Online consumer behavior among Norwegian business students

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This Master's Thesis is carried out as a part of the education at the
University of Agder and is therefore approved as a part of this
education. However, this does not imply that the University answers
for the methods that are used or the conclusions that are drawn.

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Abstract

E-commerce is an ever growing phenomenon which merits further research. This study conducts a literature review in the field of online consumer behavior, focusing on online consumer purchase intention and online consumer loyalty in the context of Norwegian business students. We also conduct a survey with 196 business students in Norway, and go on to identify three important variables impacting online consumer purchase intention; online trust, previous online purchase experience and social media interaction, and two important variables impacting online consumer loyalty; online shopping enjoyment and online satisfaction. Reviewing this paper could provide online retailers with valuable information when it comes to understanding the Norwegian consumer.

Key words: Online Consumer Behavior, Online Consumer Purchase Intention, Online Consumer Loyalty, Online trust, Perceived Risk, Brand Orientation, Social Media Interaction, Gender, Online Shopping Enjoyment, Online Satisfaction, Perceived Value, Online Purchase Experience

Foreword

For several years, members of my family, including me, have had issues with food allergies of different kinds. Searching for feasible different foods and supplements to buy online, I discovered that I could not easily find what I was looking for. There were a number of different stores, but they did not immediately show when I was searching Google, and when I finally came to the right websites, I found that their layouts were not particularly user friendly. The prices were also very high. This made me think that I could do this more effectively. I wanted to open my own online business, and sell various foods and supplements, at a better price, with a better overview and with better marketing.

During my first master's thesis supervision meeting with my supervisor Dr. Rotem Shneor, we discussed my topic and research question, and he asked me what I wanted to write about, and what I was interested in. I told him that I wanted to open an online store, and we came to the conclusion that I should write about something that would help me achieve this.

To have a successful online store, one has to know the important factors behind attracting and keeping customers, and this is what I will be taking a closer look at in this thesis.

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Introduction

Ever since the Internet first opened for online shopping in the early 1990's, online B2C commerce has soared to unimaginable heights, topping $1 trillion in 2012. Sales are widely thought to continue growing, with a 18.3 % estimated increase on online sales in 2013. North America still holds the highest share of sales, with a 33.5 %, followed closely by Asia-Pacific with 30.5 % and Western Europe with 26.9 % (eMarketer 2013). As the countries in Latin America, Eastern Europe and Middle East & Africa continue to develop and gain widespread access to the online arena, e-commerce will gradually replace more and more of the traditional brick-and-mortar stores also in these regions.

Understanding online consumer behavior is more important than ever, as more and more consumers choose to do their shopping online. Failing to keep up with technology can be crippling for any business, as evidenced by Blackberry and Kodak, who failed to anticipate the importance of smartphone apps and digital photography, respectively.

Current research in the field of online consumer behavior mostly draws theories from classic consumer behavior, and applies them to the online context. However, as the Internet moved from what some people call Web 1.0, which is basically the first generation of Internet, with companies such as Yahoo!, Netscape, Amazon and eBay, to Web 2.0, or Social, which includes companies like LinkedIn and Facebook, research has failed to keep up with these vast changes in online consumer behavior. Lately, a third generation of online consumer behavior has also emerged, called Mobile. This includes companies like Instagram and Foursquare, and use the smartphone as their primary platform (Jackson 2012). With each succeeding generation of the Internet phenomenon, it is not only researchers that get left behind, but also major companies. Incredibly enough, these also include companies that were Web 1.0 startups, in other words, companies that were meant to operate on the Internet from the start, such as Amazon and Google (Jackson 2012).

This paper will focus on the classical components of consumer behavior theory in an online setting, and take into account the wider influences that these new generations of Internet technology brings with them, and investigate the factors that are closely linked to online consumer purchase intention and loyalty. While most current studies have been conducted

in the United States or Asia, this study will focus on Norwegian responders, which will provide greater insight on online consumer behavior theory in a setting where the majority of people have technological experience and a very high degree of welfare.

Research question

What are the factors impacting online consumers' purchase intentions and loyalty?

Dependent variables – online consumer purchase intention and online consumer loyalty.

Overview of study

This question has been addressed through a literature review of existing literature and a survey, as well as an analysis of the results. First, it summarizes important knowledge and findings in the field of online consumer behavior. Second, we develop a research model to reveal important factors in online consumer attraction and loyalty. Third, we gather data from the Norwegian context. Fourth, we identify the most significant variables. Fifth, we analyze and discuss the implications of our findings.

Structure of thesis

This paper starts with introducing online consumer behavior and some of the research that has been done in this area. It goes on to review existing literature in the field of online consumer behavior, and take a closer look at three major frameworks within the field of online consumer behavior, and previous research on the topics of online consumer purchase intentions and loyalty. In the next section, the research design and methodology is explained. We go on to look at the results and analysis, before concluding.

What we already know

A brief history

The history of electronic communication dates back to the 1950's, when the first electronic computers were made. A message sent from Professor Leonard Kleinrock's laboratory at the University of Los Angeles to similar equipment located at the Stanford Research Institute in 1969 was the first successful transmission to be made, and it marked the humble beginnings of electronic communication. In the following years, a number of developments occurred. The testing of different connections and early research into packet switching began. The year 1982 saw the standardization of the internet protocol suite (TCP/IP), and the concept of a comprehensive worldwide network of interconnected computers called the Internet was introduced. The first .com domain was registered in 1985, and commercial internet service providers (ISPs) started appearing in the late 1980s. In 1989, Tim Berners-Lee invented the World Wide Web, the set of technologies that would ultimately make the Internet truly accessible and useful to the public. The Internet was fully commercialized in 1995 when the last restrictions on the use of commercial traffic were removed (InternetSociety)

Analyses of consumer behavior and factors that contribute to customer attraction and retention have been ongoing ever since the introduction of online shopping for consumers in 1994. One of the first known purchases was a pepperoni pizza from Pizza Hut (Webley 2010). One of the largest online retailers in the world today, Amazon.com entered the fray shortly after. When they opened for business in July, 1995, the company consisted of no more than a few people packing and shipping boxes of books from a garage in Washington. Initially, people had reservations about buying books online when they could just go to the book store. A groundbreaking change in culture took place over the next few years. According to Ellen Davis, vice president with the National Retail Federation, online shopping was in its early days mainly a matter of price and selection. She drew up the example of inhabitants in small towns with just one book store, who went shopping online if the brick and mortar store did not have the novel they wanted, and noted that hard goods like books, electronics, computers and other products that you did not have to touch, feel or smell, were the big sellers. Davis suggests that the Internet has now evolved, and that it's become a channel where you can buy anything, regardless of the customer's ability to try the product before buying it (Webley 2010).

Relevant research on the topic

There is a wide range of theories from different disciplines that researchers focus on when trying to explain online consumer behavior. John Dewey (1910) presented the five-stage problem solving process in very general terms of human psychology. The Engel-Kollat-Blackwell (EKB) model (Engel, Kollat et al. 1978) extends Dewey 's original work and applies it to consumer behavior. It focuses on the five core stages of the decision making process; problem recognition, searching for information, evaluation of alternatives, choice of alternative and outcomes.

In many of the studies on online consumer behavior most of the components of traditional consumer behavior have been directly applied to the concept of online consumer behavior. Cheung et al (2003) identified the three main theories that authors depend most heavily upon as the Technology Acceptance Model (Davis, Bagozzi et al. 1989), the Theory of Planned Behavior (Ajzen 1991) and the Theory of Reasoned Action (Fishbein and Ajzen 1975, Ajzen and Fishbein 1980). However, their findings suggest that the application is not simply as straightforward as taking the components and applying them to an online context, because there are a number of significant differences that need a distinguishing conceptualization, such as web specific factors (Vijayasarathy and Jones 2001) and the effects of website design ((Song and Zahedi 2001). Cheung et al (2003) go on to present the Model of Intention, Adoption and Continuance (MIAC). Koufaris (2002)applies the Technology Acceptance Model and Flow Theory to online consumer behavior in order to study the online consumer both as a shopper and a computer user. Darley et al (2010) adapts and extends the Engel-Kollat-Blackwell (EKB) model further, and present the modified model of online consumer behavior and decision making.

Previous research has shown that word of mouth (WOM) has significant influences on consumer behavior ((Engel, Kegerreis et al. 1969). The internet has given birth to electronic word of mouth (eWOM), which is defined by Hennig-Thurau et al (2004) as "a statement made by potential, actual or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet." The authors argue that eWOM may be less personal than conventional WOM, but more powerful because of its ability to reach a significant amount of people in an instant.

Social media usage has really picked up the pace in recent years, and become an important part of many people's lives, as illustrated by recent figures from Facebook, which reported close to 955 million active users in July 2012, an increase of 29 % from the year before. Kaplan and Haenlein (2010) defines social media as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of User Generated Content." They identify six different types of social media; collaborative projects, blogs, content communities, social networking sites, virtual game worlds and virtual social worlds. Constantinides and Fountain (2008) identifies five main categories of Web 2.0; blogs, social networks, content communities, forums/bulletin boards and content aggregators. Goh et al (2012) measure the relative impact of user- and marketer-generated content on consumer repeat purchase behavior.

Literature review

In the following section, three frameworks for online consumer behavior will be presented, as well as a review of a number of articles on online purchase intention and loyalty.
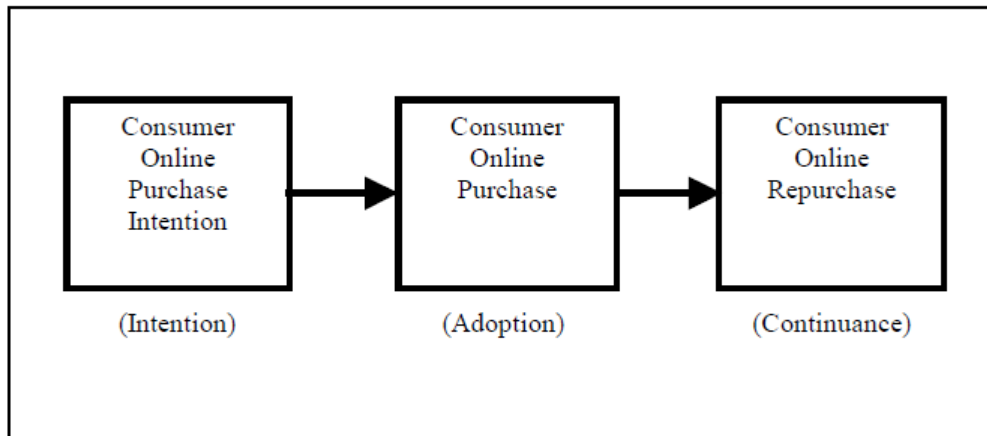
Cheung et al (2003)

Cheung et al (2003) provide an extensive review of online consumer behavior literature and propose a framework with three key concepts, namely intention, adoption and continuance, with the purpose of analyzing online consumer behavior in a systematic way. The research articles that were subject to their review are from several different fields, such as information systems, marketing, management and psychology. Their examination reveals that most of the components of traditional consumer behavior theory have been applied directly to the study of online consumer behavior, and claim that the application is not as straightforward as simply borrowing components and applying them. Cheung et al (2003) go on to propose that there are significant differences in online and offline consumer behavior that warrant a more precise conceptualization.

The majority of the articles reviewed by Cheung et al (2003) build upon three dominant theories; the Theory of Reasoned action (Fishbein and Ajzen 1975, Ajzen and Fishbein 1980), the Theory of Planned Behavior (Ajzen 1991) and the Technology Acceptance Model (Davis, Bagozzi et al. 1989). The focus of most of the studies was on investigating factors that affect intention and adoption of online purchase, largely ignoring factors of repurchase.

Cheung et al (2003) present an integrated framework that attempts to link the key concepts of intention and adoption with continuance. They combine the attitudinal model of Fishbein (1967) with the expectation-confirmation model of Oliver (1980) to form the Model of Intention, Adoption and Continuance (MIAC).

Five major domain areas are identified. These are individual/consumer characteristics, environmental influences, product/service characteristics, medium characteristics and online merchant and intermediary characteristics. Each of these domains has a number of related concepts that affect the three key stages in the model.

Figure 1

Framework of online consumer behavior – retrieved from Cheung, C. M. K., et al. (2003). Online consumer behavior: a review and agenda for future research. Proceedings of the 16th Bled eCommerce Conference, Prentice-Hall/Financial Times: p. 199

Figure 2
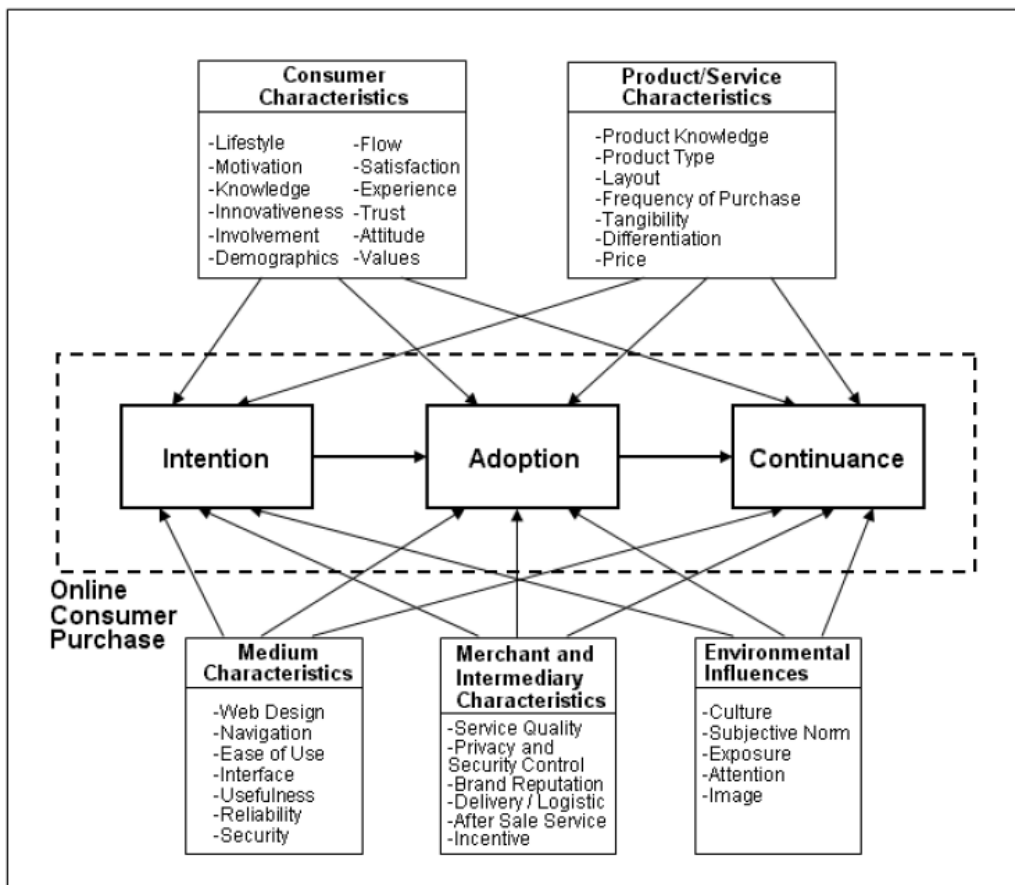
Framework of online consumer behavior – retrieved from Cheung, C. M. K., et al. (2003). Online consumer behavior: a review and agenda for future research. Proceedings of the 16th Bled eCommerce Conference, Prentice-Hall/Financial Times: p. 201

Individual/consumer characteristics are the factors that are specific to the consumer, such as attitude, behavioral characteristics (looking for product information, access location, duration and frequency of usage), consumer resources, consumer psychological factors (flow, satisfaction and trust), demographics, experience, innovativeness, involvement, lifestyle, motivation, personality and value.

Product/service characteristics refer to knowledge about the product, product type, frequency of purchase, layout, tangibility, differentiation and price.

Medium characteristics are factors such as website design, ease of use, navigation, usefulness, reliability, security, interface and network speed.

Online merchant and intermediary characteristics include after sales services, brand/reputation, delivery/logistics, incentive, privacy and security control and service quality.

Environmental influences are attention, culture, exposure, image, mass media, peer influence, social influence and subjective norms.

The model of Cheung et al (2003) model combines the concepts of intention, adoption and continuance, which makes it a comprehensive framework well suited for analyzing both initial purchase and repurchase online. However, the constructs in this model were not empirically tested in the study itself, and so it is difficult to ascertain their goodness and how they fit with the concepts in question. Since the paper's publication in 2003, there have also been vast changes in technology, with the internet moving from Web 1.0 to Web 2.0 and the rise of social networking, which could have significant effects that this study does not capture.

Darley et al. (2010)

Darley et al (2010) also present a comprehensive review of studies dealing with online consumer behavior. Most of the studies examine the link between external factors and one or more components of the decision-making process. The authors find that a number of components in the decision-making process have been overlooked, and that there is little consistency in the way the online environment is characterized.

Dewey (1910) developed the original five stage problem-solving process. The Engel-Kollat-Blackwell model (Engel, Kollat et al. 1978) extended this process and applied it to consumer behavior. This model consists of five key stages of consumer behavior; problem recognition, search, alternative evaluation, purchase, and outcomes. Darley et al (2010) further extend the Engel-Kollat-Blackwell model and applies it to online consumer behavior and decision making. This extended model contains the widely accepted five stages of consumer behavior as well as taking into account moderators, interactions and consequences of the decision-making process. It also addresses concerns raised by known authors like Porter (2001) and Wind & Mahajan (2002) who argue for a return to focusing on human needs rather than emphasizing on technology.

Figure 3
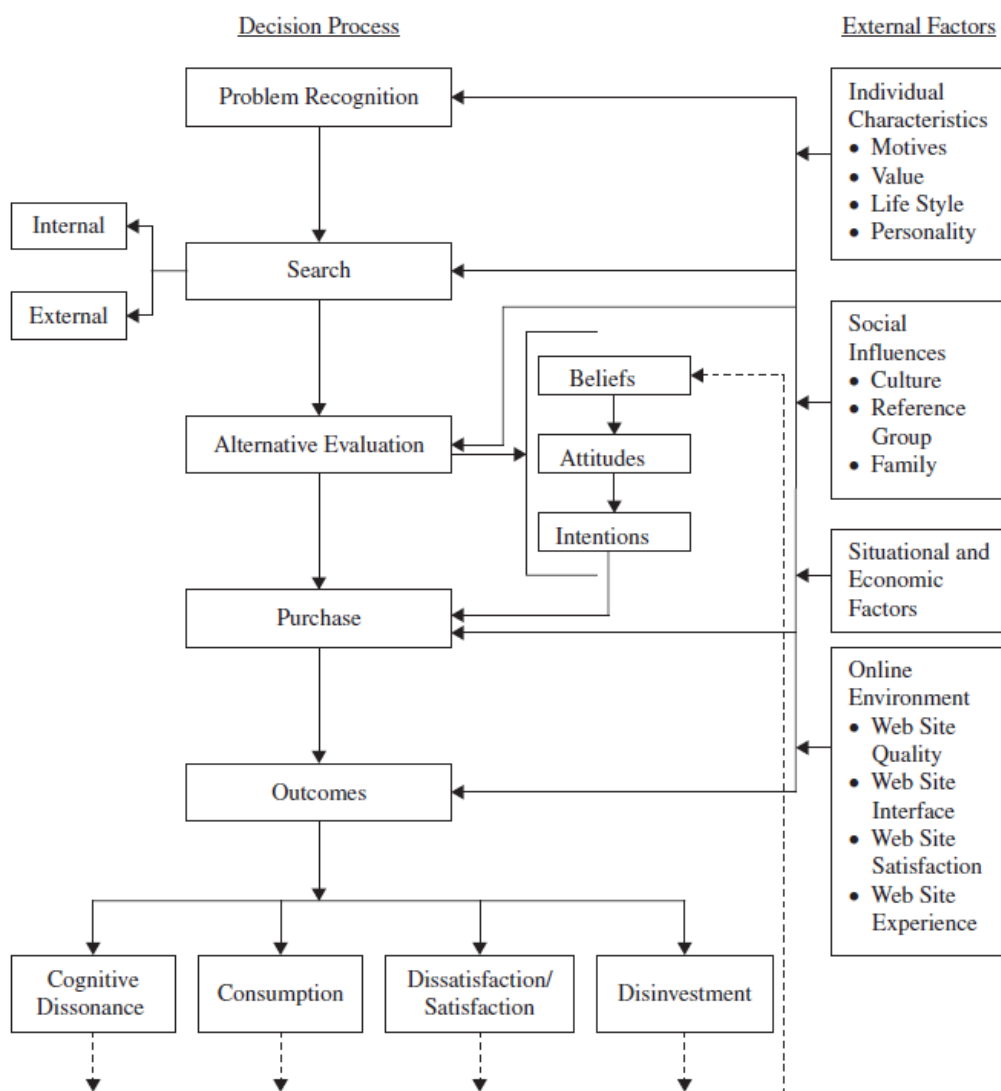
A modified model of online consumer behavior and decision making – retrieved from Darley, W. K., et al. (2010). "Toward an integrated framework for online consumer behavior and decision making process: A review." Psychology and Marketing **27**(2): p. 96

The focus of the framework is on the decision process stages, the cognitive (beliefs), affective (attitudes) and conative (intentions) factors underlying alternative evaluations, and on the external and environmental factors that influence the different stages. These factors are divided into four areas: individual differences and characteristics (lifestyle, motives, personality and values); socio-cultural factors (culture, family, reference groups and social class); situational and economic factors and online atmospherics or environmental aspects (web site experience, web site interface, web site satisfaction and web site quality).

Darley et al (2010) create a comprehensive framework of online consumer behavior and the decision making process. It builds on the widely recognized models of Dewey (1910) and Engel et al (1978), which lends credibility to the framework. However, like Cheung et al (2003)'s model, these constructs were not empirically tested in the study itself. It also does not take into account loyalty factors which could lead to online consumer repurchase.

Koufaris (2002)

Koufaris (2002) proposes a framework that consists of elements from information systems (the Technology Acceptance Model), marketing (consumer behavior) and psychology (flow and environmental psychology). The purpose is to examine the cognitive and emotional responses to visiting web-stores for the first time, and how they can influence online consumers' intention to return and their likelihood to make unplanned purchases.

The author argues that understanding the field of online consumer behavior has become increasingly difficult because the main entities involved, consumers and businesses, have been transformed by the vast progresses in information systems technology. Every consumer is now a computer user, and performs all the functions of a traditional consumer on their computer.

Koufaris (2002) presented the following theoretical framework for testing.

Figure 4

Figure 1   Theoretical Framework
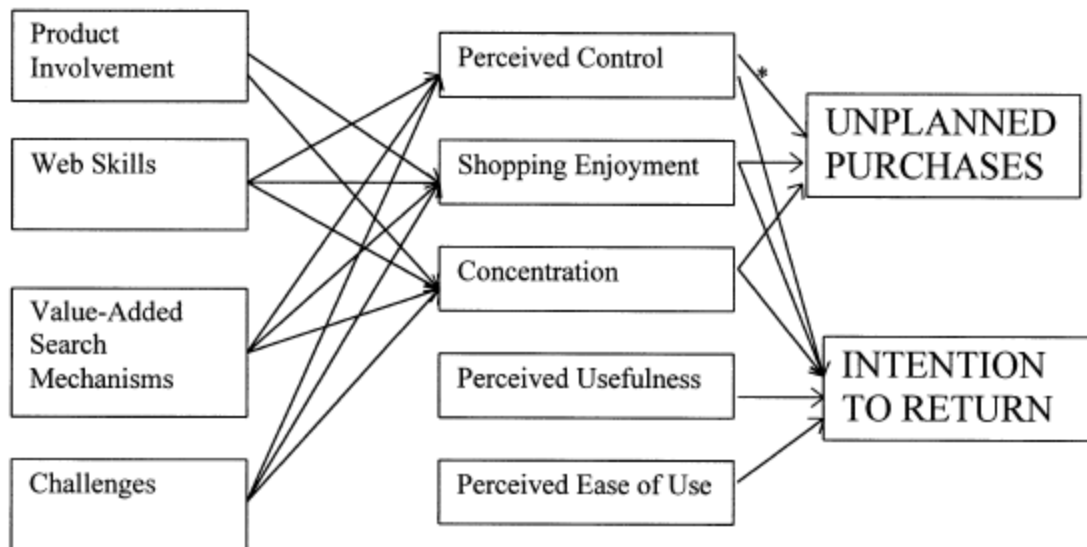
Koufaris, M. (2002). "Applying the technology acceptance model and flow theory to online consumer behavior." Information systems research **13**(2): p. 213

Intention to return is a measure of customer loyalty, in other words, consumers that continue to use an online store's services. The perceived ease of use and perceived usefulness variables were taken from the Technology Acceptance Model (Davis, Bagozzi et al. 1989), and are hypothesized to have a positive relationship with intention to return.

Unplanned purchases can be broken down into: pure impulse purchases (purchases made purely by hedonic reasons, usually characterized by one or more of spontaneity, power, compulsion and intensity, excitement and stimulation, and disregard for consequences), reminder effect (a stimulus reminds the consumer to buy a needed product), suggestion effect (purchasing a product as a result of a promotion) and planned impulse (the consumer goes shopping without having any specific product in mind).

The concentration, perceived control and shopping enjoyment variables were gathered from research on flow theory, which was introduced by Czikszentmihalyi (1975), and are hypothesized to have positive (except for perceived control on unplanned purchases, which is negative) effects on both unplanned purchases and intention to return. The antecedents of these variables are challenges, product involvement, value-added search mechanisms and web skills.

The following figure shows the result of the empirical study.

Figure 5

Figure 2   Relationships Supported by Empirical Study

Koufaris, M. (2002). "Applying the technology acceptance model and flow theory to online consumer behavior." Information systems research **13**(2): p. 217
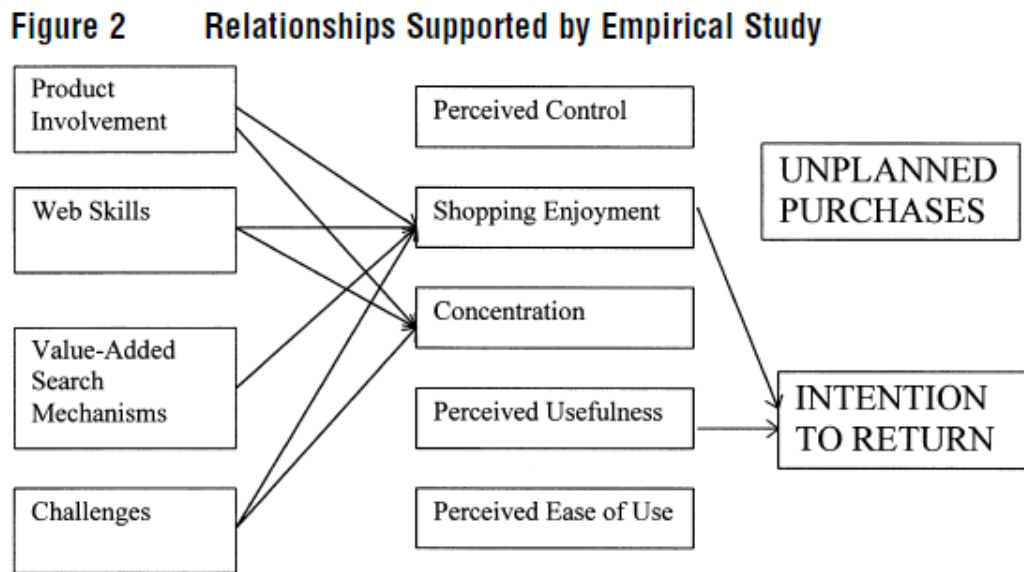
From this figure, we can see that the flow variables were indeed connected to some of the proposed antecedents, but only shopping enjoyment had a significant effect on intention to return. From the Technology Acceptance Model, only perceived usefulness had a significant effect. There were no significant effects on unplanned purchases.

Unlike the previous two frameworks presented here, Koufaris (2002) conducted an empirical test of his framework, and found two significant relationships with intention to return. However, most of the proposed relationships were not significant. The paper also does not study initial online purchase intention.

Summary

Two out of the three frameworks, namely Cheung et al (2003) and Darley et al (2010) created a model based on a literature review of online consumer behavior. These models were not tested empirically to show if their concepts were statistically significant in these studies. Koufaris (2002) tested his hypotheses and found that only two of his proposed relationships with online consumer loyalty were statistically significant.

Table 1

Paper	Cheung et al (2003)	Darley et al (2010)	Koufaris (2002)
Theoretical support	- Fishbein's attitudinal model (1967) - Oliver's expectation-confirmation theory (1980)	- Dewey's problem solving process (1910) - The Engel-Kollat-Blackwell model (1978) - Engel-Blackwell-Miniard's decision making model (1986)	- Davis' Technology Acceptance Model (1989) - Ajzen's Theory of Planned Behavior (1991)
Decision making process	Three stages - Intention - Adoption - Continuance	Five stages - Problem recognition - Search - Alternative evaluation - Purchase - Outcomes	No process, two variables - Unplanned purchases - Intention to return
Influencing variables	- Consumer characteristics - Product/service characteristics - Medium characteristics - Merchant & intermediary characteristics - Environmental influences	- Individual characteristics - Social influences - Situational and economic factors - Online environment - Beliefs, attitudes and intentions	- Product involvement, web skills, value-added search mechanisms. Challenges - Perceived control, shopping enjoyment, concentration, perceived usefulness, perceived ease of use

Framework overview

Table 1

Online consumer purchase intention

Online consumer purchase intention is the intent to buy a product or service from an online store. The Theory of Planned Behavior (Ajzen 1991) finds that behavioral intent is a strong indicator of actual behavior. We can therefore assume with a reasonable amount of certainty that a consumer's intent to buy online will result in an actual transaction. There are many theories that try to explain the antecedents of online purchase intentions.

My literature review of online consumer purchase intention consisted of 26 empirical articles published between 2001 and 2012. Many of the studies were conducted in the US and Taiwan, but there were also some from Denmark, Germany, Holland, India and Sweden.

Table 2

Paper	Independent variable(s)	Impact	Direct/Indirect	Sign.	Respondent/context
Wang (2012)	Perceived value	Positive	Direct	S	124 internet users in Taiwan
	Ethical self-efficacy for online piracy	Positive	Direct	S	
	Perceived value	Positive	ESE mod	S	
Brown et al (2003)	Shopping orientation			ns	964 members of US consumer panel
	Product type	Positive	Direct	S	
	Prior purchase of products via Internet	Positive	Direct	S	
	Gender	Positive	Direct	S	
Chang & Chen (2008)	Trust	Positive	Direct	S	628 internet users in Taiwan
	Perceived risk	Negative	Direct	S	
Chu & Lu (2007)	Perceived value	Positive	Direct	S	302 internet users in Taiwan
Shim et al (2000)	Intention to use Internet for information search	Postitive	Direct	S	684 households with PCs in US
	Prior Internet purchase experience	Positive	Direct	S	
Kim & Kim (2004)	Gender	Positive	Direct	S	303 adults with PCs in US
	Transaction/cost	Positive	Direct	S	
	Incentive programs	Positive	Direct	S	
	Income	Positive	Direct	S	
	Number of children	Positive	Direct	S	
Verhagen & van Dolen (2008)	Online service			ns	630 panel members in Holland
	Online merchandise	Positive	Direct	S	
	Online athmosphere	Positive	Direct	S	
	Online navigation	Positive	Direct	S	
	Offline service			ns	
	Offline merchandise	Positive	Direct	S	
	Offline athmosphere			ns	
	Offline layout			ns	
Holzwarth et al (2006)	Avatar-mediated communication	Positive	Direct	S	400 German online shoppers

	Avatar-mediated communication	Positive	Direct	S	
	Perceived entertainment value of web site	Positive	Mediator	S	
	Perceived information value of web site	Positive	Mediator	S	
Ganguly et al (2010)	Trust	Positive	Direct	S	582 students in India/US/Canada
	Perceived risk			ns	
Dash & Saji (2007)	Trust	Positive	Direct	S	510 adult consumers in India
	Usefulness	Positive	Direct	S	
	Risk	Negative	Direct	S	
Yoon (2002)	Web site trust	Positive	Direct	S	122 college students in Korea
	Web site awareness	Positive	Direct	S	
	Web site satisfaction	Positive	Direct	S	
Zhang et al (2007)	Gender	Positive	Direct	S	332 college students
	Subjective norms		Direct	ns	
	Consumer impulsivity	Positive	Direct	S	
	Gender	Positive	Direct	S	
Hausman & Siepke (2007)	Attitude toward website	Positive	Direct	S	87 students in the US
	Perceived level of flow	Positive	Direct	S	
Koufaris & Hampton-Sosa (2002)	Trust	Positive	Direct	S	111 us students
Hansen (2006)	Perceived complexity	Negative	Direct	S	198 adult Danish/Swedish consumers
Song & Zahedi (2005)	Beliefs regarding perceived price of product	Positive	Direct	S	639 US college students
	Beliefs regarding perceived serviceof product	Positive	Direct	S	
	Favourable attitudes	Positive	Direct	S	
	Favourable external subjective norms	Positive	Direct	S	
	Favourable perceived behavioral controls	Positive	Direct	S	
van der Heijden et al (2003)	Attitude towards online purchasing	Positive	Direct	S	228 Dutch students
	Risk			ns	
Park et al (2005)	Mood	Positive	Direct	S	244 female students in the US
	Product presentation	Positive	Direct	S	
	Perceived risk	Negative	Direct	S	
	Product movement	Positive	Risk med	S	
	Product movement	Positive	Mood med	S	???
	Product movement	Positive	Mood med	S	
	Mood	Positive	Risk med	S	
Chen & He (2003)	Perceived risk	Negative	Direct	S	426 respondents to online survey
	Brand knowledge	Postitive	Direct	S	
Park & Stoel (2005)	Brand knowledge	Positive	Direct	S	166 US college students
	Prior online shopping experience	Positive	Direct	S	
	Amount of information available on website			ns	

Kim et al (2008)	Online purchase intention	Positive	Direct	S	468 students
	Perceived risk	Negative	Direct	S	
	Perceived benefit	Positive	Direct	S	
	Familiarity with selling party	Positive	Direct	S	
	Trust	Positive	Direct	S	
Chen & Barnes (2007)	Initial trust	Positive	Direct	S	103 students in Taiwan
	Familiarity with online transactions	Positive	Direct	S	
Chang & Tseng (2010)	Online shopping utilitarian value	Positive	Direct	S	332 online shoppers in Taiwan
	Online shopping hedonic value	Positive	Direct	S	
	Online shopping utilitarian value		Risk mod	ns	
	Online shopping hedonic value		Risk mod	ns	
Ling et al (2010)	Impulse purchase orientation	Positive	Direct	S	242 students in Malaysia
	Quality orientation	Positive	Direct	S	
	Brand orientation	Positive	Direct	S	
	Online trust	Positive	Direct	S	
	Prior online purchase experience	Positive	Direct	S	
Jiang et al (2010)	Cognitive involvement	Positive	Direct	S	186 students
	Affective involvement	Positive	Direct	S	
Akhter (2003)	Gender	Positive	Direct	S	1794 respondents in the United States
	Age	Positive	Direct	S	
	Income	Positive	Direct	S	
	Education	Positie	Direct	S	

Literature review table – Online purchase intention

These papers test the relationship between a number of independent variables and online consumer purchase intention. Level of consumer trust in websites (Koufaris and Hampton-Sosa 2002, Yoon 2002, Chen and Barnes 2007, Dash and Saji 2007, Chang and Chen 2008, Kim, Ferrin et al. 2008, Ganguly, Dash et al. 2010, Ling, Chai et al. 2010), along with perceived risk (Chen and He 2003, Van der Heijden, Verhagen et al. 2003, Park, Lennon et al. 2005, Dash and Saji 2007, Chang and Chen 2008, Kim, Ferrin et al. 2008, Ganguly, Dash et al. 2010) appear to be the most commonly tested independent variables , but other variables like gender (Akhter 2003, Brown, Pope et al. 2003, Kim and Kim 2004, Zhang, Prybutok et al. 2007), online purchase experience (Shim, Eastlick et al. 2001, Brown, Pope et al. 2003, Park and Stoel 2005, Chen and Barnes 2007, Ling, Chai et al. 2010), perceived value (Chu and Lu 2007, Chang and Tseng 2011, Wang, Yeh et al. 2012) and brand knowledge (Chen and He 2003, Park and Stoel 2005, Kim, Ferrin et al. 2008, Ling, Chai et al. 2010), also appear in several papers.

All the papers reported a significant positive relationship between level of consumer trust in websites, gender, brand knowledge and prior online purchase experience with online purchase intention. All papers except Ganguly et al (2010), who found no significant relationship, reported a significant negative relationship between perceived risk of purchasing online and online purchase intention. Interestingly enough, Ganguly et al (2010) found differences between Indian respondents and respondents from Canada/US when it came to the relationship between risk and online purchase intention. The result was slightly negative and not significant for the Indian sample, but positive and significant for the Canada/US sample (the pooled result was not significant). This indicates differences between the two cultures.

Half of the papers have surveys that were conducted with students, which could potentially be viewed as biased, but as Van der Heijden (2003) notes, their demographics demonstrate that the vast majority are experienced and frequent internet users, and they should therefore be considered important for the research on online consumer behavior. This is echoed by Darley et al (2010).

Table 3

Independent variable	Number of papers that tested this variable	Positive/negative	Significant relationship
Trust	8	Positive	8
Risk	7	Negative	6
Prior online purchase experience	5	Positive	5
Brand orientation	4	Positive	4
Gender	4	Positive	4
Perceived value	3	Positive	3

Variable overview – Online consumer purchase intention

The table above shows the number of times the different independent variables were tested. As mentioned before, only one of these proposed relationships were not found to be significant.

Online consumer loyalty

Most early studies in the field of online consumer behavior sought to investigate consumers' intention and adoption of online purchase, while largely ignoring their intention to return to a specific web site (Cheung, Zhu et al. 2003). Customer rentention, or loyalty, is one of the primary goals of all companies (Pine II, Peppers et al. 1995). A study done by Mainspring & Bain (2000) shows why this is especially important for online businesses. Their research revealed that an average apparel shopper must shop at an online store four times, before that store profits from that customer, because the cost for online consumer acquisition is so high. These figures implied that the retailer had to retain the customer for a year just to break even. Koufaris (2002) also notes that store loyalty for net enabled organizations can be low because of low switching costs.

21 empirical articles were reviewed on the topic of online consumer loyalty, published between 2002 and 2012. Some of the papers that researched online consumer intention also included online customer loyalty. Again, we see several of the papers have used respondents from the US and Taiwan, but we also have online surveys with respondents from all over the world.

Table 4

Paper	Independent variable(s)	Impact	Direct/Indirect	Sign.	Respondent/context
Koufaris (2002)	Shopping enjoyment	Positive	Direct	S	300 simulated online consumers
	Perceived control			ns	
	Concentration			ns	
	Perceived usefulness of web store	Positive	Direct	S	
	Perceived ease of use of web store			ns	
Chiu et al (2012)	Habit	Positive	Direct	S	454 online shoppers in Taiwan
	Trust	Positive	Direct	S	
	Habit	Positive	Direct	S	
	Trust	Positive	Direct	S	
	Trust	Negative	Habit mod	S	
Hausman & Siepke (2007)	Attitude toward website	Positive	Direct	S	87 students in the US
	Perceived level of flow	Positive	Direct	S	
Jiang & Rosenbloom (2005)	Favorable price perceptions	Positive	Direct	S	> 250 k online shoppers that searched BizRate.com
	Customers "at-checkout satisfaction"			ns	
	"After-delivery satisfaction"	Positive	Direct	S	
	Overall satisfaction with transaction			ns	

Koufaris & Hampton-Sosa (2002)	Trust	Positive	Direct	S	111 students in the US
Chiu et al (2009)	Perceived ease of use	Positive	Direct	S	360 customers of online store in Taiwan
	Perceived usefulness	Positive	Direct	S	
	Trust	Positive	Direct	S	
	Enjoyment	Positive	Direct	S	
Ribbink et al (2004)	E-satisfaction	Positive	Direct	S	184 European students, graduates and scholars
	E-trust	Positive	Direct	S	
Gefen (2002)	Consumer trust in online vendor	Positive	Direct	S	211 business school students in the US
	Perceived risk with online vendor	Negative	Direct	S	
	Perceived switching cost	Positive	Direct	S	
	Tangible service quality	Positive	Direct	S	
Srinivasan et al (2002)	Customization	Positive	Direct	S	1211 online customers
	Contact interactivity	Positive	Direct	S	
	Cultivation	Positive	Direct	S	
	Care	Positive	Direct	S	
	Community	Positive	Direct	S	
	Choice	Positive	Direct	S	
	Convenience			ns	
	Character	Positive	Direct	S	
	Customer loyalty	Positive	Direct	S	
	Customer loyalty	Positive	Direct	S	
Hsu & Lu (2007)	Social norm	Positive	Direct	S	356 members of online gaming communities
	Perceived enjoyment	Positive	Direct	S	
	Perceived cohesion			ns	
	Customer preference	Positive	Direct	S	
Hansen (2006)	Perceived internet grocery risk			ns	198 online grocery consumers
	Post-purchase attributive satisfaction	Positive	Direct	S	
	Attitude toward online grocery buying	Positive	Direct	S	
Liang et al (2008)	Perceived level of relationship quality	Positive	Direct	S	766 online consumers
Kim et al (2009)	E-trust	Positive	Direct	S	182 adults in the US
	E-satisfaction	Positive	Direct	S	
Castaneda et al (2009)	Attitude towards web site	Positive	Direct	S	103 Europeans
	Satisfaction with web site	Positive	Attitude med	S	
Caruana & Ewing (2010)	Corporate reputation	Positive	Direct	S	692 customers of online shop in SA/AUS
	Perceived value	Positive	Direct	S	
	Privacy/security	Positive	Direct	ns	
	Website design	Positive	Direct	S	
	Customer service	Positive	Direct	ns	
	Fulfillment/reliability	Positive	Direct	ns	
Tsai & Huang (2007)	Community building	Positive	Direct	S	463 customers of online store in Taiwan
	Customization			ns	
	Overall satisfaction	Positive	Direct	S	
	Switching barriers	Positive	Direct	S	

Yang & Peterson (2004)	Customer value	Positive	Direct	S	235 participants in online survey
	Perceived satisfaction	Positive	Direct	S	
	Customer value	Positive	Switching cost mod	ns	
	Perceived satisfaction	Positive	Switching cost mod	ns	
Luarn & Lin (2003)	Trust	Positive	Direct	S	180 respondents who attended expo in Taiwan
	Customer satisfaction	Positive	Direct	S	
	Perceived value	Positive	Direct	S	
	Commitment	Positive	Direct	S	
Gruen et al (2006)	C2C know-how exchange			ns	616 users of internet forum
	Overall value	Positive	Direct	S	
Kelley et al (2003)	Perception of e-retailer's e-CRM effort	Positive	Direct	S	1093 IBM UK employees
Harris & Goode (2004)	Trust	Positive	Direct	S	498 online buyers of books and flights (Two samples, one significant)
	Satisfaction	Positive	Direct	PS	
	Perceived value	Positive	Direct	S	

Literature review table – Online consumer loyalty

The papers mentioned in this table test the relationship of different independent variables with online consumer loyalty, or repeat purchase intentions. Not surprisingly, many papers propose that customer satisfaction (Luarn and Lin 2003, Harris and Goode 2004, Ribbink, Van Riel et al. 2004, Yang and Peterson 2004, Jiang and Rosenbloom 2005, Hansen 2006, Tsai and Huang 2007, Castaneda, Rodríguez et al. 2009, Kim, Jin et al. 2009), has a positive relationship with online consumer loyalty. All of these papers found significant relationships, except for Harris & Goode (2004) and Jiang & Rosenbloom (2005), which were found to be only partially significant. Harris & Goode (2004) tested the relationship between satisfaction and loyalty on two different samples, one which consisted of book buyers while the other consisted of plane ticket buyers. The relationship was only found significant in the sample of book buyers. The authors try to explain this by arguing that the context in the flights sector is different, because the flights market is dominated by loyalty schemes, like reward points for purchasing flights, where consumers are more likely to exhibit loyalty even though the levels of satisfaction are lower than other markets. Jiang & Rosenbloom (2005) tested three different types of satisfaction, namely customer's at-checkout satisfaction, after-delivery satisfaction and overall satisfaction with transaction, and only the after-delivery satisfaction variable was found to be significant.

Table 5

Independent variable	Number of times tested	Positive/negative	Significant	Partially significant
Satisfaction	9	Positive	7	2
Trust	8	Positive	8	
Perceived value	5	Positive	5	
Enjoyment	3	Positive	3	
Perceived ease of use	2	Positive	1	
Perceived usefulness	2	Positive	2	
Risk	2	Negative	1	
Service quality	2	Positive	1	
Switching cost	2	Positive	2	

Variable overview – Online consumer purchase intention

The table above shows the number of times the different independent variables were tested. All relationships were found to be significant except for one, which was only partially significant.

Like in the studies conducted on online purchase intention, trust is also key when it comes to online consumer loyalty. This variable was tested by Chiu et al (2012), Koufaris & Hampton-Sosa (2002), Chiu et al (2009), Ribbink et al (2004), Gefen (2002), Kim et al (2008), Luarn & Lin (2003) and Harris & Goode (2004), and found significant by all. Perceived value (Luarn and Lin 2003, Harris and Goode 2004, Yang and Peterson 2004, Gruen, Osmonbekov et al. 2006, Caruana and Ewing 2010) is another variable that was tested repeatedly. All the studies that included these variables reported significant positive relationships with online consumer loyalty.

There are a number of contrasting results found in this review. Jiang & Rosenbloom's (2005) and Harris & Goode's (2004) contrasting findings on satisfaction have already been mentioned. Koufaris (2002) tests perceived ease of use of web store on online loyalty, but fails to find a significant relationship. Chiu et al (2009), however, reports a significant relationship here. Gefen (2002) finds that the relationship between service quality and online loyalty is significant, while Caruana & Ewing (2010) does not. Perceived risk was tested on online loyalty by both Hansen (2006) and Gefen (2002), but only the latter found a significant relationship.

Research model

Building on findings from earlier research, the current study proposes a comprehensive framework integrating key variables adopted from earlier frameworks. This way different variables' contribution to explaining purchase intention and consumer loyalty can be re-evaluated, and inconsistencies in findings reviewed.

Brand orientation

A brand is defined as a name, symbol, trademark and package design that uniquely identifies the products or services of a retailer (Aaker 1991). Brands with higher levels of familiarity enjoy greater levels of liking among consumers and retailers (Park and Stoel 2005). A consumer's brand knowledge is the sum of his or her encounters with the brand, be that through advertisements, friends or in a shop. Alba & Hutchinson (1987) found that exposure to a brand, along with purchase or usage, increase brand familiarity, and goes on to suggest that increasing familiarity with a brand creates a better knowledge structure in a consumer's mind, and that this in turn will lead to this person's perception of knowing a brand well. Brand knowledge is also an important internal source of information (Park and Stoel 2005).

In an online market, a consumer's knowledge and familiarity with a brand is a cognitive anchor and a point of recognition in a situation where the consumer perceives uncertainty (Javalgi, Radulovich et al. 2005). In this online market, trusted brands names are used as a substitute for product information when they have an intention of purchasing (Ward and Lee 2000). Familiarity with a brand may thus guide a consumer's attention to that brand (Park and Stoel 2005).

Brand familiarity positively influences intention to buy a product or service affiliated to that brand, because of the high level of confidence toward the brand (Laroche, Kim et al. 1996). Several studies, like Chen & He (2003), Park & Stoel (2005), Kim et al (2008) and Ling et al (2010) show a significant positive connection between brand orientation and online purchase intention.

A strong brand name does not only serve to attract new customers, it also has the added ability to make consumers feel good about their purchasing decisions (Ling, Chai et al. 2010).

Based on this, we propose that:

H1 – Brand orientation is positively associated with online consumer purchase intention

Trust

There is no consensus among authors on the definition of online trust. One popular definition is that trust is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a given action that is important to the trustor, irrespective of the ability to monitor or control the other party (Mayer, Davis et al. 1995).

In marketing literature, trust is positively related to a consumer's experience with a selling party (Koufaris and Hampton-Sosa 2002). This experience can come from personal encounters or through word of mouth, such as reviews or internet forums. Consumers' experience with and perception of a web site can influence their assumptions and opinions of the company and its trustworthiness (Tan and Thoen 2001). According to Yoon (2002), trust is a vital experienced variable essential in initiating relationships with consumers. Online trust also increases consumers' belief that online retailers will not engage in opportunistic behavior (Gefen, Karahanna et al. 2003).

Online trust is different from offline trust because of the physical distance between consumer and retailer, the absence of a sales representative and the separation between buyer and products (Yoon 2002).

Many studies, among them Chang & Chen (2008), Ganguly et al (2010), Dash & Saji (2007), Yoon (2002), Koufaris & Hampton-Sosa (2002), Kim et al (2008), Chen & Barnes (2007) and Ling et al (2010), find a significant positive relationship between trust and online purchase intention. The importance of trust was also apparent in relation to online loyalty, where Chiu et al (2012), Koufaris & Hampton-Sosa (2002), Chiu et al (2009), Ribbink et al (2004), Gefen (2002), Kim et al (2008), Luarn & Lin (2003) and Harris & Goode (2004) all found positive relationships.

Therefore, we propose the following:

H2 – Online trust is positively associated with online consumer purchase intention

H3 – Online trust is positively associated with online consumer loyalty

Perceived risk

Perceived risk has been defined as the uncertainty consumers face when they cannot foresee the consequences of their purchase decisions (Frambach 1993). As perceived risk is an individual and personal belief, the level of uncertainty in an online transaction varies from consumer to consumer (Sheth and Parvatiyar 1995). Most shopping activities involve an element of risk. The amounts of resources at stake, as well as the consumer's personal assessment of the chances of unfavorable consequences determine the total risk in a given situation (Dowling and Staelin 1994, Grewal, Gotlieb et al. 1994)

Perceived risk is a good predictor of consumers' behavior because they are often more concerned about avoiding mistakes than to maximize utility in purchasing a product or service (Mitchell 1999). Consumers often feel reluctant to disclose personal information online because they fear that this information may be misused by unauthorized persons (Ganguly, Dash et al. 2010). Jarvenpaa & Tractinsky (1999) suggest that a consumer may be more willing to buy from an online store if the consumer perceives this as a low risk transaction, even if he or she does not have a highly positive attitude towards the store.

Several studies, among them Chang & Chen (2008), Ganguly et al (2010), Dash & Saji (2007), Van der Heijden et al (2003), Park et al (2005), Chen & He (2003) and Kim et al (2008), show a significant negative relationship between perceived risk and online purchase intention. Gefen (2002) finds a significant negative relationship between perceived risk and online loyalty.

With this in mind, we propose that:

H4 – Perceived risk is negatively associated with online consumer purchase intention

Gender

Gender differences in behavior and attitudes have been thoroughly studied in the literature of business and psychology (Akhter 2003). Several analyses of consumer behavior that suggest that men and women differ in their processing of information, such as Palmer & Bejou (1995) and Holbrook (1986). As men and women adapt to alternative gender roles, individuals with stronger masculine or feminine identities make different choices as consumers accordingly (Costa 1994, Fischer and Arnold 2006). Some of the most important

differences include that women have a higher level of motivation by non-economic goals (Chaganti 1986), are more sensitive to relevant information online (Meyers-Levy and Sternthal 1991) and have lower thresholds for business expansions (Cliff 1998) than men. On the other side, studies done in the finance sector show that males rely more on themselves when making decisions (Lewellen, Lease et al. 1977) and participate more in risk taking behavior (Hinz, McCarthy et al. 1997). Powell & Ansic (1997) state that the gender specific difference which is persistently found in both general and business-related literature is a lower acceptance of risk amongst females.

Chiu et al (2005) suggest that online purchasing is an innovative way to acquire goods and services for consumers, compared to traditional brick and mortar purchases. Goldsmith et al (2002) found that the self- identified innovativeness of women was more influential than that of males. This suggests that the level of innovativeness among women can lead to more positive attitudes and online purchase intentions than their male counterparts (Chiu, Lin et al. 2005).

Brown et al (2003), Zhang et al (2007) and Akhter (2003), however, all find that males are more likely to purchase over the internet than women. Kim & Kim (2004) reveals that women are heavier purchasers of clothing, jewelry and accessories, as might be expected. This implies a difference in genders when it comes to product types, but males have higher online purchase intentions overall.

Based on this, we propose that:

H5 – Males have higher online consumer purchase intentions than females

Perceived value

Perceived value is based on an overall assessment of the costs and benefits of a product or service from a consumer's viewpoint in a purchase situation, and reflects the net gain or loss obtained from the consumption of this product or service (Zeithaml 1988). This value can be defined from perspectives of money, quality, benefit and social psychology (Kuo, Wu et al. 2009). Chang & Tseng (2011) state that consumer value is vital in building and maintaining a company's competitive advantage (Woodruff 1997) and in predicting purchase behavior (Chen and Dubinsky 2003).

Keeney (1999) notes that e-commerce is not a product in itself, but a means to purchasing products. If firms take advantage of the internet to generate income, online consumers must come to perceive a higher value offering in terms of quality and cost (Caruana and Ewing 2010). This is supported by Reichheld & Schefter (2000), who note that loyalty is not won with technology, but rather through delivering a consistently superior customer experience. However, the quality of the technology, i.e. the website, is likely to be an important part of the experience for the consumer.

Several studies have shown that perceived value is directly related to both online consumer purchase intention (Chu and Lu 2007, Chang and Tseng 2011, Wang, Yeh et al. 2012) and online consumer loyalty (Luarn and Lin 2003, Harris and Goode 2004, Yang and Peterson 2004, Gruen, Osmonbekov et al. 2006, Caruana and Ewing 2010).

Therefore, we propose the following:

H6 – Perceived value is positively associated with online consumer purchase intention

H7 – Perceived value is positively associated with online consumer loyalty

Previous internet purchase experience

Online shopping is a relatively new phenomenon for many consumers, and is considered to be riskier than shopping in a brick and mortar store (Laroche, Yang et al. 2005). Therefore, online consumers will depend heavily upon experience, which can only be gained through prior online purchases (Ling, Chai et al. 2010). A successful online purchase with an outcome valued by the consumer is likely to be a positive experience, and vice versa. Each such transaction adds to the consumer's online purchase experience, whether for good or for bad.

Elliot & Fowell (2000) state that consumer experience with internet shopping drives the growth of internet shopping. Online consumers with high online purchase intentions often have previous online purchase experiences that help them to reduce their uncertainties (Shim and Drake 1990).

The link between internet purchase experience and online purchase intention has been found to be positive and significant in previous studies (Shim, Eastlick et al. 2001, Brown, Pope et al. 2003, Park and Stoel 2005, Chen and Barnes 2007, Ling, Chai et al. 2010).

We therefore propose that:

H8 – Previous Internet purchase experience is positively associated with online consumer purchase intention

Shopping enjoyment

Chiu et al (2009) defines shopping enjoyment as the extent to which online shopping is perceived to be personally engaging and fun for the consumer. While shopping can be a very enriching and fulfilling experience for consumers in the physical world, shopping online does not always provide the same experience, because it is mostly limited by two-dimensional pictures and text (Koufaris 2002).

From a motivational perspective, consumers make an effort to use information technology due to both intrinsic and extrinsic motivation (Davis, Bagozzi et al. 1989). Intrinsic motivation is the pleasure and satisfaction a consumer gets from performing an action, while extrinsic motivation refers to behavior that is not necessarily enjoyable, but has an instrumental value, like social demands and roles (Ryan and Deci 2000). Enjoyment is an affective response, and a form of intrinsic motivation (Chiu, Chang et al. 2009).

Previous studies (Forman and Sriram 1991, Blakney and Sekely 1994) have shown that shopping enjoyment is an important factor in off-line shopping. Koufaris (2002), Hsu & Lu (2007) and Chiu et al (2009) found that shopping enjoyment is also an important factor in online shopping.

Based on this, we propose that:

H9 – Shopping enjoyment is positively associated with online consumer loyalty

Satisfaction

Satisfaction is defined as the perception of pleasurable fulfillment in the consumers' transaction experiences (Oliver 1997). Online customer satisfaction has often been used to measure the success of online businesses (McKinney and Yoon 2002).

A distinction can be made between attributive satisfaction and overall satisfaction (Bagozzi 1992). Attributive satisfaction is the consumer's satisfaction regarding individual attributes of the transaction experience, while overall satisfaction fully encompasses the consumer's perception of the whole transaction process (Hansen 2006).

Castaneda et al (2009) argue that satisfaction is the most relevant variable in the study of customer loyalty. Oliver (1999) states that customer satisfaction with a brand leads to an improvement in attitude towards it. With this in mind, Castaneda et al (2009) state that when satisfaction with a web site improves, so could the attitude towards it.

If a product or service fails to meet the expectations of a consumer, it may lead to a negative change in attitude and reduction in repeat purchase (Grewal, Iyer et al. 2003).

Previous studies have shown a significant relationship between satisfaction and online loyalty, such as Jiang & Rosenbloom (2005), Ribbink et al (2004), Hansen (2006), Kim et al (2009), Castaneda et al (2009), Tsai & Huang (2007), Yang & Peterson (2004), Luarn & Lin (2003) and Harris & Goode (2004).

With this in mind, we propose the following:

H10 – Online satisfaction is positively associated with online consumer loyalty

Social media interaction

Word of mouth can be defined as the process of conveying information from person to person (Richins and Root-Shaffer 1988), and plays a major role in consumer behavior. When performing an alternative evaluation of products, as mentioned in the framework presented by Darley et al (2010), many consumers seek information provided by other consumers. A consumer that reports a positive or negative experience with a product is likely to influence other consumers' purchase intentions. With the internet, word of mouth becomes even more powerful, because of its ability to reach a significant amount of people in seconds

(Hennig-Thurau, Gwinner et al. 2004). Social media channels such as Facebook, Twitter and TripAdvisor helps people share their experiences with millions of other people. For instance, Jansen et al (2009) found that 19 % of microblog postings on Twitter contained mentions of a brand, and 20 % of these contained an expression of brand sentiments.

Social media can also be a useful tool for companies. For instance, the Victoria's Secret Facebook page has more than 22 million followers who can see their posts. Companies benefit from social media because it wins the trust of the consumers by connecting with them at a deeper level (Neti 2011).

Goh et al (2012)'s examination of user and marketer-generated content on consumer's apparel purchase expenditures found that engagement in social media brand communities leads to a positive increase in these expenditures.

Based on this, we propose the following:

H11 – Social media interaction is positively associated with online consumer purchase intentions

H12 – Social media interaction is positively associated with online consumer loyalty

Figure 6
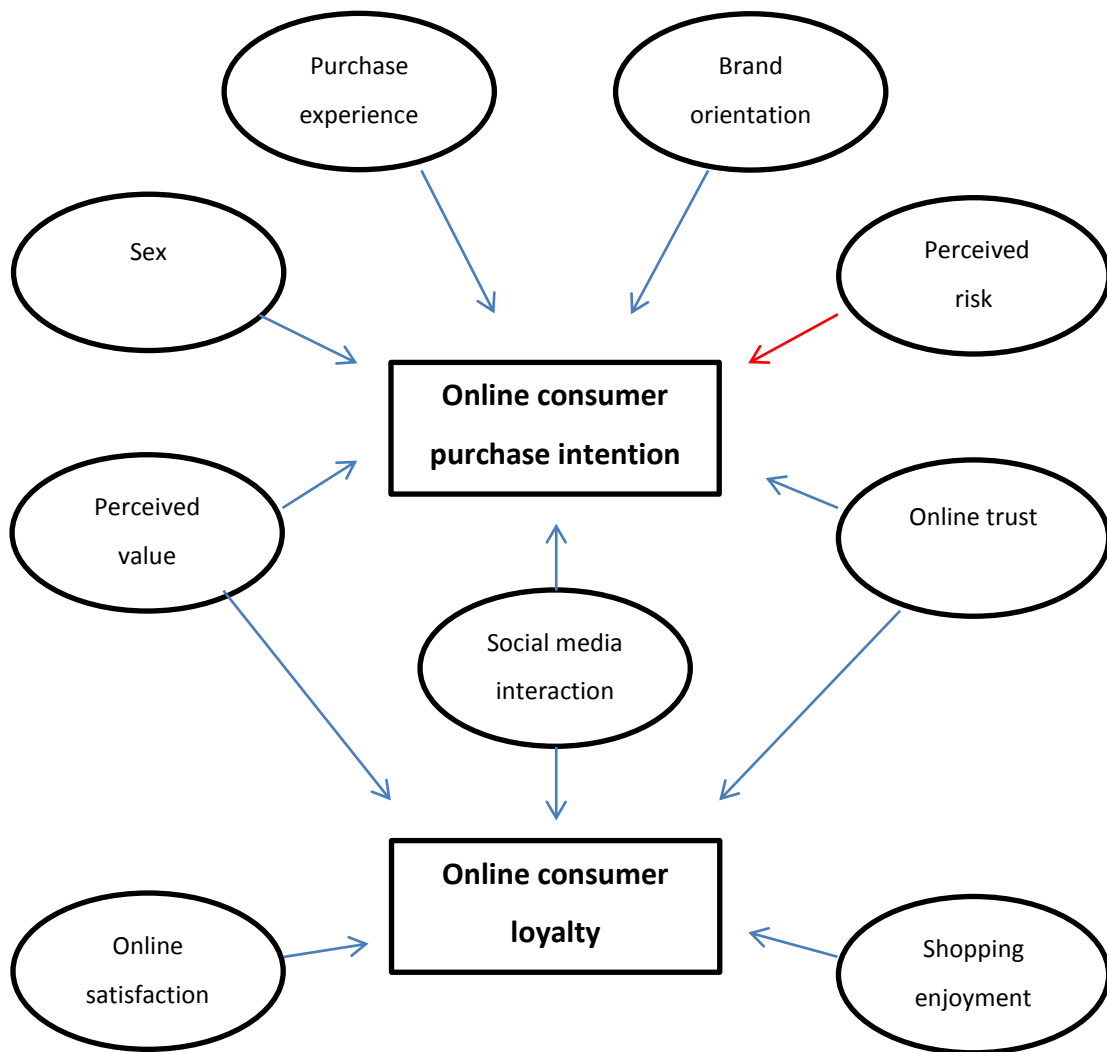
Research model

Research design and methodology

We have proposed a research model in the previous chapter. In order to further examine this model, it is vital to clarify the research design and methodology which is used in this study. The main purpose of this chapter is to present a detailed outline of the chosen methodology, as well as to justify selected research methods.

Research design

The research design is a form of master plan that specifies methods and procedures for collecting and analyzing the required information, and provides a framework for the research (Zikmund, Carr et al. 2012).

Business research is undertaken to reduce uncertainty in a given situation, and focus decision making. Descriptive research is used to describe the characteristics of objects, people, groups or environments, and attempts to give a clearer picture of a given situation by asking questions about who, what, when, where and how. Descriptive studies are conducted after the researcher has gained a grasp of the situation being studied. This means that descriptive studies must start with prior knowledge about the phenomenon, and usually rests on one or more specified hypotheses (Zikmund, Carr et al. 2012).

Descriptive research is divided into two main categories. These are cross-sectional studies and longitudinal studies. A cross-sectional study is a study where various segments of a population are sampled and data is collected at a single moment in time. A longitudinal study is a survey of respondents at different points in time (Zikmund, Carr et al. 2012)

This study is a cross-sectional study following descriptive research guidelines. There were a number of previous studies done on the subject of online consumer behavior. These studies were used as guidelines and to identify the dependent and independent variables used in the current study.

Study context

This paper studies online consumer behavior among Norwegian business students. Numbers from the Norwegian Bureau of Statistics (SSB) shows that Norway is a highly developed country where more than 93 % of households have an Internet connection. In households with children, this number is close to 100 %. 76 % have made an online purchase in the last

12 months. An online shopping trend report conducted by The Nielsen Company (2010) showed that 89 % of Norwegians planned an online purchase within the next 6 months, the highest number in Europe.

Relatively few studies on online consumer behavior have been conducted in Norway, especially when one takes into account the high level of online purchases in the country.

Data sources

In this study, the analysis is based on primary data collected specifically for this study.

Sampling

Sampling is defined in terms of the population that is being studied. A sample is a part of a larger population. A population (universe) is any complete group, for example, college students. The process of sampling involves using a part of a population to make conclusions about the population as a whole (Zikmund, Carr et al. 2012)

This study has targeted business students in Norway. According to the Norwegian Bureau of Statistics (SSB), Norway has around 250.000 registered college/university students. Out of these, almost one fifth are business students, as of 2011.

Research sample and size

The survey had 200 respondents. Out these, 4 were incomplete, leaving us with n=196 completed questionnaires. The incomplete responses were deleted before the analysis. Tabachnick and Fidell (2007) suggest the following formula for calculating sample size requirements: N > 50 + 8 m (where m represents the number of independent variables). In this research, we have 10 independent variables, and a recommended sample size of above 130. With n=195, our sample should be sufficient for the purpose of our analysis.

Data collection procedure

An online survey was carried out among business students in Norway, using SurveyXact software. A structured questionnaire using closed questions, excluding year of birth and current school, which were open ended, was used. See appendix A for a full overview of the questions that were asked. The survey was presented in Norwegian. The translation was checked by two independent people, to ensure that the original meaning was captured in the best way possible. The survey link was distributed through Facebook and on the online

forum diskusjon.no. This enabled me to collect data from business students all across Norway, encompassing students from 13 business schools.

Measurement of variables

Dependent variables

A dependent variable is an outcome of a process or a variable that is predicted and/or explained by other variables (Zikmund, Carr et al. 2012).

This paper has two dependent variables, namely online consumer purchase intention and online consumer loyalty.

Online consumer purchase intention

Online consumer purchase intention is the consumer's intent to buy a product or service from an online store. The concept was measured by a five-item five point Likert scale that ranges from strongly disagree to strongly agree, adapted from Chiu et al (2005). The wording was slightly altered to fit a more general context.

Online consumer loyalty

Online consumer loyalty is the consumer's intent to return to a specific web site. This was measured by a four-item seven point Likert scale adapted from Gefen (2002), that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements. The wording was slightly altered to fit a more general context.

Independent variables

An independent variable; also known as an explanatory or predicting variable, is a variable that is expected to influence the dependent variable in some way (Zikmund, Carr et al. 2012).

9 independent variables were derived from previous research papers. Each will be explained in more detail below.

Sex

A person's sex is whether the respondent is a man or a woman. The concept is captured by a dichotomous question of being a male or a female.

Purchase experience

Previous purchase experience refers to whether a person has shopped online previously, and, if yes, how many purchases that was made during the last 12 months. This concept was captured by using a dichotomous question of yes or no, and a 7-point ordinal scale from none (0) to 11 or more (7), adapted from Shim et al (2001).

Brand orientation

Brand orientation refers to how brand conscious consumers are, and was measured by a three-item five point Likert scale that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements, adapted from Ling et al (2010). The wording was slightly altered to fit the context.

Online Trust

Online trust refers to the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a given action that is important to the trustor, irrespective of the ability to monitor or control the other party (Mayer, Davis et al. 1995). Online trust was measured by a five-item seven point Likert scale taken from Ribbink et al (2004), that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements.

Perceived risk

Perceived risk is the uncertainty consumers face when they cannot foresee the consequences of their purchase decisions (Frambach 1993). Perceived risk was measured by a six-item seven-point Likert scale, adapted from Chen & He (2003), that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements.

Perceived value

Perceived value is based on an overall assessment of the costs and benefits of a product or service from a consumer's viewpoint in a purchase situation, and reflects the net gain or loss obtained from the consumption of this product or service (Zeithaml 1988). Perceived value was measured by a three item seven-point Likert scale, adapted from Luarn & Lin (2003) that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements. The wording was slightly altered to fit the context.

Satisfaction

Satisfaction is defined as the perception of pleasurable fulfillment in the consumers' transaction experiences (Oliver 1997). Satisfaction was measured by a four item seven-point Likert scale, adapted from Tsai & Huang (2007), that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements. The wording was slightly altered to fit the context.

Shopping enjoyment

Shopping enjoyment is the extent to which online shopping is perceived to be personally engaging and fun for the consumer (Chiu, Chang et al. 2009). Shopping enjoyment was measured by a three-item seven point Likert scale, adapted from Chiu et al (2009), that ranges from strongly disagree to strongly agree as self-reported attitudes towards a set of statements. The wording was slightly altered to fit the context.

Social media interaction

Social media interaction refers to a consumer's interaction with online retailers via social media such as Facebook or Twitter. The concept was captured by a four-item five point Likert scale that ranges from strongly disagree to strongly agree self-reported attitudes towards a set of statements, adapted from Smock et al (2011). The wording was slightly altered to fit the context.

Factor analysis

Factor analysis is a prototypical multivariate, interdependence technique that is used to statistically identify a reduced number of factors from a larger number of measured variables. The general idea is to mathematically produce variates that can explain the greatest total variance among the variables that are being analyzed (Zikmund, Carr et al. 2012). In this paper, we use factor analysis to ensure that the variables load onto the correct factors. A normality test was performed to ensure not-normal distribution. Sig. (significance) values higher than 0.05 indicate normality (Pallant 2010). The Kayser-Meyer-Olken (KMO) measure was used to examine and measure sample adequacy and fitness for conducting factor analysis. KMO test values from 0.5 to 0.7 are considered moderate, values between 0.7 and 0.8 are considered good, values between 0.8 and 0.9 are considered excellent and values above 0.9 are considered superb for factor analysis. Values below 0.5 are considered

less appropriate for factor analysis (Field 2009). A Bartlett's test of sphericity, which is a statistical test used to evaluate whether each sequential eigenvalue is significantly different from the remaining eigenvalues (Jackson 1993).

The following table shows the results of the normality test.

Table 6

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Online consumer purchase intention	,256	195	,000	,849	195	,000
Online consumer purchase intention	,280	195	,000	,770	195	,000
Online consumer purchase intention	,233	195	,000	,868	195	,000
Online consumer purchase intention	,262	195	,000	,792	195	,000
Online consumer loyalty	,294	195	,000	,781	195	,000
Online consumer loyalty	,265	195	,000	,826	195	,000
Online consumer loyalty	,172	195	,000	,899	195	,000
Online consumer loyalty	,229	195	,000	,827	195	,000

a. Lilliefors Significance Correction

As indicated in the table, the variables were all 0.000, which indicates that the assumption of normality is violated. Our research data is thus found to be significantly not-normally distributed.

The next table shows the result of the The Kayser-Meyer-Olken (KMO) and Bartlett's test.

Table 7

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,865
Bartlett's Test of Sphericity	Approx. Chi-Square	4126,801
	df	595
	Sig.	,000

With a KMO value of 0.852, our data falls into the excellent for factor analysis range. The Bartlett's test is also significant at the highest level, indicating suitability for factor analysis.

We used the Varimax with Kaiser Normalization method to analyze our data. The results are listed in the following table.

Table 8

Rotated Factor Matrix^a

	Factor								
	1	2	3	4	5	6	7	8	9
Online consumer loyalty	,723								
Online consumer loyalty	,834								
Online consumer loyalty	,650								
Online consumer loyalty	,773								
Online consumer purchase intention		,633							
Online consumer purchase intention		,605							
Online consumer purchase intention		,612							
Online consumer purchase intention		,767							
Online satisfaction			,642						
Online satisfaction			,710						
Online satisfaction			,728						
Online satisfaction			,631						
Perceived risk				,667					
Perceived risk				,638					
Perceived risk				,644					
Perceived risk				,602					
Perceived risk				,438					
Online shopping enjoyment					,804				
Online shopping enjoyment					,718				
Online shopping enjoyment					,730				
Online trust						,646			
Online trust						,648			
Online trust						,477			
Online trust						,497			
Online trust						,489			
Social media interaction IFF							,843		
Social media interaction IFF							,844		
Social media interaction IPP								,901	
Social media interaction IPP								,894	
Brand orientation									,658
Brand orientation									,912
Brand orientation									,525

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Social media interaction was found to load on two different factors, and was therefore split into "social media interaction with friends and family" and "social media interaction with producers or providers". Perceived value was found to load on the same factor as online satisfaction. We then removed perceived value from the analysis, due to weaker statistical values than online satisfaction.

Items loading on factor 1, online consumer loyalty, were; "I have previously visited an online retailer I would recommend to others", "I would encourage others to use this online retailer", "I would consider this retailer as my first choice when buying a product or service" and "I am inclined to do more business with this online retailer".

Items loading on factor 2, online consumer purchase intention, were; "I intend to use the internet to buy products or services", "I plan to use the internet to purchase products or services within the next few months", "Overall, I would use the internet to buy products or services I need" and "Buying products or services via the internet is something I would do".

Items loading on factor 3, online satisfaction, were; "In general, the products/services of online stores meet my expectations", "Overall, online stores are good to do business with", "My choice to purchase from an online store was a wise one" and "In general, I am satisfied with the services or products that online stores provide".

Items loading on factor 4, online shopping enjoyment, were; "I have fun when interacting with web sites", "Using web sites to purchase products provides me with a lot of enjoyment" and "I think that purchasing products from web sites is interesting".

Items loading on factor 5, perceived risk, were; "My expected monetary loss resulting from purchasing products from an online retailer is high", "My expected failure of product performance if I buy products from an online retailer is high", "I will feel uneasy psychologically if I buy products from an online retailer", "I do not think it is safe to buy products from the online retailer" and "I feel uncertainty as to whether the online retailer is time efficient in terms of dealing with the order and delivery".

Items loading on factor 6, online trust, were; "It is not a problem to pay in advance for purchased products over the internet", "I am willing to give my credit card number to most

online companies", "It is not a problem to pay in advance for purchased products over the internet", "Online companies are professionals in their branch" and "Online companies intend to fulfill their promises".

Items loading on factor 7, social media interaction with friends and family, were; "I use social media to communicate with distanced friends" and "I use social media to keep in touch with friends or family".

Items loading on factor 8, brand orientation, were; "If I buy products/services from a web—retailer, I would prefer to buy a well—known brand name", "It is important for me to buy products/services from a web-retailer with well-known brand names" and "Once I find a brand I like through web-shopping, I stick with it".

Items loading on factor 9, social media interaction with producers or providers, were; "I use social media to communicate with producers of products I buy" and "I use social media to communicate with providers of services I buy".

We conducted a reliability test to determine the internal consistency of the constructs' variables. The following tables list the result from the test.

Table 9

Online Trust Reliability Statistics

Cronbach's Alpha	N of Items
,773	5

Table 10

Perceived Risk Reliability Statistics

Cronbach's Alpha	N of Items
,756	5

Table 21

Online Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
,898	4

Table 32

Online Shopping Enjoyment

Reliability Statistics

Cronbach's Alpha	N of Items
,890	3

Table 43

Brand Orientation Reliability Statistics

Cronbach's Alpha	N of Items
,736	3

Table 54

Online Consumer Purchase Intention Reliability Statistics

Cronbach's Alpha	N of Items
,832	4

Table 65

Online Consumer Loyalty Reliability Statistics

Cronbach's Alpha	N of Items
,905	4

Table 76

Social Media Interaction with

Friends and Family

Reliability Statistics

Cronbach's Alpha	N of Items
,898	2

Table 87

Social Media Interaction with

Producers and Providers

Reliability Statistics

Cronbach's Alpha	N of Items
,916	2

Cronbach's Alpha has a value between 0 and 1. The higher the value of Cronbach's Alpha, the more reliable the study. The reliability tests for this paper are all above 0.7, and show good values overall for social science research.

Statistical methods

We utilized SPSS 19 software to perform a logistic regression analysis to analyze the relation between and influence of the different variables on online consumer purchase intention and online consumer loyalty. Two different regression models had to be run due to the fact that this study uses two dependent variables.

Below we list the tables that show the result of our regression analysis with the dependent variables online consumer purchase intention and online consumer loyalty. These tables include descriptive statistics, correlations, ANOVA, R-square, coefficients and collinearity diagnostics. The tables for online consumer purchase intention will be listed first, and online consumer loyalty second.

Descriptive statistics

The sample consisted of 196 business students in Norway, from 13 different business schools. Out of these, 101 were males and 95 were females, which is a fairly equal ratio. The

age range was from 19 to 57 years, and the average age was 25. As expected, most of the respondents had some experience purchasing online, with 191 answering that they had previously bought a product and/or service. The average amount of purchases made online during the last 12 months was between 5-6 products. Only 14 respondents answered strongly disagree or disagree to whether or not they would be making an online purchase in the next few months. This indicates that our sample consists mostly of frequent and experienced users of the internet.

The descriptive statistics tables show the mean and standard deviation values of the different variables and the total number of responses.

Correlations

Correlation analysis is used to describe the strength and direction of the linear relationship between two variables. The value ranges from -1.0, which is a perfect negative correlation, to 1.0, which is a perfect positive correlation. A value of 0 indicates no correlation at all (Pallant 2010). According to Cohen (1988), correlation values between 0.1 and 0.3are considered small correlations; values between 0.3 and 0.49 are considered medium and values from 0.5 to 1.0 are considered large.

Logistical regressions

Multiple regression is a family of techniques that can be used to explore relationships between a continuous dependent variable and any number of independent variables (Pallant 2010). Before we run the regression, we check for multicollinearity, which refers to the relationships among the independent variables. Multicollinearity exists when the independent variables have a correlation rating of r=0.9 or above, and represents a problem when trying to draw conclusions about the relative contribution of each predictor variable . Two common measurements for checking for multicollinearity are the variance inflation factor (VIF) and tolerance (Hair and Black 2006). VIF values of less than 10 are considered favorable. The tolerance values should be higher than 0.1 to be considered good (Field 2009). Our data indicates only VIF values below 10 and tolerance values greater than 0.5, and thus shows no signs of multicollinearity.

To explain the amount of variance shared between the variables, we can calculate the coefficient of determination. This is done by squaring the r-values for the variables and converting it to percentages (Pallant 2010).

We go on to evaluate the independent variables, and examine which of these variables contributed to the prediction of the dependent variable. Variables in the coefficients tables with lower Sig. values (significance) than 0.05 are making significant unique contributions to the equation. Sig. values greater than 0.05 indicate that they are not making a significant unique contribution (Pallant 2010).

Results

Online Consumer Purchase Intention - Descriptive Statistics

	Mean	Std. Deviation	N
Online Consumer Purchase Intention	3,9932	,78330	196
Sex	1,48	,501	196
Amount of online purchases made	4,38	1,740	196
Brand Orientation	3,6701	,77716	196
PerceivedRisk	2,6786	,95184	196
OnlineTrust	4,8908	1,08968	196
Social Media Interaction Friends & Family	4,4490	,77787	196
Social Media Interaction Producers & Providers	2,3776	1,11530	196

Online Consumer Purchase Intention - Correlations

		Online Consumer Purchase Intention	Gender	Amount of online purchases made	Brand Orientation	Perceived Risk	Online Trust	Social Media IFF	Social Media IPP
Pearson Correlation	Online Consumer Purchase Intention	1,000	-,093	,343	,144	-,305	,431	,231	,143
	Sex	-,093	1,000	,083	-,031	,201	-,087	,156	-,035
	Amount of online purchases made	,343	,083	1,000	-,093	-,151	,130	,024	,163
	Brand Orientation	,144	-,031	-,093	1,000	-,100	,189	,231	,085
	Perceived Risk	-,305	,201	-,151	-,100	1,000	-,415	,019	,092
	Online Trust	,431	-,087	,130	,189	-,415	1,000	,256	,054
	Social Media IFF	,231	,156	,024	,231	,019	,256	1,000	,139
	Social Media IPP	,143	-,035	,163	,085	,092	,054	,139	1,000
Sig. (1-tailed)	Online Consumer Purchase	.	,098	,000	,022	,000	,000	,001	,023

		Intention	Sex	Amount of online purchases made	Brand Orientation	Perceived Risk	Online Trust	Social Media IFF	Social Media IPP
	Sex	,098	.	,123	,335	,002	,114	,015	,311
	Amount of online purchases made	,000	,123	.	,097	,017	,035	,370	,011
	Brand Orientation	,022	,335	,097	.	,081	,004	,001	,117
	Perceived Risk	,000	,002	,017	,081	.	,000	,394	,101
	Online Trust	,000	,114	,035	,004	,000	.	,000	,225
	Social Media IFF	,001	,015	,370	,001	,394	,000	.	,026
	Social Media IPP	,023	,311	,011	,117	,101	,225	,026	.
N	Online Consumer Purchase Intention	196	196	196	196	196	196	196	196
	Sex	196	196	196	196	196	196	196	196
	Amount of online purchases made	196	196	196	196	196	196	196	196
	Brand Orientation	196	196	196	196	196	196	196	196
	Perceived Risk	196	196	196	196	196	196	196	196
	Online Trust	196	196	196	196	196	196	196	196
	Social Media IFF	196	196	196	196	196	196	196	196
	Social Media IPP	196	196	196	196	196	196	196	196

Table 20

Online Consumer Purchase Intention - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,564[a]	,318	,292	,65889	,318	12,513	7	188	,000

a. Predictors: (Constant), Social Media Producers & Providers, Gender, Brand Orientation, Online Trust, Amount of online purchases made, Social Media Interaction Friends & Family, Perceived Risk

Table 21

Online Consumer Purchase Intention - ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,026	7	5,432	12,513	,000[a]
	Residual	81,618	188	,434		
	Total	119,644	195			

a. Predictors: (Constant), Social Media Producers & Providers, Gender, Brand Orientation, Online Trust, Amount of online purchases made, Social Media Interaction Friends & Family, Perceived Risk

b. Dependent Variable: Online Consumer Purchase Intention

Table 22

Online Consumer Purchase Intention - Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1,945	,439		4,431	,000					
	Sex	-,131	,099	-,084	-1,332	,184	-,093	-,097	-,080	,911	1,097
	Amount of online purchases made	,128	,028	,285	4,511	,000	,343	,312	,272	,908	1,101
	Brand Orientation	,063	,064	,063	,994	,321	,144	,072	,060	,904	1,106
	Perceived Risk	-,108	,057	-,131	-1,899	,059	-,305	-,137	-,114	,757	1,321
	Online Trust	,201	,050	,280	4,001	,000	,431	,280	,241	,741	1,349
	Social Media IFF	,145	,066	,144	2,199	,029	,231	,158	,132	,844	1,185
	Social Media IPP	,045	,044	,065	1,032	,303	,143	,075	,062	,924	1,082

a. Dependent Variable: Online Consumer Purchase Intention

Online consumer purchase intention

For online consumer purchase intention, we have the independent variables gender, brand orientation, amount of online purchases made, perceived risk, online trust, social media interaction with friends & family and social media interaction with producers & providers. We can see that gender has a non-significant, negative correlation with online consumer purchase intention. Brand orientation, social media interaction with friends & family and social media interaction with producers & providers have a small, positive correlation. The amount of online purchases and online trust has a medium, positive correlation, while perceived risk has a medium, negative correlation.

The R-square value of the online consumer purchase intention regression model is 0.318, meaning that 31.8 % of the variance in online consumer purchase intention is explained by our model.

Our research finds that the amount of online purchases made and online trust are positively associated with online consumer purchase intention, on a highly significant (<0.0001) level. Social media interaction with friends & family is also considered to be significantly (<0.05) and positively associated with online consumer purchase intention.

Table 23

Online Consumer Loyalty - Descriptive Statistics

	Mean	Std. Deviation	N
Online Consumer Loyalty	5,7117	1,09389	196
Social Media Interaction Friends & Family	4,4490	,77787	196
Social Media Interaction Producers & Providers	2,3776	1,11530	196
Online Trust	4,8908	1,08968	196
Online Satisfaction	5,7347	,90392	196
Shopping Enjoyment	4,9634	1,24719	196

Table 24

Online Consumer Loyalty - Correlations

		Online Consumer Loyalty	Social Media IFF	Social Media IPP	Online Trust	Online Satisfaction	Shopping Enjoyment
Pearson Correlation	Online Consumer	1,000	,304	,186	,391	,532	,506

		Online Consumer Loyalty	Social Media IFF	Social Media IPP	Online Trust	Online Satisfaction	Shopping Enjoyment
	Loyalty Social Media IFF	,304	1,000	,139	,256	,331	,249
	Social Media IPP	,186	,139	1,000	,054	-,022	,239
	Online Trust	,391	,256	,054	1,000	,565	,427
	Online Satisfaction	,532	,331	-,022	,565	1,000	,493
	Shopping Enjoyment	,506	,249	,239	,427	,493	1,000
Sig. (1-tailed)	Online Consumer Loyalty	.	,000	,004	,000	,000	,000
	Social Media IFF	,000	.	,026	,000	,000	,000
	Social Media IPP	,004	,026	.	,225	,379	,000
	Online Trust	,000	,000	,225	.	,000	,000
	Online Satisfaction	,000	,000	,379	,000	.	,000
	Shopping Enjoyment	,000	,000	,000	,000	,000	.
N	Online Consumer Loyalty	196	196	196	196	196	196
	Social Media IFF	196	196	196	196	196	196
	Social Media IPP	196	196	196	196	196	196
	Online Trust	196	196	196	196	196	196
	Online Satisfaction	196	196	196	196	196	196
	Shopping Enjoyment	196	196	196	196	196	196

Table 25

Online Consumer Loyalty - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,622[a]	,387	,371	,86762	,387	23,995	5	190	,000

a. Predictors: (Constant), Shopping Enjoyment, Social Media Interaction with Producers & Providers, Social Media Interaction with Friends & Family, Online Trust, Online Satisfaction

Table 26

Online Consumer Loyalty - ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90,314	5	18,063	23,995	,000[a]
	Residual	143,024	190	,753		
	Total	233,338	195			

a. Predictors: (Constant), Shopping Enjoyment, Social Media Interaction with Producers & Providers, Social Media Interaction with Friends & Family, Online Trust, Online Satisfaction

b. Dependent Variable: Online Consumer Loyalty

Table 27

Online Consumer Loyalty - Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1,058	,478		2,211	,028					
	Social Media IFF	,133	,086	,095	1,549	,123	,304	,112	,088	,862	1,160
	Social Media IPP	,113	,059	,115	1,926	,056	,186	,138	,109	,901	1,110
	Online Trust	,055	,071	,054	,772	,441	,391	,056	,044	,648	1,542
	Online Satisfaction	,416	,092	,343	4,530	,000	,532	,312	,257	,561	1,781
	Shopping Enjoyment	,230	,061	,262	3,774	,000	,506	,264	,214	,668	1,498

a. Dependent Variable: OnlineConsumerLoyalty

Online consumer loyalty

For online consumer loyalty, we have the independent variables online satisfaction, online shopping enjoyment, online trust, social media interaction with friends & family and social media interaction with producers & providers. There is a weak, positive correlation between

online consumer loyalty and social media interaction with producers & providers. Social media interaction with friends & family and online trust both have medium, positive correlations with online loyalty, while online satisfaction and online shopping enjoyment have large correlations.

The R-square value of the online consumer loyalty regression model is 0,387, meaning that 38.7% of the variance is explained by our model.

Online satisfaction and shopping enjoyment are found to be positively associated with online consumer loyalty, on a highly significant (<0.0001) level.

Discussion

With the help of our regression results from the previous chapter, we will now take a look at the relationships hypothesized in our research model chapter.

H1 – Brand orientation is positively associated with online consumer purchase intention

The results of the data analysis failed to show a significant, positive relationship between brand orientation and online consumer purchase intention. Thus, H1 is rejected. This contradicts the studies of Chen & He (2003), Park & Stoel (2005), Kim et al (2008) and Ling et al (2010) from different contexts, among these the US and Malaysia. Possible explanations for this could include Norwegians' familiarity with online shopping, as shown both in the results from this study as well as reports such as Global Trends in Online Shopping by Nielsen Global (2010). By being so familiar and comfortable with online shopping, Norwegian business students, or maybe Norwegians in general, do not need the additional confidence that a well-known brand name provides to purchase online, and thus does not influence online purchase intention in the same way as in other countries.

H2 – Online trust is positively associated with online consumer purchase intention

Our data shows a significant, positive relationship between online trust and online consumer purchase intention. Thus, H2 is strongly supported. This suggests that Norwegian business students , who show a high degree of online trust, are likely to do business online, and supports previous the previous studies by Chang & Chen (2008), Ganguly et al (2010), Dash & Saji (2007), Yoon (2002), Koufaris & Hampton-Sosa (2002), Kim et al (2008), Chen & Barnes (2007) and Ling et al (2010).

H3 – Online trust positively associated with online consumer loyalty

Surprisingly, online trust was not found to have a significant relationship with online consumer loyalty, and thus contradicts the previous studies by Chiu et al (2012), Koufaris & Hampton-Sosa (2002), Chiu et al (2009), Ribbink et al (2004), Gefen (2002), Kim et al (2008), Luarn & Lin (2003) and Harris & Goode (2004). One possible explanation for this could be that once initial trust has been established among Norwegian consumers, it is removed from the equation, because the consumers figure that if everything went according to plan the last time, it will do so again.

H4 – Perceived risk is negatively associated with online consumer purchase intention

We failed to find a significant, negative association between perceived risk and online consumer purchase intention. H4 is rejected. This contradicts the studies by Chang & Chen (2008), Ganguly et al (2010), Dash & Saji (2007), Van der Heijden et al (2003), Park et al (2005), Chen & He (2003) and Kim et al (2008), which all found significant, negative impacts. Our results suggest that Norwegian business students do not view online purchasing as much of a risk. This could be due to positive, previous experiences or confidence in Norwegian consumer laws, which are very strict for producers and favorable for consumers.

H5 – Males have higher online consumer purchase intentions than females

Unlike Brown et al (2003), Zhang et al (2007) and Akhter (2003), our results do not give us grounds to confirm our hypothesis. We failed to find a significant, positive relationship between gender and online consumer purchase intention. Thus, H5 is rejected. This might be due to the high degree of gender equality in Norway. Our results indicate that both males and females are frequent users of the option to purchase online, regardless of their gender.

H6 – Perceived value is positively associated with online consumer purchase intention

H7 – Perceived value is positively associated with online consumer loyalty

During our factor analysis, we found that perceived value loaded onto the same factor as online satisfaction, and these hypotheses were therefore both discarded.

H8 – Previous Internet purchase experience positively associated with online consumer purchase intention

Perhaps the most intuitive of our hypotheses, previous internet purchase experience was found to have a strongly significant, positive impact on online consumer purchase intention. H8 is therefore supported, like in several previous studies (Shim, Eastlick et al. 2001, Brown, Pope et al. 2003, Park and Stoel 2005, Chen and Barnes 2007, Ling, Chai et al. 2010). This suggests that the members of our sample who have bought online before are very likely to do so again.

H9 – Shopping enjoyment is positively related to positively associated with online consumer loyalty

Our results show that shopping enjoyment has a strongly significant and positive impact on online consumer loyalty. Thus, H9 is supported. This supports the previous studies by Koufaris (2002), Hsu & Lu (2007) and Chiu et al (2009), and suggests that Norwegian business students who enjoy the online shopping experience are more likely to return online to purchase.

H10 – Online satisfaction is positively associated with online consumer loyalty

A strongly significant and positive association has been found between online satisfaction and online consumer loyalty. H10 is supported. This is in line with previous studies by Jiang & Rosenbloom (2005), Ribbink et al (2004), Hansen (2006), Kim et al (2009), Castaneda et al (2009), Tsai & Huang (2007), Yang & Peterson (2004), Luarn & Lin (2003) and Harris & Goode (2004), and suggests that consumers who were satisfied with their online purchase are more likely to return online to purchase again.

H11 – Social media interaction is positively associated with online consumer purchase intentions

H12 – Social media interaction is positively associated with online consumer loyalty

As mentioned in the previous chapter, social media interaction was found to load on two different factors, and was therefore split into "social media interaction with friends and family" and "social media interaction with producers or providers". Only social media interaction with friends & family and online consumer purchase intention were found to be significantly associated with each other. Our results suggest that most people use social media to communicate with friends and family rather than with producers and providers, but also that the consumers that frequently use social media to communicate with friends and family are more likely to purchase online. This might be due to the level of comfort that Norwegian people have with the internet and its related applications.

Summary

We hypothesized 12 relationships in our initial research model. 4 out of these were supported, in addition to H11, which was split and partially supported. The following table shows the status of the hypotheses.

Table 28

Hypothesis	Status
H1	REJECTED
H2	SUPPORTED
H3	REJECTED
H4	REJECTED
H5	REJECTED
H6	DISCARDED
H7	DISCARDED
H8	SUPPORTED
H9	SUPPORTED
H10	SUPPORTED
H11	SPLIT, PARTIALLY SUPPORTED
H12	SPLIT, REJECTED

Overview of relationships

Figure 7
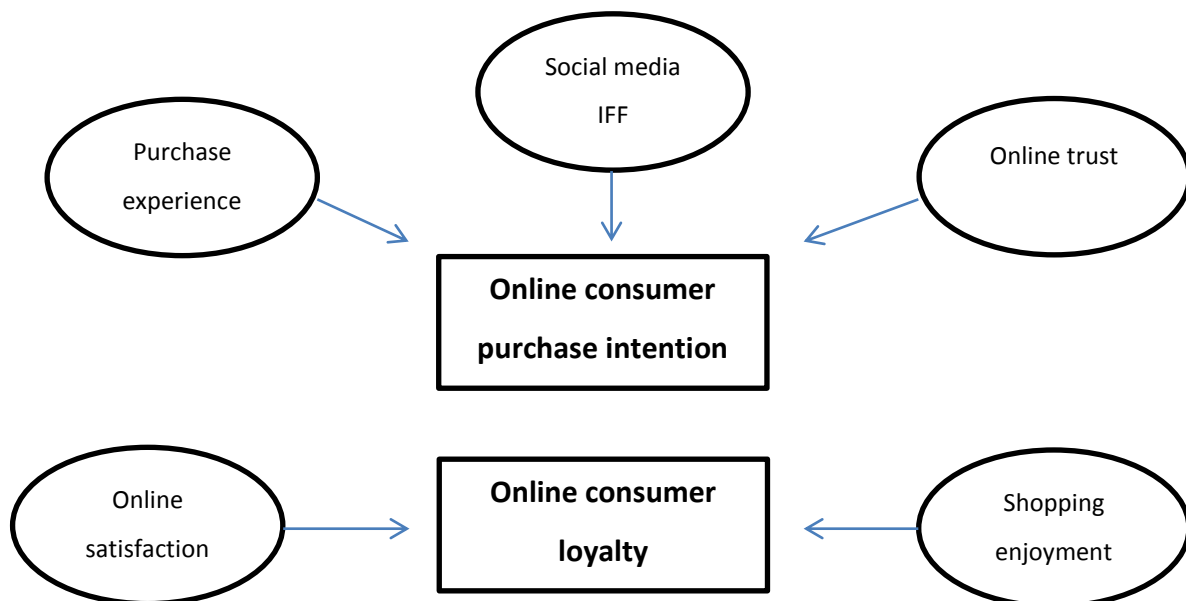
Research model with significant impacts

The figure above shows the research model with the independent variables that were found to have a statistically significant impact on the dependent variables online consumer purchase intention and online consumer loyalty. Previous purchase experience, online trust and social media interaction with friends and family were all found to have positive impacts on online consumer purchase intention. Online satisfaction and shopping enjoyment were both found to have positive impacts on online consumer loyalty.

Many of our hypotheses were rejected. During our factor analysis, perceived value, which was hypothesized to have positive impacts on both online consumer purchase intention and online consumer loyalty, was found to load on the same factor as online satisfaction. We decided to keep online satisfaction, and therefore removed perceived value from the analysis. Social media interaction was found to load on two different factors, and was split into social media interaction with friends & family and social media interaction with producers & providers. We could not establish a significant relationship between brand orientation, perceived risk or sex and online consumer purchase intention. We also failed to find a significant relationship between online trust and social media interaction on online consumer loyalty.

Overall, we have shown that many earlier observations in different contexts may not hold in the Norwegian setting.

Conclusions

The goal of this research was to identify the factors that contribute to running a successful online store, in terms of attracting and keeping customers online. Similar studies have been conducted around the world, most notably in the U.S. and Taiwan, but there was very little data to be found about online consumer behavior in the Norwegian context.

This paper reviewed existing literature in the field of online consumer behavior, reviewing 26 articles about online consumer purchase intention and 21 articles concerning online consumer loyalty. Important models were identified, and hypotheses were formulated using the existing literature as a backdrop. The hypotheses were tested on data collected from 196 business students in Norway.

We identified three independent variables that had a significant impact on online consumer purchase intention. These are online purchase experience, online trust and social media interaction with friends & family. We have also identified two independent variables with a significant impact on online loyalty. These were online satisfaction and shopping enjoyment. Surprisingly, we were unable to find significant associations in many of our hypotheses, which contradict many previous studies. This suggests that the online consumer behavior of Norwegian business students may be different from other consumers, like in the U.S. or Taiwan, where most of the previous studies in our literature review were conducted.

Contributions

This paper adds to the scarce amount of research done on online consumer behavior in the Norwegian context, thus extending our understanding of dynamics in a new national setting, which represents a different cultural and institutional setting than where earlier studies have been conducted.

Such an extension allows us to show that while some effects hold across different contexts, some differ, as was the case with our hypothesized impacts of brand orientation, perceived risk and sex on online consumer purchase intention, none of which were found to have the significant impacts reported elsewhere. The hypothesized impact of online trust on online consumer loyalty was also not found significant. Perceived value was found to load on the same factor as online satisfaction, and was removed from the analysis.

The current study also added the social media interaction variable, which was split into social media interaction with friends & family and social media interaction with producers & providers. These variables contribute to our understanding of online consumer purchase intention and online consumer loyalty at a private level, as well as at a business level.

Limitations

Our research has several limitations. This study was conducted with some restrictions, with less than 200 respondents who currently study business. This is a narrow sample of the Norwegian context, and more respondents from all age groups and professions should be part of future research, to provide better insight into online consumer behavior in Norway. We also considered a limited amount of variables, due to the time constraint. The questionnaire was published from the author's personal Facebook account, along with some internet forums, so there may be a chance of biased responses.

Overall, our findings indicate that many of the proven relationships from other studies do not hold in the Norwegian context, and that online retailers need to gather more knowledge about Norwegian consumers to be able to predict behavior more accurately.

Implications

Future research

This study has tested a number of hypotheses on online consumer behavior in the Norwegian context. While the propositions of some of the existing studies on online consumer behavior hold in this setting, many also did not. This calls for more comprehensive research on the impact of culture and institutions on the different dimensions in our model.

Furthermore, for better capturing dynamics of Norwegian consumer behavior, future studies could include additional consumer groups beyond business students.

Finally, since Internet services develop over time, long term trends and changes would only be captured via longitudinal studies, which are recommended as a natural follow up to the current cross-sectional study.

Managerial implications

Our findings implicate three important factors for online consumer purchase intention. These are previous online purchase experience, online trust and social media interaction.

This could help online retailers in several ways. The findings suggest that online retailers should focus on the degree of safety that a potential customer experiences on their first encounter with a website, which could be done by cooperating with well-known and trusted providers of electronic payment services, and displaying the warranties and guarantees that they offer, to build the trust of a potential customer. This could be advertised in plain sight the first time a consumer visits a certain web page, so that they are made aware of the online retailers' commitment to their clients' privacy and security. Once this trust is established, consumers are likely to continue to trust the web site, and further advertisements may not be needed. The amount of previous purchases made is also related to a consumer's intention to make an online purchase. This implies that consumers who frequently buy things online also have high intentions of doing it again in the near future. It could therefore be useful for online retailers to cooperate with other online retailers who are not direct competitors (like Expert and Bokkilden, for example), and place advertisements on each other's web pages or shops. This way, they can capture the interest of people who frequently shop online, and are very likely to do more online shopping. Online advertising is also a very cost effective option. Norwegian consumers are also frequent users of social media, but mainly with friends and family. They do not appear to use social media to communicate with businesses to the same extent. Social media could still be a very useful channel for online retailers, because of the ability to advertise on private social media pages such as Facebook. Retailers can pay to have their advertisements appear even if a person has not expressed any sort of interest in a specific way. Since usage of social media to communicate with friends and family is significantly associated with intent to purchase online, there is a high chance that these people could have an interest in the product or service being advertised. Efforts should also be made to increase social media interaction with businesses. This can be done by arranging competitions and other interesting options available only through social media. Some online retailers have already started doing this, with Christmas calendars and Easter egg hunts. Enabling customer support through social networking sites such as Facebook and Twitter is becoming more popular every day, making social media interaction with businesses very likely to increase significantly during the next few years.

We also found two important factors that are connected to online consumer loyalty. These are online satisfaction and shopping enjoyment. This implies that overall satisfaction with a purchase is a strong indicator of whether or not people want to return to shop at an online store. For businesses, this means putting effort into all phases of an online purchase. This includes, among other things, price, presentation, delivery and service. The better an online retailer is at satisfying consumers, the more chance of that consumer returning to the online store. Providing shoppers with enjoyment can be both a cakewalk and a challenge for online retailers. Some consumers, experience pleasure in the act of shopping itself. In these cases, all that these online stores have to do is to accommodate their shopping, in other words, enable them to shop, to provide these consumers with enjoyment, and thus make them more likely to return. Other consumers can be trickier, and have to be stimulated in some fashion. There are several known ways of doing this. Instead of having a regular online store, where you find a product, put it into the online shopping cart, check out and pay, you have online auctions. Here, online retailers can enable their customers to "win", by inviting many consumers at once to enter a bidding war for different products. Winning a bid for what the consumer perceives is a good price is likely to provide him or her with enjoyment. Another option is to provide cart thresholds, which means that if you shop for a certain amount of money, let's say 100 USD, then you can select some kind of free or discount price item on top of what you already have. In addition, one could use the methods mentioned above, like giving shoppers access to Christmas calendars and Easter eggs, to increase the consumers' enjoyment of the online shopping experience.

The table below sums up our implications.

Table 29

Enhancing online consumer purchase intention	Enhancing online consumer loyalty
Facilitate trust through investment in security and privacy for the consumer	Enhance service quality in all phases for existing customers
Invest in online customer retention through online advertisements	Invest in engaging activities that promote enjoyment
Invest in efforts and advertisement on social media	

Summary of implications

Appendix

Questionnaire

Below is the questionnaire that was used in the data collection.

What is your gender?

(1) ❑ Man

(2) ❑ Woman

Please enter your year of birth.

_____

What is the name of the university or college you are currently attending?

_____

Have you ever bought a product or service online?

(1) ❑ Yes

(2) ❑ No

How many purchases have you made online in the last 12 months?

(1) ❑ 0

(2) ❑ 1-2

(3) ❑ 3-4

(4) ❑ 5-6

(5) ❑ 7-8

(6) ❑ 9-10

(7) ❑ 11 or more

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding online trust.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
I am prepared to give private information to online companies.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I am willing to give my credit card number to most online companies.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
It is not a problem to pay in advance for purchased products over the internet.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
Online companies are professionals in their branch.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
Online companies intend to fulfill their promises.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding perceived risk.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
My expected monetary loss resulting from purchasing products from an online retailer is high.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
My expected failure of product performance if I buy products from an online retailer is high.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I will feel uneasy psychologically if I buy products from an online retailer.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I do not think it is safe to buy products from the online retailer.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I feel uncertainty as to whether the online retailer is time efficient in terms of dealing with the order and delivery.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding perceived value online.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
The products and/or services provided by online retailers are well priced.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
Considering what I would pay for a product or service online, I will get much more than the worth of my time, effort and money.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
Based on simultaneous considerations of what I received and what I gave up to receive it, I consider online products and/or services to be valuable.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding online satisfaction.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
In general, the	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
products/services of online stores meet my expectations.							
Overall, online stores are good to do business with.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
My choice to purchase from an online store was a wise one.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
In general, I am satisfied with the services or products that online stores provide.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding online shopping enjoyment.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
I have fun when interacting with web sites.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
Using web sites to purchase products provides me with a lot of enjoyment.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I think that purchasing products from web sites is	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree

interesting.

On a 5-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding brand orientation.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
If I buy products/services from a web-retailer, I would prefer to buy well—known brand name.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
It is important for me to buy products/services from a web-retailer with well-known brand names.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
Once I find a brand I like through web-shopping, I stick with it.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑

On a 5-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding online consumer purchase intention.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I intend to use the internet to buy products or services.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
I plan to use the internet to purchase products or services within the next few months.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
Overall, I would use the internet to buy products or services I need.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
Buying products or services via the internet is something I would do.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑

On a 7-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding online consumer loyalty.

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
I have previously visited an online retailer I would recommend to others.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I would encourage others to use this online retailer.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

	Strongly disagree	Disagree	Disagree somewhat	Neutral	Agree somewhat	Agree	Strongly agree
I would consider this retailer as my first choice when buying a product or service.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑
I am inclined to do more business with this online retailer.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑	(6) ❑	(7) ❑

On a 5-point scale that ranges from strongly disagree to strongly agree, please indicate to what degree you disagree or agree with the following statements regarding social media interaction.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I use social media to keep in touch with friends or family.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
I use social media to communicate with distanced friends.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
I use social media to communicate with producers of products I buy.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑
I use social media to communicate with providers of services I buy.	(1) ❑	(2) ❑	(3) ❑	(4) ❑	(5) ❑

Questionnaire results

Hva er ditt kjønn?

Mann	52% — 101
Kvinne	48% — 95

0% 25% 50% 75% 100%
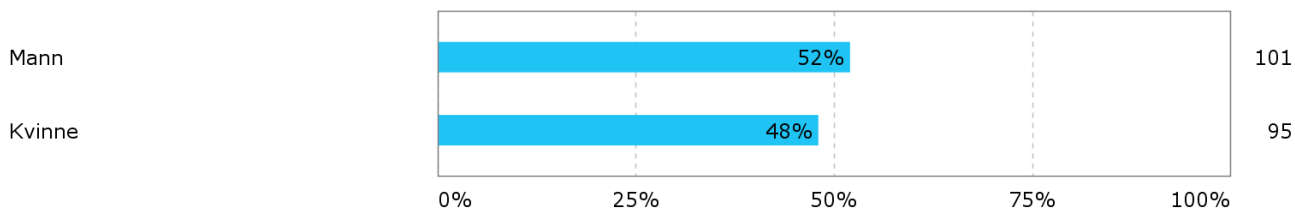
Har du noen gang kjøpt et produkt eller en tjeneste på nett?

Ja	97% — 191
Nei	3% — 5

0% 25% 50% 75% 100%
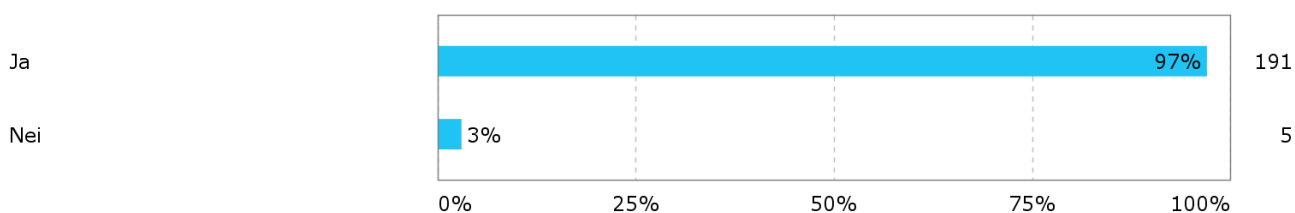
Hvor mange kjøp har du gjort på nett i løpet av de siste 12 måneder?
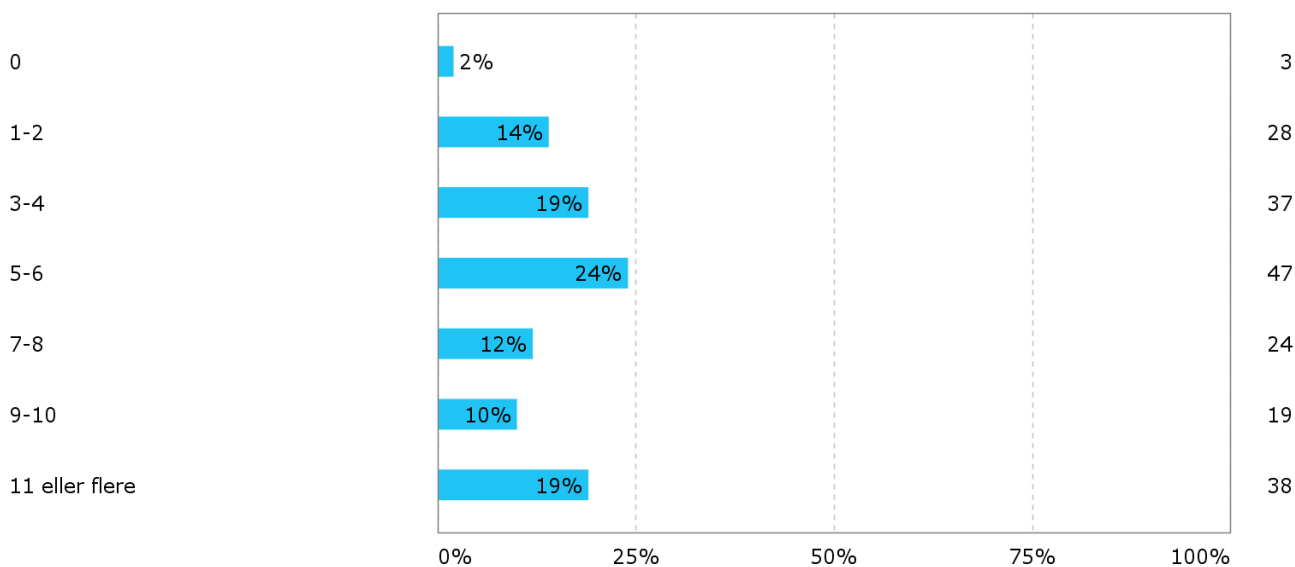
0	2% — 3
1-2	14% — 28
3-4	19% — 37
5-6	24% — 47
7-8	12% — 24
9-10	10% — 19
11 eller flere	19% — 38

0% 25% 50% 75% 100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din enighet/uenighet med de følgende utsagnene angående nettbasert tillit. - Jeg er forberedt på å oppgi privat informasjon til nettbaserte selskaper.
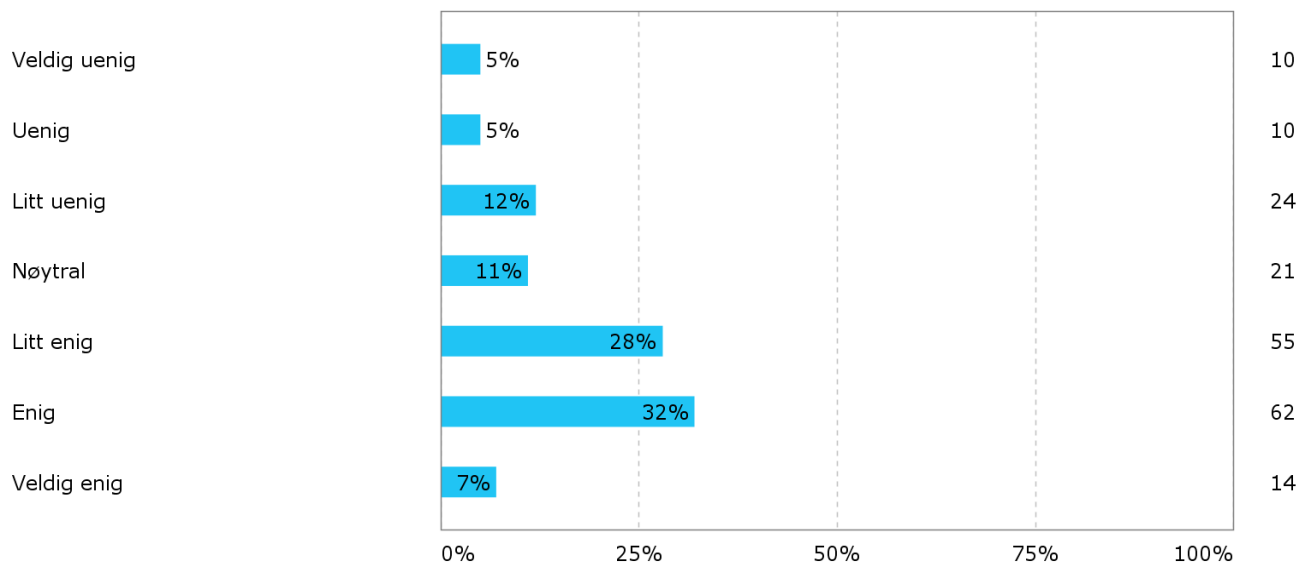
Veldig uenig	5%	10
Uenig	5%	10
Litt uenig	12%	24
Nøytral	11%	21
Litt enig	28%	55
Enig	32%	62
Veldig enig	7%	14

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din enighet/uenighet med de følgende utsagnene angående nettbasert tillit. - Jeg er villig til å gi kredittkortopplysninger til de fleste nettbaserte selskaper.
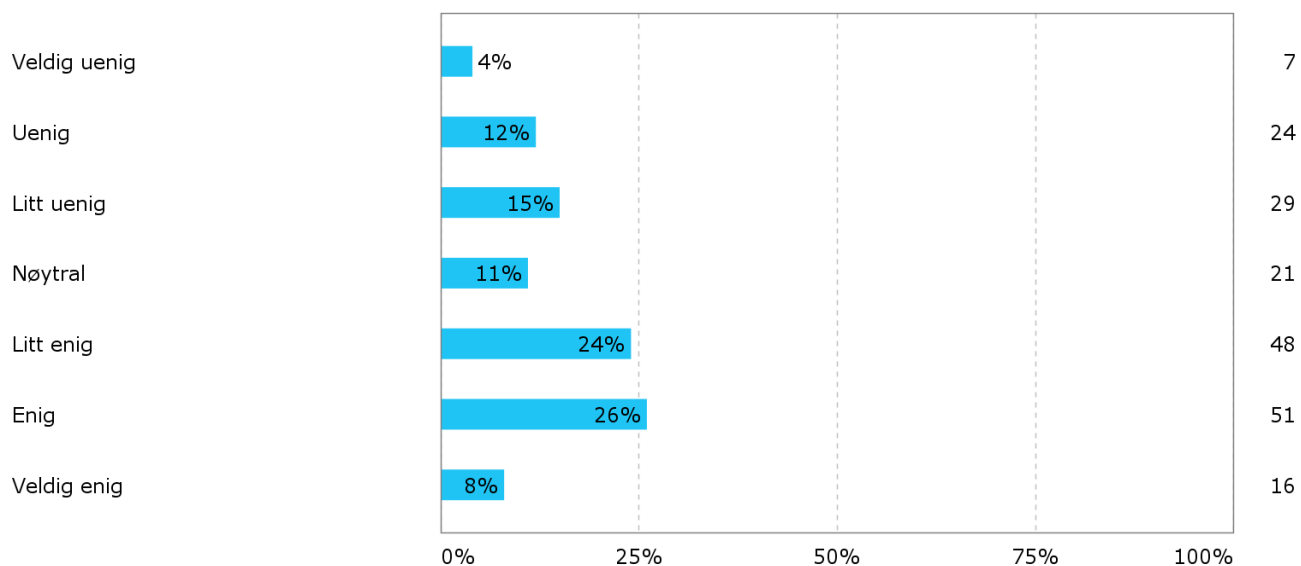
Veldig uenig	4%	7
Uenig	12%	24
Litt uenig	15%	29
Nøytral	11%	21
Litt enig	24%	48
Enig	26%	51
Veldig enig	8%	16

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din enighet/uenighet med de følgende utsagnene angående nettbasert tillit. - Det er ikke et problem for meg å betale på forskudd for produkter som er kjøpt på internett.

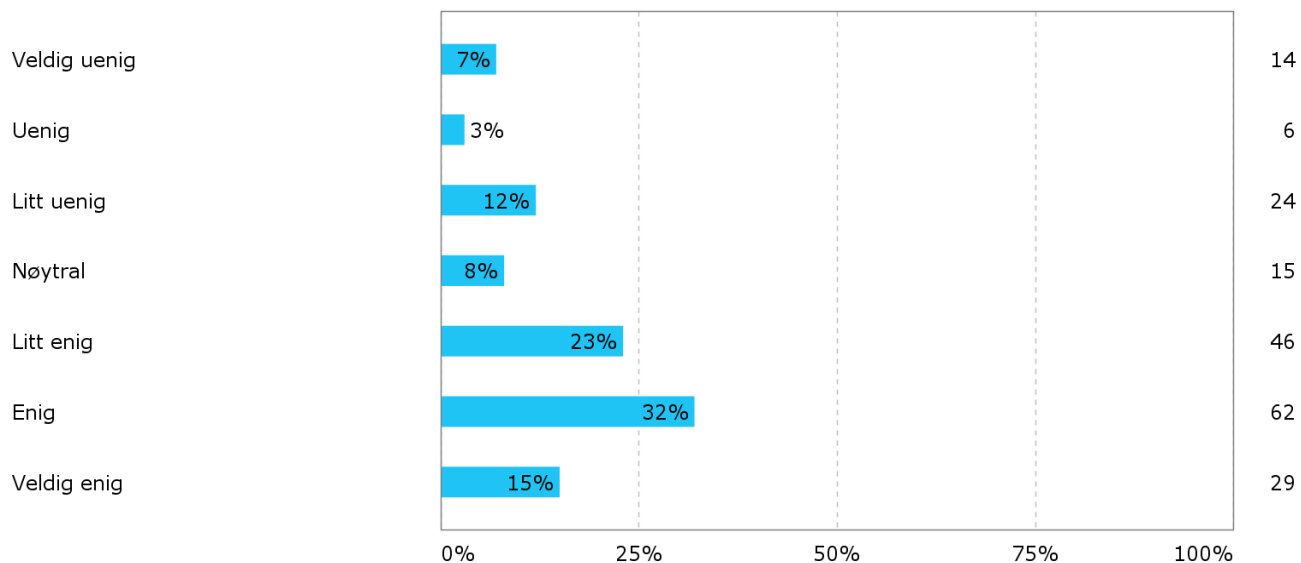|		
Veldig uenig	7%	14
Uenig	3%	6
Litt uenig	12%	24
Nøytral	8%	15
Litt enig	23%	46
Enig	32%	62
Veldig enig	15%	29

0% 25% 50% 75% 100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din enighet/uenighet med de følgende utsagnene angående nettbasert tillit. - Nettbaserte selskaper er profesjonelle i sin bransje.

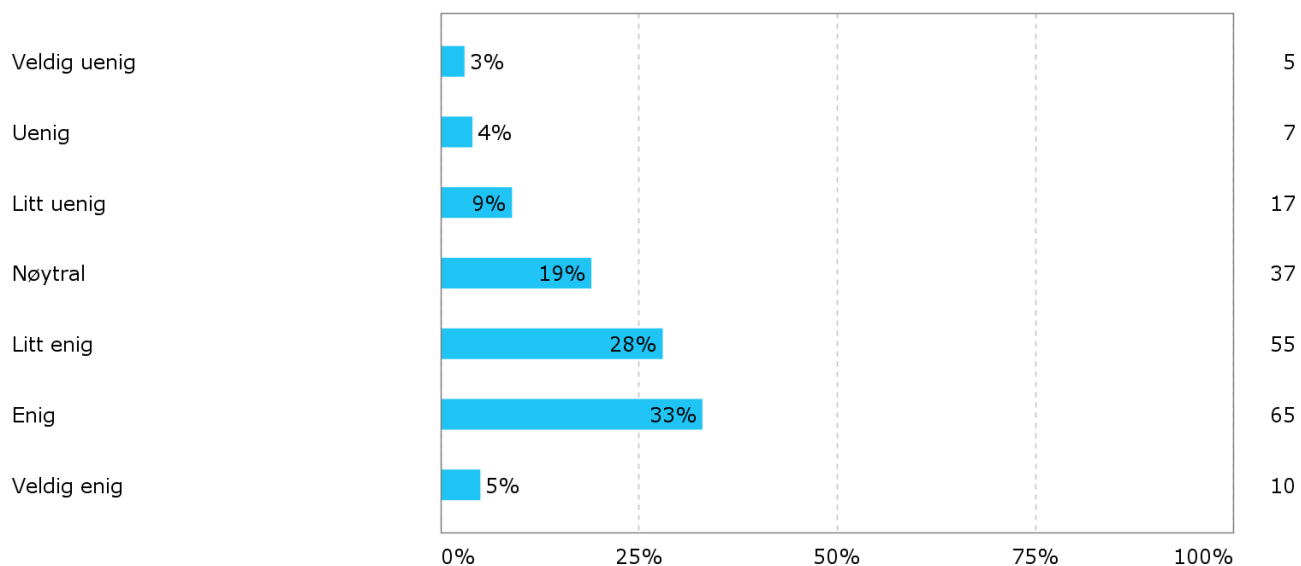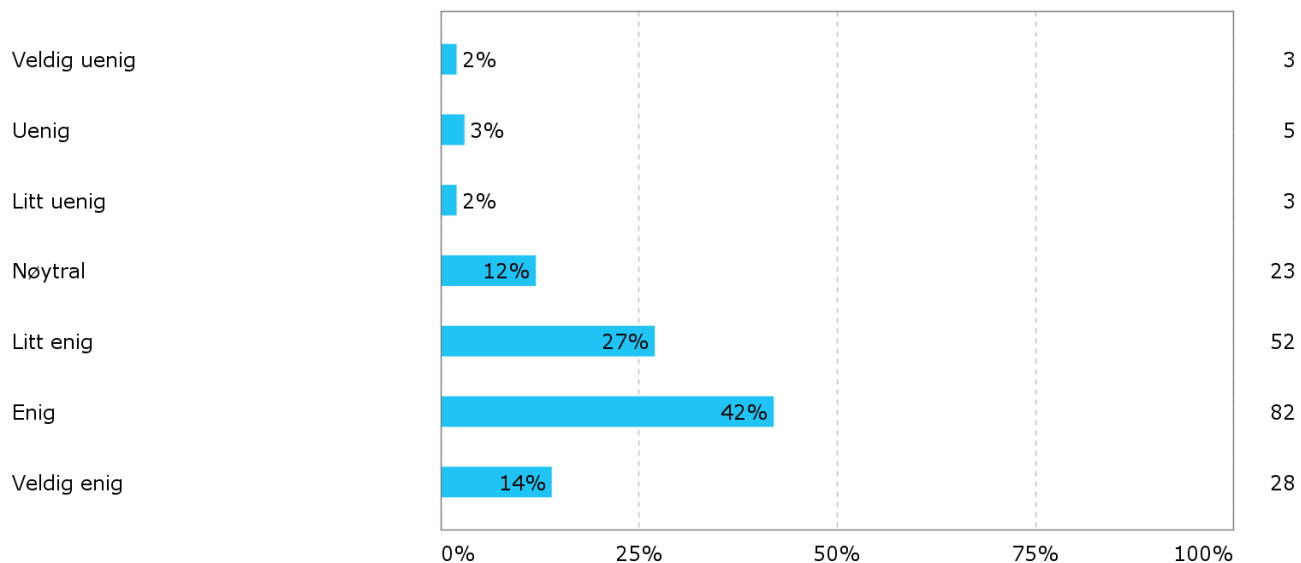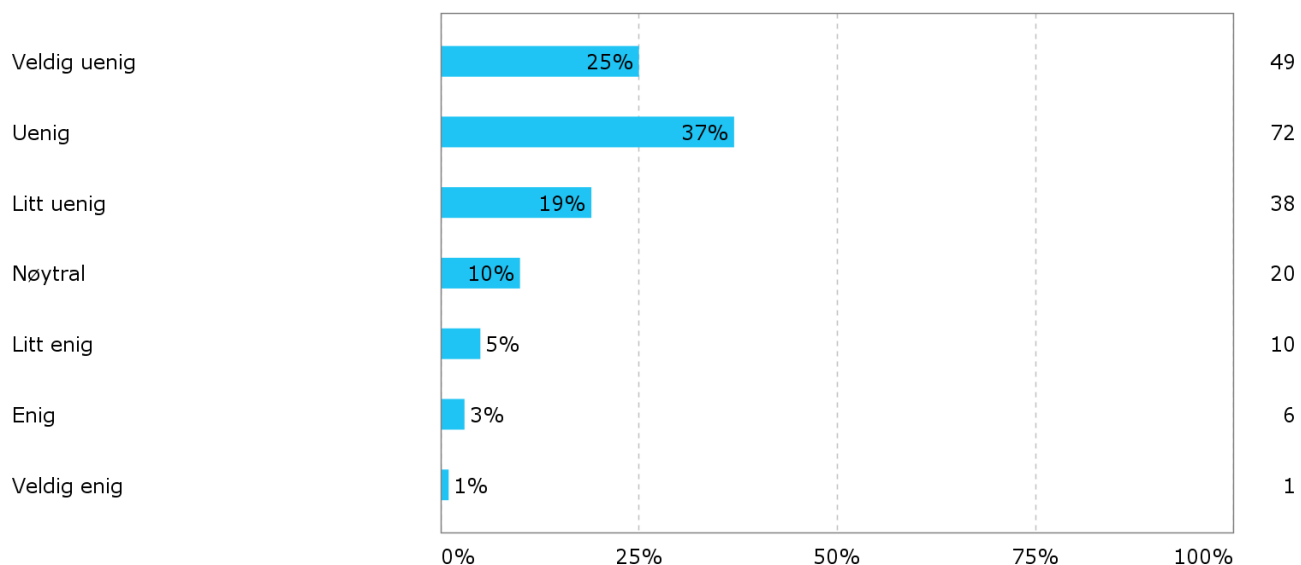|		
Veldig uenig	3%	5
Uenig	4%	7
Litt uenig	9%	17
Nøytral	19%	37
Litt enig	28%	55
Enig	33%	65
Veldig enig	5%	10

0% 25% 50% 75% 100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din enighet/uenighet med de følgende utsagnene angående nettbasert tillit. - Nettbaserte selskaper har til hensikt å innfri sine løfter.

Veldig uenig	2% — 3
Uenig	3% — 5
Litt uenig	2% — 3
Nøytral	12% — 23
Litt enig	27% — 52
Enig	42% — 82
Veldig enig	14% — 28

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående risiko.   - Mine forventninger til økonomisk tap som et resultat av kjøp fra en nettbasert forhandler er høye.

Veldig uenig	25% — 49
Uenig	37% — 72
Litt uenig	19% — 38
Nøytral	10% — 20
Litt enig	5% — 10
Enig	3% — 6
Veldig enig	1% — 1

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående risiko.   - Mine forventninger til at kvaliteten ikke holder mål er relativt høye, når det gjelder produkter eller tjenester som er kjøpt fra en nettbasert forhandler.

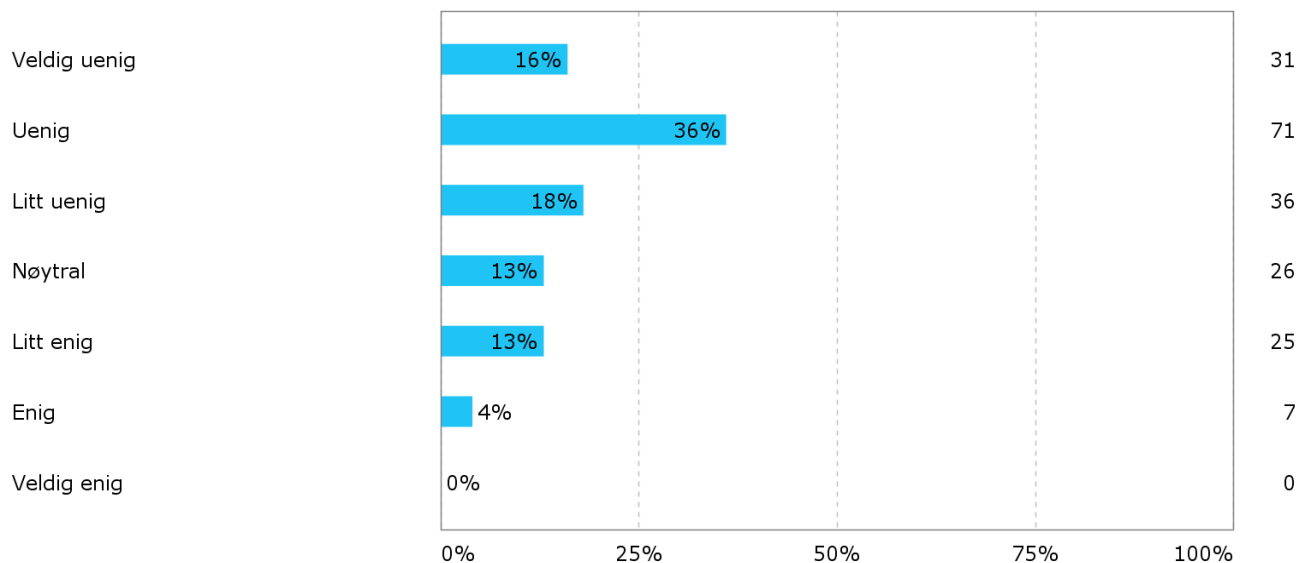|		
Veldig uenig	16%	31
Uenig	36%	71
Litt uenig	18%	36
Nøytral	13%	26
Litt enig	13%	25
Enig	4%	7
Veldig enig	0%	0

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående risiko.   - Jeg ville følt meg engstelig dersom jeg kjøpte produkter fra en nettbasert forhandler.

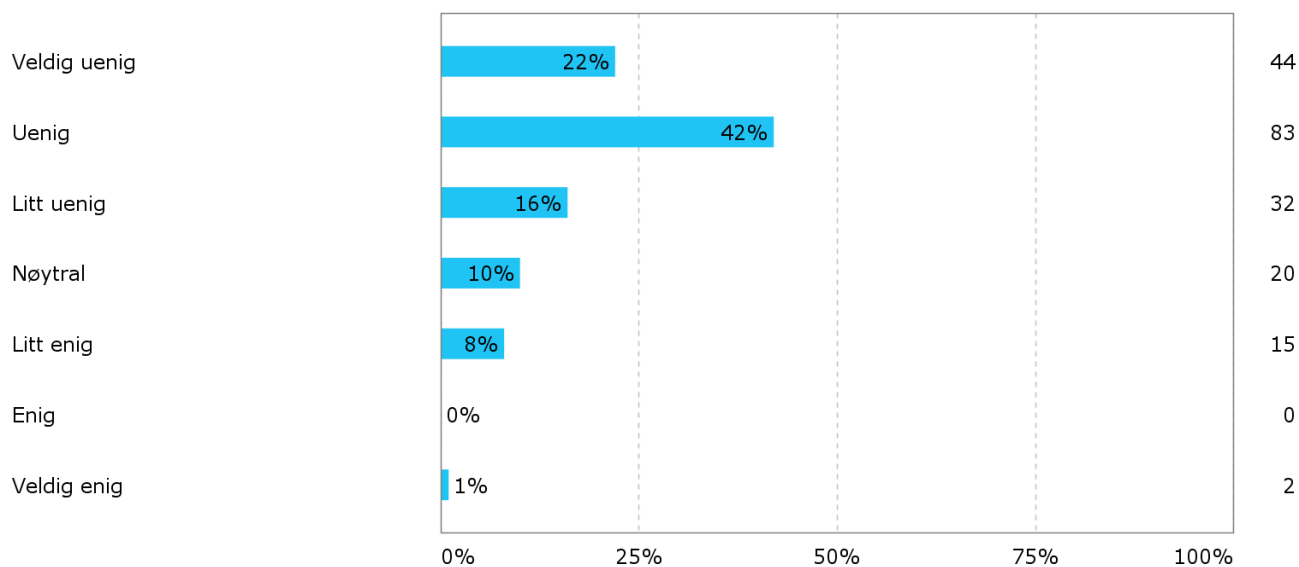|		
Veldig uenig	22%	44
Uenig	42%	83
Litt uenig	16%	32
Nøytral	10%	20
Litt enig	8%	15
Enig	0%	0
Veldig enig	1%	2

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående risiko.   - Jeg tror ikke det er trygt å kjøpe produkter fra en nettbasert forhandler.

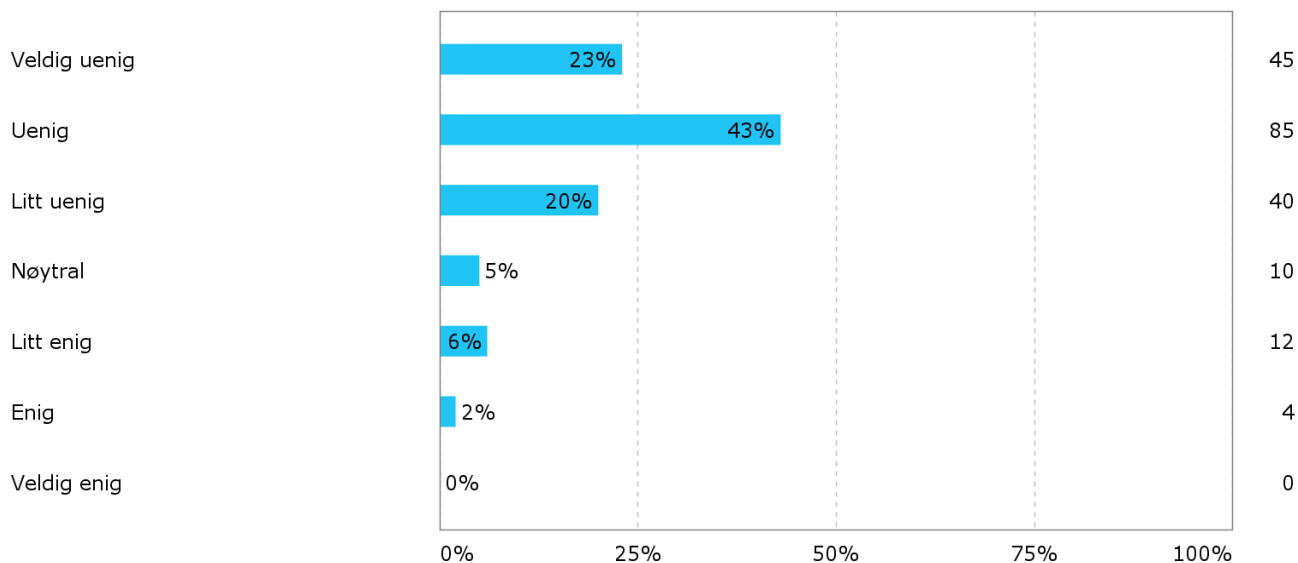|		
Veldig uenig	23%	45
Uenig	43%	85
Litt uenig	20%	40
Nøytral	5%	10
Litt enig	6%	12
Enig	2%	4
Veldig enig	0%	0

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående risiko. - Jeg er usikker på om nettbaserte forhandlere er effektive på tid når det gjelder å håndtere ordre og levering av varer.

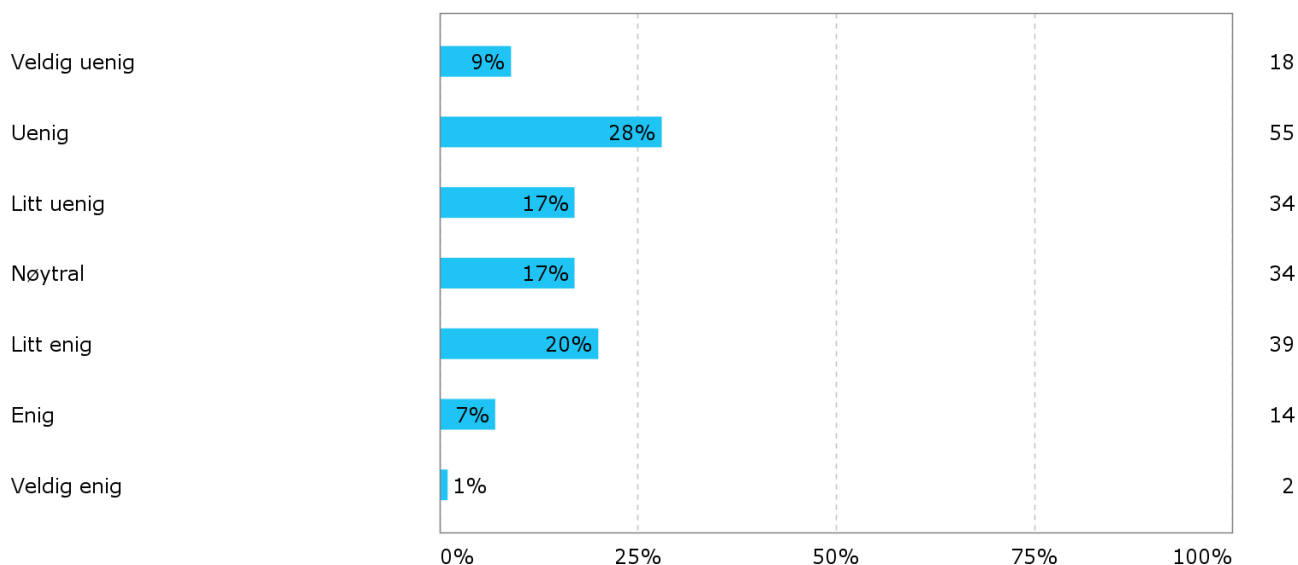|		
Veldig uenig	9%	18
Uenig	28%	55
Litt uenig	17%	34
Nøytral	17%	34
Litt enig	20%	39
Enig	7%	14
Veldig enig	1%	2

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående valuta for pengene på nett. - Produkter og/eller tjenester som nettbaserte forhandlere tilbyr er bra priset.

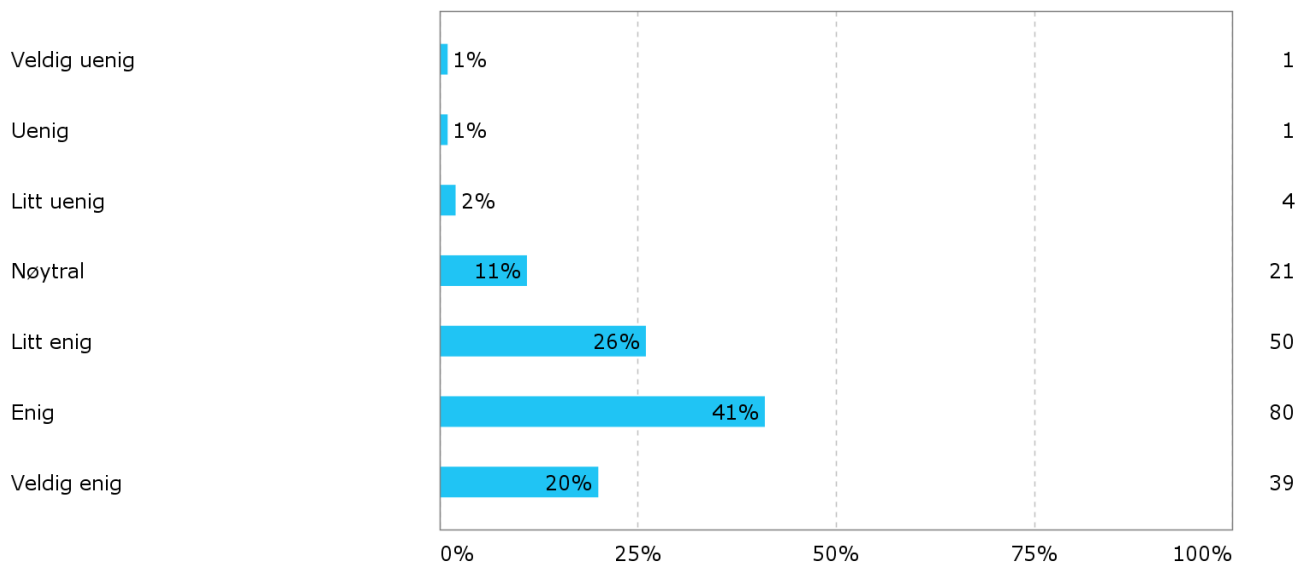|		
Veldig uenig	1%	1
Uenig	1%	1
Litt uenig	2%	4
Nøytral	11%	21
Litt enig	26%	50
Enig	41%	80
Veldig enig	20%	39

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående valuta for pengene på nett. - Med tanke på hva jeg betaler for et produkt eller en tjeneste på nettet, får jeg mye mer tilbake enn verdien av tiden, innsatsen og pengene jeg bruker på dette.

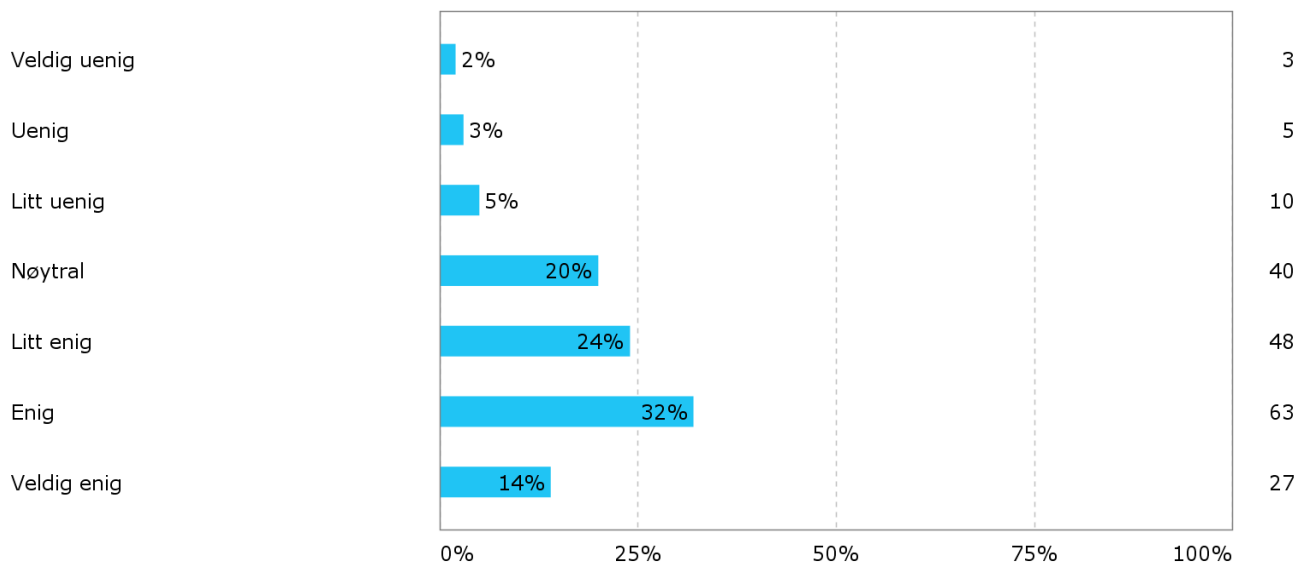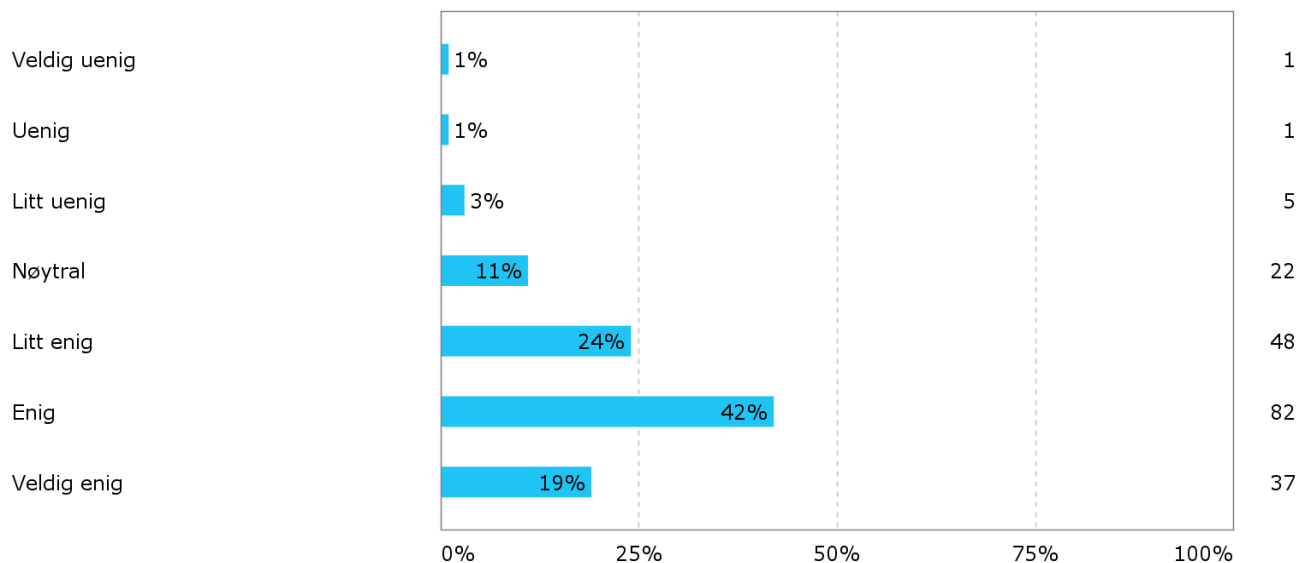|		
Veldig uenig	2%	3
Uenig	3%	5
Litt uenig	5%	10
Nøytral	20%	40
Litt enig	24%	48
Enig	32%	63
Veldig enig	14%	27

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående valuta for pengene på nett. - Basert på samtidige betraktninger om hva jeg fikk og hva jeg måtte ofre for å få det, anser jeg nettbaserte produkter og tjenester å være verdifulle.

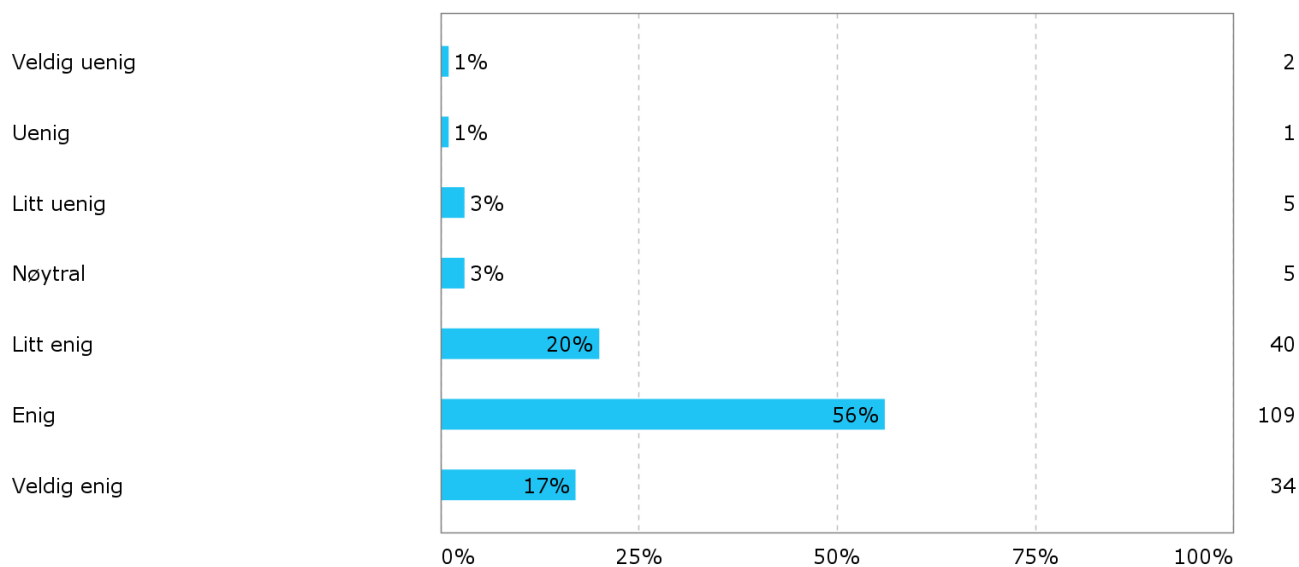|		
Veldig uenig	1%	1
Uenig	1%	1
Litt uenig	3%	5
Nøytral	11%	22
Litt enig	24%	48
Enig	42%	82
Veldig enig	19%	37

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående nettbasert tilfredshet. - Generelt møter produkter/tjenester fra nettbaserte forhandlere mine forventninger.

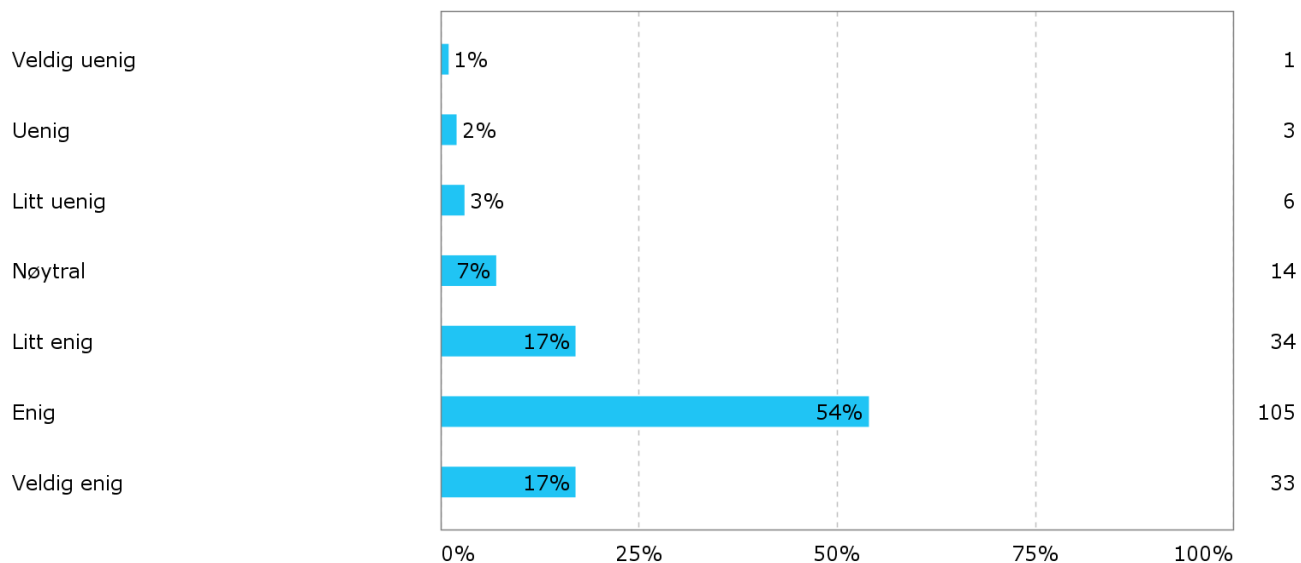|		
Veldig uenig	1%	2
Uenig	1%	1
Litt uenig	3%	5
Nøytral	3%	5
Litt enig	20%	40
Enig	56%	109
Veldig enig	17%	34

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående nettbasert tilfredshet. - Samlet sett er nettbaserte forhandlere gode å gjøre forretninger med.

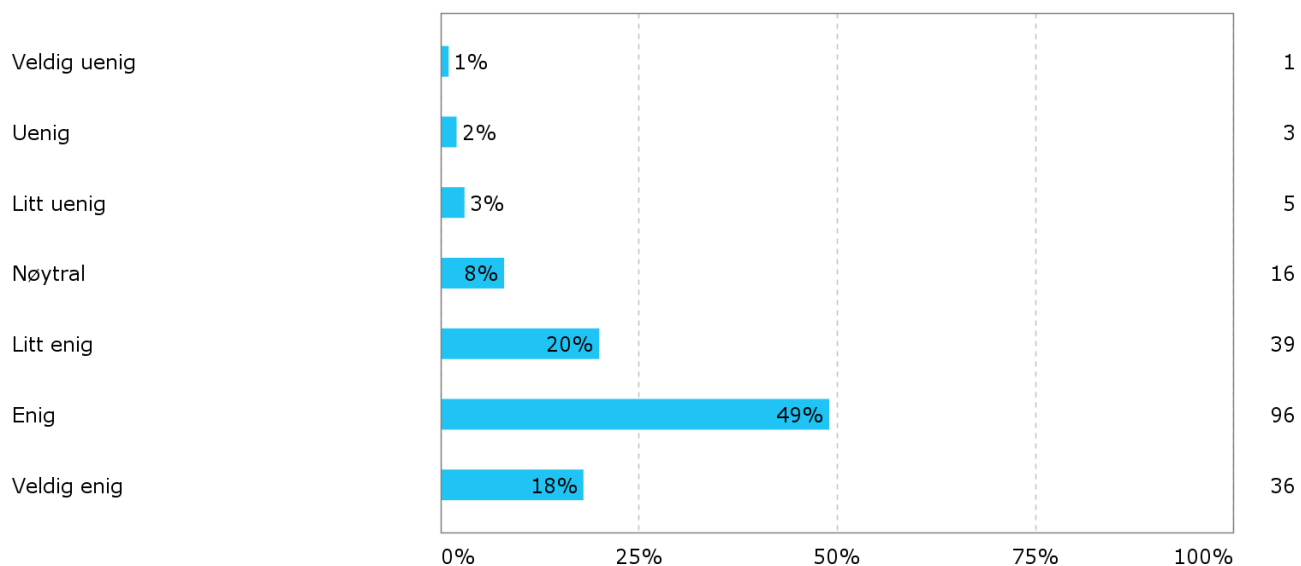|			
Veldig uenig	1%		1
Uenig	2%		3
Litt uenig	3%		6
Nøytral	7%		14
Litt enig	17%		34
Enig	54%		105
Veldig enig	17%		33

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående nettbasert tilfredshet. - Min valg om å handle fra en nettbasert forhandler var et lurt valg.

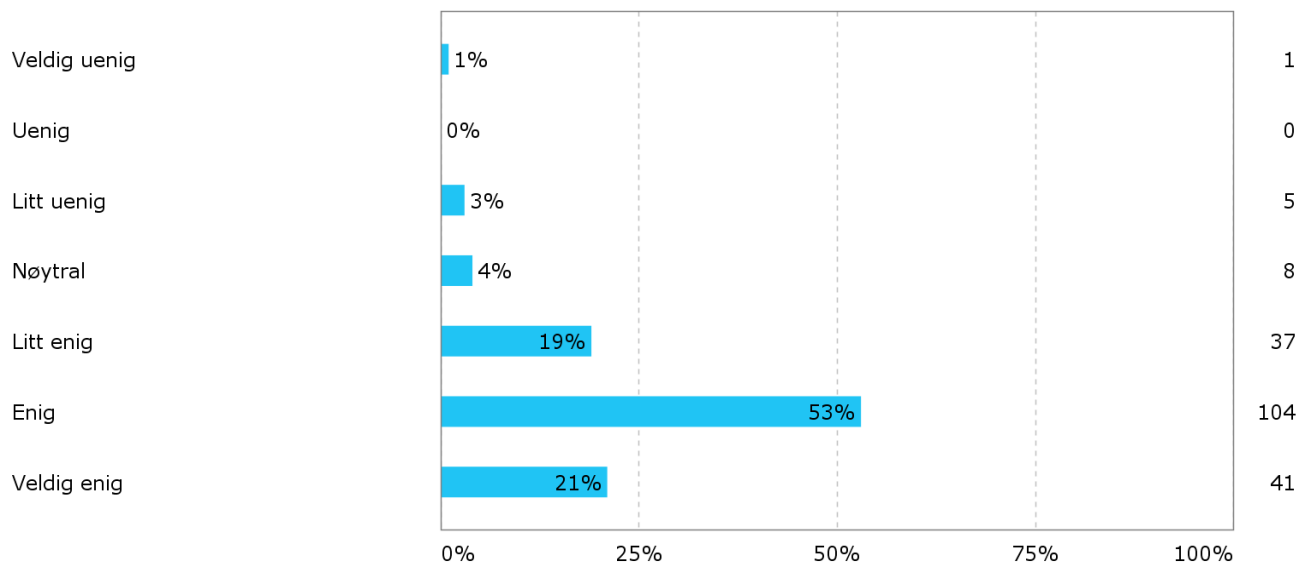|			
Veldig uenig	1%		1
Uenig	2%		3
Litt uenig	3%		5
Nøytral	8%		16
Litt enig	20%		39
Enig	49%		96
Veldig enig	18%		36

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående nettbasert tilfredshet. - Generelt sett er jeg fornøyd med produktene og tjenestene som nettbaserte forhandlere tilbyr.

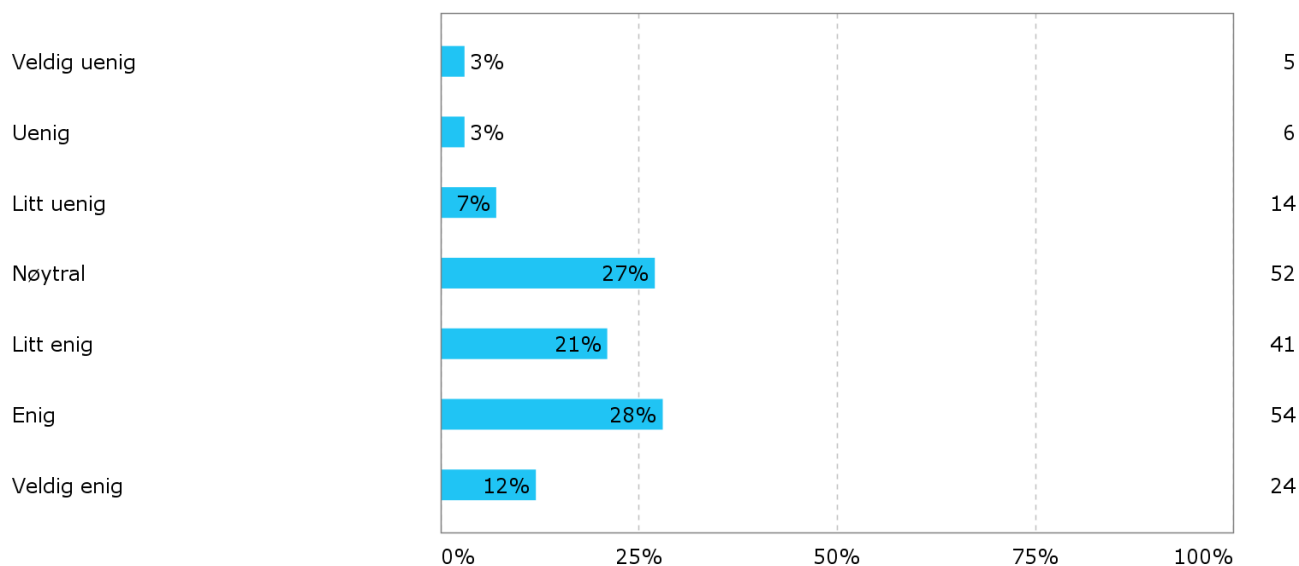|		
Veldig uenig	1%	1
Uenig	0%	0
Litt uenig	3%	5
Nøytral	4%	8
Litt enig	19%	37
Enig	53%	104
Veldig enig	21%	41

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående glede ved nettbasert handling. - Jeg har det gøy når jeg er i interaksjon med nettsider.

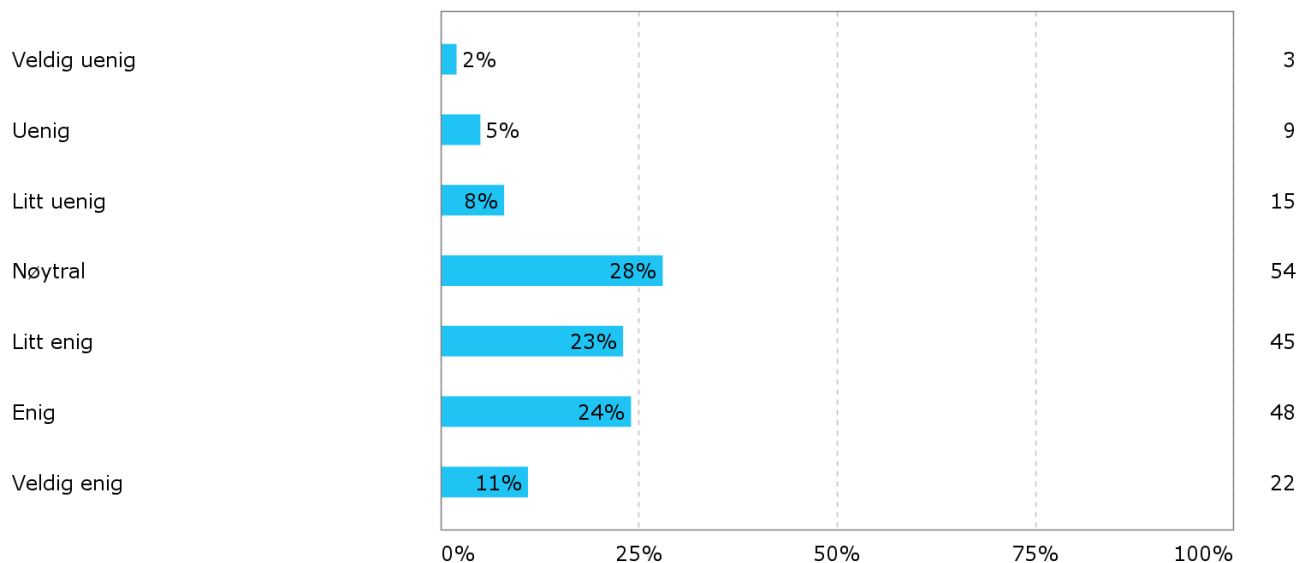|		
Veldig uenig	3%	5
Uenig	3%	6
Litt uenig	7%	14
Nøytral	27%	52
Litt enig	21%	41
Enig	28%	54
Veldig enig	12%	24

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående glede ved nettbasert handling. - Bruken av nettsider til å kjøpe produkter gir meg mye glede.

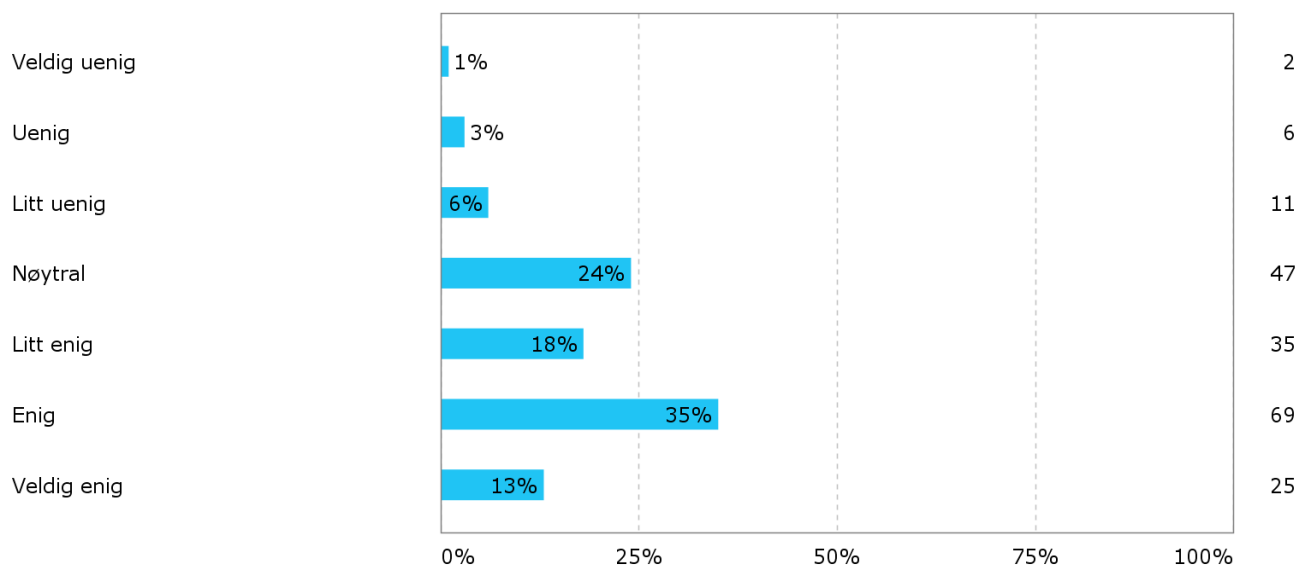|		
Veldig uenig	2%	3
Uenig	5%	9
Litt uenig	8%	15
Nøytral	28%	54
Litt enig	23%	45
Enig	24%	48
Veldig enig	11%	22

0%   25%   50%   75%   100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående glede ved nettbasert handling. - Jeg syns at det å kjøpe produkter fra nettsider er interessant.

|		
Veldig uenig	1%	2
Uenig	3%	6
Litt uenig	6%	11
Nøytral	24%	47
Litt enig	18%	35
Enig	35%	69
Veldig enig	13%	25

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående merkevareorientering. - Dersom jeg kjøper produkter/tjenester fra en nettbasert forhandler, foretrekker jeg å kjøpe et velkjent merkenavn.
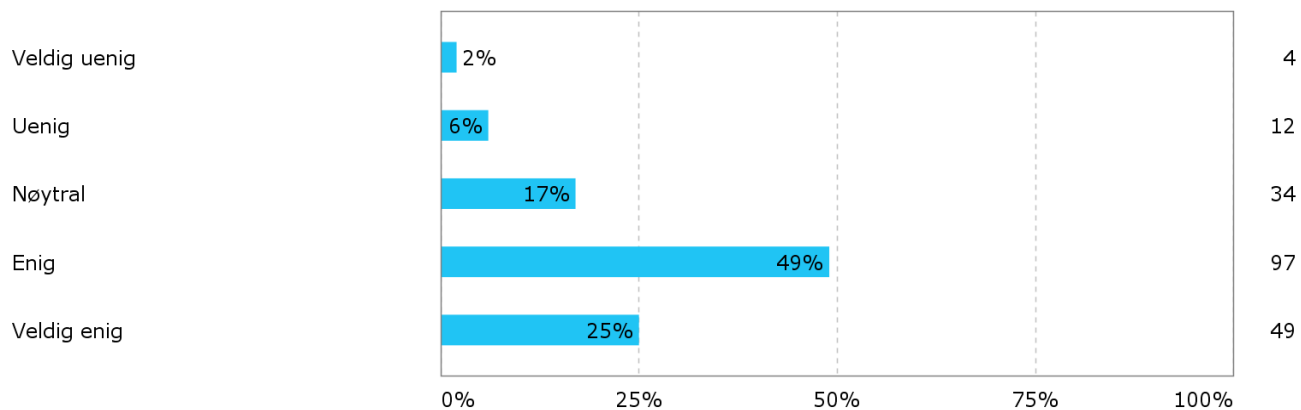
Veldig uenig	2%	4
Uenig	6%	12
Nøytral	17%	34
Enig	49%	97
Veldig enig	25%	49

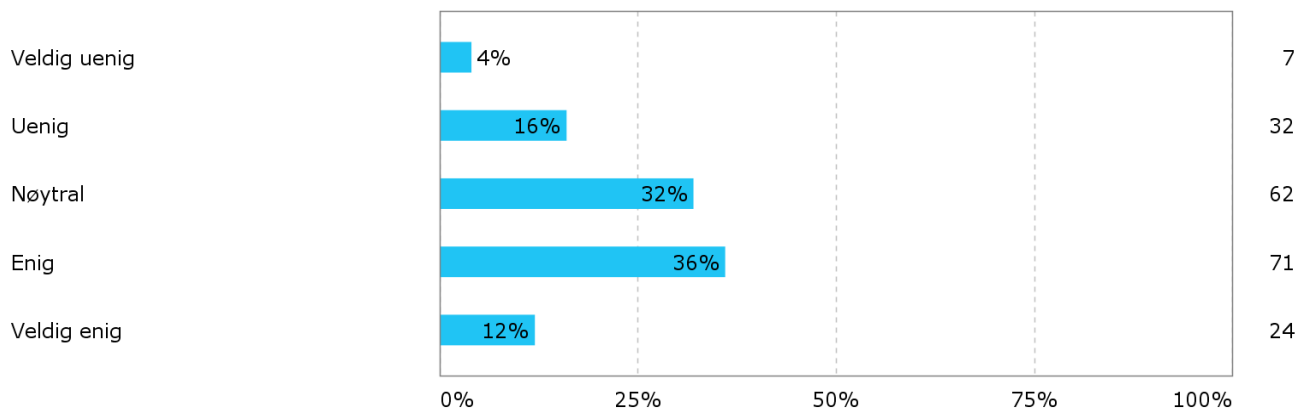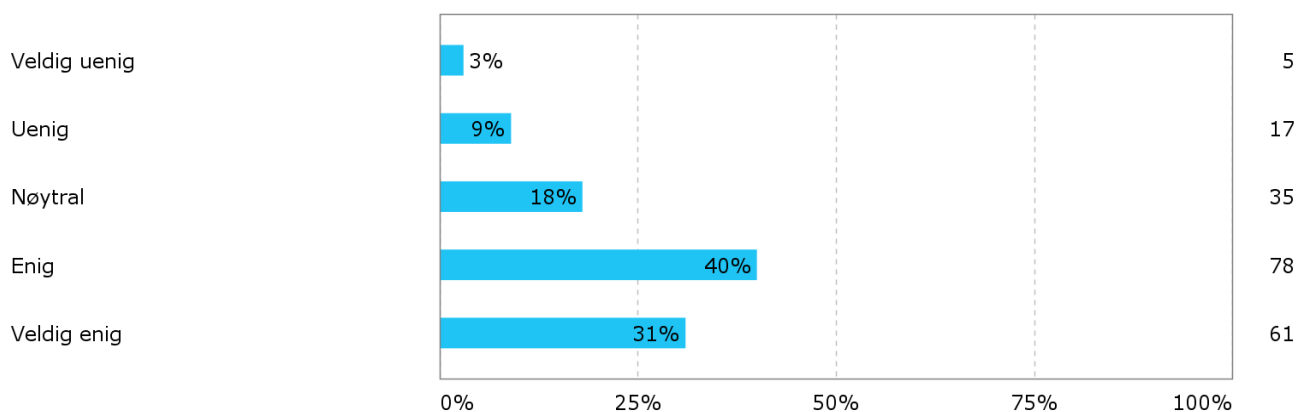0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående merkevareorientering. - Det er viktig for meg å kjøpe produkter/tjenester fra en nettbasert forhandler med velkjente merkevarer.
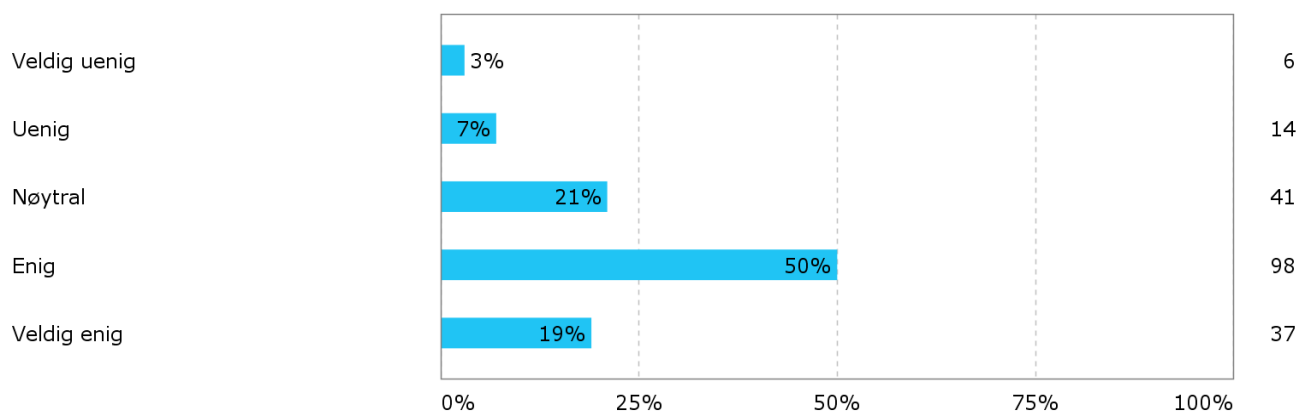
Veldig uenig	3%	6
Uenig	7%	14
Nøytral	21%	41
Enig	50%	98
Veldig enig	19%	37

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående merkevareorientering. - Når jeg først finner et merkenavn jeg liker gjennom netthandel holder jeg fast ved dette.

Veldig uenig	4%	7
Uenig	16%	32
Nøytral	32%	62
Enig	36%	71
Veldig enig	12%	24

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbrukerens intensjon til å handle på internett. - Jeg har en hensikt om å bruke nettet til å kjøpe produkter eller tjenester.

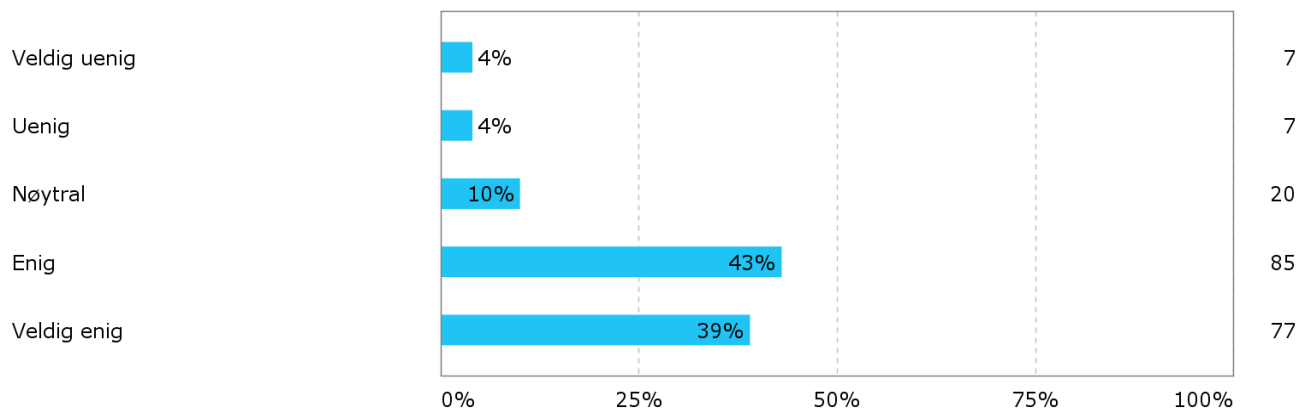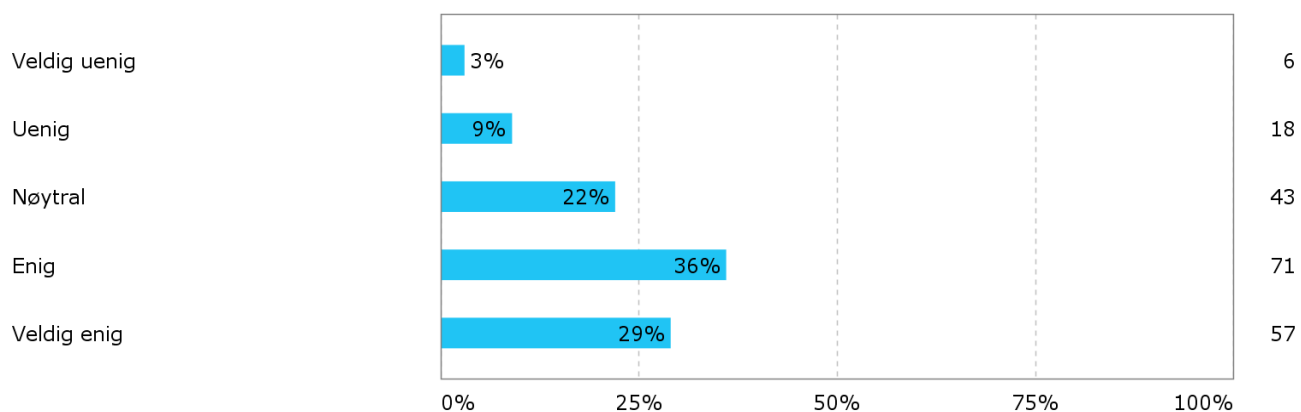|		
Veldig uenig	3%	5
Uenig	9%	17
Nøytral	18%	35
Enig	40%	78
Veldig enig	31%	61

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbrukerens intensjon til å handle på internett. - Jeg planlegger å bruke internett til å kjøpe produkter eller tjenester i løpet av de neste måenedene.

Veldig uenig	4%	7
Uenig	4%	7
Nøytral	10%	20
Enig	43%	85
Veldig enig	39%	77

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbrukerens intensjon til å handle på internett. - Samlet sett vil jeg bruke internett til å kjøpe produkter eller tjenester jeg trenger.

|		
Veldig uenig	3%	6
Uenig	9%	18
Nøytral	22%	43
Enig	36%	71
Veldig enig	29%	57

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbrukerens intensjon til å handle på internett. - Kjøp av produkter eller tjenester via internett er noe jeg vil gjøre.
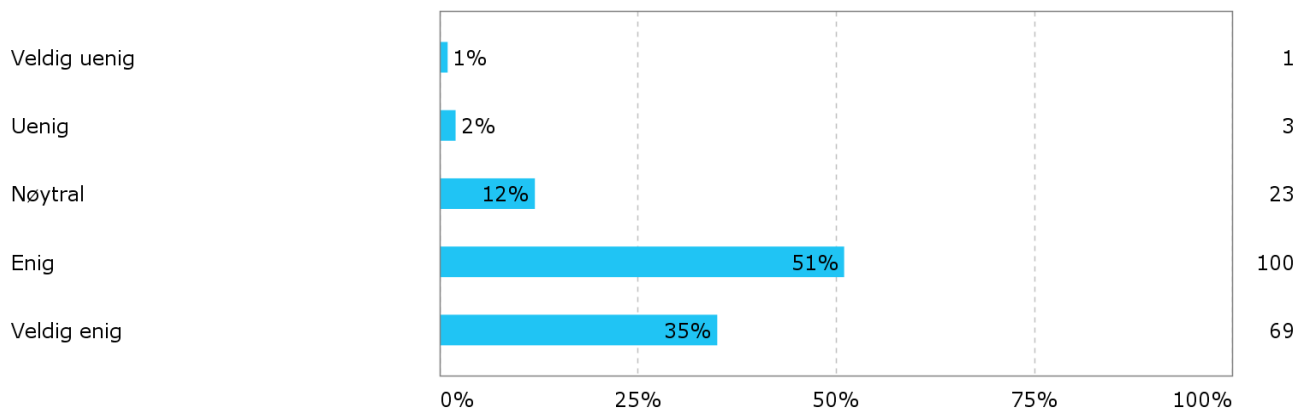
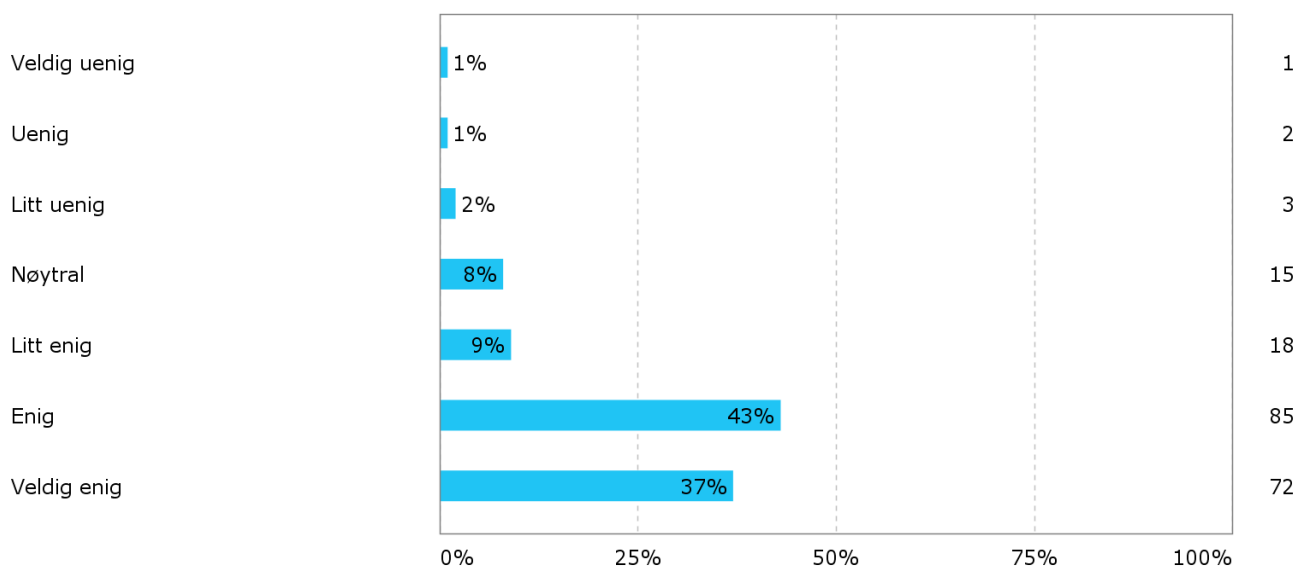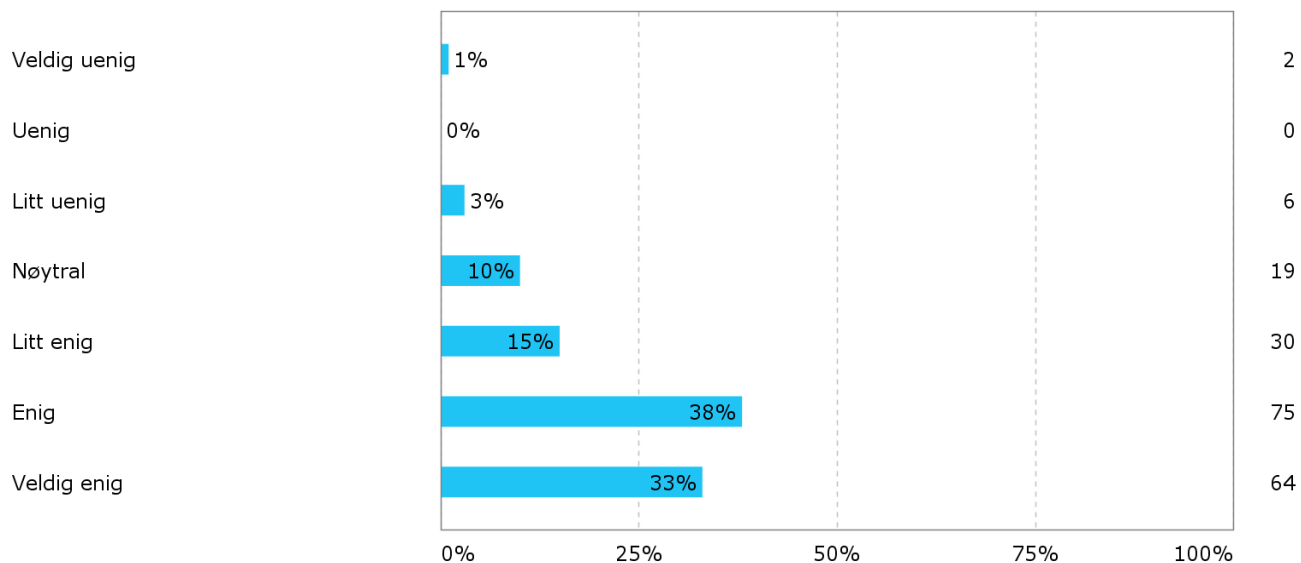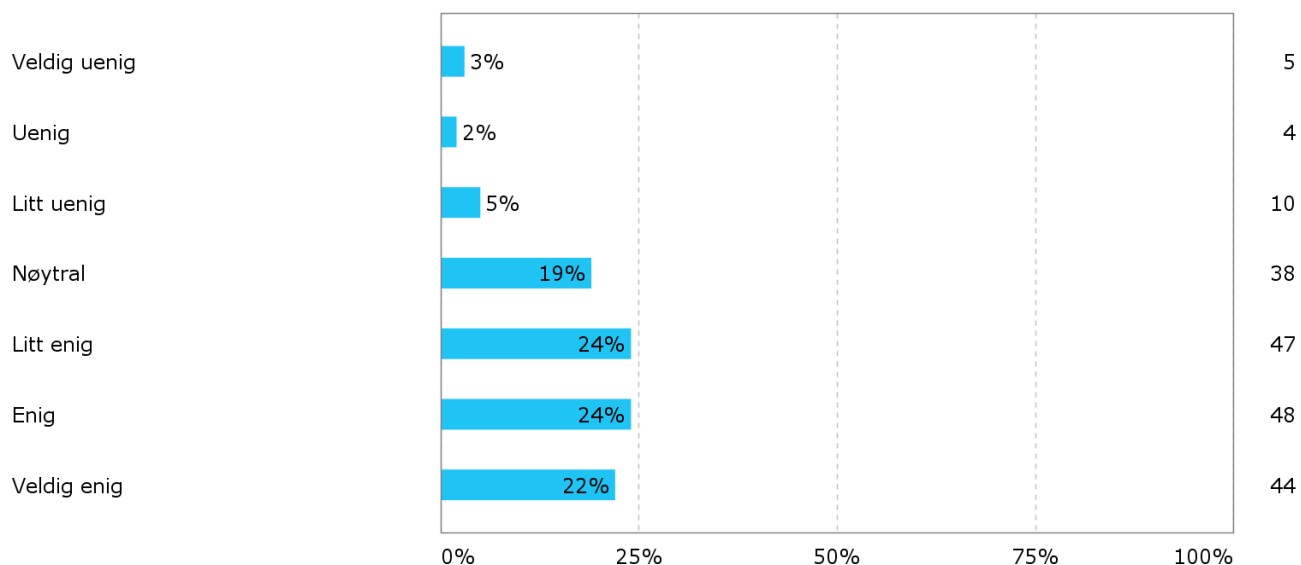|		
Veldig uenig	1%	1
Uenig	2%	3
Nøytral	12%	23
Enig	51%	100
Veldig enig	35%	69

0% 25% 50% 75% 100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbukerens lojalitet på internett. - Jeg har på et tidligere tidspunkt besøkt en nettbasert forhandler jeg vil anbefale til andre.

Veldig uenig	1%	1
Uenig	1%	2
Litt uenig	2%	3
Nøytral	8%	15
Litt enig	9%	18
Enig	43%	85
Veldig enig	37%	72

0% 25% 50% 75% 100%

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbukerens lojalitet på internett. - Jeg vil oppfordre andre til å bruke denne nettbaserte forhandleren.

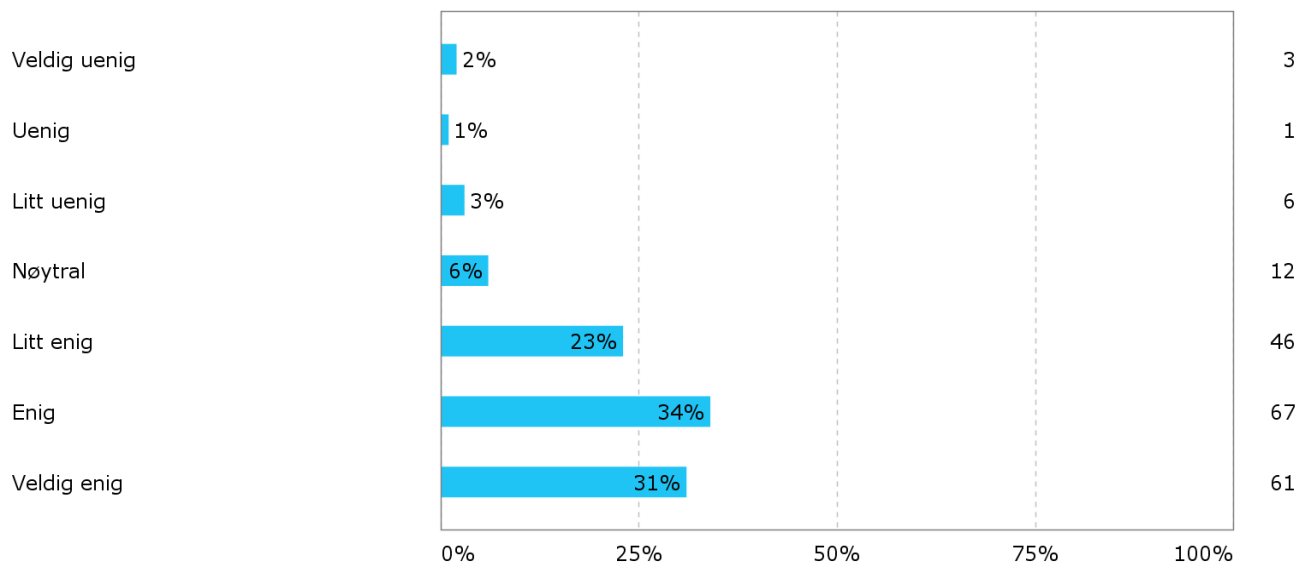|		
Veldig uenig	1%	2
Uenig	0%	0
Litt uenig	3%	6
Nøytral	10%	19
Litt enig	15%	30
Enig	38%	75
Veldig enig	33%	64

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbukerens lojalitet på internett. - Jeg anser denne nettbaserte forhandleren som mitt førstevalg når jeg kjøper et produkt eller en tjeneste.

Veldig uenig	3%	5
Uenig	2%	4
Litt uenig	5%	10
Nøytral	19%	38
Litt enig	24%	47
Enig	24%	48
Veldig enig	22%	44

På en skala fra 1-7, der 1 representerer veldig uenig og 7 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående forbukerens lojalitet på internett. - Jeg er tilbøyelig til å handle mer med denne nettbaserte forhandleren.

|		
Veldig uenig	2%	3
Uenig	1%	1
Litt uenig	3%	6
Nøytral	6%	12
Litt enig	23%	46
Enig	34%	67
Veldig enig	31%	61

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående interaksjon med sosial media. - Jeg bruker sosiale media til å holde kontakten med venner og/eller familie.
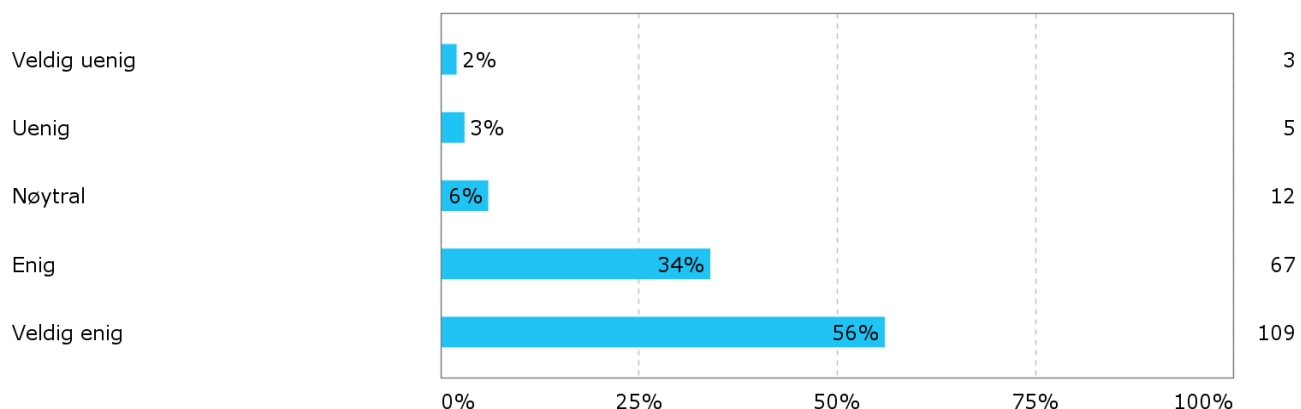
Veldig uenig	2%	3
Uenig	3%	5
Nøytral	6%	12
Enig	34%	67
Veldig enig	56%	109

0%   25%   50%   75%   100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående interaksjon med sosial media. - Jeg bruker sosiale media til å kommunisere med venner som bor langt borte.
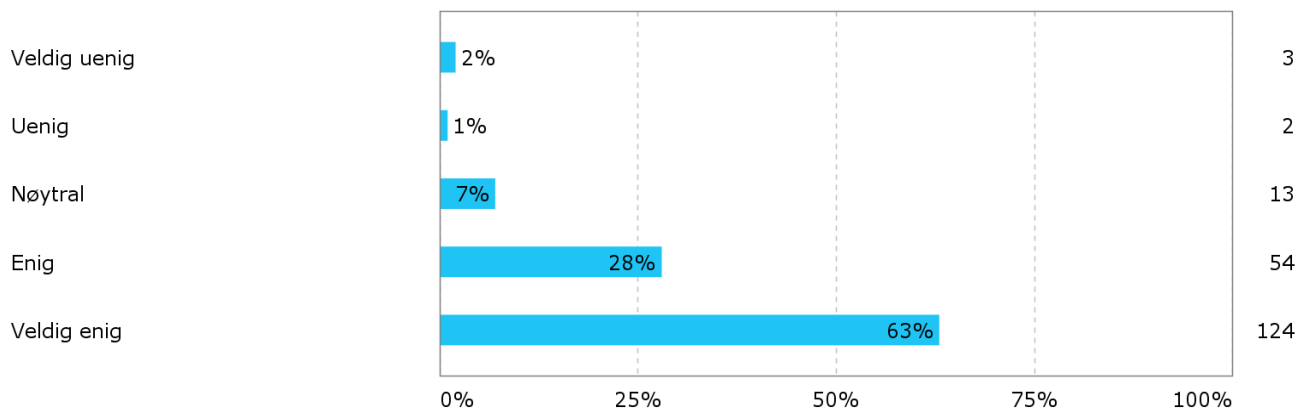
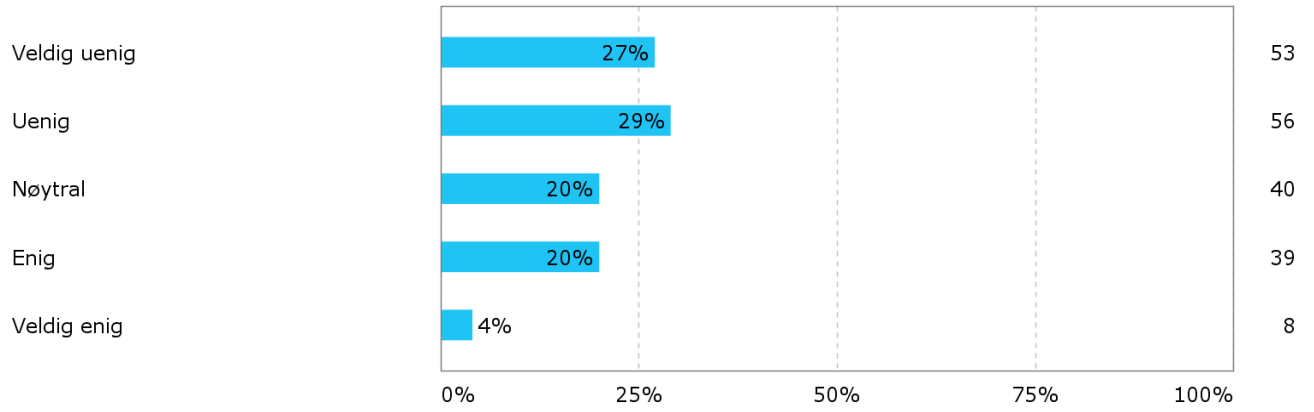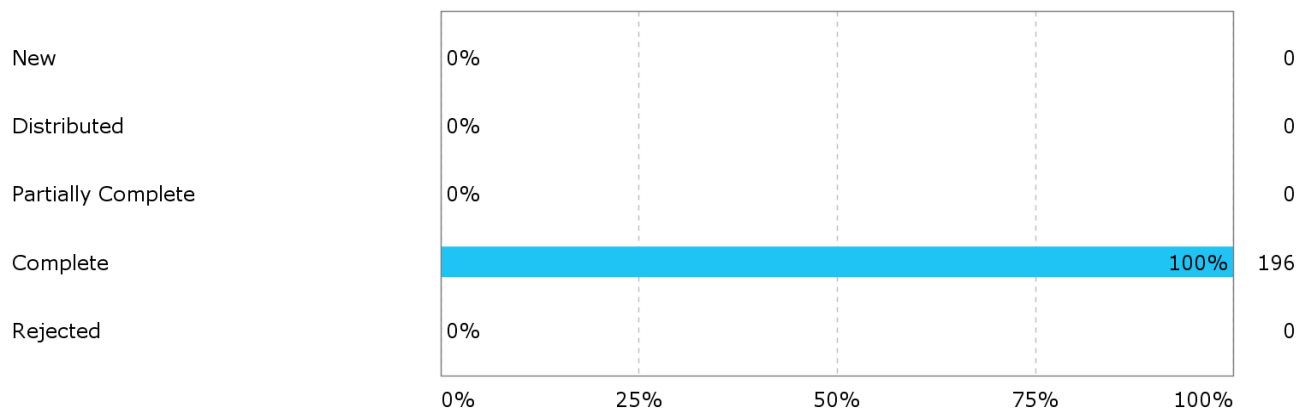|		
Veldig uenig	2%	3
Uenig	1%	2
Nøytral	7%	13
Enig	28%	54
Veldig enig	63%	124

0% 25% 50% 75% 100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående interaksjon med sosial media. - Jeg bruker sosiale media til å kommunisere med produsentene av produkter jeg kjøper.
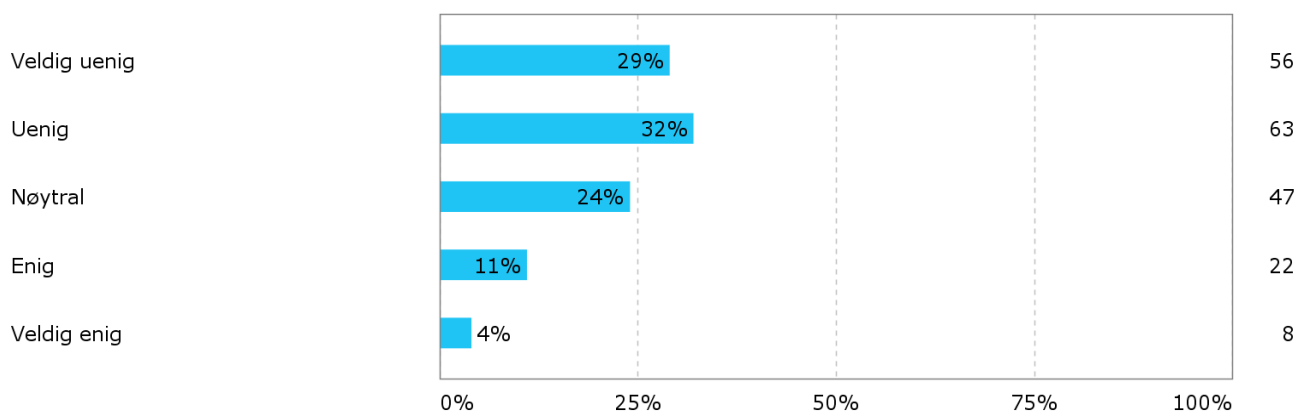
Veldig uenig	29%	56
Uenig	32%	63
Nøytral	24%	47
Enig	11%	22
Veldig enig	4%	8

0% 25% 50% 75% 100%

På en skala fra 1-5, der 1 representerer veldig uenig og 5 representerer veldig enig, vennligst indikér din grad av enighet/uenighet med de følgende utsagnene angående interaksjon med sosial media. - Jeg bruker sosiale media til å kommunisere med tilbyderne av tjenester jeg kjøper.

Veldig uenig	27%	53
Uenig	29%	56
Nøytral	20%	40
Enig	20%	39
Veldig enig	4%	8

0%   25%   50%   75%   100%

Overall Status

New	0%	0
Distributed	0%	0
Partially Complete	0%	0
Complete	100%	196
Rejected	0%	0

0%   25%   50%   75%   100%

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