Determinants of Consumers’ E-Loyalty: A Cross-channel Perspective

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Abstract
Websites are acknowledged as essential to the marketing of brick-and-mortar companies in the maturing e-commerce marketplace. Knowledge of how to position these companies’ Websites effectively is thus regarded as essential by scholars and practitioners. By investigating consumer cross-channel behavior, the current study was designed to reveal determinants of consumers’ e-loyalty. Two hundred and eighty randomly selected consumers from a top international brick-and-mortar company’s customer database participated in an online survey, findings from which indicated that a high level of consumers’ brand loyalty in the retail channel not only directly enhances consumers’ trust of the same brand’s Website, but also directly increases consumers’ online brand familiarity and perceived brand reputation, which reinforce consumers’ trust in the same brand’s Website. Consequently, consumers’ e-loyalty toward the same brand’s Website is also enhanced. The implications should enable managers to develop Website positioning strategies that leverage their existing brand power in the retail channel.

1. Introduction

Business-to-Consumer (B2C) e-commerce has grown quickly in the past decade and so has the investment in information systems to support e-commerce. Early studies have mainly focused on investigating consumer behaviors within one single channel (i.e., e-tailing channel only) (e.g., [11]). As more and more B2C Websites are operated by brick-and-mortar businesses in the real business world, the focus has shifted to strategies for the effective management of multi-channel retailing.

Consumers engage in cross-channel decision-making and behavior in terms of information searches, price comparisons, and even purchasing. For example, a 2005 Nielsen//NetRatings report revealed that brick-and-mortar retailers such as QVC, Lands’ End, Coldwater Creek, and L.L. Bean had higher consumer conversion rates than pure play e-tailers such as Amazon and eBay [22]. The top 100 retailers had an average conversion rate of approximately 5%, with QVC topping the list at more than 16%. Heather Dougherty, senior retail analyst at Nielsen, indicated that “catalog retailers do have a natural leg up on competitors because consumers who visit a cataloger’s Website already have the information they need about the product, and therefore are ready to make an immediate purchase” [22]. Similarly, the survey report conducted by Shop.org noted that the existence of an e-tailing Website positively influenced 20% of all in-store sales [55].

Although consumers’ cross-channel purchasing has been discussed to some extent, a further investigation providing more thorough insights is still essential. For example, previous studies assert that trust is the decisive factor in successful e-commerce [14, 33, 64], and consumer familiarity is a key determinant of that trust (e.g., [28, 29, 63]). By defining consumer familiarity as an assessment of how well the consumer knows the e-vendor and understands the Website’s procedures, these studies have mainly examined consumer familiarity in terms of Website procedures. The knowledge of how well these consumers know the e-vendor was however under investigation. They indicate that consumers’ prior interactions with the e-vendor reduce social complexity by creating an understanding of what transpires during the purchase. Few studies have attempted to clarify the impact of how well the consumer knows the e-vendor.

In the context of a brick-and-mortar business, this study argued that consumer familiarity with the e-vendor is often based on prior experience with the vendor or the vendor’s brand name in the traditional marketplace. From this perspective, consumer familiarity can be seen as brand familiarity (i.e., how well one knows a company and the brand name that
represents it). Theoretical and practical precedents reinforce the premise. First, brand familiarity is a one-dimensional construct that is directly related to the amount of time spent processing information about the brand [3] and is a continuous variable that reflects a consumer’s level of direct and indirect experience with a product [1]. In other words, the more familiar the consumer is with the brand, the less time the consumer spends processing information about the brand when purchasing, which is consistent with Gefen et al.’s [30] notion of “reduce[d] social complexity” and “prior interaction experiences with the e-vendor”. Second, empirical findings report that a high degree of brand familiarity will produce greater consumer trust in an e-commerce marketplace [35]. This also confirms Gefen’s [28] assertion that the more familiar the consumer is with an e-vendor, the more he or she should be inclined to trust the e-vendor’s Website. Third, Gommans et al. [31] assert that a company using the same well-known brand name in the traditional and pure play marketplaces (e.g., QVC and QVC.com) will be able to leverage existing consumers in the traditional market to buy at the brand’s Website. This supports the notion that consumers’ familiarity with a brand will enhance their trust in the brand’s Website, which encourages their online purchase intentions and behavior.

This study proposes a research model to take two further exploratory steps in the aim to assess cross-channel trust and purchasing behavior: first, integrating a construct of the Website’s reputation to examine how this and brand familiarity affect consumers’ trust and e-loyalty towards the brand’s Website; and second, incorporating consumers’ traditional marketplace brand loyalty to assess its impact on trust and e-loyalty towards the brand’s Website in the e-tailing marketplace. Reputation fosters a “belief that a seller will act in the interest of the consumer” [34] and is often defined in terms of the perception of a company’s honesty with and concern toward its consumers [46]. That is, a Website’s reputation, which is formed on the basis of past performance with buyers, can help consumers to assess the company’s likely future behavior and can serve as an indicator of the product’s quality compared to other available alternatives [65]. Empirical results have indicated that a company or Website’s reputation is an important factor that positively influences consumers’ trust (e.g., [39, 41, 44]). In this study, Website reputation was examined in terms of how honest and concerned with the consumer’s comfort and satisfaction the consumer perceives the brand’s Website to be.

Consumers’ brand loyalty in the traditional marketplace is applied in this model so as to reveal the impact of consumers’ cross-channel behavior: how brand loyalty in the retailing channel will impact the trust-intention mechanism in the e-tailing channel. With existing perceptions and loyalties to well-known companies in the retail channel, consumers search brands’ Websites in order to obtain the consistent service they expect from them [19]. Consumers may perceive the brand’s Website as an extension of the brand’s brick-and-mortar business into the e-tailing channel [31] and their belief in the business’s ability to deliver service effectively and reliably is thus reinforced. In sum, consumers’ positive attitudes towards a brand positively influence their attitude towards the brand’s Website [4, 57]).

The current study was sponsored by a top international company whose brand name is well-known in the traditional retailing channel. The company also operates an e-tailing Website using the same brand name. A sample of people who were randomly selected from the Website’s member database were invited to participate in an online survey organized by this Website. Findings from this study will add value to the existing theory. Further, pragmatic brick-and-mortar companies are eager for knowledge that can help them to better position their brands’ Websites in order to gain a competitive advantage [61, 62].

2. Theoretical framework and hypotheses

A theory-base research model (see Figure 1) was proposed in this study. Six hypotheses and the supporting literature are discussed below.

![Figure 1. Research model](image)

In the context of e-commerce, e-loyalty has been conceived as intention to revisit or to purchase at a Website [16]. Flavián et al. [26] define e-loyalty as a consumer’s intention to shop from a Website. It is widely accepted that the higher the degree of consumers’ online trust, the higher the degree of e-loyalty [25]. This is because consumers often refuse to purchase online because there is an increased
perception of risk and a lack of trust in this form of shopping (e.g., [11, 23, 37]). A high degree of trust not only stimulates and meets consumers’ high expectations of satisfying transactions, but also eliminates uncertainty, perceived risks, and interdependencies in most online transactions [45, 49]. In fact, online trust plays a key role in creating satisfied, expected outcomes in online transactions [66], and e-loyalty [15]. Thus, it is hypothesized that:

H1: Online consumers’ trust towards the brand’s Website has a positive influence on their e-loyalty toward the brand’s Website.

Familiarity can be seen as the number of product-related experiences accumulated by the consumer [36] or the previous interactions, experiences, and knowledge of what, why, where, and when others do what they do [30]. More specifically, brand familiarity directly relates to the amount of time spent processing information about the brand, regardless of the type or content of the processing involved [3]. In the context of e-commerce, brand familiarity is seen as a compilation of favorable knowledge about a particular Website, accumulated by the consumer’s experience [35].

Research evidence indicates that brand familiarity reduces the consumers’ need to search for information. For example, Biswas’s [8] study revealed that consumers tend to spend less time shopping for a familiar brand than they do for an unfamiliar brand. This is because the purchase uncertainty is reduced by familiarity [28], (i.e., the trust in a brand is built when this brand behaves in accordance with consumers’ own favorable expectations of it). Furthermore, when a product’s quality cannot easily be assessed (a common condition in the e-commerce environment), the brand may have a substantial effect on purchase decision-making [13]. Brand familiarity offers a framework for future expectations and creates substantial ideas of consumers’ expectations based on previous interactions [43]. This may explain why consumers perceive a well-known brand as a high-quality promise [19].

In the case of e-commerce, this familiarity not only relates to an assessment of how well one knows the e-vendor [30], but also improves people’s ability to maintain clear beliefs of what constitutes their expectations of favorable e-vendor behavior [28]. Shim et al. [54] also assert that previous or similar transaction experiences assist consumers in satisfying online purchase experiences, in developing a trusting attitude towards a Website, and in decreasing consumers’ levels of perceived risks. Consequently, a high level of familiarity with a specific brand might also produce feelings of greater trust [35]. Smith and Wheeler [56] also argue that a high level of brand familiarity based on consumer experience may strongly influence brand trust in the e-tailing channel.

H2: Online consumers’ perceived brand familiarity positively influences their trust towards the brand’s Website.

Reputation is defined as the extent to which buyers believe a seller is professionally competent or honest and benevolent [20]. It fosters a “belief that a seller will act in the interest of the consumer” [34], and thus works as a trust mechanism [46]. According to Riahi-Belkaoui and Pavlik [51], company reputation is based on an assessment of the company’s product/service expertise and social character, consumers’ prior experiences, and credible communications about the firm’s abilities. In other words, a company’s reputation will show how honest the company is, and how much they care for their consumers [20]. A company with a positive reputation is believed not to behave opportunistically, willingly continues to maintain its reputation [18, 39], and responds to consumers’ concerns about products or services [41]. Thus, consumers’ fears of vulnerability are assuaged when the company has goodwill [46]. Reputation can be seen as the result of the company’s “relationship” history, created in accordance with the extent to which the organization meets its commitments to its consumers and how it handles them [9]. Thus, it can help consumers assess an organization’s likely behavior in future exchanges [21].

Past empirical studies have confirmed that reputation is positively related to trust [23, 34], and the company reputation perceived by consumers has also been revealed to have a significant impact on their trust in the company [20, 39, 45]. In the context of e-commerce, studies have also reported that reputation engenders trust [60]. Potential online consumers believe that if a company has a good reputation in the traditional marketplace, then its Website is more trustworthy, even if it lacks tangible and physical signs [40]. The Website’s reputation
directly influences the level of trust consumers place in the Website [9]. It is thus hypothesized that:

H3: The brand’s Website reputation, as perceived by online consumers, positively influences their trust towards the brand’s Website.

Brand loyalty occurs when consumers make a conscious evaluation that a brand or service satisfies their needs to a greater extent than another and buy the same brand repeatedly for that reason [17]. However, there is no general consensus on the definition of brand loyalty [5], and the terms “repeat purchase,” “brand commitment,” and “brand loyalty” have all been used interchangeably in the literature. Nevertheless, the composite definition of brand loyalty proposed by Jacoby [38] has long been regarded as a common thread in the confusion and influenced later studies. For example, Engel [24] defines brand loyalty as “the preferential, attitudinal and behavioral response towards one or more brands in a product category expressed over a period of time by a consumer.”

Online consumers often rely on a brand name because they cannot accurately assess the product’s quality in the e-commerce marketplace [13]. Some may try to mitigate purchase uncertainty by turning to well-known manufacturers’ brands and retailer brands [59] or a brand to which they are loyal in the retail channel. Such method of navigation, combined with a well-known brand, is thus one of the best ways of communicating trustworthiness [32], as is such navigation with their loyal brand in the e-tailing channel. In fact, a large-scale online survey has indicated that consumers’ brand loyalty in the traditional marketplace will mitigate consumers’ perceived purchasing risks when purchasing at the brand’s Website, and eventually will lead to their purchase at the brand’s Website [61, 62].

Chu et al. [13] argue that brands can increase the level of trust between seller and buyer. Ha and Perks [34] also indicate that experience with a brand can produce a deeper and more memorable connection, which yields greater consumer trust in the brand. Furthermore, the longer the relationship (i.e., between consumer and brand), the higher the degree of consumer trust, because “length of time represents an investment both parties make in the relationship” [20]. Rotter [53] asserts that people’s initial trust in others, which exists before they have had the opportunity to interact with the trusted party, is strongly influenced by the trusting party’s disposition to trust. That is, in the context of cross-channel purchasing considerations, the initial trust can be seen as “brand loyalty in the retailing channel” (i.e., a disposition to trust the brand’s Website, based on consumers’ previous favorable brand experiences before actually interacting with the brand’s Website), which will therefore result in “trust towards the brand’s Website” in the e-tailing channel. It is thus hypothesized that:

H4: Online consumers’ brand loyalty in the traditional marketplace positively influences their trust towards the brand’s Website.

Brands differentiate companies from their competitors [13]. Brand names are valuable because the company can leverage consumers’ favorable associations with the brand name by attaching established brand names to new products in an attempt to create profit [42]. Consumers’ brand experience refers to their knowledge of and familiarity with a brand [1]. These experiences not only play a crucial role in improving brand familiarity, but also appear to be the preliminary condition to consumers’ e-commerce participation [35]. As consumers’ brand experience increases, their familiarity [23] and abilities to categorize brands by attributes are enhanced [47, 63]. With existing perceptions and loyalty towards a specific brand in the retailing channel, consumers search the brands’ Websites in order to obtain the consistent service they expect from them. Further, consumers will seek to extend their satisfactory past experiences with the brand in the retail channel to the brand’s Website [31]. Thus, it is hypothesized that:

H5: Online consumers’ brand loyalty in the traditional marketplace positively influences their familiarity towards the brand’s Website.

Loyal consumers maintain a strong positive attitude towards the brand [7], and sometimes, this sentiment is so strong that betrayal of the brand would be tantamount to betraying themselves [48]. This positive attitude towards a brand is reported to positively influence consumers’ attitudes towards the brand’s Website [4, 57]. That is, the greater the degree of consumers’ brand loyalty, the more favorable their attitudes will be towards the brand’s Website. DelVecchio [19] and Gommans et al. [31] also contend that consumers will extend their satisfactory past experiences with the brand in the traditional marketplace to the brand’s Website. Consumers’ loyalty in the traditional marketplace is therefore crucial to their perception of the Website’s
reputation because consumers will eschew a Website they do not trust [13].

In fact, brand-loyal consumers are not merely searching for their favorite brand name in the online marketplace; they are determined to defend the brand fiercely and promote the brand to others with significant fervor. In essence, loyal consumers sense a relationship with their favored brands [58]. Consequently, those consumers with higher degrees of brand loyalty may perceive this brand’s Website to have a better reputation than those who are not loyal to the brand. It is thus hypothesized that:

H6: Online consumers' brand loyalty in the traditional marketplace positively influences their perception of the brand's Website reputation.

3. Research methodology

A top international company with a well-known brand name in the retailing channel and operating an e-tailing Website using the same brand name was selected as the survey target. The sample frame included individuals from the Website's member database. The survey was completed in two weeks and 280 valid responses were collected. Of the respondents, 65% were male and 35% were female; 18% were students and 82% were working people. The average age of the respondents was 30 (standard deviation was 6.7); 75% were at least university-educated, and the average Internet usage experience was 5.2 years (standard deviation was 2.6).

As regards the questionnaire, five constructs were investigated in this study: e-loyalty towards the brand’s Website (RW), trust towards the brand’s Website (TW), online brand familiarity (FM), and brand loyalty in the traditional marketplace (TY). Seven-point Likert scales ranging from “strongly disagree” to “strongly agree” were used to measure these constructs. The initial version of the survey instrument was modified to fit the context of e-commerce and then pre-tested for content validity by three professors who served as expert judges. Table 1 provides the measurement items for these constructs.

<table>
<thead>
<tr>
<th>Table 1. Summary of scale items</th>
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<tr>
<td><strong>Construct</strong></td>
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<td>E-loyalty towards the brand’s Website</td>
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<td>Trust towards the brand’s Website</td>
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<td>Online brand familiarity</td>
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<tr>
<td>Perceived Website reputation</td>
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<tr>
<td>Brand loyalty in traditional market</td>
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4. Data analysis and results

Factor analysis using principal components extraction with a varimax rotation was applied to extract five latent constructs from the 15 observed items. Table 2 suggested that all the scale items load as expected. First, all of items in their respective constructs loaded with values greater than 0.7. Second, each item loaded higher on its associated factor than on any other construct. Third, these five factors collectively explained 80.12% of the variance. Factor loadings are highlighted in Table 2.

Table 2. Results of exploratory factor analysis

<table>
<thead>
<tr>
<th>Item</th>
<th>Factor loading</th>
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<tr>
<td>TW3</td>
<td>0.91</td>
</tr>
<tr>
<td>TW2</td>
<td>0.90</td>
</tr>
<tr>
<td>TW1</td>
<td>0.82</td>
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<tr>
<td>TY3</td>
<td>0.20</td>
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<tr>
<td>TY2</td>
<td>0.20</td>
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<tr>
<td>TY1</td>
<td>0.11</td>
</tr>
<tr>
<td>BW1</td>
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</tr>
<tr>
<td>BW2</td>
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<tr>
<td>BW3</td>
<td>0.21</td>
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<tr>
<td>RW3</td>
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<tr>
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<td>RW2</td>
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</tr>
<tr>
<td>FM3</td>
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</tr>
<tr>
<td>FM2</td>
<td>0.18</td>
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<tr>
<td>FM1</td>
<td>0.13</td>
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</table>

4.1. Measurement model assessment

The scale validation was assessed by applying a goodness-of-fit analysis using confirmatory factor analysis (CFA). In this study, the structural equation model (SEM) was applied using LISREL 8.52. The observed values of NNFI (0.96), NFI (0.95), GFI (0.91), CFI (0.96), and AGFI (0.88) all exceeded the recommended values. Moreover, the χ²/df (2.32) and RMSEA (0.078) were within the suggested cutoffs. Hence, it is reasonable to conclude that the proposed model fits the observed data well.

The construct validity of each scale was assessed by evaluating the standardized CFA, factoring the loadings of each hypothesized item. According to Fornell and Larcker [27], first, all indicator factor load (λ) values should exceed 0.7 and should be significant at p<0.01. Second, the construct reliability should not be less than 0.8. Third, the average variance extracted (AVE) should exceed the variance due to measurement error for that construct. In this study, all λ values in the CFA model exceeded 0.7 and were significant at p<0.001. The composite reliability ranged from 0.84 to 0.88 and AVE ranged between 0.63 and 0.79. Therefore, this study’s results met all three requirements of convergent validity.

4.2. Model fitness

The fitness of the hypothesized research model (Figure 1) was examined before testing the proposed hypotheses. Using SEM, the χ²/df ratio of the hypothesized model was 2.72. NNFI (0.98), NFI (0.96), CFI (0.97), and GFI (0.91) were all greater than 0.90. AGFI (0.86) exceeded 0.8. RMSEA (0.077) was within the recommended cutoffs. Thus, the hypothesized model fitted reasonably well with the observed data. Results of the LISREL analysis of this research model are presented in Figure 2.

Figure 2. Results of the LISREL analysis

Next, the path significance of each association in the research model and variance explained by each path were assessed. Figure 2 shows the standardized path coefficient and path significance; all the hypothesized associations were found to be significant at p<0.01. As postulated, consumers’ trust towards the brand’s Website positively influences their e-loyalty (β=0.77, p<0.001), with 59% of the variance explained. Hence, hypothesis 1 was supported. Consumers’ brand loyalty in the traditional marketplace was found to be the strongest predictor of their trust towards the brand’s Website (β=0.60, p<0.001), followed by their perception of the Website’s reputation (β=0.19, p<0.01), and their perception of the online brand’s familiarity (β=0.13, p<0.01). When taken together, these three factors explained 53% of the variance in consumers’ trust towards the brand’s Website. Therefore, hypotheses...
2, 3, and 4 were supported. Furthermore, consumers’ brand loyalty in the traditional marketplace was found to significantly influence their perception of the online brand’s familiarity (β=0.38, p<0.001), and the former could explain the 14% variance of the latter. Moreover, consumers’ brand loyalty in the traditional marketplace also significantly influenced their perception of the brand’s Website reputation (β=0.51, p<0.001), and the former could explain the 26% variance of the latter. As a result, hypotheses 5 and 6 were supported.

5. Conclusions and implications

The current study explored the realm of cross-channel consumer behavior. Its theoretical contribution is twofold. First, it has demonstrated that consumers’ brand loyalty in the retail channel will directly enhance their trust towards the brand’s Website in the e-tailing channel. This finding has confirmed not only the notion that brand loyalty is the top risk reliever [52] in a different cross-channel context, but also Bart et al.’s [6] proposition that the brand’s strength is a dominant driver of Website trust. Second, while past IS studies have mainly explored consumer familiarity and Website reputation (e.g., [28]) and external information (e.g., [23]), respectively, (e.g., [50]), this study has expanded the knowledge to cover a wider context. Findings indicated that consumers’ brand loyalty in the retailing channel will influence their loyalty decision-making in the e-tailing channel by positively enhancing their perceptions of brand familiarity and Website reputation. Further, consumers’ brand familiarity and Website reputation were also reported to positively contribute to their trust towards the brand’s Website, which ultimately led to their loyalty toward the brand’s Website. More specifically, the effect of brand familiarity on trust was greater than that of Website reputation.

The successful positioning of a company can provide competitive advantages and the ability to charge a premium price [2]. Based on the findings from this study, the management implications are two-fold. First, companies with a strong brand name or a great number of loyal consumers in the traditional marketplace are able to leverage their existing competitive advantages to the online setting by establishing and investing in the brand’s Website to show the same brand image as utilized in the retailing channel. More specifically, these companies can either choose to integrate the traditional and online channels effectively or diversify these two channels by assigning each channel a different function. For example, some brick-and-mortar bookstores now provide the option for their consumers to buy online and thereby take advantage of online-only discounts but collect their purchases at any of the stores’ branches in the traditional marketplace. Consumers are pleased to get the purchase discount and willing to pick up the books in person, thereby avoiding delivery delays or the possible risk of books being out of stock and not being able to check their condition. For bookstores, this strategy facilitates consumers’ online purchases and Website revenue, while still attracting consumers to their local branches, thereby providing the opportunity for consumers to browse and possibly make additional purchases during these store visits.

Multi-channel integration is fast becoming a serious source of competitive advantage as consumers demand more and more flexible access to products and services [28]. Integrating retailing and e-tailing channels successfully will not only strengthen the business/consumer relationship but also increase brand equity. Motorola, Inc. is a successful example of channel differentiation. The company set up a new wholesale business on eBay in 2003, selling excess and returned cell phones in large lots. This strategy not only avoids the possible conflicts that Motorola would likely have encountered with agencies in its attempt to add a new retail channel in the traditional marketplace, but also skillfully addresses the inventory problem and financial losses that Motorola had experienced from out-of-date equipment and returned merchandise. Motorola’s wise positioning of the brand’s Website yielded a win-win solution for both the company and its consumers.

Second, brick-and-mortar companies without a strong brand name or companies with a new brand name may “borrow” the reputation of the retailer to signal quality [12]. That is, these companies may avoid the huge cost of establishing and maintaining a brand’s Website and make better use of those financial resources to develop new products or reduce prices to gain greater market share. Companies may also reach target markets by borrowing images and consumers from other retailers’ Websites. Sierratradingpost.com is one such example: it targets bargain hunters of big brand name products, while Amazon.com targets consumers who are less price-sensitive and prefer to have a broad choice of products. Thus, offering products on the either of these Websites can help the company to achieve different market positioning and access to different market segments. Companies that aim to achieve the highest product awareness and accessibility can arrange contracts with many such retailer Websites.
The current study was limited to the examination of one top internationally branded Website that primarily sells information technology-related equipment (e.g., PCs and printers.) and had focused on e-loyalty intention. Future studies are necessary to investigate other Websites selling consumable products such as cosmetics, insurance, or clothing and examine actual online purchase behavior. Further, as the r-squares of online brand familiarity and Website reputation were found to be relatively low in the current study, further studies could also test other variables such as socio-demographic characteristics, price sensitiveness and satisfaction to provide different insights. Last, as the respondents at the pre-test stage of this study were limited to university professors, future studies could invite actual online consumers to participate in the pre-test phase to validate the survey measurements.

6. References


[19]. DelVecchio, D. Moving Beyond Fit: The Role of Brand Portfolio Characteristics in Consumer


