value, by the company and the customer (Prahalad & Ramaswamy, 2004). This implies that interactions enable customers to co-create unique experiences with the company, by e.g. finding and complete a purchase with an online retailer. The current situation of the expansion of online stores creates a new game for the customers. It suddenly expects you as a customer to proceed the whole transaction by yourself. Viewing it from a value creation aspect, the customer participates in a cooperating platform, where the customer communicates with a system that allows the customer to perform a purchase anywhere at any time (Prahalad & Ramaswamy, 2004). The value-in-use concept describes that the customer creates value during the consumption of the product or service (Grönroos, 2008). However, the online stores enable value creation by planning, designing, production and delivery (Shamim, Ghazali, & Albinsson, 2017). In consideration of co-creation being present, it is a prerequisite that the customers have a positive attitude towards an interaction with the online store. If the customer does not interact with the company, the co-creation is not present, regardless of the online store facilitating value creation (Tommasetti, Troisi, & Vesci, 2015).

Cossío-Silva et al. (2016) address the value co-creation and its relationship to customer loyalty. More specific, they defined customer loyalty with attitudinal loyalty and behavioral loyalty. Attitudinal loyalty refers to a customer who is true to a brand, a product or a store. It does not explain any frequency of repurchases for the customer, however, it explains the customers' contribution to sharing recommendations. Behavioral loyalty explains the customer acting with frequent repurchases. The research revealed a significant relationship between attitudinal loyalty and value co-creation. On the contrary, they found an insignificant relationship between behavioral loyalty and value co-creation. However, they suggest that attitudinal loyalty might lead to behavioral loyalty. Thus, we find it relevant to assess the relationship between value co-creation and e-loyalty in the Norwegian market:

H4a: Co-creation has a direct effect on e-loyalty.

The more the customer is participating in the process, the motivation and the scale of engagement with co-creation will escalate (Dong, Evans, & Zou, 2008). With the escalation of the co-creation value, the customers are more likely to perceive a better customer service. This will further have an effect on customer satisfaction. Vega-Vazquez, Revilla-Camacho, & Cossío-Silva (2013) reports that value co-creation and customer satisfaction has a significant and positive relationship. They state that a larger value of co-creation implies a larger value of customer satisfaction. This is yet to be proven in the Norwegian market, hence, we have the following hypothesis:

H4b: *Satisfaction is a mediator between co-creation and e-loyalty.*

3.5 Summary of hypotheses

Hypotheses	References
Service Quality	
H1a: Service quality has a positive direct effect on e-loyalty.	Ding, Hu, Verma, & Wardell, 2010
H1b: Satisfaction is a mediator between service quality and e-loyalty.	Ding, Hu, Verma, & Wardell, 2010
H1c: Trust is a mediator between service quality and e-loyalty.	Chenet, Dagger, & O'Sullivan, 2010
Ease of Use	
H2a: Ease of use has a positive direct effect on e-loyalty.	Chiu, Lin, Sun, & Hsu, 2009; Gefen, Karahanna, & Straub, 2003
H2b: Satisfaction is a mediator between ease of use and e-loyalty.	Rose, Clark, Samouel, & Hair, 2012; Yang, Jun, & Peterson, 2004
Security	
H3a: Security has a positive direct effect on e-loyalty.	Dhiranty, Suharjo, & Suprayitno, 2017; Semeijn, van Riel, van Birgelen, & Streukens, 2005
H3b: Satisfaction is a mediator between security and e-loyalty.	Dhiranty et al., 2017
H3c: Trust is a mediator between security and e-loyalty	Dhiranty et al., 2017; Yang et al., 2004
Co-Creation	
H4a: Co-creation has a direct effect on e-loyalty.	Cossío-Silva, Revilla-Camacho, Vega-Vázquez, & Palacios-Florencio, 2016
H4b: Satisfaction is a mediator between co-creation and e-loyalty.	Dong, Evans, & Zou, 2008; Vega-Vazquez, Revilla-Camacho, & Cossío-Silva, 2013

Figure 3.1 Hypothesis summary

3.6 Research model

In this section, the conceptualization of the hypotheses is presented. Examining existing models regarding customer experience and loyalty have enabled us to develop a new framework covering important aspects of online customer experience leading towards e-loyalty. This model will hopefully contribute to a better understanding of e-loyalty within the Norwegian online retail market.

The model is based on previous research, investigating how various aspect can affect loyalty in an online environment. As the model present, we propose that the following online customer experiences; *service quality, ease of use, security,* and *co-creation*, have an indirect effect on *e-loyalty* through *satisfaction* and/or *trust.* Furthermore, the model suggests that all of the customer experiences mentioned can have a direct effect on *e-loyalty*.
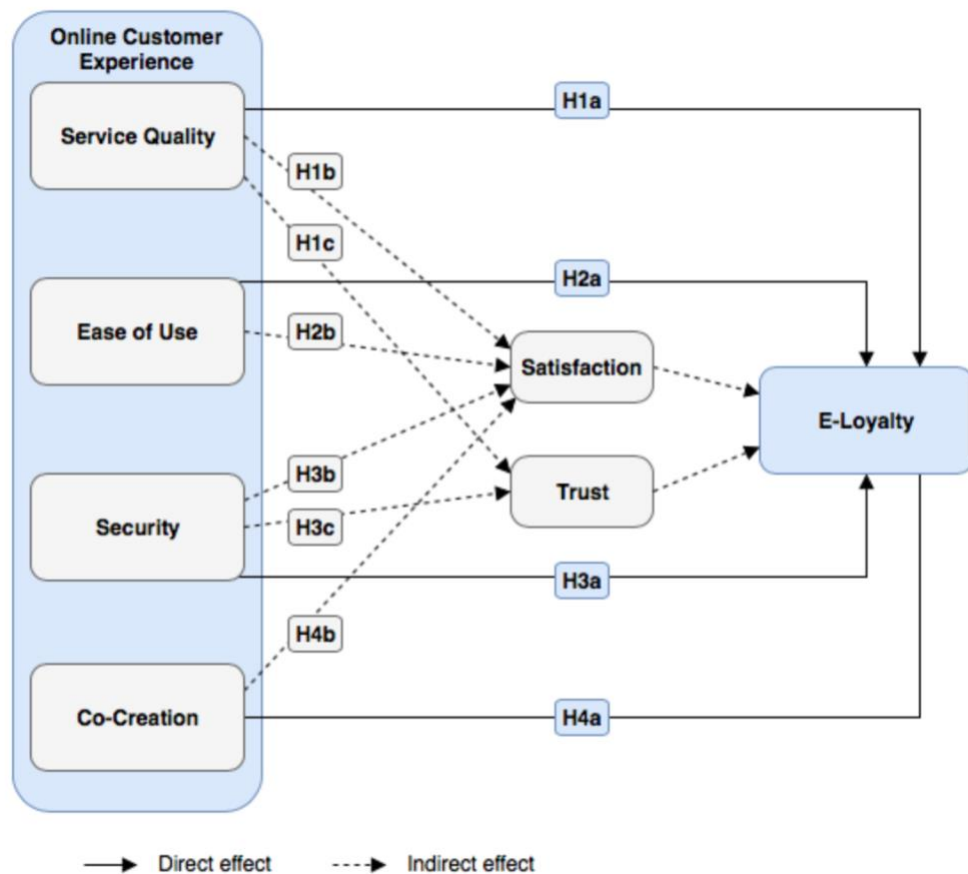

Figure 3.2 Proposed conceptual framework with hypotheses

4.0 METHODOLOGY

The following section illustrates the methodological procedures used to answer our research question(s) and hypothesizes. To be able to provide a deeper understanding, as well as ensuring the findings to be adequate and generalizable, we have applied both a qualitative and a quantitative research approach. Seven in-depth interviews were conducted, in addition to a conclusive research design, using a questionnaire. Conducting the interviews, we managed to obtain understanding of knowledge that was crucial for continuing the research.

4.1 Qualitative design

The in-depth interviews are conducted with the purpose of collecting information and data from relevant participants, hence, obtaining an understanding and a conclusion about customer loyalty in the Norwegian e-commerce market. Instead of collecting the information randomly, the in-depth interviews are strategically organized with a determined agenda to explore and access information from reliable sources (Oates, 2006).

4.1.1 Development

Creating the questions for the in-depth interviews, we needed to arrange a meeting with an expert in the field. We had a meeting with the director for an e-commerce store, where we asked him which factors he thought were important, for an online store to be able to obtain loyal customers. From this meeting, we learned that cognitive factors, affective factors, extrinsic attributes, trust, social interaction, and customer experience in general, were all crucial for customer loyalty online. Cognitive factors are the customers' knowledge, beliefs, product experience, etc. Affective includes factors such as; feelings, emotion and risk perception. While extrinsic attributes regard the construct of the website. Social interactions consider any communication with the customer service, complaint management, and other customer interactions. Based on this meeting with the expert, we had the foundation to create questions within each category mentioned above (see appendix 1). This allowed us to conduct the interviews with relevant questions for the research area, providing us a valid support for the further research in this paper.

4.1.2   Sample

We conducted six in-depth interviews, that served as a foundation of the consumers understanding of customer experience, as well as being a basis when creating the survey. The interviews located the participants' perceptions, thoughts, and impression of customer experience online, and how this experience can relate to and or result in loyalty, satisfaction and trust with an online retail. The sample consists of consumers who frequently purchase goods online; men and women in the age range of 18-54 (Dibs, 2017; PostNord, 2017). This was motivated by a rapport done by PostNord, where they claimed that customers in the age of 18-79, were the customers who purchased more frequently online.

Participant	Gender	Occupation	Age
1	Female	Real Estate agent	50
2	Female	Student	27
3	Female	Student	22
4	Female	Student	22
5	Male	Entrepreneur	49
6	Male	Marketing	28

Figure 4.1 Sample characteristics

The sample design is explained by non-probability sampling, which means that none of the participants is chosen randomly (Easterby-Smith, Thrope, & Jackson, 2012). Hence, the responses were not complimented the highest level of assurance. Nevertheless, this is not something that is recognized as a sever error, when the participants were chosen strategically to ensure that the sample represented the Norwegian target market. Additionally, the interview had no purpose of being an inspection or test, however, the interview contributed to the initial and fundamental mapping of the market.

Throughout the recruiting process of the sample group, several criteria were assessed before participants were selected (purposive sampling). More specific, judgment sampling describes the recruiting process, when the participants were chosen by representing the candidates that could provide valid insight (Sekaran & Bougie, 2013). Relevant participants that were chosen had purchased online within the past 6 months (level of activity needed) and had the age of 18 or older. According to "vergemålsloven" §9 (the law of guardianship), one needs to be 18 years old to legally incur debt in Norway without any agreement from the legal guardian, hence, a sufficient part of the online stores prohibits anyone under 18

years old to purchase (Norwegian database for law, 2018). Thus, we limit our research to participants at the age of 18 or higher. This supports and justifies performing a non-probability sampling.

4.1.3 Validity and Reliability

Conducting the in-depth interviews, required that we as the interviewers represented a consistent role, performing the same act in each interview. Additionally, we had a responsibility to write down the responds accurately, without personal comments avoiding any personal point of view (Oates, 2006).

Assessing our in-depth interviews there are no identified issues or errors regarding the structure. The participants were introduced to the same topic and the same challenges, when we as the interviewers performed consistently, additional to typing the responses accurate (Oates, 2006). As well as, we had the role of performing with professionalism and respect, to justify our role and identity as the interviewers, hence, not biasing the answers. Managing the interviews in a semi-structured form, enabled us to proceed with a determined agenda, however, at the same time assessing the possible benefits from asking additional questions or consider reasonable input from the participant. Thus, this also encouraged the participants to be more specific in their answers, giving us a deeper and more insightful result.

In advance of the interviews, we collected background information about the participants. In the act of making the assumption we could utilize this in the interviews, obtaining a stronger credibility, and feature issues that seemed important for the participants.

The advantages with the in-depth interviews we conducted are the excessive answers that contribute with depth, the interviews require little equipment, and one has a strict control in form of receiving information from relevant sources (Oates, 2006). However, there are some disadvantages. Conducting the in-depth interviews, the participants might have responded in the way they think we as the interviewers wanted them to respond, instead of being totally honest in their opinion. As well as the interview being artificial, considering the staging and preparation processes. Facilitating these disadvantages, we strategically recruited participants who we

knew was going to answer honestly, and not going to be affected by the artificial settings.

4.1.3.1 Ethical Issues

Conducting the interviews, we needed to consider and facilitate possible aspects that may have had an impact on the person that was being interviewed. Having this in mind, ethical issues represented an aspect that had to be facilitated, thus protecting the person being interviewed emotionally and avoid biased answers. DiCicco-Bloom & Crabtree (2006) identified four distinct ethical issues one should consider in advance of the interview. We needed to locate and assess the questions that might provoke or require cognitive reflection that could initiate an emotional reaction and statement. Further, we stated that the answers from the interviews were to be managed and presented anonymously. Hence, protecting the participants from public exposure gained trust with the participants, and provided more unbiased data. As an introduction to the interview, we presented the subject and explained for the participants the purpose of the research. During the interview process, the subject and purpose of the research were relatively determined. Throughout the interviews we performed as an independent entity, conducting this interview as a contribution to the research. The participants were greatly acknowledged for their contribution, having an anonymous announcement at the end of the research recognizing the participants for voulenteering in the in-depth interviews.

4.1.4 Analysis

Conducting the in-depth interviews provide us extended answers and a large quantity of data. After constructing the data, we needed to perform a reduction of the data to enhance the relevance of the results (Malhotra & Birks, 2006). We reduced data that had no logic or was taken out of context, in addition to data where only one respondent could justify the statement. Furthermore, when we analyzed the in-depth interviews, we managed to code the data into categories, where the questions who had a similar theme and aspects where congregated into one category (see appendix 2). The structuring of the answers from the in-depth interviews enabled us to compare and interpret the data, detecting paths and useful insights. The results of the analysis were displayed in an extended text, describing the connections between the respondents and the factors. Utilizing these results, we will

further in the research use the main findings from the in-depth interviews as a confirmation of other findings, gaining depth and insightful information.

4.1.5   *Main Finings In-Depth Interviews*

4.1.5.1 Cognitive

Throughout the responses from the in-depth interviews, it is clear that convenience is suggested to be an important factor in why the respondents rather purchase online than in physical stores. However, there are some respondents that state that the convenience can in some encounters be challenging. Three of the respondents answered that whenever they need to try a product (e.g. the fit of clothes), the online purchase becomes more challenging, diminishing the convenience.

4.1.5.2 Affective

Considering the safety aspect of making a purchase online, none of the respondents seemed to have substantial worries about purchasing online. Assessing the security of an online store, the respondents consider characteristics such as; if the online store is familiar, payment solutions that are common and acknowledged, the construct and quality of the website, and a "safe e-commerce trademark". "Http(s)" was also included as one of the characteristics providing safety. Additional, payment solutions, like Klarna, that offer customers to pay after receiving the product, increases the perception of safety.

The research shows that all of the respondents tend to avoid online shops they feel are unsafe to make a purchase from. Hence, if the online shop does not provide adequate safety arguments, they are likely to lose customers based on this feature.

4.1.5.3 Trust

Based on the questions given about the importance for trustworthiness, the respondents answered that trust is a crucial factor. Trust in an online store affects their purchases indeed, and they state that it is a crucial factor for executing the purchases. One of the most important factors encouraging trust in an online store is customer reviews. Hence, displaying customer reviews on the online stores saliently will increase the customers' trust in the online store, according to the respondents. Additionally, the respondents answered that they appreciate when the

online store is providing sufficient information and photos of the product and an adequate operating quality of the web page.

4.1.5.4 Social

One of the services features that the respondents have recognized with online stores, is that they tend to have a pop-up chat, where you can communicate with the customer service immediately. Even though this could be great if you have any questions, it can in some cases be a bit annoying when the pop-up chat covers a large part of the web page, and you do not have any questions. Further, some respondents answered that they appreciate when the online store remembers or saves their shopping chart whenever they exit the web page. Hence, if the exit was due to a distraction or a mistake, the customer does not have to start the purchasing process all over again, reducing the risk of forgetting some of the items.

Almost all of the respondents use mail and chat whenever they need to reach out for contact with the online store. Considering you get a notification when your inquiry is answered, it is easy to communicate, and you avoid long phone lines. Another element with the in-depth interviews, reveals that when the respondents tend to contact the online store, it is mostly regarding question about complaint and return.

When the respondents are asked to assess the complaint- and return management in general by online stores, they all agree on that a sufficient part of the enquiries are being managed adequately. They receive their money back if the product does not fit or is damaged. Additionally, the return-forms is easy to fill out and often included in the delivery. However, when the online stores tend to practice with a long response pace regarding a complaint or return, or the online store does not give the benefit of doubt to the customer, the respondents state that it might affect their satisfaction.

4.1.5.5 Extrinsic Attributes

Based on the answers from the participants, the user-/customer friendliness of the online stores' digital platforms affects them in the purchasing process. Furthermore, the respondents claim that it also might have an impact on considering a repurchase. The respondents answer that if the online store is easy to navigate, the process is

seamless, and they have a sufficient return management, they would be enticed at returning to the online store at a later occasion.

4.1.5.6 Customer Experience

One thing we learned from the in-depth interviews, was that every participant had their own definition of what a good customer experience is. This is not a surprise when we all are individuals with different needs and opinions. However, despite their different expectations, they all answered that it is important that the purchasing process is seamless and effective, for the possibility of a good customer experience to be present.

The participants had some specific factors that they implied could encourage superior customer experience. Some of the factors mentioned where; giveaways and discounts, handwritten letters in the package, improved response time with the customer service, and a 100% satisfaction guarantee.

4.1.5.7 Loyalty

Boozt.com, Zalando, XXL, Blivakker, Thights.no, Blush, and Nelly, are some of the online stores that the respondents tend to return to for more purchases. The online stores are familiar, and the respondents know what to expect, and have a trust in the online store. The respondents answered that satisfaction is a crucial factor when they consider repurchasing with a specific online store. Additionally, including excellent customer service, other aspects might have an impact on repurchase, such as; the ease of the purchase process, the option to pay by Klarna, or if the online store is providing products one is unable to purchase anywhere else.

4.2 Quantitative design

Building on existing literature, previous theories and insights derived from the in-depth interviews, we have developed an online survey regarding online customer experiences and e-loyalty. This survey will assist us in answering our hypotheses, and thus propose a new framework regarding online loyalty within the Norwegian market.

4.2.1 Sample and Design

This research aims to investigate the customer experience online, and what it takes for them to become loyal towards an online store. Because this research seek to obtain evidence regarding the cause and effect relationship between different customer experiences online and their e-loyalty, it is applicable to choose a causal research design (Malhotra & Birks, 2006). This design is structured and planned to answer our hypotheses, understanding which variables that causes (IV's) customers to become loyal (DV) towards an online store.

The sample for this research was similarly with the in-depth interviews based upon Norwegian consumers who had bought goods online during the past six months. Recent reports on the Norwegian and Nordic e-commerce industry suggests that 65% to 73% of the Norwegian population in the age range of 18 to 79 purchases goods online at a regular basis (Dibs, 2017; PostNord, 2017). The sample of this research is therefore based on consumers in this age range, who has made at least one online purchase during the past six months. The reports enlighten that consumers over the age of 80 do not tend to purchase goods online, thus, we have excluded this segment.

With a causal research design, it is essential to have an adequately large and representative sample size, as well as dealing with nonresponse biases (Bartlett II, Kotrlik, & Higgins, 2001; Malhotra & Birks, 2006). From the Statistics Norway (SSB, 2018), one can find that the current size of the Norwegian population in the age range of 18-79 is 3,943,860. However, since we are only statistically interested in the population proportion purchasing goods online (65%), it is appropriate to determine a representative sample size based on the population proportion rather than the means (Bartlett II et al., 2001; Malhotra, 2010). By using population proportion of 65% ($\pi = 0.65$), in addition to a confidence level of 95% ($\alpha = 0.05$ and $z = 1.96$), and error margin of 8% ($D = 0.8$), we estimated that a sufficient sample size would be 137 respondents (see calculation below). However, we managed to obtain a total sample of 153 representative respondents, lowering the error margin to 7.5%.

$$n = \frac{\pi(1 - \pi)z^2}{D^2}$$
$$n = \frac{0.65\,(1 - 0.65)1.96^2}{0.8^2}$$
$$n = 137$$

The sample consisted of respondents who had purchased something online, at least once during the past six months. Most of the respondents were within the age range of 18 to 54 (92.2%), whereas 7.7 % were in the age range of 55 to 64 years. No respondents fell within the category "65 years or older". This is not surprising, given that Norwegian consumers between 25 and 44 years tend to purchase goods online more often than older consumer (Dibs, 2017).

The distribution of gender was slightly uneven, with the more females than male participant. The sample consisted of 64.1% females, while 35.9% was male (see appendix 5.1, table 3). This skewness is reflected by the mean (1.64), as "men" was coded to be 1 and "females" to be 2 in the dataset (see appendix 5.1, table 1). Moreover, 63 (41.4%) respondents live in a large city, while the remaining had residence in a smaller city (22.9%) or in a village/town (35.9%). The level of their household income was relatively normal distributed, varying from "Less than 100.000 NOK" (1) to "More than 1.300.000 NOK"(8). The sample consisted of people with both a higher and lower level of education. The distribution among the years of education completed was relatively even, with a slight skewness towards the higher end. This is reflected in the median of 3, which indicates an educational level of 3-4 years (see appendix 5.1, table 1).

Furthermore, the sample tends to purchase goods online, and the amount of online shopping has increased over the past few years. In fact, 75.2% reported that they purchase more often online now than they did just a few years ago. Despite this, the participants do not tend to purchase something online every week. The majority of the respondents purchase goods online once or twice a month (52.9%), while 34.6% purchases more rarely than once a month.

To check for normal distribution of the sample, we assessed the skewness, kurtosis, and histograms of the demographics. All demographic variables met the criteria for skewness ($-3.29 < Z < 3.29$), which suggest a normal symmetric distribution (see appendix 5.1) (West, Finch, & Curran, 1995). The kurtosis indicated the distribution of the items to be flatter than normal, however, examining the histograms, one can see a clear bell-shaped form. Assessing these indicators, one can determine the sample to be relatively normal distributed.

4.2.2 Research context

For this research, we have chosen the Norwegian e-commerce business as a context. The participants are asked to answer an online survey, regarding their experiences with online shopping. They can complete the online questionnaire whenever they want, and wherever they are. This is an adequate context for the research, as the context corresponds with the online shopping context, being able to purchase goods at any time from everywhere. Choosing an appropriate context eliminates the possibility of a lower willingness to respond, as the context of the research is similar to the one being researched (Malhotra & Birks, 2006).

4.2.3 Survey Development and Data Collection

Most of the questionnaire's constructs were based upon established scales, that have been proven to measure the desired constructs. These constructs include *loyalty, satisfaction, trust, service quality, ease of use, security,* and *co-creation* (see appendix 3). In addition, demographics and general questions regarding online consumption were included.

To be able to collect data from participants eligible for our chosen sample, two screening questions were added. Since this research concerns online customer experience and loyalty online, it was important to make sure that the participants frequently purchase goods online. The first criteria that needed to be met were therefore that they must have made at least one online purchase during the past six months. Second, the participants had also to be within the age range of our sample, between 18 and 79. Adding the two criteria, we made sure that the participants were within our chosen sample, hence, possesses the right competence to be able to provide reliable data.

The questionnaire consists of different constructs, measured by using Likert's scale. Examining prior research, we found that a 5-point scale was commonly used among the constructs ease of use, security, service quality, co-creation, satisfaction, and loyalty (Ding et al., 2011; Shamim, Ghazali, & Albinsson, 2017; Yang, Jun, & Peterson, 2004). Whereas the construct trust had been measured using a 7-point Likert scale (Bhattacherjee, 2002). In this questionnaire, a 5-point Likert scale was adopted for most of the constructs, ensuring consistency and ease of comparison. The participants were asked to what extent the following statements were correct

in regards to online shopping. They indicated their answer by selecting one of the 5 points, ranging from "to a very small extent" (1) to "to a very large extent" (5). We also added an option to pick "I do not have an opinion" (6), as the participants may not have a reference to some of the statements. For the constructs loyalty and satisfaction, the participants were asked to indicate their answer by choosing among three points, "agree" (1), "disagree" (2), and "neither agree or disagree" (3). The scales were standardized before the analyses were conducted, making them consistent.

To ensure the validity of the results, a question to test whether the respondents were reading carefully and not answering at random were included (Nees, 2016). The question stated, "I am reading carefully and will therefore answer to a small extent (2) on this statement". Examining the results from this "catch" question, one can see that 70.6% of the respondents chose option number two, being observant and answering the statements carefully throughout the survey (see appendix 5.2, table 1 and 2). Furthermore, it can seem like some of the respondents misinterpreted the question, believing that we asked them to check the first box "to a very small extent" (1). 17 (11.1%) respondents chose this answer, whereas 9 chose "I do not have an opinion". Despite some confusion amongst the participants of what answer to give, the median of the control question was 2, indicating that the majority of the respondents were observant and read the questions carefully.

Developing the survey, it was important to ensure the security of the information that the respondents provided. This was done by highlighting the aim of the survey in the introduction. We also stated that the data collected would not be shared with any third parties and that it was voluntary to participate (Malhotra & Birks, 2006). Moreover, we included an incentive in the introduction, giving the respondents a possibility to win a gift card of 500 NOK by completing the survey. This was done to encourage as many as possible to participate and complete the questionnaire (Malhotra, 2010).

The total number of items included in the survey was 79, and 184 responses were collected through an online survey using Qualtrics. We removed responses that were not completed, in addition to those who did not fit with our screening criteria. After cleaning the data, we ended up with a total of 153 representative responses.

Respondents were collected through our network of friends and family by using social media.

4.2.4   Measurement

Most of the items for the different constructs was acquired from existing research. Using established scales from prior research has enabled us to ensure construct validity, as the scales have been proven to measure the desired constructs (Malhotra, 2010). Established scales have been used for the following constructs; ease of use, security, service quality, satisfaction, trust, co-creation, and loyalty.

For the established scales, a few alterations have been done. First, the scales had to be translated into Norwegian, as the research the constructs were based upon were done in English. Translating the items, we had to exclude some questions. This is because the Norwegian language have fewer words to explain certain constructs, and the translation of the questions was too similar. Second, we also had to alter some of the scales to fit our thesis. As the research the constructs were based upon was tailored towards a specific- or type- of store, we had to customize the questions towards online stores in general.

Before being exposed for the mentioned constructs in the questionnaire, the participants were asked to think of a recent purchase they had made online, and then name the online store in which the purchase took place. The participants were then asked to base their answers on this purchase, in regards to the constructs.

The constructs *ease of use*, *security, service quality,* and *satisfaction*, was grounded in the research by Yang, Jun, & Peterson (2004). The scales in this research was used in an online survey targeted online customers within the financial investment and e-commerce industry. Thus, we did not need to alter the scales, as the wording of the questions was neutral, considering online purchases in general.

The construct of *service quality* was also based on research conducted by Ding, Hu, & Sheng (2011). Their framework suggested an e-SELFQUAL scale, that examines the relationship between online service quality and customer satisfaction, in addition to loyalty in e-retailing. Thus, some of the construct *Loyalty* has also been based on this research. The scales were developed to measure service quality from

a self-service aspect, corresponding with online retailing, hence, we did not need to modify the questions.

Furthermore, the construct *loyalty* was also based upon research by Toufaily, Fallu, & Ricard (2016). This research concerns customer loyalty online, targeted service industries. As a result, we had to alter the questions in order for them to be useful in this study. However, the alterations were minor, as we only had to exclude the word "service" from the questions. The original questions asked questions regarding an "online service company", thus the modified version asked about an "online company".

For the *trust* construct, we have used established scales from existing research provided by Bhattacherjee (2002). In this study, the researchers found scales proven to measure trust in online firms. The authors examined an online retail context and had coded their questions to a specific online retailer, Amazon.com, as this is a widely recognized retailer that most Internet users are familiar with. Due to this, we had to modify the questions to better fit online stores in general. This was done by changing the wording from "Amazon.com" to "online store".

Co-creation, the last construct anchored in established scales, was based upon Shamim, Ghazali, & Albinsson's (2017) research. They found scales regarding customer value co-creation attitudes, and we specifically used their items concerning the experiential value for the customers. However, we had to alter some of the items, as the research was aimed towards hypermarkets. The modification of the questions was similar to what we did on the *trust* construct, changing the wording from "hypermarket" to "online store".

The table in appendix 3 displays the items used in this research, and their respective sources. All questions based on established scales were translated into Norwegian, to avoid language barriers as this research investigates the Norwegian online retailing industry. The complete questionnaire, in Norwegian, can be found in appendix 4.

4.2.5   Reliability and Validity

To ensure that the data gathered from the questionnaire are of value and thus without any major errors, we have examined the ratability and validity of the survey (Malhotra, 2010).

4.2.5.1 Reliability

The reliability of this survey has been assessed by finding to what extent the scales are consistent and thus able to produce the same level if repeated (Malhotra, 2010). A common measure of internal consistency is to assess the Cronbach's alpha, determining how much the items of a scale measure the same underlying dimension (Bland & Altman, 1997). This research examines eight different constructs, where seven of them are based on well-established scales, anchored in previous research. To be able to determine the reliability of the different constructs, we have performed multiple Cronbach's alpha tests.

For the constructs *ease of use, security, trust,* and *satisfaction*, we found a significant high internal consistency, determined by Cronbach's alpha's above 0.600 (see appendix 5.3 for the alpha values). Examining the "corrected item – total correlation", each construct revealed satisfactory Pearson correlations above 0.3 for all items (see appendix 5.3) (Bland & Altman, 1997). The constructs consist of two to six items (see appendix 3), and a satisfactory correlation indicates that the coding of the questions is right.

The construct *service quality,* consists of 13 questions based on scales developed by Ding et al. (2011) and Yang et al. (2004). Assessing the reliability of this construct, we found a satisfactory Cronbach's alpha of 0.905 (see table in appendix 5.3), indicating high internal consistency within this construct. Furthermore, the statistics from the corrected item's revealed that all items had a positive Pearson correlation above 0.3, except for two (see appendix 5.3). A lower value than 0.3 is a concern, thus we removed the items. The new alpha yielded a higher internal consistency, determined by an alpha of 0.913.

Examining the construct *co-creation*, we found a non-satisfactory alpha of 0.522, for the ten items included in this construct (see table in appendix 5.3). This indicates a lower reliability and that the construct does not measure what it is intended to

measure (Malhotra, 2010). Assessing the results from the "total item statistics" one can see that the item "If the service is not delivered as expected, I would be willing to accommodate with it" has a negative corrected item value of -0.103 (see appendix 5.3), thus we had to recode the item. A new Cronbach's alpha test was conducted, however, the test did not reveal a satisfactory alpha (0.577) (see appendix 5.3). Examining the new "item – total statistics", five of the ten items did not have satisfactory Pearson correlations values, thus we reduced the number of items. The new alpha yielded a satisfactory level of internal consistency, determined by an alpha of 0.724 (see appendix 5.3). The items excluded was "I have asked other for information on what this online store offers", "When I receive good service form the employees, I comment about it", "When I experience a problem, I let the employee know about it", and "If the employee makes a mistake during service delivery, I would be willing to be patient", as well as the recoded question.

Assessing the construct *loyalty,* consisting of nine items, we found a high internal consistency with a Cronbach's alpha of 0.719 (see appendix 5.3). Furthermore, the Pearson correlation had satisfactory correlations above 0.3 for all items except two (see appendix 5.3). Despite this, we decided to keep the items in the construct as they have been proven to measure the desired construct, loyalty (D. X. Ding et al., 2011; Toufaily et al., 2016). All items have been translated into Norwegian in order to avoid a language barrier, and this could have affected the items, implying the strength of the scale to be lower than the original.

Assessing the reliability of all constructs we have found some random errors. While systematic errors do not affect the reliability, as the errors affect the measurements in a consistent way, random errors might affect the measures, leading to a lower reliability (Malhotra & Birks, 2006). These errors have been corrected, ensuring a high reliability of the constructs.

4.2.5.2 Validity
The credibility and to what extent the measures accurately represents and measures what it intended to measure, can be assessed by examining the validity of this research (Hair, Black, Babin, Anderson, & Tatham, 2010). First, examining the content validity, we evaluated how well the content of the scales represented the

desired constructs (Malhotra, 2010). For this research, we have used established scales that have been assessed by experts and other researchers to be representative of the chosen constructs. This indicates that the content validity of this research is adequate. However, assessing the content validity alone is not sufficient, as it is difficult to measure whether all the aspects of a construct are being measured by the scales. A more formal evaluation of the scales was done by examining construct validity.

Examining the construct validity of this research, we addressed the question of whether the scales measured what it was intended to measure (Malhotra, 2010). By using scales that have been developed and tested to measure certain constructs, there should be a satisfactory level of construct validity. However, some alterations of the scales have been done, which might affect the construct validity. All the scales have been translated into Norwegian, and some of the scales have been modified to better fit this research. However, the adjustments of the scales were minimal. We managed to obtain adequate translations of the scales, and only had to cut a few questions.

4.2.6   Pre-test

Before going through with the data collecting process, we pre-tested our survey on a small and representative sample. This was done to make sure that there were no errors in the survey, that the questions were clear and easy to understand, and that the question flow and scales were logical for the participants (Burns & Bush, 2009). This is an important step, as a dry run of the questionnaire allows the participants to provide feedback on the survey and thus enable us to improve the questionnaire. The survey was tested on ten participants. As it is important to ensure that the sample pre-testing the survey is representative for the targeted sample, a combination of friends, family, and students were asked to conduct the pre-test.

When the dry run was finished, we looked for common problems and feedbacks given by the participants and improved the survey accordingly (Burns & Bush, 2009). We rephrased some questions, and excluded some, as they were very similar to other questions. While most of the feedback was similar among the participants and thus improved, we also had some variation in the comments. These concerns were considered, and not altered, as only one participant was concerned with them.

4.2.7   Data Assessment and Analytical Procedures

After the data was collected using Qualtrics, it was transferred into SPSS Statistics for further examination. The data was recoded, and uncompleted questionnaires were excluded. As we had a "forced respond" on the majority of the items, we did not have major issues with low response rates on certain statements. The only items that the participants could choose not to answer were the items regarding demographics. Furthermore, we had to recode some of the constructs, as some of them had reversed-scored statements. The constructs recoded were satisfaction and loyalty. These were re-coded by transforming them into new variables, giving them new values. Initially, the constructs were coded "Agree" (1), "Disagree" (2), and "Neither agree or disagree" (3). As the other constructs were coded from a negative "To a small degree" to a positive "To a large degree", the new values of satisfaction and loyalty was given values in accordance to the range of the other constructs. The new values, therefore, became "Disagree" (1), "Neither agree or disagree" (2), and "Agree" (3). The scales were also standardized, to make them consistent with the scales of the other constructs.

After all the above-mentioned adjustments and changes of the data was done, we computed a variable means of each construct. This was done to make the data more manageable, and thus easier to interpret. When the data was cleaned and ready to be analyzed we ran descriptive statistics for all constructs, assessing the frequencies of each statement. For this analysis, we assessed all items included in the variable means. Testing our hypothesis, we ran a multiple regression of our constructs. The dependent variable e-loyalty and the independent variables ease of use, security, co-creation, service quality, trust, and satisfaction, were measured by using Likers scale, corresponding with a continuous scale in SPSS. Furthermore, we also assessed the hypotheses by running independent linear regressions for each construct, enabling us to determine the significance of both direct and indirect effects towards e-loyalty.

5.0 RESULTS

5.1 Descriptive Statistics

Completing the questionnaire, the respondents were asked to base their answers, regarding the different constructs, on their experiences with a recent online purchase and state the store. This was done as many of the established scales had targeted a certain retailer in their questions. Thus we could change the store's name in the statements with "the online store", making the alteration of the scales minimal.

5.1.1   E-Loyalty

Examining the frequencies for the construct loyalty, one can find that the sample is satisfied with the product the online store offered, as 60.1% agreed on this statement (see appendix 6.1, table 1). They also tend to encourage friends to purchase from this store (73.9%), further stating that they "say positive things about this site to other people" (74.5%) (see appendix 6.1, table 2 and 3). However, the sample does not tend to prioritize offerings from the site or favor the online store. Half of the participants (49.7%) stated disagreed to be prioritizing the online stores' offerings, while 50 (32.7% were neutral (see appendix 6.1, table 4). Furthermore, only 33.3% of the respondents reported that they tend to favor the online store, while the majority (49.7%) did not agree on this statement (see appendix 6.1, table 5). This is interesting, given that they stated that they would recommend other people to purchase from the store. Despite diverging answers regarding their loyalty, 88 participants (57.5%) stated that the online store was better than its competitors (see appendix 6.1, table 6), and 88.9% said that they would keep purchasing goods from the online store in the future, implying future loyalty towards the retailer (see appendix 6.1, table 7).

5.1.2   Satisfaction

The results show that 97.4% of the respondents agree with the statement "Overall, I am satisfied with the online store" (see appendix 6.1, table 8). Two of the respondents (1.3%) were neutral and two (1.3%) respondents disagreed. The score of 97.4% indicates that a significant part of the respondents is satisfied with the online store they last had a purchase encounter with, leaving us the possibility to analyze more specifically the causalities. This indicates that almost all of the

respondents were overall satisfied with their recent purchase, which enables us to further analyze what might have affected them becoming satisfied.

5.1.3 Trust

Assessing for the overall trustworthiness with the online store, 91.5% of the respondents answered that overall, they could trust the online store to a large extent or greater (see appendix 6.1, table 9). Having a look at the remaining respondents, 6.5% answered to a varying extent and to a small extent, leaving 2% of the respondents who answered that they did not have an opinion. Interpreting the data, one can suggest that customers today are relatively familiar with purchasing online. Hence, the customers have obtained experience, which might decrease their worries about trustworthiness.

5.1.4 Service Quality

When we asked the respondents to answer some questions regarding encounters whenever they make contact with customer service, surprisingly, a noticeable part of the respondents had no opinion on several of the questions. Illustrated when we asked the respondents to what extent they received satisfying responses from the online store on their inquiries administrated through mail or other channels, 52 respondents (34%) had no opinion (see appendix 6.1, table 10). However, these missing values may occur if the customers have not made contact with customer service, hence, they have no references or any fundamental background for answering the question. Having a look at the valid percent, where missing values are excluded, 82.2% of the respondents answered that they received a satisfying response from the online store on their inquiries administrated through mail or other channels to a large extent or greater. The remaining respondents of 17.9% stated to a varying extent or to a small extent. Thus, the superiority of the respondents who had commissioned an inquiry through mail or other channels to the online store received satisfying feedback.

The same occurrence with missing values is present in the question when we asked the respondents to what extent the employees of the online store provided expected and prompt service. 38 respondents (24.8%) answered that they had no opinion (see appendix 6.1, table 11). However, excluding the missing values, 81.8 valid percent

of the respondents answered to a large extent or greater, 17.4 valid percent answered to a varying extent, and 1 respondent (.9 valid percent) reported to a small extent.

These descriptive frequencies suggest that in general, whenever the customers have made contact with the online store, they received expected and prompt service, in addition to satisfying response to their inquiries.

5.1.5   Ease of Use

Assessing the descriptive frequencies on the variable ease of use, one can see that 84.4% of the respondents' answered that they thought that the online store organized and structured their content, to a large extent or more, considering the page to be easy to navigate (see appendix 6.1, table 12). Nevertheless, 13.7% answered to a varying extent, and only 3 respondents (2%) answered to a small extent or I do not have an opinion. Reporting a low level of negative answers. Additionally, 96.8% of the respondents' answered that they perceive the transaction process and the payment solutions provided by the online store are effective and manageable to a large extent or more (see appendix 6.1, table 13).

5.1.6   Security

The frequency table reports noticeable findings for security. In general, the majority of the respondents feel to a large extent, or greater, secure when purchasing with the online store. When we asked, "I feel safe purchasing at the online store", 92.8% of the respondents answered they feel to a large extent, or greater, safe when making a purchasing with the online store (see appendix 6.1, table 14). Only 8 respondents (5.3%) expressed that they feel safe to a varying extent or poorer, and 3 respondents (2%) did not have an opinion. This might indicate that the customers are becoming more comfortable and are obtaining more knowledge and experiences about security through encounters. Additionally, the online stores are more focused and aware of that security is an important aspect for the customers. Hence, the customers might become less worried about security with familiar online shops.

5.1.7   Co-Creation

The respondents were provided with several questions to answer, regarding the variable co-creation. When we asked to what extent purchasing on the online store made their life easier, 75.8% answered to a large extent or greater (see appendix

6.1, table 15). However, we found that 20,9% answered to a varying extent, 4 respondents (2.7%) answered to a small extent or poorer, and 1 respondent (.7%) answered that he or she did not have an opinion.

However, when the respondents were asked to provide an answer to what extent they liked the online store visual platform, 73.2% answered to a large extent or greater (see appendix 6.1, table 16). Furthermore, 21.6% answered to a varying extent, and only 4 respondents (2.6%) answered to a small degree. Leaving only 4 (2.6%) respondents to answer "I do not have an opinion". This might suggest that most of the respondents are aware of the online store's visual platform, and might be attracted by the visual design.

5.2 Multiple Regression

The multiple regression model statistically significantly predicted e-loyalty, $F(6, 67) = 5.776$, $p < .001$ (see appendix 6.2, table 3). R^2 for the overall model was 0.341 with an adjusted R^2 of 0.282 (see appendix 6.2, table 1). This indicates that the independent variables explain 31.4% of the variability of e-loyalty, a medium effect size according to Cohen (1988). *Security* and *trust* added statistically significantly to the prediction, $p < 0.05$ (see appendix 6.2, table 2), while the other constructs did not significantly predict e-loyalty in the equation, giving us the following equation:

$$\text{Predicted } \textit{E-Loyalty} = 0.329 + (0.299 \text{ x } \textit{Security}) - (0.356 \text{ x } \textit{Trust})$$

This suggests that security and trust are predictors of e-loyalty, however, as past research has revealed (Rose et al., 2012; Shankar et al., 2003), other online experiences can affect the e-loyalty as well. The lack of correlating coefficients can be an indication of mediation effects, thus we have assessed the hypotheses by running independent linear regressions for each construct, while at the same time checking for mediation.

5.2.1 *Validity and reliability*

To ensure the validity and reliability of the analysis, we made sure to meet the assumptions regarding multiple regression. There was a linearity assessed by the plot of studentized residuals against the independent variables, and partial regression plots. Furthermore, there was independence of residuals, determined by

the Durbin-Watson statistic of 2.128 (see appendix 6.2, table 1). A visual inspection of the plot of studentized residuals and unstandardized predicted values, revealed a homogeneity of the variance, implying the assumption of homoscedasticity to be met. There was no evidence of multicollinearity, determined by satisfactory results in the correlation table and the collinearity statistics of tolerance and VIF (see appendix 6.2, table 2). There were one studentized deleted residual greater than ±3 standard deviations, and four leverage values larger than 0.2. These outliers was inspected, and we chose to keep the items as the cases did not lead to a high influence, determined by the Cook's distance with no values above one. Lastly, the assumption about normality was also met, assessed by a Q-Q plot. Ensuring that these assumptions was met, we managed to obtain a valid and reliable multiple regression.

5.3 Linear Regression and Mediation

Based on the results of the linear regressions, we propose the following conceptual framework regarding e-loyalty within the Norwegian retail market (see figure 5.1). The framework depicts the accepted hypotheses, illustrating what online customer experience factors that affects e-loyalty, and which one is mediated by satisfaction. In the analyses we did not find any support for the mediating effect of trust, thus trust has been excluded from the model. In the following sections, we will examine the hypothesis one by one, providing the results regarding their relationships towards online loyalty.
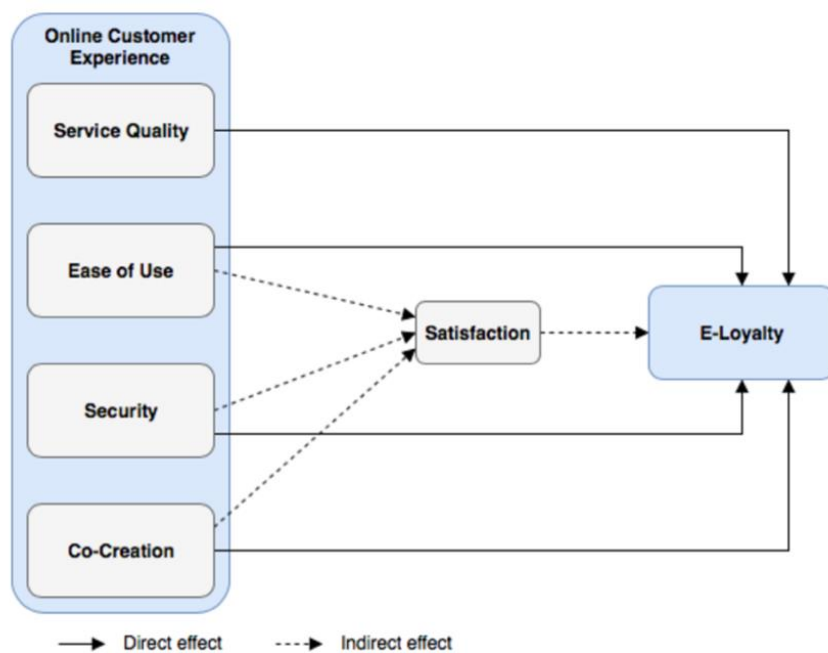

Figure 5.1 Conceptual framework of e-loyalty

5.3.1   Service Quality

5.3.1.1 (H1a) Service quality has a positive direct effect on e-loyalty.

For the first hypothesis (H1a), we assessed the relationship between the dependent variable, e-loyalty, and the independent variable service quality. The model was statistically significant, with Service Quality predicting e-loyalty, $F(1,78) = 17.600$, $p < 0.05$ (see appendix 6.3, table 1). The regression suggests that Service Quality explains 18.4% ($R^2 = 0.184$) of the variance in dependent variable e-loyalty (see appendix 6.3, table 2). Furthermore, the construct is expected to explain 17.4% of the variation in e-loyalty for the population, with adjusted $R^2 = 0.174$. This is a medium effect size (Cohen, 1988). This supports H1a, indicating that Service Quality has a direct effect on e-loyalty.
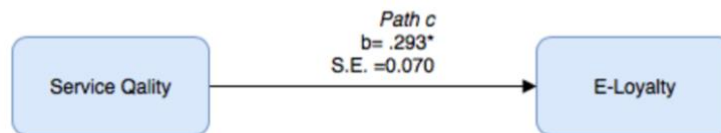
Figure 5.2 Unstandardized coefficients for the relationship between Service Quality and E-Loyalty
*p < 0.05

5.3.1.2 (H1b) Satisfaction is a mediator between service quality and e-loyalty.

The second hypothesis (H1b) suggest that service quality's effect on e-loyalty is mediated by customers satisfaction. As assessed by H1a, we found that service quality significantly explained some of the variance of e-loyalty, with an unstandardized beta $\beta = 0.293$, S.E. = 0.070, $p < 0.05$ (see appendix 6.3, table 3). Furthermore, the results for H1b indicates that service quality was a statistically significant predictor of satisfaction, $\beta = 0.288$, S.E. = 0.058, $p < 0.05$ (path a) (see appendix 6.3, table 4), and satisfaction was not a predictor of e-loyalty, $\beta = 0.197$, S.E. = 0.135, $p = 0.149$ (path b) (see appendix 6.3, table 5). Service quality was still a significant predictor of e-loyalty $\beta = 0.237$, S.E. = 0.080, $p < 0.05$. These results do not support the mediational hypothesis, as satisfaction did not significantly predict e-loyalty. Based on this, we find is no support for H1B, and thus reject the hypothesis.

*Figure 5.3 Unstandardized coefficients for the relationship between Service Quality and E-Loyalty, mediated by satisfaction. * p < 0.05*

5.3.1.3 (H1c) Trust is a mediator between service quality and e-loyalty.

The third hypothesis for the construct service quality assesses the mediating effect of trust on service quality and e-loyalty. The results indicates that service quality was a statistically significant predictor of trust, $\beta = 0.787$, S.E. = 0.088, $p < 0.05$ (path a) (see appendix 6.3, table 6). Furthermore, a regressing with both service quality and trust as predicting variables of e-loyalty revealed that trust was not a significant predictor of e-loyalty (path b), $\beta = -0.004$, S.E. = 0.091, $p = .963$ (see appendix 6.3, table 7). The direct effect was significant (path c'), $\beta = .297$, S.E. = 0.434, $p = < 0.05$. Even though there was a reduction of the direct effect between service quality and e-loyalty, when accounting for the mediation, the hypothesis was not supported. This result does not entail that trust is a mediator of service quality and e-loyalty, determined by an insignificant effect between trust and e-loyalty. Thus, we reject the hypothesis.

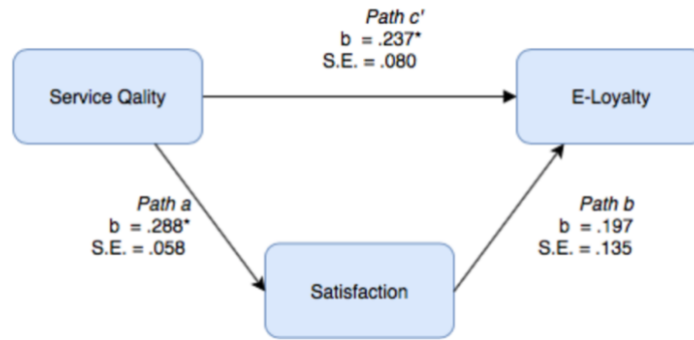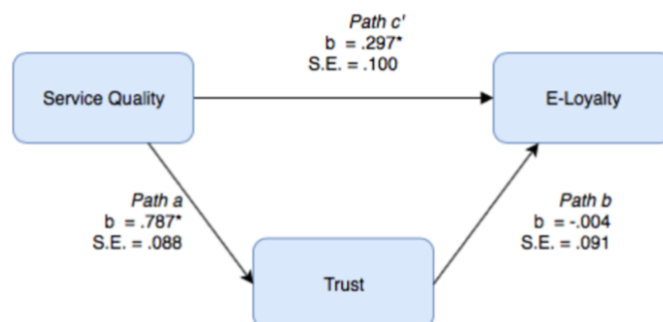*Figure 5.4 Unstandardized coefficients for the relationship between Service Quality and E-Loyalty, mediated by Trust. * p < 0.05*

5.3.2 Ease of Use

5.3.2.1 (H2a) Ease of use has a positive direct effect on e-loyalty.

For ease of use, we had hypothesis 2a which examined the relationship between the dependent variable, e-loyalty, and the independent variable ease of use. We found the model to be statistically significant, in regards to ease of use predicting e-loyalty, $F(1,151) = 18.739$, $p < 0.05$ (see appendix 6.3, table 8). Having a look at the R^2, the regression reports that ease of use explains 11% (0.110) of the variance in the dependent variable e-loyalty (see appendix 6.3, table 9). However, ease of use is expected to explain 10,5% of the variation in e-loyalty for the population, with an adjusted $R^2 = 0.105$. This finding supports the hypothesis, indicating that ease of use has a significant direct effect on e-loyalty.

Figure 5.5 Unstandardized coefficients for the relationship between Ease of Use and E-Loyalty
* p < 0.05

5.3.2.2 (H2b) Satisfaction is a mediator between ease of use and e-loyalty.

The second hypothesis for the construct ease of use (H2b), we hypothesized that customer satisfaction mediates the relationship between ease of use and e-loyalty. H2a statistically significantly show that there is a direct effect ease of use predicts e-loyalty, providing us with a path for the direct effect, $\beta = 0.224$, S.E. = 0.052, $p < 0.05$ (see appendix 6.3, table 10). Assessing the indirect effect, the results indicates that ease of use significantly predicts satisfaction $\beta = 0.102$, S.E. = 0.035, $p < 0.05$ (see appendix 6.3, table 11), and that satisfaction significantly predicts e-loyalty $\beta = 0.378$, S.E. = 0.116, $p < 0.05$ (see appendix 6.3, table 12). As displayed in figure 5-7, one can see a significant direct effect of path c' between ease of use and e-loyalty, $\beta = 0.185$, S.E. = 0.052, $p < 0.05$. This is consistent with a partial moderation, as $0 < c' < c$. The indirect effect was tested using Sobel's test, indicating a significant partial mediation, $p < 0.05$. Furthermore, the predictors accounted for approximately 17% of the variance in e-loyalty, $R^2 = 0.169$ (see appendix 6.3, table 13). One can thus conclude that ease of use has an indirect effect on satisfaction, partially moderated by satisfaction, and we accept the hypothesis.

*Figure 5.6 Unstandardized coefficients for the relationship between Ease of use and E-Loyalty, mediated by Satisfaction. * p < 0.05*

5.3.3 Security

5.3.3.1 (H3a) Security has a positive direct effect on e-loyalty.

For hypothesis 3a, we examined the relationship between the independent variable security and the dependent variable e-loyalty. Conducting a linear regression, we found the model to be statistically significant, where security has an impact on e-loyalty, $F_{(1.151)} = 15.931$, $p < 0.05$ (see appendix 6.3, table 14).Further, the regression suggests that security explains 9.5% ($R^2 = 0.095$) of the variance in the dependent variable loyalty. Considering the variation in e-loyalty for the population, security is expected to explain 8.9% with an adjusted $R^2 = 0.089$ (see appendix 6.3, table 15). The regression suggests that security has a direct effect on e-loyalty, and we accept H3a.

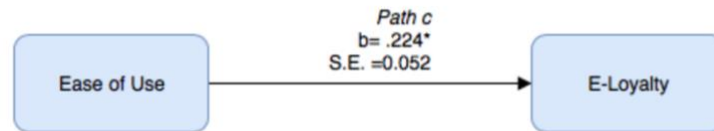*Figure 5.7 Unstandardized coefficients for the relationship between Security and E-Loyalty * p < 0.05*

5.3.3.2 (H3b) Satisfaction is a mediator between security and e-loyalty.

Assessing H3b: Satisfaction is a mediator between security and e-loyalty, H3a proves that security statistically significantly predicts online loyalty, with an unstandardized beta of 0.195, S.E. 0.049 (see appendix 6.3, table 16). The regressions of the mediating effect, path a suggest that security significantly predicts satisfaction, $\beta = 0.157$, S.E. $= 0.031$, $p < 0.05$ (see appendix 6.3, table 17). Moreover, path b indicates that there is a relationship with satisfaction statistically

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significantly predicting e-loyalty, β = 0.346, S.E. = 0.124, p < 0.05 (see appendix 6.3, table 18). The effect for the direct path (c') is reduced, but not statistically different from zero, consistent with a partial moderation β = 0.141, S.E. = 0.052, p < 0.05. The direct effect predicts 14% of the variance in the construct e-loyalty, and it is estimated to predict 12.9% of the variance of e-loyalty within the population, $R^2 = 0.140$, adjusted $R^2 = 0.129$ (see appendix 6.3, table 19). Assessing the p-value, determined by the Sobel test, indicates a significant moderation effect with p < .05. Based on these results, we accept H3b, suggesting that satisfaction partially moderates the effect between security and online loyalty.

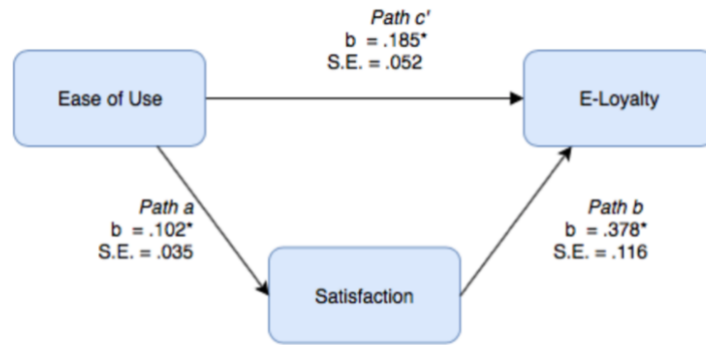*Figure 5.8 Unstandardized coefficients for the relationship between Security and E-Loyalty, moderated by Satisfaction. * p < 0.05*

5.3.3.3 (H3c) Trust is a mediator between security and e-loyalty

For this construct, we also hypothesized that security has an indirect effect on e-loyalty, mediated by the consumers' trust with an online store (H3c). The results indicate that security statistically significantly predicts e-loyalty, β = 0.655, S.E. = 0.058, p < 0.05 (see appendix 6.3, table 20). However, the results revealed that trust did not significantly predict e-loyalty, β = -0.050, S.E. 0.069 = , p = 0.470 (see appendix 6.3, table 21). Looking at figure 5.10, one can see that the direct effect was significant, β = 0.228, S.E. 0.067 = , p < 0.05. These results indicate that trust does not mediate the relationship between satisfaction and e-loyalty. Both path a and b need to be significant for a mediation effect to be accepted. As trust did not significantly predict e-loyalty, we reject the hypothesis.
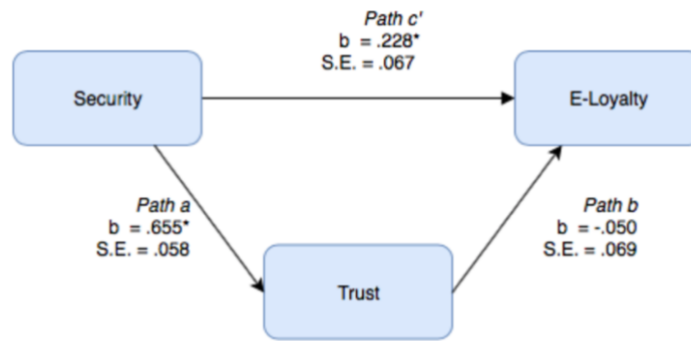
*Figure 5.9 Unstandardized coefficients for the relationship between Security and E-Loyalty, moderated by Trust. * p < 0.05*

5.3.4 Co-Creation

5.3.4.1 (H4a) Co-creation has a direct effect on e-loyalty.

The regression computed for co-creation, assessed the fourth hypothesis (H4a), regarding the relationship between the independent variable co-creation and the dependent variable e-loyalty. Throughout the regression, the model reported to be statistically significant, interpreting that co-creation has an impact on e-loyalty, $F (1.137) = 22.716$, $p < 0.05$ (see appendix 6.3, table 22). Assessing the model summary, we found that co-creation explains the variation in the dependent variable, e-loyalty, to be 14.2% with a R^2 of 0.142 (see appendix 6.3, table 23). Further, co-creation is expected to explain 13.6 of the variation in e-loyalty for the population (adjusted $R^2 = 0.136$). Hence, co-creation is statistically proven to have a direct effect on e-loyalty, and we accept the hypothesis.
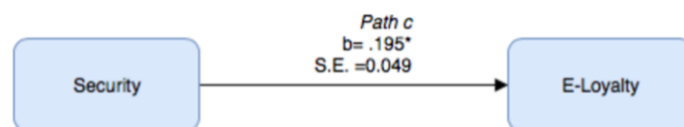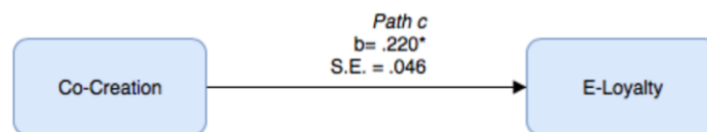

*Figure 5.10 Unstandardized coefficients for the relationship between Co-Creation and E-Loyalty * p < 0.05*

5.3.4.2 (H4b) Satisfaction is a mediator between co-creation and e-loyalty.

We also hypothesized that co-creation has an indirect effect on e-loyalty, mediated by satisfaction (H4b). Co-creation has been proven to be a predictor of e-loyalty, with an unstandardized beta of 0.220, S.E. 0.046, $p < 0.05$ (see appendix 6.3, table 24). The regression indicates that co-creation significantly predicts satisfaction, $\beta = 0.123$ S.E. 0.032 = , $p < 0.05$ (see appendix 6.3, table 25), and that there is a

significant relationship of satisfaction predicting e-loyalty, $\beta = 0.301$ S.E. $0.119 =$, $p < 0.05$ (see appendix 6.3, table 26). The direct effect between co-creation and loyalty is statistically significant, $\beta = 0.183$ S.E. $0.048 = $, $p < 0.05$, which is consistent with a partial mediation effect, $0 < c' < c$. This indicates that co-creation, mediated by satisfaction accounts for approximately 18.8% ($R^2 = 0.181$) of the variation of e-loyalty (see appendix 6.3, table 27). The mediation was significant, determined by Sobel's test of significance, $p < 0.05$, thus we accepted H4b.
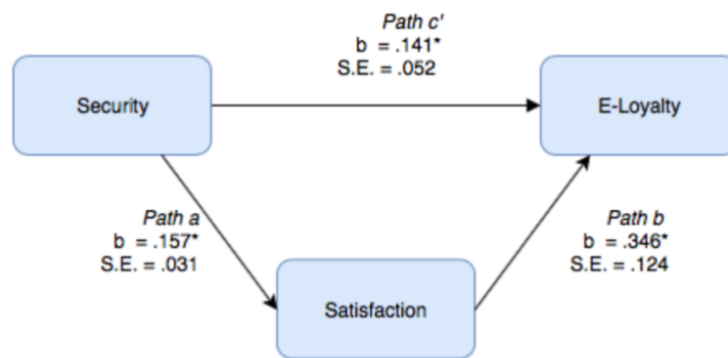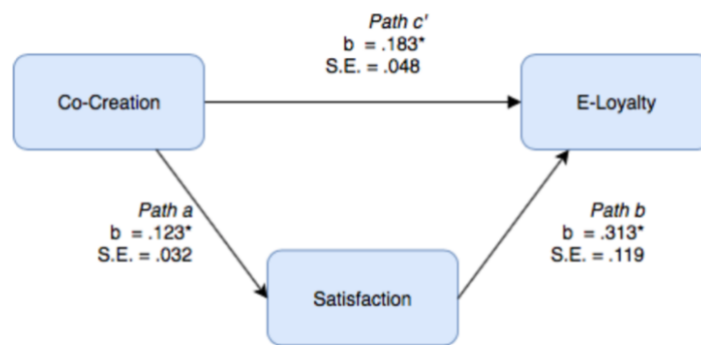

*Figure 5.11 Unstandardized coefficients for the relationship between Co-Creation and E-Loyalty, moderated by Satisfaction. * p < 0.05*

5.3.5   Validity and Reliability

To ensure the validity and reliability of the analyses, we made sure to meet the assumptions regarding linear regressions. Similar with the multiple regression, we have one dependent variable, e-loyalty, and independent variables *Service Quality*, *Ease of Use, Security* and *Co-creation*, all measured on an ordinal level but treated as continuous variables to be able to proceed with the analysis.

Linearity was established between e-loyalty and the each of the constructs, determined by a visual inspection of the scatterplots of e-loyalty against each construct. There was independence of residuals, determined by Durbin-Watson statistics being approximately 2 (see appendix 6.3). No significant outliers were found for either of the constructs. Furthermore, visual inspections of the plots of standardized residuals against standardized predicted values, and the normal probability plots (P-P Plots), revealed homoscedastic and normal distributed residuals for all constructs. This entails that the analyses done met the assumptions regarding reliable and valid linear regressions.

5.4 Summary of Main Findings

- Service quality has a statistically significantly positive direct effect on e-loyalty, explaining 18.4% of the variation of e-loyalty.

- Satisfaction and trust did not act as mediators between service quality and e-loyalty.

- Ease of use has a significantly direct effect predicting e-loyalty. The construct accounts for 11% of the variation in e-loyalty.

- Satisfaction had a significant partial mediating effect, between ease of use and loyalty. Mediated by satisfaction, ease of use explains 17% of the variation on e-loyalty.

- Security has a significant direct effect, predicting 9.5% of the variation in e-loyalty.

- Satisfaction was statistically significantly proven to be a partial mediator between security and e-loyalty, explaining 14% of the variation in e-loyalty. However, trust did not mediate the relationship.

- Co-creation has a statistically significantly direct effect on e-loyalty, predicting 14.2% of its variation.

- Co-creation has an indirect effect on e-loyalty, statistically significantly partial mediated by satisfaction. The predictors explained 18.8% of the variation in e-loyalty.

- Trust was not found to be a mediator for any of the constructs.

6.0 DISCUSSION

This research demonstrates how online customer experience and satisfaction is related to e-loyalty, and how trust does not seem to be related to e-loyalty within the Norwegian market. Examining literature regarding online loyalty, there is no other research that has looked into how online customer experience affects Norwegian consumers to become loyal towards an online store. By developing a framework based on previous research on loyalty, both online and offline, we have been able to provide a deeper understanding of how online customer experience affects e-loyalty within the Norwegian market. The research also provides insights regarding the mediating effects of satisfaction on the relationships between the various customer experience factors and e-loyalty. Furthermore, the research demonstrates that trust does not mediate these relationships.

Gommans, Krishnan, & Scheffold (2001) reveals that customer experience factors such as the customer service, website and technology, trust, and satisfaction influences e-loyalty. This implies that a good customer experience, in regards to various experiential factors can lead to a higher online loyalty. Analyzing the different factors of online customer experience, we found similar relations in the Norwegian market. This research suggests that all of the chosen factors of online customer experience; service quality, ease of use, security, and co-creation, had a significant relationship, predicting e-loyalty. Furthermore, insights from the in-depth interviews support this notion. The interviews revealed that customers who have a great experience when purchasing goods online is more likely to make a repurchase in the nearest future. The respondents further stated that a bad customer experience, as a result of poor customer service, a complex purchasing process, or if the expectations are deluded by the information provided (e.g. product information), it diminishes the likelihood of a repurchase. These findings indicate that online customer experience influences e-loyalty within the Norwegian market, confirming previous research conducted in foreign markets.

This research supports the notion of customer experience being an important driver of satisfaction, which in turn drives loyalty (Shankar et al., 2003). We found that satisfaction had a mediating effect on the relationships between the online customer experience factors; ease of use, security, and co-creation, towards e-loyalty. In fact, the mediating effect increased the factors prediction of e-loyalty, implying that the

effect between online customer experience and e-loyalty becomes stronger when the Norwegian customers are satisfied with their customer experience. This is consistent with findings from research conducted by Oliver (2014) and Rose, Clark, Samouel, & Hair (2012), indicating that the mediating effect of satisfaction affects the relationship between online customer experience factors and e-loyalty. Furthermore, the in-depth interviews confirmed this finding, with the respondents stating that satisfaction was one of the most crucial factors when being loyal towards an online retailer.

However, the mediating effect of satisfaction was not significant for the relationship between service quality and e-loyalty. This differs from past research, suggesting that the quality of service is one of the most important factors encouraging customer satisfaction and loyalty (D. H. Ding et al., 2010). Our research reveals that service quality, mediated by satisfaction, does not affect the Norwegian consumers e-loyalty. This is an interesting finding, as the in-depth interviews revealed that consumers who are satisfied with the quality of the service given, tend to be more loyal towards an online retailer. Our research suggests that service quality predicts satisfaction, while the mediating effect of satisfaction between service quality and e-loyalty does not seem to exist. The interviewees stated that service quality is important when needed, supporting the relationship between service quality and satisfaction. However, the participants revealed that the less contact with the online store, the better, meaning that they prefer a seamless transaction, without needing any support from customer service. This indicates that the Norwegian consumers acknowledge the importance of service quality, but the level of satisfaction of service quality does not facilitate a higher likelihood of repurchase intentions.

In contrast to satisfaction, trust was not found to be a mediator of the relationship between the customer experience factors and e-loyalty. Past research has recognized trust to be an important mediator in regards to online loyalty (Klaus & Maklan, 2013; Rose et al., 2012), however, this effect was not found among the Norwegian consumers regarding online purchases. Examining the results from the in-depth interviews revealed that Norwegian consumers generally perceive online stores to be trustworthy, and considers the risks associated with online purchases to be minimal. Further, the interviewees stated that they have been purchasing good online for many years, even as long as the past two decades. This can indicate that

many of the Norwegian consumers have become heavy online shoppers, who assign more trust towards online retailers the more experienced they become with online purchases (Forsythe & Shi, 2003). Moreover, the consumers can thus have become very familiar and experienced with online purchasing, suggesting that they might take the trustworthiness of an online store for granted. This can imply that the mediating effect of trust is not significant with the Norwegian e-commerce market, as the mediation effect does not increase the prediction of online loyalty in Norway.

The interviews also revealed that consumers can be skeptical towards "sketchy" online stores. Most of the participants stated that they generally tend to purchase from online stores that provide a Norwegian digital platform, with a Norwegian customer service, often located in Norway. The consumers tend to perceive Norwegian stores to be reliable, and thus trustworthy, both in an online and offline context. Even though many of the popular online stores amongst Norwegian customers are in fact not Norwegian, it can seem like they meet the Norwegian "standard" of being a trustworthy online store. In light of this, one can assume that the Norwegian customers in some way expect or takes for granted that an online store is trustworthy. Thus, trust does not add to the relationship between online customer experience and e-loyalty, as the consumers might consider trust to be a hygiene factor, expecting it to be present.

The results indicate that service quality is an important factor, in the act of acquiring loyal customers online. This is consistent with previous research, revealing that service quality might be one of the most important functions of a company, as it makes sure that the consumers have the best possible experience when purchasing goods online (Ennew & Binks, 1999; Novak et al., 2000). However, this might suggest that it becomes more and more difficult to develop a differentiated product offering, making the differentiation and providing superiority more important for the service quality. Delivering a superior service quality on all levels is an extensive task, including meeting the customers' expectations of customer service, deliver as promised, being reachable in cases when its needed, and providing a superior complaint management. Assessing the in-depth interviews confirmed the importance of service quality, and its relation to e-loyalty. Norwegian consumers appreciate when they feel that they are taken care of, even when purchasing online. Further, the participants stated that they tend to be loyal if they experience a

satisfactory level of service quality, with the online store meeting the customers' demands.

Furthermore, our results suggest that ease of use is a significant predictor of e-loyalty in the Norwegian market, supporting the findings in research conducted by Gefen, Karahanna, & Straub (2003) and Rose et al. (2012). Developing a digital platform that is encouraging customer friendly navigation, increases the likelihood of customer loyalty. According to our in-depth interviews, ease of use is a crucial factor when purchasing online. Some of the interviewees even stated that they might consider not to purchase if the online store is difficult to handle and navigate. On the contrary, they stated that if the online store was easy to navigate, with the process being seamless, the respondents would more likely return to the online store for another purchase. This suggests that the construct ease of use is an important factor that needs to be sufficient for Norwegian consumers to become loyal towards an online retailer.

Consistent with previous research conducted in foreign markets, this research reveals that security also is an important aspect in predicting online loyalty in the Norwegian market (Yang et al., 2004). Furthermore, the results suggest that the relationship between security and online loyalty is stronger when the customer is satisfied with the security of the online store. This insight was confirmed in the in-depth interviews, where the interviewees stated that security is an important factor when purchasing goods online. They further stated that the level of security can affect them to become a loyal customer. This supports Dhiranty, Suharjo, & Suprayitno's (2017) research, suggesting that consumers tend to be more satisfied the greater the security that is associated with an online purchase, further making them more likely to become loyal towards the online retailer.

Co-creation is also found to be a significant predictor of loyalty in an online context within the Norwegian market. As an online purchasing process might demand more of a customer in terms of them finding the products, evaluating and finalizing the whole process by themselves, the notion of making a joint value creation becomes important (Cossío-Silva et al., 2016). Consistent with past research, co-creation is also an important aspect of the online customer experience within the Norwegian market. Moreover, this research suggests that the relationship between co-creation

and online loyalty is mediated by satisfaction. By creating a compelling and unique experience with the company, the consumer becomes more satisfied with their purchase, encouraging them to become loyal towards the online store. Our in-depth interviews contribute with insights revealing that the Norwegian consumers are more likely to become loyal when being satisfied with the online purchasing experience, supporting this finding.

6.1 Conclusion

This research provides an understanding of how various customer experience factors affects online loyalty within the Norwegian e-commerce market. The results are consistent with previous literature, suggesting that customer experience is an important factor, consisting of various aspects, that can affect whether a customer becomes loyal towards an online retailer or not. Further, the research supports previous literature, suggesting that satisfaction acts as a mediator, enhancing the relationship between customer experience factors and online loyalty. Even though trust previously has been found to be a mediator between online customer experience and e-loyalty, we did not find support for this relationship in the Norwegian market. This is a new contribution to the concept of online loyalty, indicating that Norwegian consumers might consider trust to be a hygiene factor, expecting online stores to be trustworthy. Examining the relations tied to online loyalty in the Norwegian market, one can find many similarities with the relations in foreign markets. However, it can seem like the Norwegian consumers are experienced with online purchasing, affecting some of the relations tied to online loyalty.

This research has contributed to valuable insights regarding online loyalty, especially concerning Norwegian consumers. By drawing on excisting research we have managed to develop a model that explains how online customer experience and satisfaction affects online loyalty in the Norwegian market. While at the same time contributing to a new understanding regarding the non-mediating effect of trust in regards to Norwegian consumers.

6.2 Managerial implications

Based on the findings from this research, there are some managerial implications regarding online loyalty and customer experience online, that managers could take into consideration.

Factors of customer experience were found to have a significant impact on customer loyalty in an online environment. This entails that it is important for managers to be aware of the customers' experiences throughout the whole purchasing process, for the firm to be able to retain a loyal customer base. Furthermore, Verhoef et al. (2009) discussed that the creation of a good customer experience is linked to an effective retail management, which in turns leads to a profitable outcome for the company. Drawing on this, one can say that a good customer experience leads to higher loyalty, which in turn affects the profitability positively. Being able to create a good customer experience, and thus be open-minded to innovate their distinctive processes, can enable managers to attract loyal customers, enhancing the profitability of the firm.

Furthermore, satisfaction was found to have a significant mediating effect between the customer experience factors (ease of use, security, and co-creation) and e-loyalty. The results indicated that satisfaction enhanced the relationships, implying that satisfaction is an important aspect that need to be taken into consideration when creating loyal customers online. Managers should aim for satisfied customers in regards to the ease of use of their online store, the security provided and a unique value co-creation. By ensuring the online store to be intuitive and easy to navigate, having a satisfactory level of security, and an engaging purchasing process that motivated the consumers to purchase, the customers will become more satisfied, and thus more loyal towards the online store.

Even though the mediating effect of trust, on the relationship between customer experience and e-loyalty was found to not be significant in the Norwegian market, it is still important for managers to make sure that the consumer finds their online store trustworthy. Our results can suggest that the Norwegian consumes more or less expect an online store to be trustworthy, hence it is crucial for an online store to meet these expectations. Managers should make sure that their online store appears trustworthy, by e.g. providing reliable and accurate information regarding

the products and the purchasing process, or by displaying customer reviews of the online store. If the store fails to meet the customers' expectations regarding trust, the store will most likely suffer, as it can seem like trust can be characterized as a hygiene factor within the Norwegian market.

Another managerial implication that should be taken into account regards the quality of the service provided. Service quality was found to have a significant impact on e-loyalty. This implies that the quality of the service is an important driver of online loyalty in the Norwegian market. Our in-depth interviews reveal that an excellent customer handling, delivery as promised, gifts and discounts, as well as an outstanding complaint handling is vital aspects of the service quality. Thus, managers should pay an emphasis on this matter, ensuring that their service meets the customers' expectations.

The ease of use, and thus how easy the online store is to navigate and make a purchase from can affect the Norwegian customers' loyalty towards an online retailer. Managers should aim to make a seamless online store, that is intuitive and easy to navigate, to increase the likelihood of loyal customers online. Thus managers should not neglect the appearance of their online store. The results from this research suggest that the higher the level of ease of use, the more satisfied is the customer, making them more likely to be loyal towards the online store.

Based on the results from this research, managers should also take their level of security offered into consideration, when pursuing e-loyalty in Norway. Satisfaction was found to have a significant relationship predicting e-loyalty, and it further becomes more important when being mediated by satisfaction. Online stores should thus focus on the security tied to an online transaction with the firm. To increase the consumers' satisfaction regarding the security, managers can make sure to provide reliable and well-known payment solutions and assure the consumers that their personal information will not be used for any other purpose than completing a purchase. By creating satisfied customers in regards to the security offered, the likelihood of creating a loyal customer base increases.

An online retail environment entails that a company must interact with the consumers in a different way than within a physical store. Entering an online store,

the consumer creates a unique experience with the company, co-creating a joint value. This is an important aspect that managers need to recognize within an online retail context. This research suggests that co-creation can predict e-loyalty and that this prediction increases with the customer satisfaction in the Norwegian market. By creating a unique platform meeting the consumers' expectations, and at the same time persuade them, an online store can retain a satisfied customer base, increasing the likelihood of future purchases. Research suggests that the more a customer participate in a value-creating process, the more satisfied the customer becomes (Dong et al., 2008). Thus, managers should aim to satisfy their customers by providing them with an arena where it is possible to co-create.

6.3 Limitations and further research

There are some limitation and errors of this research, that should be considered when interpreting the results. First, our model does not take into account all aspects of the online customer experience that might affect online loyalty. When we decided upon what factors to include in our model, we examined various models and carry forward with the most common factors mentioned; service quality, security, ease of use and co-creation.

Further, the research has a limitation that concerns the distribution of men and women being not as equally represented as it should have been. However, the division was not a great problem, when 64.1% were women and 35.9% where men (see appendix 5.1, table 2). This is a minor limitation, as the distribution was relatively equal, making the research representative for the Norwegian population.

Third, due to culture differences, the result represents a low level of generalizability for other foreign markets (S. C. Chen, 2012). However, the patterns of Norwegian online loyalty can give an indication of what factors affect consumers to become loyal towards an online retailer in similar markets, especially within the Nordic countries.

Moreover, we asked the respondents to answer the questions while thinking about their last purchase, which can lead to another limitation of this research. The distribution of loyal and disloyal customers thus might be unevenly represented, as they based their answers on their most recent online purchase. In addition, the

respondents were asked to state an online store selling goods, regardless of its industry. This implies that the research does not contribute to insights regarding a specific industry, meaning that the results reveal a more general perspective of online loyalty in the Norwegian market.

When we assessed the construct loyalty with Pearson correlation, we found that all, except from two questions, had a sufficient correlation over 0.3. The insufficiency might be due to translations barriers when we had to translate the questions from English to Norwegian. The two questions that did not have sufficient correlations were still included, due to high internal consistency for the construct in general, making the limitation minimal.

Furthermore, we have translated and made some alterations to the scales, making the questions more suitable for a survey distributed in the Norwegian market. This might have affected the validity of the questions, possibly lowering the level of significance of the questions measuring what it was intended to measure. Even though this is a limitation of the research, the limitation is minimal, as we only made small alterations when necessary, and the translation was managed thoroughly.

Our sample size might be perceived as a relatively small sample. We collected 153 representative respondents, that were asked to think of their last purchase while answering the questions. This might have limited the results, as the participants might not have experienced all the different statements in regards to their last online purchase. This affected some of the constructs, as the respondents answered that they did not have an opinion regarding un-relevant statements. This lowered the response rate for certain statements. However, this was only an issue for some questions, and the level of missing values was thus not of a considerable size.

Overall, despite the limitations, this study provides a better understanding of the Norwegian online loyalty, and what affects Norwegian consumers to become loyal towards an online retailer. Theoretical knowledge between the relationship of online customer experience factors, satisfaction, trust and online loyalty is extended and some useful managerial insights are provided. Our research contributes to new

insights, and a representative model, developed and statistically tested. Future research can add to this model, further investigating other variables that might extend the understanding of online loyalty.

We included six representative variables in our study, facilitating the extensive level of the study. Further research can include other factors that might have an impact on e-loyalty, contributing with extended knowledge to the research area.

Additionally, we did not consider the impact of marketing. E-retailers are depending on marketing and promoting the features of the products or services, to be able to compete against the other actors in the market. As the switching-cost tied to purchases might be lower in an online context, this could be an interesting topic to include in further research. When we examined the previous literature for this research, assessing theoretical models, we did not found marketing to be a common aspect for these models. However, this aspect can be interesting to include for further research within the topic.

This research aimed to investigate the Norwegian market. It could be interesting to assess the model we developed in other foreign markets. By doing so, one can detect cultural and international differences, as well as mapping another market for these factors.

Further research can focus on targeting disloyal customers, analyzing their behavior and what factors that might have an impact on becoming a disloyal customer. One can find witch factors that are crucial for the online stores to either avoid or cope with, disloyal customers. This might help the online stores to be aware of which factors that are pitfalls and witch factors they need to incorporate, gaining a loyal customer base.

This research has taken a general approach towards online loyalty in the Norwegian market. Meaning that we have not focused on the loyalty construct in any specific industry. We suggest that it could be interesting for further research, to address this topic in a distinctive industry. This will enhance the accuracy of the results when the research area is more narrowed and specific

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APPENDIX

Appendix 1: In-depth Interview guide

Introduction: We are writing a master thesis regarding the e-commerce industry. The following questions will be on this matter, and concern the online retail industry of consumer goods (not services).

Age: Occupation: Interviewer:

Gender: Residence:

Q: Why do you choose to shop online? Are there any advantages or disadvantages by purchasing goods online than in a physical store?

Cognitive

Q: How often do you purchase goods online?

Q: Do you have an opinion of how much you spend on your online purchases yearly?

Q: Approximately how much of your yearly pucrases are done online? (in percentage)

Q: When you are purchasing goods online, what kind of goods do you typically purchase?

Q: During the last year, have the number of online pucrases increased or decreased?

Q: Do you feel that it is easier or harder to purchase goods online compared to a physical store? (why?)

Q: If you choose to purchase something online, why do you choose this option, rather than purchasing goods in a physical store

Q: For you as a customer, what is more important; the price of the product, or the quality of the product?

Q: We have noticed that several Norwegian stores (both physical and online) have begun to compare their own prices with e.g. the prices on prisjakt.no (online websites displaying the current prices of a given product, enabling consumers to find the best offering). Is this something you also tend to do, comparing prices through price search engines?

- *If yes, is it likely that you will find the best offering by using these price search engines?*

Affective

Q: Do you feel that it is safe to purchase goods online?

Q: What factors makes it safe or unsafe to purchase goods online?

Q: Do you have any characteristics or features you are looking for when deciding upon whether the online store is reliable or not?

Q: Does these features/ characteristics affect your online purchasing behavior?

Q: Do you tend to avoid online stores you do not trust, or does not seem legit?

Trust

Q: To what degree does the trustworthiness of an online store affect you as a customer?

Q: In terms of trustworthiness, what factors and/or characteristics can increase or strengthening your perception of a safe online store?

Q: What factors and/or characteristics can decrease or weaken the trustworthiness of an online store?

Online shopping in general – Personal perceptions of customer experience

Q: Have you had any especially good or especially bad customer experiences when purchasing goods online? Elaborate

- *What made this experience good or bad?*

Q: Is it likely that you are going to purchase something from this firm again?

Q: Do you have any examples of firms performing <u>outstanding</u> (good) customer handling?

- *Why? What do you think could be the reason for this good impression?*

Q: Do you have any examples of firms performing <u>poor</u> (bad) customer handling?

- *Why? What do you think could be the reason for this bad impression?*

Customer service

Q: What type of actions/implementations are the online stores exhibiting to take of your needs as a customer, through the whole buying process? (from start to end)

Q: Do you feel that most of the online stores practice these actions?

- *Which of these are the most important/relevant considering you as a customer?*

Q: If you are to contact the online store, which platform do you prefer to use? (email, chat, Facebook phone, other)

- *Why do you choose this/these platform(s)?*

Q: How often do you make contact with the online stores?

Q: What is your usual question(s)?

Q: Do you ask many product related questions?

Q: Do you ask many transportation- and delivery related questions?

Q: How do you experience the complaint- and return managed by online stores?

Q: What are you satisfied with/not satisfied with?

Website, delivery and freight

Website

Q: To what extent do you experience that the websites are user-/customer friendly?

Q: To what extent does it affect your purchase?

Q: Considering repurchases and/or how much you end up buying, how does it affect?

Delivery

Q: How important is it for you, that the transportation firm is environmental friendly?

Q: Which actions, regarding delivery of products, are the online stores managing well/not well?

Q: To what extent do you experience the delivery time by the online store to be short?

- *Crucial aspect considering going through with the purchase?*

Freight-cost

Q: To what extent does the freight-cost affect your purchase?

- *Crucial considering going through with the purchase?*

Q: What is your mind about free freight?

Q: Do you think that it is for your benefit? Or do you consider that the "free freight" really means that the freight-cost is implemented in the retail prices instead?

Customer experience

Q: How will you define a good customer experience? (satisfaction)

Q: What is your impression of which type of actions online stores implement to excel with customer experience?

Q: Do you think it is a strategic challenge for online stores not to have physical contact with the customers? (face to face) Explain

Loyalty

Q: Are there any online stores that you chose to purchase more from than others?

Q: Why do you come back to these online stores?

Q: What are the criteria which determines and/or persuade you to make a repurchase with a specific online store?

Q: Are there any factors that make you not want to make a repurchase with a specific online store?

- *Which factor(s)/why?*

Q: Do you feel less loyal when you make purchases online, than for physical stores?

Q: Is there anything you want to add considering customer experience?

Thank you for helping us with our thesis. This information have been very useful, and will certainly be valuable for the research.

Appendix 2: In-depth Interviews

Age	50	22	22	27	49	28
Gender:	Female	Female	Female	Female	Male	Male
Occupation:	Real Estate Agent / Entrepreneur	Student	Student	Student	Adm dir. / Entrepreneur	Marketing responsible
Residence:	Tønsberg	Bergen	Oslo	Oslo	Bergen	Oslo
Why do you choose to shop online? Are there any advantages or disadvantages by purchasing goods online than in a physical store?	Positive is that it is convenient, not time consuming, easy, you receive the products fast, as well as it is easier to find the products you are looking for. I don't feel that it is any disadvantages by shopping online.	More convenient, more frequent campaigns, broader product specter, delivery on your doorstep and the possibility for partly payment.	Convenient, when I can make my purchases from home.	Convenient, easy, and there are often better prices online.	Convenient, you don't have to travel to shop.	Mostly to avoid a lot of people and avoid using a lot of time in stores. Shopping online is easy, convenient and not time consuming.
How often do you purchase goods online	Approximately five times a month, and I will most likely purchase even more frequently in the future.	Approximately once a month.	Approximately once a month	6-8 times a year.	4 times a month	Once a month
Do you have an opinion of how much you spend on your online purchases yearly?	I usually spend between 1,000 to 4,000 NOK per purchase, so I would say that my yearly expenditures online are in-between 100,000 and 200,000 NOK.	5.000	5.000	500 – 1000 NOK	Approximately 10.000 a year	1000 NOK
Approximately how much of your yearly pucrases are done online? (in percentage)	Approximately 50% of all my purchases are done online.	Purchasing about 20% online of my total spending.	I don't know	20 %	5 %	20 %
When you are purchasing goods online, what kind of goods do you typically purchase?	Clothes, food, makeup, and gifts.	Cosmetic and clothes. I am purchasing when I receive good offers, or if I am bored.	Fitness clothes and shoes	Shampoo, conditioner, makeup and clothes.	Electronics	Clothes, car related products or smaller electronic things.
During the last year, have the number of online pucrases increased or decreased?	I have started to purchase more and more online	Purchasing less now. Before I purchased products that I did not need.	More	I purchase less online now because I am a student.	Stabile	It has been relatively stable
Do you feel that it is easier or harder to purchase goods online compared to a physical store?	I feel that it is easier to purchase goods online rather than going to a physical store. You have access to all types of goods, and the purchasing process is	More convenient to shop online.	It depends, sometimes when you are purchasing a dress it is difficult to know if it will fit. However, I sometimes try shoes in the physical store and buy them	It is more difficult, especially when it comes to clothes as you cannot try them on, and have to return them if they do not fit. However, it is more convenient to be at home	Easier; you can find product information ore easily.	It depends on the product. Purchasing clothes online can be a bit difficult at you can't try them on. While other things tend to be easier to purchase online, as it is more convenient.
Cognitive — *If you choose to purchase something online, why do you choose this option, rather than purchasing goods in a physical store?*	It depends on what type of goods I purchase. Some of the reasons for why I choose this option is that it is convenient, you get the products within a few days, and that it is free to return products if I purchased e.g. the wrong size of clothes. The option of paying with Klarna is also a big advantage. By using this service to pay for the products ordered, I don't need to pay for the products before getting them, and if something is to be returned, the amount will be subtracted from the bill. Other factors that also make me shop online are that you always know whether the products are in stock or not, and you don't have to go looking around for a certain product.	More convenient	N/A	It is more convenient, you can avoid crowded stores, and there are often discounted prices online.	Easier; you can find product information ore easily.	To avoid crowded stores and avoid using a lot of time in the store. It is easy and less time-consuming to purchase goods online.
For you as a customer, what is more important; the price of the product, or the quality of the product?	Both quality and the price matters, but I tend to emphasize the quality before the price. It is however important that the prices are competitive.	When I purchase online, I don't know how the quality of the product is, so price will be more considered than quality when purchasing.	It's a combination of price and quality, however, price is most weighted.	A combination	Both	It depends on the product, but I would say that it is a combination. If there is a product I want, I tend to use some time to look for the best price online.
We have noticed that several Norwegian stores (both physical and online) have begun to compare their own prices with e.g. the prices on prisjakt.no (online websites displaying the current prices of a given product, enabling consumers to find the best offering). Is this something you also tend to do, comparing prices through price search engines?	No, it is not something I use.	I don't use it active, but I have tried. I think it is good, but I forget about its existence.	I often use "prisjakt". I experience that it does not always work in the way it should, but in general I am happy.	Yes, I use such search engines often, as it is easy to compare the prices from several stores.	Yes	Yes
If yes, is it likely that you will find the best offering by using these price search engines?	N/A	N/A	Not always, but in general.	Yes.	Mostly, but not always. Sometimes not all the products that is, are listed.	Yes, I usually find the product at a lower price.

		R1	R2	R3	R4	R5	R6
Affective	Do you feel that it is safe to purchase goods online?	Yes	Yes, if I am familiar with the online store.	Yes	It depends. But in general, I think it is relatively safe.	Yes	I am a bit skeptical sometimes, but I consider it relatively safe. I am a bit skeptical sometimes, but I consider it relatively safe.
	What factors makes it safe or unsafe to purchase goods online?	I consider it safe to shop at well-known and relatively large online stores, as Boozt and Zalando. I feel that the risk I relatively low of the online store provides well-known payment options as Klarna or MasterCard . By using Klarna, I don't have to pay in advance something that is lowering my personal risk.	Makes it safe: payment solutions such as klarna and paypal. Makes it unsafe: Unfamiliar url addresses.	Makes it safe: The site is connected to facebook and/or Instagram, contact us information, and their office address.	Factors making it safer to shop online could be the safe e-commerce trademark ("Trygg e-handel). If I am unfamiliar with the online store, I tend to google the store, and read about others experiences with that store. I also pay attention to what kind of payment options and delivery option that are offered. If the online store has well known payment and delivery options, I consider it to be relatively safe.	Makes it safe: payment solutions, order confirmation. Makes it not safe: Scam	I tend to look at the online store whether the website seem relatively cheap and too "plain", or if it looks like an expensive and tailored design. If it is plain, I tend to get skeptical, and if it looks legit and costly I tend to trust the online store. I also tend to look at the number of products sold on Ebay, as well as customer reviews to make sure that it is safe. But one should have in mind that reviews form previous customers might be faked.
	Do you have any characteristics or features you are looking for when deciding upon whether the online store is reliable or not?	As long as it is a well-known store and offers safe payment options, I consider the online store to be reliable.	If the website offers payment through klarna and/or paypal.	Unfamiliarity	I am often googling the online store, and if it has a lot of bad reviews, I avoid it. Otherwise it is pretty much the same as the previous question.	The url code, "https" makes it safe. If the site contains many spelling mistakes, can be suspicion.	The total experience and my gut feeling when I look at, and spend time at the online store. If the experience is good, and everything seem ok, it usually is.
	Does these features/ characteristics affect your online purchasing behavior?	I am conscious about where I choose to shop online, but as long as it is a well-known, Nordic online store with reliable payment options, I feel relatively safe.	I try to only purchase from websites I trust and am familiar with.	Yes, I do not purchase with online stores I am not familiar with.	Yes, I often switch to another online store if I feel that it is unsafe to purchase anything from that store. I rarely purchase anything from private labels online, in order to avoid uncertainty.	Yes, if I need to pay directly online	Yes, if the total experience of using the page is bad, I tend to avoid purchasing something from that store. If the experience is good, and everything is seamless, there are more likely that I will purchase something from that online store.
	Do you tend to avoid online stores you do not trust, or does not seem legit?	Yes, I generally don't order products from outside of the Nordic counties, as the legitimacy is various in other countries.	If I really want the product, I will buy it. However, I try to only make my purchases with online store I trust.	Yes	Yes.	Yes, totally.	Yes.
Trust	To what degree does the trustworthiness of an online store affect you as a customer?	If I trust the store, and everything seems ok, I tend to purchase more, and often at that store.	I only buy if I need the product.	It affects my decisions whether I should buy or not.	It affects me a lot. If I don't trust a given store, I don't purchase from that store.	It is crucial	I would say that it is a crucial factor.
	In terms of trustworthiness, what factors and/or characteristics can increase or strengthening your perception of a safe online store?	The payment option offered. If the store has a safe and well-known payment option such as Klarna I consider it safe to purchase goods from that store. Another thing that makes the store feel trustworthy is its design and layout. It must be user-friendly, easy and clear to use. Online stores that also send small gifts and discount codes with the products ordered makes me feel appreciated as a customer, and I am more likely to choose that online store again. It is also important that it is easy to return goods, as a seamless return also makes me trust the online store more.	Customer reviews	Customer reviews, information about the product, and the visible photos of the product.	How the online store is designed, structured and whether it have the "Trygg e-handel" label or not.	Customer reviews and comments	The total experience of the online store you get when spending time on it. Also, how advanced the online store seems to be, not in terms of being difficult, but in terms of layout and design. Another thing I tend to pay attention to is whether the online store is up to date, or if it seems more out of date.
	What factors and/or characteristics can decrease or weaken the trustworthiness of an online store?	If it is time-consuming and difficult to return products, and you must pay for the goods right away using various payment options decreased my trust in that online store.	When no one has comment, or replied with review.	Poor/few photos (1-2 photos) of the product, and minimal product information.	If the store has "too good to be true" prices, and are generally way cheaper compared to other online stores. Also, if the online store does not offer any well-known delivery options, nor have the safe e-commerce trademark.	Spelling mistakes, unorganized website, and bad customer reviews.	If it is up to date or not.
Online shopping in general	Have you had any especially good or especially bad customer experiences when purchasing goods online? What made this experience good or bad?	Boozt.com are sending out goods almost immediately after you order them. They also give you notice when the products ordered are packed, sent to the post office, when it arrives, and when they have received your payment for the goods. I once ordered a jacket from them, and I received it already the next day!	I had a good one: I purchased a jacket from "netthandelen", and the day after I received the jacket the zipper broke. I personally contacted "netthandelen" and explained the situation. "netthandelen" offered to either send me a credit check or I could send the jacket in return to get it fixed. What made this a good experience was that "netthandelen" trusted me as a customer and did not question my complaint. Another good one received a personal written letter from ebay, when receiving a product.	A time ago I purchased a purse at "nelly", and when I received the purse I could see that the leather was damaged. I immediately contacted "nelly" and filled out a complaint, however, "nelly" accused me for damaging the leather, and refused to give any credit/new product. For me, it felt like "nelly" did not want to handle another customer complaint, and I felt ignored.	I had a bad experience when using PayPal once. I purchased something form an online store that had PayPal as a payment option. This online store seemed legit, but it turned out that the PayPal option where fake. This resulted in a lot of spam mail, and the online store tried to empty my bank account. This were very uncomfortable, and I ended up deleting my PayPal account.	I experienced a bad customer incident with "ebay". I purchased a product on "ebay", and I needed to return the product, due to mistake, and needed to pay custom one more time when I received the new product.	I have a good experience when the products arrives shortly after I made a purchase. Once, I ordered sunglasses from Oakley in Canada that arrived already two days later. Another example is when you get something extra with your purchase, like a buff or a chocolate. I had a bad experience with an online purchase when I received a product that did not work, and the store did not take any responsibility or even offer me a refund or a new product.
	Is it likely that you are going to purchase something from this firm again?	Yes, as I am very pleased with both their online store, fast delivery and customer handling in general.	Yes, I still make purchases with "netthandelen".	Yes, I have already made purchases with "Nelly" after incident.	I'm not sure, but I will definitely be more skeptical in the future.	Yes, I have purchased afterwards, however, in smaller volume.	Yes, I will most likely order something from the stores where I had a good experience. When it comes to the store where I had a bad experience I'm not that sure, maybe I will in the future.

Online shopping in general — *Do you have any examples of firms performing outstanding (good) customer handling? Why? What do you think could be the reason for this good impression?*	Boozt.com for the same reasons as I mentioned above. Another example is XXL that offers click-and-collect making it easy to shop wherever you are, and pick up the product later the same day. You can see both the online stock as well as the stock in a physical store, so you can be sure that you will get the product.	"Netthandelen". The respond quickly to inquiries, and exhibit good service, uses emoji. "Wish" are managing complaint and return very good, there is never a doubt targeting the customer.	I recently purchased several products from "tights.no", and asked to get recommended products that would fit my needs. "Tights.no" rapidly responded, and I received complementary information about other products that might fit me.	Blush, they have pickup points in Oslo, making it easier to collect the products ordered already the same day. They also have a short delivery time, it only takes one day from you place the order to it arrives in your mail.	I think "Elkjøp" has a good customer service. They have a short delivery time, and offers competitive prices, and has a good customer service.	No, I can't think of any firms, but I believe that online stores that are easy, intuitive and customer friendly generally performs better than others.
Do you have any examples of firms performing poor (bad) customer handling? Why? What do you think could be the reason for this bad impression?	Power, they also have click-and-collect, but it does not work optimally. I have experienced that products that I have ordered have already been sold out when I went to the store to pick up my order, even though I got a conformation that the product where put aside. When I confronted them, they said that they could not do anything for me. Ever since, I have not purchased anything at the store.	Not that I can think of.	Nelly, as answered earlier.	No, no one I can think of right now.	After my experience, "Telenor". Due to, I have to wait a long time before I get response from "Telenor", after making contact.	I cannot think of any firms, but I believe that online stores tend to get a bad reputation when the online store don't work properly, and if it tends to have may technical errors.
Social: Customer service — *What type of actions/implementations are the online stores exhibiting to take care of your needs as a customer, through the whole buying process? (from start to end)*	Many stores have a chat that often pops up to let you know that you can ask questions if you have any. This is great, but it can sometimes be annoying when it pops up immediately and covers the page. Another thing I have noticed is that some online stores "saves" your shopping basket if you did not complete your purchase, and send a reminder on mail. This is great if you just forgot or got distracted when shopping online, as you don't have to find all the products the next time you visit the store. Many stores also premiers their customers when choosing that store, giving them a discount for their next purchase, or a gift.	That the campaigns and offers are well displayed, effective buying process, offers several payment solutions, low freight-cost, and that the website is organized and easy to use.	The ease of contacting the online store, safe payment, order confirmation, and notification of delivery.	I'm not sure, but I feel that the option of being able to make contact with the online store through a chat is great. It has a negative impact on me if I have to call the store and have to be in que for a while before I can ask my questions. I also feel that a lot of stores send out discounts to their customers, which is a good incentive for us to consume more. Additional, a lot of stores offers 30 days open return, making it more convenient to purchase something, as you don't need to make up your mind about a product right away.	Short response, understandable and concrete answers, and tracking possibilities.	Status updates on your order. That you receive a confirmation of your order, a mail once it is packed and when the products are sent. I tend to be skeptical if I don't receive any information after I have made a purchase. But I usually get the product anyway.
Do you feel that most of the online stores practice these actions?	No, I feel that only the big and well-known stores are practicing this.	The online stores I am familiar with are practicing these factors.	Yes	No	Yes, I think so mostly.	Yes, most of them does this.
Which of these are the most important/relevant considering you as a customer?	I really like it when I get something extra, like a gift or a discount.	Good campaigns/offers	Customer service; that I know there are reachable when I decide to make contact. Rapid respondent from the customer service (1-2 days).	The chat option, as well as receiving updates regarding the purchasing process.	Short response	Feedback and information throughout the process.
If you are to contact the online store, which platform do you prefer to use? (email, chat, Facebook phone, other)	I use mail or chat if I need to get in touch with the online store.	Email. I prefer chat, if they have that, but experience when pressing on the chat box I automatically is forward to email.	I think it is easier to call the online store, thus I get an answer right away.	Mail and chat.	I think chat is the most effective, because you get directly respond.	I prefer to use the chat or make a phone call.
Why do you choose this/these platform(s)?	The main reason is because I don't want to spend allot of time on the phone, especially if it is a queue.	Easy to use, and I get a notification when I get the reply.	Convenient, and rapid respond.	Because I do not feel too comfortable calling a store.	Because you get directly respond.	By using these platforms, I am certain to get the answer I need within a short time.
How often do you make contact with the online stores?	Not that often.	Only if there are anything wrong with the product	Not sure	Not sure	Not often	Rarely
What is your usual question(s)?	If I get in touch it is usually regarding returns	N/A	Information about products	Something regarding the purchasing process, or the product	Specifications about the product	When there are any issues or problems that I can't solve on my own. But it is rarely.
Do you ask many product related questions?	No, not really.	No	Yes	No, not that many. I usually read the product reviews, or go to a physical store, trying the product or checking it out.	Yes	It depends if I have any unanswered question that I can't find the answer to on my own, however it is rarely that I can't find the answers by myself.
Do you ask many transportation- and delivery related questions?	No, I usually get all the information I need from the store regarding delivery.	No	Rarely. I expect it to be well informed on the website.	No	Not usually.	No
How do you experience the complaint- and return managed by online stores?	They generally handles these matters well, especially the largest and well-known online stores. It is seamless, and I only have to pay for the products that I choose to keep. I often also receive an email when I have paid for my purchase, letting me know that the money has come through, this is really great.	I have good experience. I recently returned a product from "bubbleroom", due to the product did not fit, and I got the money back.	In general, I experience it to be not a problem. However, an incident with "nelly", I managed to return the product with the wrong delivery company. Hence, "nelly" got the product in return 6 weeks after. I emailed with "nelly" back and forth during the process, however, they made me feel ignored.	It usually works well, however, some stores tend to surprise me more than others. Some are really great, while others are using a lot of time handling my complaint/return.	In general, very good.	I have only made one complaint, and the firm handling it did not take it seriously and did nothing to compensate at all. I was not happy with that.
What are you satisfied with/not satisfied with?	The same as I mentioned above, that it is seamless and easy to return or complain, and that the online store responds fast to my issues.	I am satisfied with the user-friendly forms to fill out when returning a product. I am not happy if I have to pay for the return myself, even though it is understandable.	The staff is polite, and the process does not have any complications.	It is usually easy to return/ complain, and everything such as labels, freight and so is available and ready, making it easy to return items.	Satisfied with the short complaint process. Not satisfied when the online store uses long time approving/handling the complaint.	I have never returned anything from an online store.

Category	Question	R1	R2	R3	R4	R5	R6
Extrinsic attributes: Website	*To what extent do you experience that the websites are user-/customer friendly?*	The user-friendliness is getting better and better. However, some pages tend to overdo it, and it can be too much. I think that it is great that relevant products to the one I chose are suggested, making it easier to e.g. shop an outfit.	I experience that every online store I visit are user-/customer friendly.	I experience that standards are in general good.	Often	Very often.	I Feel that most of the online stores are customer friendly.
	To what extent does it affect your purchase?	This has a positive impact on my shopping behavior online. I tend to purchase more online rather than in a physical store.	It affects to the extent that products become more visible, and the website is more organized.	Significantly. Information about contact and delivery is important. If the design of the website is welcoming and it is easy to navigate, it encourages my purchase.	Yes, it is important. If it is difficult to find a product I might give up searching for it at that store. If it is easy, I will most likely purchase more from that online store.	Significantly, due to the professional image the company exhibit. If the website is to complex, and I need to use a long time to get through, I usually get bored and abort.	It affects me positively if the website is customer friendly, as it is easier to make a purchase, and saves me a lot of time. However, if I really want the product I purchases it anyway, regardless of how customer friendly the webpage is.
	Considering repurchases and/or how much you end up buying, how does it affect?	Positive, I tend to purchase more and more online, as it is getting more and easier. If the online store is easy to navigate, everything is seamless, and it is easy to return, I tend to purchase more and often from that online store, on behalf of other stores.	I don't repurchase a product I am not satisfied with, even though the website is user-friendly	Yes, it affects.	It affects me positively if the online store is customer friendly, as I will most likely purchase more frequent as well as lager quantum from that store.	Yes, it has to some extent.	The easier, better and well-tailored the page are, it is more likely that I am going to make a purchase, purchase more and return to make another purchase on that online store at a later point.
Customer experience	*How will you define a good customer experience? (satisfaction)*	That everything is seamless, the online store has the products in sock and manages to not be out of stock right away and that it is easy return. In addition, it is important that you feel taken care of by the online store and that they appreciate you as a customer. This can be done by adding a gift to your order, a discount on your next purchase, or just simply thanking you for choosing them.	When the buying process is effective, and they got a broad selection of products.	I find the product I am searching for, notification on mail when my size is in stock, and several payment solutions.	If I am satisfied with the purchase and the purchasing process in general, and it is easy to return and complain, I am having a good customer experience.	Short response, organized product information, friendly customer service and competitive prices.	Fast, safe and at good prices
	What is your impression of which type of actions online stores implement to excel with customer experience?	Many stores have large campaigns, and often send out promotional offers on mail so that I don't miss out on a good offer. Free freight and delivery is also something that improves my impression, as well as giveaways and discounts in the package.	They make the products more convenient and easier to access. Handwritten letters from the stores.	Customer reviews exposed on the online store, receiving sample products, and handwritten letters.	I'm not sure.	Improve their response time, and that they have a professional image and presence. Additional, good complaint management.	Having a chat making it easier to make contact if I have any questions. Many stores also have a guarantee that if you are not satisfied you can return your product, even though it has been used (100% guarantee of satisfaction). Fee freight and delivery are also often displayed some place on the online store. I feel that many stores try to highlight that it is safe to purchase from that store.
	Do you think it is a strategic challenge for online stores not to have physical contact with the customers? (face to face) Explain	No, I think that it could be an advantage for the store, rather than a challenge. The employees can concentrate on other things, rather than using a lot of time talking to the customers. And if a customer has any questions, the stores generally responds fast to any question or problem.	I think that it is probably a disadvantage, due to the fact that when you are in a physical store one can ask the staff directly about products you are looking for. Online, it is more difficult and effort to get in contact with the store, to ask if they distribute products you are looking for.	I think it is a disadvantage, when I as a customer often wants to have directly contact with the staff. Hence, it feels more effort to contact the online store, than getting help in a physical store.	I don't think that it is a challenge for the online store, as the employees of a physical store are not necessary that experienced and skilled when it comes to their products and selling them. If I need help with a certain product, I often go to a physical store, and get the help I need, even though not all of the sales people are that talented and skilled.	Yes, due to the fact that customers prefer to feel and touch the products.	Yes, it could be as the physically can't affect the customers choices. On the other hand, do the online store have lower costs in terms of salaries, so it could also be an advantage for the firm.
Loyalty	*Are there any online stores that you chose to purchase more from than others?*	Yes, I tend to purchase more frequent at stores that offers a good customer experience, such as Boozt.com, Zalando.no, XXL, and Gant.	I have some online stores I frequently visit to make purchases, like "blivakker".	Thigts.no, nelly, x-life	Yes, I tend to return to Get Inspired, Blush, Sportamore, and Boozt.	No	No, I don't think so. However, if I am satisfied with the store and the purchase I have made, the threshold for making another purchase becomes smaller.
	Why do you come back to these online stores?	I know what to expect, and when to expect it. They have an efficient and fast delivery, and are often giving me something extra such as a discount or a giveaway. They also offer a seamless return.	I am familiar with the products and they have high quality, competitive prices and good deals/offers.	Broad selection of products	Because I am satisfied with previous purchases, and because I trust the stores, and they have a broad selection of products.	N/A	N/A
	What are the criteria which determines and/or persuade you to make a repurchase with a specific online store?	Low or no delivery costs, the option to pay by Klarna, free return, a broad selection of goods, customer-friendly online store, as well as suggestive products based on my previous purchases.	Broad selection of products, when I am satisfied with the products, and the online store deliver as promised.	Providing products that is unavailable in the physical store, and good offers.	As long as I am satisfied with the online store and the purchase, I will most likely purchase something again from that online store.	Superior customer service, professional impression, and a familiar store	If I am satisfied with my purchase, it is easy to make the purchase and if the products arrives relatively fast, I would most likely purchase something from that store at a late point of time.

Loyalty	*Are there any factors that make you not want to make a repurchase with a specific online store?*	Stores that overdo their marketing and campaigns, so that I get tired of the store. Also, stores that do not offer a free return, or that it is hard and difficult to return products. I also prefer to pay after I have received the products, so stores that does not offer this are most likely to lose me as a customer.	If the online store charges a high level of freight-cost, e.g. 200kr, when the products itself might cost only 150kr.	Long delivery process, and unprofessional companies.	If I am not satisfied with my purchase, or if the online store disappears form "Smartkjøp", I would not make another purchase at that store.	Bad customer service, do not get response, long delivery time, wrong/misleading information about the products.	If things does not work properly, and it is difficult to navigate on the webpage.
	Do you feel less loyal when you make purchases online, than for physical stores?	I am more loyal to the online stores that I am satisfied with, so I would say that I am more loyal online.	I am less loyal when I purchase online, due to price comparison and exposure of good offers. Additional, I purchase based on convenience.	I feel less loyal when shopping online. However, I still use physical stores.	I feel that I am more loyal online. Once I find reliable and liable online stores, I trust them, making the threshold lower to make another purchase. And, I can often get discounts when purchasing something online.	Yes	When I make a purchase online, I almost always search for the lowest prices, which makes me less loyal online. While I am more loyal to physical stores.
General	*Is there anything you want to add considering customer experience?*	No, I feel that we have covered most of the aspects regarding online shopping.	No	Important to feel acknowledged, and that you receive the service/help you need.	No	I experienced a bad customer handling with "elkjøp", where I got misleading information about a TV, and I felt almost tricked to buy this TV.	No, nothing that I can think about.

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Appendix 3: Scale development

Questions	References
Ease of use	
The organization and structure of online content is easy to follow	Yang et al., 2004
It is easy for me to complete a transaction through the company's web site	Yang et al., 2004
Security	
The company will not misuse my personal information	Yang et al., 2004
I feel safe in my online transactions	Yang et al., 2004
I feel secure in providing sensitive information (e.g. credit card number) online for transactions	Yang et al., 2004
I feel that the risk associated with online transactions is low	Yang et al., 2004
Trust	
The online store has the skills and expertise to perform transactions in an expected manner	Bhattacherjee, 2002
The online store has access to the information needed to handle transactions appropriately	Bhattacherjee, 2002
The online store is fair in its conduct of customer transactions	Bhattacherjee, 2002
The online store is open and receptive to customer needs	Bhattacherjee, 2002
The online store makes good-faith efforts to address most customer concerns	Bhattacherjee, 2002
Overall, the online store is trustworthy	Bhattacherjee, 2002
Service quality	
I know what to expect in following steps	Ding et al., 2011
The company employees gives me prompt service	Yang et al., 2004
The company quickly resolves problems I encounter	Yang et al., 2004
I receive prompt responses to my requests by e-mail or other means	Yang et al., 2004
The company properly handle any problems that arise	Yang et al., 2004
The company employees comply with my requests	Yang et al., 2004
Customer service is responsive	Ding et al., 2011
Customer service show sincere interest in solving problems	Ding et al., 2011
I get what I ordered	Ding et al., 2011
The order is delivered as promised	Ding et al., 2011
The final price reflects the true value	Ding et al., 2011
Overall, the service quality of my online company is excellent	Yang et al., 2004
Overall, my online company comes up to my expectations of what makes a good online supplier	Yang et al., 2004
Co-creation	
The way xx displays its products is attractive	Shamim et al., 2017
I like the way this xx environment looks	Shamim et al., 2017

I enjoy shopping from xx for its own sake, not just for the items I may have purchased	Shamim et al., 2017
Shopping from xx makes my life easier	Shamim et al., 2017
Shopping from xx fits with my schedule	Shamim et al., 2017
I have asked other for information on what xx offers	Shamim et al., 2017
When I receive good service form the employees, I comment about it	Shamim et al., 2017
When I experience a problem, I let the employee know about it	Shamim et al., 2017
If the service is not delivered as expected, I would be willing to put up (accommodate) with it	Shamim et al., 2017
If the employee makes a mistake during service delivery, I would be willing to be patient	Shamim et al., 2017
Satisfaction	
Overall, I am very satisfied with the company	Yang et al., 2004
Overall, I am very satisfied with internet-based transactions	Yang et al., 2004
Overall, I am very satisfied with the products/services offered by the company	Yang et al., 2004
Overall, I am very satisfied with the customer experience with the company	Yang et al., 2004
Loyalty	
I believe that this online company has better offers than its competitors	Toufaily et al., 2016
I have repeatedly found that this online company is better than others	Toufaily et al., 2016
For me, being a customer of this company is almost like being a part of a large family	Toufaily et al., 2016
I prefer always so prioritize the new offers introduced by this online company	Toufaily et al., 2016
I prefer to always favor this online company over others	Toufaily et al., 2016
I indent to maintain my relationships with this online company's website in the future	Toufaily et al., 2016
I encourage friends to do business with this site	Ding et al., 2011
I say positive things about this site to other people	Ding et al., 2011
I will do business with this site in the next few years	Ding et al., 2011

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Appendix 4: Questionnaire

Introduction:

Kjære deltaker,

Tusen takk for at du tar deg tid til å delta i denne spørreundersøkelsen som er en del av vår masteroppgave ved Handelshøyskolen BI. Undersøkelsen handler om din erfaring med netthandel. Det vil ta ca **10 minutter å fullføre**. Undersøkelsen er helt frivillig, og man kan når som helst avbryte.

Ved å delta har du muligheten til å vinne et universalt gavekort på kr 500!
Alt du trenger å gjøre er å legge igjen din e-postadresse i slutten av undersøkelsen. Spørreundersøkelsen vil være helt anonym, og e-postadressen vil ikke bli brukt til noen andre formål enn å kontakte vinneren.

Igjen, tusen takk for at du tar deg tid!

Hilsen Marius-André & Anne Marthe

Screening questions:

Har du kjøpt et produkt eller flere på nett i løpet av de siste seks månedene?

Ja	Nei

← →

Hvor gammel er du?

Under 18
18 - 24
25 - 34
35 - 44
45 - 54
55 - 64
65 eller eldre

General questions regarding online consumption:

Hvor ofte handler du varer på nett?

Sjeldnere enn 1 gang i måneden

1 gang i måneden

2 ganger i måneden

3 ganger i måneden

4 ganger i måneden

5 ganger eller mer i måneden

Har ingen formening

Har du begynt å handle mer eller mindre på nett i løpet av de siste årene?

Mer

Hverken mer eller mindre

Mindre

Har ingen formening

← →

I hvilken grad føler du at de følgende faktorene er avgjørende for ditt kjøp på nett?
Ranger de ulike faktorene fra ikke viktig til veldig viktig.

	Ikke viktig	Lite viktig	Hverken viktig eller uviktig	Litt viktig	Veldig viktig
Personvernet er ivaretatt	O	O	O	O	O
Sikkerhet / trygghet	O	O	O	O	O
God pris	O	O	O	O	O
God kvalitet	O	O	O	O	O
Enkelt å gjennomføre et kjøp	O	O	O	O	O
Kjent nettbutikk	O	O	O	O	O
Nettbutikken er en del av en kjede	O	O	O	O	O
Bredt og variert prodututvag	O	O	O	O	O
Merker som ikke er tilgjengelige i fysiske butikker	O	O	O	O	O
Lett å returnere/ reklamere	O	O	O	O	O
Fraktkostnad	O	O	O	O	O
God kundebehandling/ kundeopplevelse	O	O	O	O	O

← →

Online store to base the remaining questions upon:

Tenk på et nylig kjøp hvor du handlet en eller flere varer på nett (mat, klær, sminke, elektronikk osv.). I den neste delen av undersøkelsen skal du basere svarene dine på dette kjøpet, hos den aktuelle nettbutikken.

Vennligst skriv inn hvilken nettbutikk du baserer dine svar på:

← →

Ease of use:

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Organiseringen og strukturen av innholdet på nettbutikken gjør det enkelt å finne frem	O	O	O	O	O	O
Det er enkelt for meg å gjennomføre et kjøp med de betalingsalternativene som nettbutikken tilbyr	O	O	O	O	O	O

← →

Security:

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Nettbutikken kommer ikke til å misbruke personlig informasjon om meg	O	O	O	O	O	O
Jeg føler at det er trygt å handle hos nettbutikken	O	O	O	O	O	O
Jeg føler meg trygg på å utlevere sensitiv information (f.eks. kredittkort nr) for å betale hos nettbutikken	O	O	O	O	O	O
Jeg leser nøye, og velger derfor å svare "I liten grad" på dette spørsmålet	O	O	O	O	O	O
Jeg føler risikoen, assosiert med netthandel, er lav gjennom å handle hos denne nettbutikken	O	O	O	O	O	O

← →

Trust:

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Nettbutikken har ferdighetene og ekspertisen for å tilby en kjøpsprosess som er i tråd med hva jeg som kunde forventer	O	O	O	O	O	O
Nettbutikken har kunnskapen og informasjonen de trenger for å håndtere kjøpsprosessen på en god måte	O	O	O	O	O	O
Jeg oppfatter at nettbutikken opptrer rettferdig ovenfor meg som kunde gjennom kjøpsprosessen	O	O	O	O	O	O

← →

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Jeg oppfatter at nettbutikken er imøtekommende og tar kundene sine behov i betraktning	O	O	O	O	O	O
Nettbutikken virker seriøs, som gjør at mine generelle bekymringer for netthandel forsvinner	O	O	O	O	O	O
Alt i alt, jeg kan stole på denne nettbutikken	O	O	O	O	O	O

← →

Service quality:

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Jeg har en klar formening om hva jeg kan forvente i de ulike delene av kjøpsprosessen	O	O	O	O	O	O
Nettbutikkens ansatte leverer forventet kundeservice	O	O	O	O	O	O
Nettbutikken svarer raskt på henvendelser	O	O	O	O	O	O
Jeg mottar tilfredstillende svar på mine spørsmål, via mail eller andre kanaler	O	O	O	O	O	O
De ansatte behandler problemer som oppstår seriøst	O	O	O	O	O	O
De ansatte etterkommer mine forespørsler	O	O	O	O	O	O
Det er lett å komme i kontakt med kundeservice i nettbutikken	O	O	O	O	O	O
De ansatte viser interesse når jeg tar kontakt	O	O	O	O	O	O

← →

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Jeg får det jeg bestiller	O	O	O	O	O	O
Bestillingen blir levert som forventet	O	O	O	O	O	O
Sluttprisen reflekterer produktenes verdi	O	O	O	O	O	O

← →

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Alt i alt, så er kvaliteten på servicen nettbutikken yter utmerket	○	○	○	○	○	○
Alt i alt, imøtekommer nettbutikken min oppfatning om hva som gjør en nettbutikk god	○	○	○	○	○	○

← →

Co-creation:

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Jeg liker måten produktene blir fremstilt på i nettbutikken	○	○	○	○	○	○
Jeg liker nettbutikkens utseende	○	○	○	○	○	○
Jeg handler fra denne nettbutikken på grunn av selve kjøpsopplevelsen, ikke bare på grunn av produktene	○	○	○	○	○	○
Det gjør "livet" lettere ved å handle fra nettbutikken	○	○	○	○	○	○
Det er tidsbesparende å handle på nett	○	○	○	○	○	○

← →

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	I svært liten grad	I liten grad	I varierende grad	I stor grad	I svært stor grad	Har ingen formening
Jeg har forhørt meg med andre angående denne nettbutikken	O	O	O	O	O	O
Om jeg er fornøyd med kundebehandlingen gir jeg nettbutikken en god kundeomtale på nettsiden	O	O	O	O	O	O
Om jeg opplever et problem tar jeg kontakt med nettbutikken	O	O	O	O	O	O
Hvis servicen ved en handel ikke er tilfredsstillende er jeg villig til å overse det	O	O	O	O	O	O
Hvis de ansatte gjør en feil er jeg villig til å være tålmodig	O	O	O	O	O	O

← →

Satisfaction:

Vennligst svar om du er enig eller uenig med de følgene påstandene

	Enig	Uenig	Har ingen formening
Alt i alt, er jeg veldig fornøyd med nettbutikken	O	O	O
Alt i alt, er jeg veldig fornøyd med handel på nett	O	O	O
Alt i alt, er jeg veldig fornøyd med produktene som nettbutikken tilbyr	O	O	O
Alt i alt, er jeg veldig fornøyd med kundeopplevelsen jeg hadde med denne nettbutikken	O	O	O

← →

Loyalty:

Vennligst svar om du er enig eller uenig med de følgene påstandene

	Enig	Uenig	Har ingen formening
Jeg mener at nettbutikken har bedre tilbud av produkter enn konkurrentene	O	O	O
Jeg opplever jevnlig at nettbutikken er bedre enn andre	O	O	O
For meg, føles det å være kunde hos denne nettbutikken nesten som å være del av en stor familie	O	O	O
Jeg foretrekker alltid å prioritere nye tilbud som er introdusert av denne nettbutikken	O	O	O
Jeg foretrekker alltid å favorisere denne nettbutikken fremfor andre	O	O	O
Jeg har som intensjon å opprettholde og bearbeide mitt kundeforhold med denne nettbutikken	O	O	O

← →

Vennligst velg i hvilken grad du mener de følgene påstandene stemmer

	Enig	Uenig	Har ingen formening
Jeg anbefaler venner til å handle fra denne nettbutikken	O	O	O
Jeg forteller venner om positive sider ved nettbutikken	O	O	O
Jeg kommer til å handle mer fra denne nettbutikken fremover	O	O	O

← →

Descriptive:

Hvor mye tror du at du bruker i gjennomsnitt pr måned hos denne nettbutikken?

kr 0

kr 500 - 1000

kr 1001 - 2000

kr 2001 - 3000

kr 3001 - 4000

kr 4001 - 5000

Over kr 5000

Har ingen formening

Hvor ofte er du innom nettbutikken og faktisk kjøper noe i løpet av en måned?

Sjeldnere enn 1 gang i måneden

1 gang i måneden

2 gager i måneden

3 ganger i måneden

4 ganger eller mer i måneden

←   →

Hva er ditt kjønn?

Mann

Kvinne

Jeg velger å ikke svare

Hvilke av de følgende alternativene beskriver ditt bosted best?

Storby

Mindre by

Bygd/ tettsted

←   →

Omtrent hvor stor er din husstands samlede årsinntekt (NOK)?

Under 100,000

100,000 - 299,999

300,000 - 499,999

500,000 - 699,999

700,000 - 899,999

900,000 - 1,099,999

1,100,000 - 1,299,000

1,300,000 eller mer

Jeg velger å ikke svare

Hvor mange år med høyere utdanning har du fullført etter videregående skole?

Mindre enn 1 år

1-2 år

3-4 år

5 år eller mer

Jeg velger å ikke svare

← →

Incentive question:

Tusen takk for at du tok deg tid til å svare på denne undersøkelsen!

Om du vil være med i trekningen av et universalt gavekort på kr 500, fyller du inn din e-postadresse i feltet under. Vinneren vil bli kontaktet på mail. Spørreundersøkelsen er anonym, så e-postadressen vil ikke bli brukt til noe annet formål enn å kontakte vinnerern.

← →

Appendix 5: Outputs – Methodology

5.1 Sample characteristics

Table 1: Sample frequencies

Frequencies		Age	Gender	Residence	Income	Education
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.68	1.64	1.95	5.14	2.8954
Median		3	2	2	5	3
Skewness		.214	-.592	.103	.052	-.110
	Std. error	.196	.196	.196	.196	.196
	Z value	1.092	-3.0204	0.5255	2.6531	-0.5612
Kurtosis		-1.341	-1.672	-1.708	-1.123	-.652
	Std. error	.390	.390	.390	.390	.390
	Z value	-11.131	-15.437	-12.072	-10.572	-9.3641
Minimum		2	1	1	1	1
Maximum		6	2	3	9	5

5.2 "Catch" question

Table 1: Statistics: "catch" question.

Statistics		
I am reading carefully and will therefore answer "to a small degree" on this statement		
N	Valid	144
	Missing	9
Mean		2.08
Median		2.00
Std. Deviation		.680
Variance		.463
Minimum		1
Maximum		5

Table 2: Frequency: "catch" question.

Frequency					
I am reading carefully and will therefore answer "to a small degree" on this statement					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	17	11.1	11.8	11.8
	To a small extent	108	70.6	75.0	86.8
	To a varying extent	12	7.8	8.3	95.1
	To a large extent	5	3.3	3.5	98.6
	To a very large extent	2	1.3	1.4	100.0
	Total	144	94.1	100.0	
Missing	I do not have an opinion	9	5.9		
Total		153	100.0		

5.3 Reliability – Internal Consistency Outputs

Table 1: Reliability: Ease of use

Reliability statistics		
Ease of Use		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.600	.619	2

Table 2: Reliability: Security

Reliability statistics		
Security		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.678	.715	4

Table 3: Reliability: Trust

Reliability statistics		
Trust		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.866	.869	6

Table 4: Reliability: Satisfaction

Reliability statistics		
Satisfaction		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.658	.679	4

Table 5: Reliability: Service Quality

Reliability statistics		
Service Quality		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.901	13

Table 6: Item – total statistics: Service quality, "I know what to expect in following steps"

Item – Total Statistics				
Service Quality				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted
I know what to expect in following steps	51.51	36.977	.292	.910
The company employees gives me prompt service	51.56	32.301	.787	.889
The company quickly resolves problems I encounter	51.56	32.276	.753	.891
I receive prompt responses to my requests by e-mail or other means	51.58	32.990	.694	.894
The company properly handle any problems that arise	51.48	34.176	.728	.893
The company employees comply with my requests	51.66	34.001	.651	.896
Customer service is responsive	51.63	34.184	.589	.899
Customer service show sincere interest in solving problems	51.67	31.942	.745	.891
I get what I ordered	50.99	38.115	.270	.909
The order is delivered as promised	51.22	34.812	.505	.903
The final price reflects the true value	51.44	34.609	.566	.900
Overall, the service quality of my online company is excellent	51.39	32.934	.772	.890
Overall, my online company comes up to my expectations of what makes a good online supplier	51.43	35.223	.604	.898

Table 7: Reliability: Service Quality, after reduction

Reliability statistics		
Service Quality - after reduction		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.912	11

Table 8: Reliability: Co-creation

Reliability statistics		
Co-Creation		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.522	.566	10

Table 9: Initial item – total statistics: Co-creation

Item – Total Statistics				
Co-Creation				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted
The way the online store displays its products is attractive	29.40	19.251	.360	.470
I like the looks of this online store	29.46	18.945	.399	.461
I enjoy shopping from this online store for its own sake, not just for the items I may have purchased	30.70	16.478	.425	.480
Shopping from this online store makes my life easier	29.62	19.030	.284	.480
Shopping from this online store fits with my schedule	29.41	18.194	.404	.449
I have asked other for information on what this online store offers	30.68	19.393	.096	.542
When I receive good service form the employees, I comment about it	30.89	17.441	.236	.494
When I experience a problem, I let the employee know about it	29.97	18.429	.209	.501
If the service is not delivered as expected, I would be willing to put up (accommodate) with it	30.93	22.052	-.103	.590
If the employee makes a mistake during service delivery, I would be willing to be patient	30.82	20.579	.125	.520

Table 10: Reliability: Co-creation, after recoding

Reliability statistics		
Co-Creation after recoding		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.577	.617	10

Table 11: Item – total statistics: Co-creation, after recoding

Item – Total Statistics				
Co-Creation – after recoding				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted
The way the online store displays its products is attractive	30,1803	21,042	,405	,528
I like the looks of this online store	30,2377	20,679	,450	,518
I enjoy shopping from this online store for its own sake, not just for the items I may have purchased	31,4754	18,235	,447	,493
Shopping from this online store makes my life easier	30,4016	20,837	,319	,538
Shopping from this online store fits with my schedule	30,1885	20,832	,328	,536
I have asked other for information on what this online store offers	31,4590	21,044	,139	,590
When I receive good service form the employees, I comment about it	31,6639	20,175	,179	,582
When I experience a problem, I let the employee know about it	30,7459	20,142	,245	,556
If the service is not delivered as expected, I would be willing to put up (accommodate) with it (RECODED)	30,9262	22,052	,109	,590
If the employee makes a mistake during service delivery, I would be willing to be patient	31,5984	22,457	,162	,572

Table 12: Reliability: Co-Creation

Reliability statistics		
Co-Creation – after reduction		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.724	.729	5

Table 13: Reliability: Loyalty

Reliability statistics		
Loyalty		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.719	.714	9

Table 14: Item – total statistics: Loyalty

Item – Total Statistics				
Loyalty				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item – Total Correlation	Cronbach's Alpha if Item Deleted
I believe that this online company has better offers than its competitors	17.778	10.371	.261	.717
I have repeatedly found that this online company is better than others	17.889	8.928	.521	.669
For me, being a customer of this company is almost like being a part of a large family	18.830	9.997	.378	.698
I prefer always so prioritize the new offers introduced by this online company	18.621	9.540	.372	.699
I prefer to always favor this online company over others	18.464	8.435	.500	.673
I indent to maintain my relationships with this online company's website in the future	18.111	9.244	.426	.688
I encourage friends to do business with this site	17.647	9.454	.516	.674
I say positive things about this site to other people	17.647	10.072	.337	.704
I will do business with this site in the next few years	17.418	11.232	.221	.720

Appendix 6: Outputs – Results

6.1 Descriptive Statistics

Table 1: Frequency: Loyalty, "I believe that this online company has better offers than its competitors"

Frequency				
I believe that this online company has better offers than its competitors				
		Frequency	Percent	Cumulative percent
Valid	Disagree	12	7.8	7.8
	Neither agree or disagree	49	32	39.9
	Agree	92	60.1	100.0
Total		153	100.0	

Table 2: Frequency: Loyalty, "I encourage friends to do business with this site"

Frequency				
I encourage friends to do business with this site				
		Frequency	Percent	Cumulative percent
Valid	Disagree	13	8.5	8.5
	Neither agree or disagree	27	17.6	26.1
	Agree	113	73.9	100.0
Total		153	100.0	

Table 3: Frequency: Loyalty, "I say positive things about this site to other people"

Frequency				
I say positive things about this site to other people				
		Frequency	Percent	Cumulative percent
Valid	Disagree	14	9.2	9.2
	Neither agree or disagree	25	16.3	25.5
	Agree	114	74.5	100.0
Total		153	100.0	

Table 4: Frequencies: Loyalty, "I prefer always so prioritize the new offers introduced by this online company"

Frequency				
I prefer always so prioritize the new offers introduced by this online company				
		Frequency	Percent	Cumulative percent
Valid	Disagree	76	49.7	49.7
	Neither agree or disagree	50	32.7	82.4
	Agree	27	17.6	100.0
Total		153	100.0	

Table 5: Frequencies: Loyalty, "I prefer to always favor this online company over others"

Frequency				
I prefer to always favor this online company over others				
		Frequency	Percent	Cumulative percent
Valid	Disagree	76	49.7	49.7
	Neither agree or disagree	26	17	66.7
	Agree	51	33.3	100.0
Total		153	100.0	

Table 6: Frequencies: Loyalty, " I have repeatedly found that this online company is better than others"

Frequency				
I have repeatedly found that this online company is better than others				
		Frequency	Percent	Cumulative percent
Valid	Disagree	25	16.3	16.3
	Neither agree or disagree	40	26.1	42.1
	Agree	88	57.5	100.0
Total		153	100.0	

Table 7: Frequencies: Loyalty, " I will do business with this site in the next few years"

Frequency				
I will do business with this site in the next few years				
		Frequency	Percent	Cumulative percent
Valid	Disagree	1	.7	.7
	Neither agree or disagree	16	10.5	11.1
	Agree	136	88.9	100.0
Total		153	100.0	

Table 8: Frequencies: Satisfaction, "Overall, I am very satisfied with the online store"

Frequency				
Overall, I am very satisfied with the online store				
		Frequency	Percent	Cumulative percent
Valid	Disagree	1	1.3	1.3
	Neither agree or disagree	2	1.3	2.6
	Agree	149	97.4	100.0
Total		153	100.0	

Table 9: Frequencies: Trust, "Overall, the online store is trustworthy"

Frequency					
Overall, the online store is trustworthy					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	3	2.0	2.0	2.0
	To a varying extent	7	4.5	4.6	6.6
	To a large extent	52	34.0	34.7	41.3
	To a very large extent	88	57.5	58.7	100.0
	Total	150	98.0	100.0	
Missing	I do not have an opinion	3	2.0		
Total		153	100.0		

Table 10: Frequencies: Service Quality, "I receive prompt responses to my requests by e-mail or other means"

Frequency					
I receive prompt responses to my requests by e-mail or other means					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	5	3.3	5.0	5.0
	To a varying extent	13	8.5	12.9	17.8
	To a large extent	52	34.0	51.5	69.3
	To a very large extent	31	20.3	30.7	100.0
	Total	101	66.0	100.0	
Missing	I do not have an opinion	52	34.0		
Total		153	100.0		

Table 11: Frequencies: Service Quality, "The company employees give me prompt service"

Frequency					
The company employees give me prompt service					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	1	.7	.9	.9
	To a varying extent	20	13.1	17.4	18.3
	To a large extent	53	34.6	46.1	64.3
	To a very large extent	41	26.8	35.7	100.0
	Total	115	75.2	100.0	
Missing	I do not have an opinion	38	24.8		
Total		153	100.0		

Table 12: Frequencies: Ease of Use, "The organization and structure of online content is easy to follow"

Frequency					
The organization and structure of online content is easy to follow					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	2	1.3	1.3	1.3
	To a varying extent	21	13.7	13.8	15.1
	To a large extent	57	37.3	37.5	52.6
	To a very large extent	72	47.1	47.4	100.0
	Total	152	99.3	100.0	
Missing	I do not have an opinion	1	.7		
Total		153	100.0		

Table 13: Frequencies: Ease of Use, "It is easy for me to complete a transaction through the company's web site"

Frequency					
It is easy for me to complete a transaction through the company's web site					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	0	0	0	0
	To a varying extent	5	3.3	3.3	3.3
	To a large extent	57	37.3	37.3	40.5
	To a very large extent	91	59.5	59.5	100.0
	Total	153	100	100.0	
Missing	I do not have an opinion	0	0		
Total		153	100.0		

Table 14: Frequencies: Security, "I feel safe in my online transactions"

Frequency					
I feel safe in my online transactions					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	1	.7	.7	.7
	To a small extent	0	0	0	0
	To a varying extent	7	4.6	4.7	5.3
	To a large extent	56	36.6	37.3	42.7
	To a very large extent	86	56.2	57.3	100.0
	Total	150	98.0	100.0	
Missing	I do not have an opinion	3	2.0		
Total		153	100.0		

Table 15: Frequencies: Co-Creation, "Shopping from this online store makes my life easier"

Frequency					
Shopping from this online store makes my life easier					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	3	2.0	2.0	2.0
	To a small extent	1	.7	.7	2.6
	To a varying extent	32	20.9	21.1	23.7
	To a large extent	49	32.0	32.2	55.9
	To a very large extent	67	43.8	44.1	100.0
	Total	152	99.3	100.0	
Missing	I do not have an opinion	1	.7		
Total		153	100.0		

Table 16: Frequencies: Co-Creation, "I like the way this xx environment looks"

Frequency					
I like the way this xx environment looks					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	To a very small extent	0	0	0	0
	To a small extent	4	2.6	2.7	2.7
	To a varying extent	33	21.6	22.1	24.8
	To a large extent	63	41.2	42.3	67.1
	To a very large extent	49	32.0	32.9	100.0
	Total	149	97.4	100.0	
Missing	I do not have an opinion	4	2.6		
Total		153	100.0		

6.2 Multiple regression

Table 1: Model summary

Model summary [b]					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.584[a]	.341	.282	.32255	2.128

    a.   Predictors: Satisfaction, Trust, Ease of Use, Co-Creation, Service Quality, Security

    b.   Dependent variable: Loyalty

Table 2: Coefficients

Coefficients ᵃ						95% Confidence Interval for B		Collinearity statistics	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound	Tolerance	VIF
(Constant)	.329	.415		.794	.430	-.499	1.157		
Service Quality	.190	.104	.279	1.828	.072	-.018	.398	.423	2.364
Ease of Use	.105	.072	.161	1.467	.147	-.038	.248	818	1.222
Security	.299	.116	.477	2.582	.012	.068	.530	.288	3.470
Co-Creation	.065	.069	.110	.923	.355	-.074	.203	.713	1.403
Satisfaction	.261	.154	.227	1.691	.096	-.047	.569	.545	1.835
Trust	-.356	.127	-.565	-2.808	.007	-.610	-.103	.243	4.115

    a.   Dependent variable: Loyalty

Table 3: ANOVA

ANOVA ᵃ					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.605	6	.601	5.776	.000ᵇ
Residual	6.971	67	.104		
Total	10.576	73			

    a.   Dependent variable: Loyalty

    b.   Predictors: Satisfaction, Trust, Ease of Use, Co-Creation, Service Quality, Security

6.3 Linear Regression and Mediation

Table 1: Service Quality – Loyalty, ANOVA

ANOVA ᵃ					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1.993	1	1.993	17.600	.000ᵇ
Residual	8.831	78	.113		
Total	10.823	79			

    a.   Dependent variable: Loyalty

    b.   Predictors: Service Quality

Table 2: Service Quality – Loyalty, Model Summary

Model summary ᵇ					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.429ᵃ	.184	.174	.33647	1.381

    a.   Predictors: Service Quality

    b.   Dependent variable: Loyalty

Table 3: Service Quality – Loyalty, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.097	.299		3.671	.000	.502	1.692
Service Quality	.293	.070	.429	4.195	.000	.154	.432

    a.   Dependent variable: Loyalty

Table 4: Service Quality – Satisfaction, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.678	.249		6.729	.000	1.182	2.175
Service Quality	.288	.058	.488	4.939	.000	.172	.404

    a.   Dependent variable: Satisfaction

Table 5: Service Quality and Satisfaction – Loyalty, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	.767	.373		2.057	.043	.024	1.510
Service Quality	.237	.080	.346	2.976	.004	.078	.395
Satisfaction	.197	.135	.170	1.459	.149	-.072	.465

    a.   Dependent variable: Loyalty

Table 6: Service Quality – Trust , Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.108	.375		2.955	.004	.361	1.854
Service Quality	.787	.088	.713	8.973	.000	.612	.962

    a.   Dependent variable: Trust

Table 7: Service Quality and Trust – Loyalty, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.101	.317		3.474	.001	.470	1.733
Service Quality	.297	.100	.434	2.957	.004	.097	.497
Trust	-.004	.091	-.007	-.047	.963	-.185	.177

a. Dependent variable: Loyalty

Table 8: Ease of Use – Loyalty, ANOVA

ANOVA ᵃ						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.456	1	2.456	18.739	.000ᵇ
	Residual	19.739	151	.131		
	Total	22,249	152			

a. Dependent variable: Loyalty

b. Predictors: Ease of use

Table 9: Ease of Use – Loyalty, Model summary

Model summary ᵇ					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.332ᵃ	.110	.105	.36205	1.677

a. Predictors: Ease of use

b. Dependent variable: Loyalty

Table 10: Ease of Use – Loyalty, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.261	.232		5.444	.000	.803	1.719
Ease of Use	.224	.052	.332	4.329	.000	.122	.326

a. Dependent variable: Loyalty

Table 11: Ease of Use – Satisfaction, Coefficients

Coefficients ᵃ							
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	2.463	.157		15.649	.000	2.152	2.774
Ease of Use	.102	.035	.229	2.896	.004	.032	.171

a. Dependent variable: Satisfaction

Table 12: Ease of Use and Satisfaction – Loyalty, Coefficients

Coefficients a						95% Confidence Interval for B	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound
(Constant)	.329	.364		.906	.367	-.389	1.048
Ease of Use	.185	.052	.275	3.598	.000	.084	.287
Satisfaction	.378	.116	.249	3.257	.001	.149	.608

    a.   Dependent variable: Loyalty

Table 13: Ease of Use and Satisfaction – Loyalty, Model summary

Model summary b					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.311ª	.169	.158	.35105	1.701

    a.   Predictors: Ease of use and Satisfaction
    b.   Dependent variable: Loyalty

Table 14: Security – Loyalty, ANOVA

ANOVA a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.123	1	2.123	15.931	.000ᵇ
	Residual	20.126	151	.133		
	Total	22,249	152			

    a.   Dependent variable: Loyalty
    b.   Predictors: Security

Table 15: Security – Loyalty, Model summary

Model summary b					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.309ª	.095	.089	.36508	1.590

    a.   Predictors: Security
    b.   Dependent variable: Loyalty

Table 16: Security – Loyalty, Coefficients

Coefficients a						95% Confidence Interval for B	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound
(Constant)	1.396	.217		6.426	.000	.967	1.826
Security	.195	.049	.309	3.991	.000	.099	.292

    b.   Dependent variable: Loyalty

Table 17: Security – Satisfaction, Coefficients

Coefficients [a]	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	2.224	.139		15.965	.000	1.949	2.500
Security	.157	.031	.377	5.004	.000	.095	.219

    a.   Dependent variable: Satisfaction

Table 18: Security and Satisfaction – Loyalty, Coefficients

Coefficients [a]	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	.626	.349		1.795	.075	-.063	1.314
Security	.141	.052	.223	2.726	.007	.039	.243
Satisfaction	.346	.124	.228	2.790	.006	.101	.592

    a.   Dependent variable: Loyalty

Table 19: Security and Satisfaction – Loyalty, Model summary

Model summary [b]					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.374[a]	.140	.129	.35714	1.608

    a.   Predictors: Satisfaction and Security
    b.   Dependent variable: Loyalty

Table 20: Security – Trust, Coefficients

Coefficients [a]	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.620	.256		6.327	.000	1.114	2.127
Security	.655	,058	.679	11.361	.000	.541	.768

    a.   Dependent variable: Trust

Table 21: Security and Trust – Loyalty, Coefficients

Coefficients [a]	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	95% Confidence Interval for B	
						Lower bound	Upper Bound
(Constant)	1.477	.245		6.035	.000	.994	1.961
Security	.228	.067	.361	1.418	.001	.096	.360
Trust	-.050	.069	-.076	-.724	.470	-.187	.087

    a.   Dependent variable: Loyalty

Table 22: Co-Creation – Loyalty, ANOVA

ANOVA [a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.884	1	2.884	22.716	.000[b]
	Residual	17.394	137	.127		
	Total	20.278	138			

    a. Dependent variable: Loyalty

    b. Predictors: Co-creation

Table 23: Co-Creation – Loyalty, Model summary

Model summary [b]					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.377[a]	.142	.136	.35632	1.612

    a. Predictors: Co-creation

    b. Dependent variable: Loyalty

Table 24: Co-Creation – Loyalty, Coefficients

Coefficients [a]						95% Confidence Interval for B	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound
(Constant)	1.418	.178		7.970	.000	1.066	1.770
Co-creation	.220	.046	.377	4.766	.000	.129	.311

    a. Dependent variable: Loyalty

Table 25: Co-Creation – Satisfaction, Coefficients

Coefficients [a]						95% Confidence Interval for B	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound
(Constant)	2.447	.125		19.595	.000	2.200	2.694
Co-creation	.123	.032	.308	3.792	.000	.059	.187

    a. Dependent variable: Satisfaction

Table 26: Co-Creation and Satisfaction – Loyalty, Coefficients

Coefficients [a]						95% Confidence Interval for B	
	Un-std. B	Coeff. Std. error	Std. Coeff, B	t	Sig.	Lower bound	Upper Bound
(Constant)	.682	.340		2.002	.047	.008	1.355
Co-creation	.183	.048	.314	3.845	.000	.089	.277
Satisfaction	.301	.119	.206	2.521	.013	.065	.537

    a. Dependent variable: Loyalty

Table 27: Co-Creation and Satisfaction – Loyalty

Model summary [b]					
Model	R	R^2	Adjusted R^2	Std. error of the estimate	Durbin-Watson
1	.425[a]	.181	.168	.34955	1.630

a. Predictors: Satisfaction and Co-creation

b. Dependent variable: Loyalty