

The Types of Redress Procedures in Business-To-Consumer (B2C) E-Commerce

Full Paper

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Abstract

Redress refers to a process offering consumers access to internal complaint handling procedures and services to resolve disputes that occur during e-commerce transactions. The roles and types of redress have received much attention, particularly in offline business where the focus is largely on traditional litigation procedures. This paper focuses on the types of redress procedure consumers have expected during B2C e-commerce disputes, by analysing the perceptions of a selected group of online consumers located in Melbourne, Australia. The research reveals that when problems occur in B2C e-commerce transactions, an accessible and responsive redress method is what the consumers immediately required and expected from the merchants. This suggests that traditional litigation or the usual legal methods to seek redress are not necessary.

Key Words: Redress, B2C e-commerce, disputes, trust, consumer, and merchant

Introduction

E-commerce is not absolutely risk-free online shopping because not all online merchants are honest and professional, and mistakes happen (Cooper et al. 2011). For example, you cannot physically inspect the goods before buying them, you usually have to pay before receiving the order and then wait for it to be delivered. As a consumer, you trust the merchant that the product will be dispatched as soon as he/she received payment. It is therefore important to ensure that problems are not encountered or they can be minimised if and when they occur.

With the rise of online shopping complaints and disputes take on a greater importance (ECC-Net 2014; Econsumer.gov 2015). Consumers were sceptical of these e-commerce environments because they were not re-assured that any problems they encountered would be quickly resolved (Duca et al. 2012). Consumers think it is harder to resolve complaints when online merchants are located internationally (Burinskas et al. 2010). Consequently, many consumers are anxious about engaging in cross-border e-commerce transactions because they lack confidence in existing means of redress (Gefen and Heart 2008; Cho 2004).

To date, studies of redress have focused on traditional court litigation and ODR (online dispute resolution) to assist consumers get access to justice, (Stylianou 2008) for example, small claims court, services of lawyers or online intermediaries. However, e-commerce transactions do not map neatly onto the jurisdiction of any existing sovereign entity, and this issue has rendered territorial disputes problematic more often than traditional businesses. Therefore, territory-based laws based on arbitrary borders are inappropriate in the world of e-commerce disputes.

On searching the literature on redress in B2C e-commerce, this research found two main motivations for a fresh investigation of the redress procedures consumers expected during B2C e-commerce disputes. First, existing studies about redress are few as a positivist approach was unable to uncover the deeper issues identified employing interpretivist methods to uncover the real issues that emerge (Strauss and Corbin 1998). Second, the emergence of online consumers, individuated purchases and new markets leads us to understand the deep levels of online dispute support, and attention to consumer expectation. This paper examines the types of redress procedure consumers expected during B2C e-commerce disputes or complaints. The study focuses specifically on the viewpoint of online consumers located in Melbourne,

Australia. The important of the study is to provide insights into online merchant to better understand redress into their business.

Redress in B2C E-Commerce

Hogarth and English (2002) describe redress as providing consumers with the right to express their dissatisfaction and have their complaints heard and reviewed, and to receive feedback and compensation. In B2C e-commerce transactions, redress refers to a process offering consumers access to internal complaint handling procedures and services to resolve disputes and problems that occur during online shopping (Ha and Coghill 2007). In this research, the definition proposed by Ha and Coghill (2007) is used.

Researchers indicate that providing redress in offline business transactions can serve as an influential mechanism to improve consumer confidence (Weatherill 2013). Offline merchants are increasingly regarding redress as an important opportunity to improve consumer trust (Komunda and Osarenkhoe 2012). Redress has also been cited as a key indeterminate of Consumer Complaint Behaviour (CCB) (Day 1980; Singh 1988). CCB is centred on dissatisfaction with a product or service leading to three complaint behaviours: 1) private responses (such as negative word of mouth); 2) seeking redress (for example, from a merchant); and 3) third-party responses (such as taking legal action) (Day and Landon 1977). Huang and Chang (2008) in their study on CCB revealed redress is an obvious recourse sought by dissatisfied consumers following a purchase transaction that went wrong.

How Redress Works

Redress is concerned broadly with the mechanisms through which individuals seek remedies or responses to grievances (Gauri 2013; Hodges 2012). Furthermore, an effective redress mechanism supports the accountability principle that underpins merchants' efforts to promote a fair and trustworthy complaint handling mechanism (Edwards 2007; Van Heerden and Barnard 2011). Thus redress entails an avenue for consumers to seek a remedy to their problem. In some way, redress acts as a sanction providing a means of limiting the negative impact of untrustworthy and deviant behaviour through compensation (Callies 2006).

It is evident that redress is the important key factor that most influences a perception of e-commerce as trustworthy (Jøsang, Keser and Dimitrakos 2005): benevolence and integrity (Wu and Chang 2006). Referring to benevolence, redress is the ability of a merchant to hold consumers' interests ahead of his/her own self-interest (Chen and Dhillon 2003), and to honour promises rather than the self-serving profit motive (Salo and Karjaluo 2007). In terms of integrity redress entails raising consumer confidence that a merchant will be honest and adhere to an acceptable set of principles and policies governing e-commerce transactions (Palvia 2009).

Why redress is necessary

Issues of consumer protection are of more concern with online transactions, because in offline dealings consumers are more aware of their legal rights and how these may be enforced through the traditional courts or legal dispute representatives (Hörnle 2012). In contrast, e-commerce is still evolving and courts do not follow the same thinking when dealing with online disputes. This further confuses merchants and consumers due to possible different interpretations by different courts, let alone for disputes where parties are distant from each other (Cortés 2013; Hassan et al. 2012).

Often online merchants may be reluctant to offer redress services onsite in case their customers will interpret that disputes arise often. However, in the case of eBay, the study has shown that well designed redress platforms encourage a sense of justice and fairness in the market place, which in turn increases the trust of those who benefit from the outcomes. It has been found by eBay that the number of users who have had disputes resolved efficiently is greater than those users who did not during the same period, suggesting that users' confidence in the fairness of the e-commerce marketplace is enhanced by their redress experience (Cortés and de la Rosa 2013).

Therefore it is only a question of time before redress changes the way we engage in e-commerce and widens the parameters of cross-border online shopping. The twenty-first century is already starting to see

a shift in international consumer law, which is changing the priorities of policy-makers. Their focus is no longer on guaranteeing the protection of consumers by means of their national courts and laws, but on promoting redress procedures that provide real and tangible redress for consumers (Cortés and de la Rosa 2013).

Traditional Litigation is Unsuitable

International disputes arising out of B2C e-commerce are often of low value individual transactions and yet more complex than their offline counterparts. Disputes may also involve additional issues, such as the applicable law and distance between the parties with different expectations (Cortés and de la Rosa 2013). Unlike B2B e-commerce transactions, where the value of disputes can justify the time and resource costs involved in the judicial process, traditional court processes of dispute settlement are not always the best option for B2C online disputes.

The expense and time involved in traditional litigation has become increasingly unattractive (Cortés 2013). This is especially true with B2C e-commerce transactions undertaken across borders and transactions easily turn into jurisdictional issues. For example, if there is a dispute, whose courts should you turn to? Consumers expect the right to seek justice in their courts, while businesses do not want to handle cases in multiple jurisdictions. This is especially the case when disputes might involve parties with different nationalities, which in turn may cause complicated issues of jurisdiction and applicable law to arise should such disputes be submitted to the court of a specific country. For instance, if it is not subject to the rules of the physical world, then what new rules does the online environment require? Who has the authority to make these new rules and decide how they should be implemented? There are no easy answers and the pace of technological change has made answers to these questions more pressing as problems become far more complicated (Cooper et al. 2011). Clearly the existing traditional litigation is too specific that it is not applicable in to deal with international disputes arising out of B2C e-commerce.

Cross-Border E-Commerce Disputation is Complicated

The global nature of the Internet means that geographical boundaries are irrelevant in e-commerce transactions. In 1996 David Johnson and David Post stated the rise of a global computer network is destroying the link between geographical location and the ability of physical location to establish jurisdictions and rules that apply. The Internet thus radically subverts the system of rulemaking based on borders between physical spaces (Haloush 2008). Thus, even when judgment is obtained in one country, it may be unfeasible to enforce it on assets in another country (Turel and Yuan 2010).

The problem is aggravated by the fact that the complex and costly procedures under private international law were developed at a time when cross-border transactions were still exceptions to the rule of domestic interactions. They are generally unproductive in the context of fast cross-border e-commerce transactions. The problem is not merely a quantitative one stemming from the high number of cross-border e-commerce transactions. It is also a qualitative one, since such transactions may potentially involve multiple countries, all of which may have a legitimate jurisdiction claim (Patrikios 2008). Applying traditional localisation principles of private international law to B2C e-commerce transaction disputes is problematic: either they point to every country, with which a particular transaction has connections, or indeed any country in the world where the website is visible; or, the identified law or jurisdiction is purely fortuitous, and has no obvious connection with the parties or the substantive transaction (Patrikios 2008). The international flexibility of the e-commerce transactions, resulting in every transaction being available from anywhere in the world, often renders localisation in the context of e-commerce transactions a meaningless concept (Maier 2010).

Research Methodology

The first step is to explain why this research refers to the grounded theory approach. The second is to outline the selection of a sample based on the grounded theory approach. Thirdly and lastly, this section explains the method of data collection and analysis.

Grounded Theory Approach

Grounded theory approach was chosen because the focus is on consumers' experiences of redress procedures in B2C e-commerce. In light of the limited knowledge on this topic, grounded theory methodology is suitable for generating a descriptive understanding of how consumers would respond and what they expected from redress when making complaints in online shopping. Researchers can gain a deeper insight into an under-developed research subject (Eisenhardt 1989) from data collected through direct contact with research situations (Locke 2001; Stiles 2003). It supports in-depth development of knowledge about the relevant aspects influencing the specificity of a situation, a group of people or companies (Strauss and Corbin 1990). The aim is to use unbiased analysis of the field material to arrive at a number of codes, concepts and categories that determine the theme being researched. Therefore, the aim of grounded theory in this study was to use data collected to create new insights and develop recommendations that are usable by those in the situation being studied.

Data Collection

This research used a combination of individual interviews and focus group (Williamson 2002). The strength of individual views can be tested through exposure to alternative perspectives in a natural way, uncovering new insights (Morgan 1998) as our main source of data. In focus group discussion, multiple views and opinions can develop into a group view as a result of social influences.

All participants were identified based on a set of specific characteristics and backgrounds. They had to have extensive experience in online shopping, for example, to have purchased ten to twelve physical items online locally and internationally in the past 12 months, average spend per transaction between AUD\$50 to 200, and average years of experience shopping online is six. More essentially, the participants went through the redress process.

In phase one, individual face-to-face interviews formed the basis of this research to explore the experiences, knowledge and views of online consumers concerning the issues of redress procedures in online shopping. Interviews were conducted with 30 online consumers and lasted 45 to 60 minutes. Responses were recorded and notes were taken during each interview. Responses were transcribed, checked and edited. The transcript was sent to each interviewee with a cover letter asking to confirm and amend accordingly. The decision regarding the number of people to interview was based on issues of data saturation – data collection is ended once a saturation point is reached beyond which no new issues will emerge (Strauss and Corbin 1998).

In phase two, two focus groups were used to evaluate, follow up and confirm findings emerging from the interviews (Krathwoh 1998). Focus group discussions with consumers were conducted based on the questions formulated from the interview findings. These findings provided a rich and meaningful interpretation of ordinary events that create a convincing picture of the real situation (Miles and Huberman 2002). In the first group, 12 potential participants were approached in person but only six participants met the criteria and took part. In the second focus group, 15 potential participants were approached but only six met the criteria and participated. Discussions typically lasted 60 minutes and responses were recorded, transcribed, checked and edited. The transcript was sent to each focus group participant with a cover letter asking to confirm and amend the record accordingly.

Data Analysis

Data were analysed based on the coding technique proposed by Strauss and Corbin (1998) – open coding, axial coding, and selective coding – to rearrange the qualitative data into categories in order to observe any emerging patterns in the data. This is a systematic process that makes sense of research data by categorising and grouping similar examples from the data (Fendt and Sachs 2008).

During the coding process, each relevant event is coded into as many subcategories of analysis as possible, as categories emerge or as data emerge to fit an existing category (Strauss and Corbin 1998). As data collection progresses, each piece of data is “systematically and thoroughly examined for evidence of data fitting into categories” (Isabella 1990, p.13), thus subcategories are continuously challenged and restructured as necessary. Likewise, because subcategories may have more than one dimension, the

researcher also compares new data to each dimension in the subcategory. This will determine whether the dimension is inclusive and able to incorporate new incidents, or if new subcategories and/or dimensions need to be created. Data collection and analysis continue until the researcher reaches a state of saturation of themes, which is reliant on data collection, coding, and analysis reaching a state of completeness both within and across contexts (Goulding 2002).

By presenting the evidence through this research methodology and the data analysis, this study will “let the research findings speak for themselves” (Strauss and Corbin 1998, p.305).

Findings

Analysis of the interviews and focus groups enabled the identification of the themes outlined below which characterise the participants’ experiences with and understanding of redress procedures in B2C e-commerce.

Interview - Accessible and Responsive Complaint Handling

Accessible and effective complaint handling relates to procedures that can be easily and conveniently reached by consumers. Consumers shared their experience concerning reliable and satisfactory dispute resolution, uncomplicated and easy recompense procedures, and merchants’ accountability in problem solving.

Consumers assumed complaint accessibility should not be a problem and they expected an established transaction policy to be in place. When a problem emerged, consumers expected an adequate amount of compensation and the problems to be resolved effectively. Consumers believed that merchants should be ready to hold themselves accountable and be responsive to any complaints received. Consumer 7 said:

Once, I bought (downloaded) software online and they said they will send me a hard copy as well on disk, but the disk never arrived. I found the email and I shoot them an email with the complaint. The company was quite good...couple of days later I received the response and posted another one and within a week I have the parcel in my hand.

Consumers claimed that if the loss involved was insignificant and satisfactory compensation was provided then they were confident and felt safe to repeat purchase. This is because consumers accepted that mistakes happen and common human errors were hard to avoid. Consumers made it clear that mistakes were not going to stop them from engaging in online shopping, on the condition that merchants acted responsively, and treated the mistakes as an opportunity for improvement:

If you have shown your attitude and responsiveness to fix this problem, it doesn’t only gain my trust and confidence, but this is a very trustworthy company. It makes mistakes but it can also improve them and do better and why couldn’t I trust them and use their services more...as long as you have shown your attitude, especially the way you deal with people and cope with the situation (Consumer 5).

Consumers also discussed at length the uncomplicated and transparent redress procedure. Consumers agreed that such a procedure bolstered their confidence and trust, because a trustworthy merchant would establish a simple and accessible redress procedure to ensure a satisfactory online shopping experience. Consumers added that when the complaint procedures were made available then that meant the merchants would honour it. Therefore, frustrating experiences dealing with a complaint procedure, which was rather long, confusing and complicated to access, should be avoided:

You were shopping from a site where there isn’t any of the information. Then you started to feel unsafe and perceived a great purchase risk. If the return policy is a big hassle then I don’t think I want to go there. However, if they make the return policy easy and plenty of useful information available then it will encourage me keep going there (Consumer 9).

Consumers also stated they should have access to a multi-channel complaint procedure. This would allow consumers to launch a complaint in whatever way best suited them. This meant not passing the complaint around through three different departments or a lot of throwback to the customer, which would be unnecessary and potentially making the problem worse.

A lack of responsive complaint handling was another concern raised. They mentioned that when discussing a complaint they did not expect to have to wait and expected an answer to be offered immediately. Furthermore, frustrated consumers were impatient and they wanted the merchant's immediate attention. Sending an email to complain was often not effective because no one was really reading or checking the email. Clearly, an easily reached complaint handling procedure along with responsive actions certainly helps to reduce consumer anxiety. Consumers related this experience as just as important as shopping on the street because in a physical store consumers had no problem obtaining an accessible and responsive answer from merchants:

You try to settle everything on the spot because leaving the consumers to spend the extra time to think and feel worried is very bad for the business. When something has happened, the longer you wait, the angrier you get (Consumer 1).

Consumer 5 claimed that whether her trust can be rebuilt based on her complaint outcomes depends solely on how effectively and accountably the problem was handled. She stated, "If you have spent too much time and also several unhappy communications to solve this problem, even finally this problem solved but that will cost negative impression". She added that having seen or read the policy was insufficient because that did not prove anything until accessible complaint handling procedures and responsiveness were made available and evaluated.

Likewise, Consumer 3 recalls that whenever he faced a problem, he could still respond calmly and confidently because the merchant was proactive in solving and following up his concern. Another view was also raised in the experience of Consumer 19, albeit to a lesser degree, where he described that while some irresponsible merchants were ignorant of their mistakes, his experience was an unavoidable incident. Alternatively, only a small number of merchants offering an accessible and effective complaint platform responded timely to their own mistakes.

Focus Groups - Responsive and Effective Complaint Handling

Consumers believed that merchants could regain their trust when a complaint was effectively handled. Consumer 5-FG1 (Consumer 5, Focus Group 1) claimed that he had no problem returning to merchants after they proved they could effectively resolve problems:

There was this comic book merchant that I purchased the book from and they sent me the wrong one. I emailed them a notice and they sent me an extremely prompt reply that also served to reassure me the correct one will be shipped at no cost and I can keep the wrong one. That made me feel very loyal to that vendor (Consumer 5-FG1).

Consumer 5-FG1 suggested that merchant had handled his issue responsibly and demonstrated their accountability sufficiently to convince buyers of their good intent. This effective complaint handling experience helped to reinstate his online shopping confidence and satisfaction.

In contrast Consumer 2-FG1 felt that seeking redress from an online merchant was an unpleasant experience and she would rather not pursue any action. She recounted an unexpected response that changed her perception of a particular merchant;

I made a mistake booking a Jetstar flight. The site kept crashing and I finally went in but I carelessly ticked off the item that wants the extra insurance so they added that in the end. I just emailed them and they reversed it straight away. It wasn't an issue and I got to say that shocked me because I was expecting the typical Australian 'you ticked it!' (Consumer 2-FG1).

Consumer 3-FG1 agreed with this view. She elaborated that a responsive and effective complaint procedure initiated by a merchant can positively influence consumer confidence and trust. She related a personal experience where her youngest daughter mistakenly clicked on her iTunes and made a few purchases. She was shocked to receive two separate bills of AUD\$79.99 and AUD\$89.99, which she believed she did not authorise. She put in a complaint to *Apple iTunes* and had the payment refunded. She noted:

When it comes to a multinational company like that, they are most likely not going to entertain this problem. But I was replied to within 24 hours with the message. Then

another email was sent during the following week saying, “We just want to check the money been refunded and this complaint has been dealt with the way you like” (Consumer 3-FG1).

The experiences reported by the consumers show that, when they received immediate resolutions, this positive experience can help to set aside their belief that seeking redress was difficult. The discussions show that an immediate redress response and action from the merchants was necessary.

In all the issues discussed above, consumers raised concerns about their discouraging redress seeking experiences, for example, inaccessible, difficult and complicated complaint procedures were repeated across the focus group discussions. Consumers claimed that initiating a complaint actually cost them more time and money. Consumer 3-FG1 said she did not believe that most merchants would actually offer adequate complaint support. She decided to shut them down and not to email the merchant or go on and on about the complaint.

Consumer 4-FG1, who had experience in initiating redress in several different situations, voiced another perspective. He believed that to seek compensation was a discouraging experience because the complaint procedures had never been made easy for the consumer or actually supported the complainers.

It was apparent that Consumer 3-FG1 and 4-FG1’s experience confirmed that consumers were likely to give up on redress, leading to distrust of merchants if complaints were poorly handled. Consumer 4-FG1 reiterated his decision to pursue redress was based on the importance of the purchase and value (i.e. price):

If I just had a few things that were damaged. In the end I think about taking it back and then I don’t take it back and it sits there...even if it is brick and mortar (shopfront), I don’t always take it back because there is always the addition of hassle of going there. I am not sure whether there is a difference between online and offline. So it really depends on how much (Consumer 4-FG1).

Consumer 2-FG2 (Consumer 2, Focus Group 2) provided an example of such a situation involving an unimportant purchase:

I think it depends on the value of the goods purchased. If it is a AUD\$100 dress that doesn’t fit me and I know someone else in my family will be able to inherit it, then I will just leave it like that (Consumer FG2-2).

Consumer 1-FG2 had a similar experience and commented that sometimes it was not worth their time and money to seek redress. This is because the redress procedures were too difficult and did not help consumers deal with purchase problems effectively. According to Consumer 1-FG2:

It’s just too hard sometimes because you don’t have the time to deal with it. If you need to return the books you have to pack it and post it. Whether they pay for the postage or not, it doesn’t matter, but physically it is a lot to do. So it has got to be worth it, really, because we haven’t got time for all that and this is why we go online.

Discussion

The data derived and analysed for this study has demonstrated that consumers would not resort to legal proceedings to seek redress. It is suggested that when problems occurred in B2C e-commerce, there is still an opportunity to regain consumer trust by bringing about accessible and responsive redress. Consumers were unlikely to completely withdraw from B2C e-commerce, particularly in online shopping and nor did they give up seeking redress due to two reasons.

Firstly, when a consumer experienced a satisfactory outcome from having accessible and responsive redress procedures available and acting on them, there was an opportunity to demonstrate the merchant’s accountability. It is about offering integrity and responsibility, and showing adequate attention to the problems occurring. Consumers considered that this was the most fundamental redress support that should be offered. Undoubtedly, involving traditional court litigation methods will never lead to the ultimate objective of seeking redress. This means resolving problems in a timely manner, at minimum cost and effort being shown by the merchants are less likely to happen. Consumers were concerned about

receiving effective redress support in exchange for accepting that mistakes happened and only a minimum loss was involved.

Secondly, consumers noted that accessible and responsive complaint handling redress procedures allowed them to voice their dissatisfaction. It can thus be explained that any delays and having to go through several different channels to fix a problem is not practical. Evidently, this is part of the importance of the role of redress encouraging consumers to bring to the merchant's attention a transaction problem that has arisen. The consumers here had more trust in immediate redress support offered rather than promises in written policies. This also accords with the literature, meaning dispute resolution including consumer complaint agencies or intermediaries and small claims courts do not constitute a favourable option because it is too rigid.

The successful implementation of complaint measures will assist consumers to deal with problems and to prevent consumers exiting the transactions. Alternatively, a non-responsive action that leaves the problems unattended was likely to worsen consumer confidence and to escalate their perceived difficulties in pursuing redress. Also, this is likely to result in additional dissatisfaction beyond the original complaint. Therefore, apologies from the merchants did not necessarily increase liability or cause their business to develop a negative image, but it may in fact help to mitigate damage caused to consumer trust in the merchant.

The findings also showed that dissatisfied consumers were reluctant to seek redress from merchants who they perceived had complex online complaint procedures. They assumed these merchants were unlikely to extend their support to consumers (Chang and Chin 2011; Wirtz and Kum 2004). Consequently, consumers showed little confidence that the complaint outcomes would sufficiently compensate the financial loss and resolve the problems encountered. This is because it was impractical to waste unnecessary effort, time and cost, especially when it involved an inexpensive purchase. This finding was unanticipated and suggests that redress is likely to become an even bigger concern and influence how consumers assess the merchant when a significant financial loss is involved. It is therefore crucial that redress is made available to accommodate all levels of complaints and problems in online shopping regardless of the value of the purchase.

Uncomplicated and transparent complaint procedures were both important to counter consumer belief that seeking redress was difficult and merchants were irresponsible. At least consumers will have less concern and frustration, for example, not knowing what, where or how to seek redress. A study by Donoghue and de Klerk (2009) also shows that uncomplicated complaint services procedures are important. Svantesson and Clarke (2010) further suggest that merchants have the responsibility to offer transparent and unambiguous complaint policies to consumers.

Conclusion

The results show that when problems occur in B2C e-commerce, an accessible and responsive complaint handling procedure is immediately required by consumers. Consumers have the confidence to trust what the role of redress can do, instead of what the role of redress will do. This suggests an accessible and responsive redress system is what consumers expected. Taken together these results suggest that traditional litigation is not necessary. There are, however, other possible explanations for this is that consumers are not aware that they can engage traditional court litigation to seek redress. Meaning other than seeking redress directly from the merchants, there is little option available to them.

The results here have gone some way to articulating that an accessible and responsive redress system has a much significant role when significant problems occur, mostly about product price. This research also demonstrates that accessible and responsive redress becomes an issue only when the consumer actually wants compensation.

On a practical level, this research identifies the potentially important role of an accessible and responsive redress procedure, and the relative impact on the consumer. Thus, the theoretical contribution of this research lies in providing insights into online merchants to help them better incorporate redress into their business by focusing on the type of redress identified in this study.

In closing, a number of limitations need to be considered. First, a larger and more diverse sample size may uncover additional themes and provide a more in-depth understanding for future research. Second, the

methodology used in this study aims to produce findings that provide deep insights and understanding into a particular phenomenon. This study is not therefore a basis for generalizable explanations. Furthermore differences between national contexts remind us about potential cultural differences. For this reason, applying comparative research constructs within a country and cross-country analysis may be useful. It will also benefit future research to include groups of online consumers with different purchasing power, and distinctions between expensive and inexpensive shopping transactions.

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