Examining the influence of corporate website favorability on corporate image and corporate reputation: Findings from fsQCA

Elena Ageeva, Middlesex University, UK E.Ageeva@mdx.ac.uk

TC Melewar, Middlesex University, UK
T.C.Melewar@mdx.ac.uk

Pantea Foroudi, Middlesex University UK p.foroudi@mdx.ac.uk

Charles Dennis, Middlesex University, UK
C.Dennis@mdx.ac.uk

Zhongqi Jin, Middlesex University, UK Z.Jin@mdx.ac.uk* corresponding author

Examining the influence of corporate website favorability on corporate image and corporate reputation: Findings from fsQCA

This study uses the attribution and signaling theory perspective to scrutinize the key impacts of the determinants of corporate website favorability. In addition, this paper examines the main influences of satisfaction and attractiveness on corporate image and reputation, observes the role that the demographics of consumers (gender and age) play in such relationships, and proposes a research model along with research tenets. To examine these tenets, the conceptual framework was empirically evaluated through the perceptions of 563 consumers toward the financial setting in Russia (563). This study employs complexity theory, which integrates the principle of equifinality. To examine the data, this research employs fuzzy set qualitative comparative analysis (fsQCA) and confirmatory factor analysis (CFA). Additionally, this study makes a managerial contribution to the understanding of marketing and communication managers and website designers regarding the associations among corporate website favorability, its antecedents, and its consequences.

Keywords – Corporate website favorability, satisfaction, attractiveness, image, reputation, qualitative comparative analysis.

Introduction

The Internet has gained a vital role in many parts of our lives. In 2015, there were more than 3 billion Internet users worldwide, an 826% increase since the year 2000 (Internet World Statistics, 2015). The advances in Internet technology have changed the expectations and patterns of web users and have transformed the way businesses attract new consumers and retain existing customers (Lin, 2013). In this new marketplace, companies still struggle to acquire relationships with consumers; in fact, good service is no longer enough to differentiate a company from its competitors (Abdullah *et al.*, 2013; Foroudi *et al.*, 2017). According to Louvieris *et al.* (2003), when companies attempt to build solid relationships with customers, the website design should be a major focus. The user's experience on the website is extremely important, and "customer, rather than producer, orientation should be pre-eminent in the site's design" (p. 169). Therefore, the creation and maintenance of a favorable website is an essential strategy for a company's success in the marketplace (Alhudaithy and Kitchen, 2009; Beatty *et al.*, 2001; Foroudi *et al.*, 2017; Lin, 2013; Tarafdar and Zhang, 2008).

However, companies have many design concerns when planning their websites (Lin, 2013). Thus, companies must learn how to create effective websites that satisfy the expectations of customers (Scheffelmaier and Vinsonhaler, 2003). The effectiveness and quality of the website are important for companies since this is the dominant, and sometimes only, interface with the customers (Palmer and Griffith, 1998). Consequently, the trend is to create a powerful website for customers that will help a company to gain a competitive advantage, improve integrated marketing communication strategies, improve customer relationships, save costs, enable innovation, project the corporate identity of the company, manage its reputation, enable financial reporting, and increase loyalty and satisfaction (Bravo et al., 2012; Casalo et al., 2008; Foroudi et al., 2017; Srinivasan et al., 2002). In line with these trends, interest in corporate websites has increased considerably (Al-Qeisi et al., 2014; Cyr and Head, 2013; Foroudi et al., 2017; Melewar et al., 2017; Pollach, 2010). However, despite the significant, positive view of a favorable corporate website, limited empirical research has been conducted to capture the true meaning of the concept (Cyr, 2008; Kim and Stoel, 2004; Tarafdar and Zhang, 2008; Wolfinbarger and Gilly, 2003). Furthermore, there is a gap in the literature regarding the relationships among a favorable corporate website and its dimensions, antecedents and consequences (Cyr and Head, 2013; Everard and Galletta, 2006; Kim and

Stoel, 2004; Pollach, 2010; Tran *et al.*, 2015; Wolfinbarger and Gilly, 2003). To date, there is no systematic research study on the impact of compound websites on consumer evaluations of websites (Al-Qeisi *et al.*, 2014; Foroudi *et al.*, 2017; Rahimnia and Hassanzadeh, 2013; Melewar *et al.*, 2017; Tarafdar and Zhang, 2008).

In line with the dramatic increase of interest in services from academics and practitioners in today's global economy, one purpose of the present study is to investigate the notion of corporate website favorability with a focus on the banking industry in Russia. An additional aim is to examine the antecedents and consequences of the under-researched construct of corporate website favorability with particular reference to corporate image and corporate reputation.

This study uses an attribution and signaling theory perspective to scrutinize the key impact of the determinants of corporate website favorability and examines the main influences of satisfaction and attractiveness on corporate image and reputation. Furthermore, this research observes the role that consumer demographics (gender and age) play in such relationships and proposes a research model along with research tenets.

This study uses complexity theory to elucidate and better understand the impact of the specific antecedents of corporate website favorability on satisfaction and attractiveness and to discover the main factors that influence the satisfaction and attractiveness of corporate image and reputation. The key aim of this research is to recognize configurations that describe the customer experience. Identifying these configurations should benefit managers by providing information regarding some experiences of managing a corporate website. A company that designs a favorable corporate website will perform well in relation to its rivals. The research also identifies the critical elements that might encourage or discourage corporate website favorability.

This study is of importance to academics and marketing managers since there is a lack of research on corporate website favorability, and managers need to carefully organize the factors that impact corporate website favorability. Therefore, this study provides several theoretical contributions and managerial implications. First, it expands the current periphery of research on corporate reputation and corporate image by examining the role of a new

construct: corporate website favorability (Al-Qeisi et al., 2014; Tarafdar and Zhang, 2008). Second, this study demonstrates how digital marketing influences firm image and reputation by examining the asymmetrical relationships between constructs that were not previously investigated. Third, this research investigates Russian consumers, for whom there is a lack of empirical research available, and calls for more work in the field of marketing (Griffin et al., 2004; Kivenzor and Toffoli, 2015; Moorman, 2014; Roberts, 2016; Supphellen and Gronhaug, 2003). Finally, the results should be beneficial to general managers who are involved in shaping a company's image and reputation strategies because the management and creation of a website are critical parts of the strategic management of the corporate identity of the company, and managers at different levels should acquire comprehensive knowledge to achieve the company's goals and objectives. The authors also encourage future academic researchers to investigate links between these constructs in various marketing situations with the application of different marketing tools using different marketing assets and market-based resources and to review them from different theoretical viewpoints, such as game theory.

This research employs exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) to ensure that the scales developed and adapted are robust in terms of validity and reliability. The study employs complexity theory, which integrates the principle of equifinality (Foroudi *et al.*, 2016; Woodside, 2014). Fuzzy set qualitative comparative analysis (fsQCA) and CFA are employed to examine the data (Ragin, 2006, 2008). To gain a deeper and richer perspective on the data, fsQCA and complexity theory are applied (Foroudi *et al.*, 2016; Gupta *et al.*, 2016; Mikalef *et al.*, 2015; Ordanini *et al.*, 2013; Woodside, 2014; Wu *et al.*, 2014).

The remainder of the paper is organized as follows. The following section presents the theoretical background of corporate website favorability antecedents and consequences, details the proposed consumer level model through hypotheses development, and proposes how the impact of corporate website favorability should be assessed in the marketplace. The methodology is introduced, and the subsequent section presents the results of the analysis of the data. The paper concludes with a discussion of the managerial and theoretical significance of the findings.

Conceptual framework and hypotheses

In the impression management literature, a website is considered an "electronic storefront" or public work area in which symbolic depictions generate the impressions of a company (Braddy et al., 2008; Winter et al., 2003). As Hoffman et al. (1997) suggested, the main advantage of a website for impression management is that it is not bound to the company's physical attributes. Winter et al. (2003) found that websites influence potential customers' impressions of firms and can vary significantly across firms and industries, noting that "website visitors encounter symbols that are compared to mental models stored in memory and used to form impressions of the site and to draw inferences about the firm" and that "identity management must take center stage in creating a Web presence" (Winter et al., 2003 p. 309). Winter et al. (2003) was one of the first research studies on corporate website impression formation, although it was a limited exploratory study with students.

The importance of a website in impression formation is also supported by Braddy et al. (2008), who stated that perceptions of the website quality can change impressions of the company. Similarly, it can be argued that corporate websites convey a socially desirable and managed impression of their companies, acting as "mirrors" for companies to portray their corporate identities. In other words, a corporate website can be characterized as the "virtual storefront" of the company (Berthon et al., 1998; Chen et al., 2002; Ducoffe., 1996; Leong et al., 1998), which helps to promote the corporate and product/brand image (Argyriou et al., 2006). Corporate websites, by providing cues about the nature of an organization, can influence the perceptions of the organization's viewers (Braddy et al., 2008) and create a positive impression, which is necessary to maintain a favorable image (Gatewood et al., 1993) and reputation (Foroudi et al., 2014, 2017). The corporate website, as part of the corporate visual identity, is the "face of the organization" and transmits consistent images to its audience (Connolly-Ahern and Broadway, 2007; Pollach, 2005, 2010; Shin and Huh, 2009) and creates a first impression (Argyriou et al., 2006; Braddy et al., 2008; Winter et al., 2003). Moreover, a corporate website can help a firm to differentiate itself, gain a competitive advantage in the market (Brown, 1998), and improve customer relationships (Law et al., 2010). Campbell and Beck (2004) concluded that companies "use websites, possibly alongside other communications channels, to manage their reputations through relevant disclosures" (p. 110-111). "Websites as corporate interfaces are assumed to be an indication of the company's corporate brand reputation and equity building effort online" (Argyriou et al., 2006, p. 585). A website is constructed to present the ambitions and values of the organization and its business.

Braddy *et al.* (2003, 2008) concluded that a well-designed website with good navigation is positively related to the general impression of the company. In addition, Braddy *et al.* (2008) stated that a well-designed website has a significant positive impact on the viewer's perception of the company and increases organizational attractiveness. A favorable website provides positive cues about an organization to the audience and suggests that the company is well managed and is a good company (Braddy *et al.*, 2008). Therefore, a favorable corporate website leads consumers to be attracted to and satisfied with the company and leads to an improvement in the overall impression of the company. Thus, a favorable website is an effective way to satisfy consumers (Doll and Torkzadeh, 1988; Jayawardhena and Foley, 2000) and attract them to the company (Braddy *et al.*, 2008; Williamson *et al.*, 2003). It also improves the company's image and reputation (Braddy *et al.*, 2008; Winter *et al.*, 2003; Foroudi *et al.*, 2014, 2017).

A corporate website can create different reactions from its audience and can create an image and reputation. Campbell and Beck (2004) found that companies use websites to establish their reputations. Similarly, Foroudi *et al.* (2014) noted the importance of elements of corporate visual identity (e.g., corporate logo) for corporate impression formation (corporate image and corporate reputation) and emphasized the need for further studies in the area. Thus, favorable corporate websites enable businesses to convey a socially desirable and managed impression of their companies to consumers (Micelotta and Raynard, 2011).

Corporate website favorability

A corporate website projects a corporate identity (Abdullah *et al.*, 2013; Pollach, 2005, 2010; Topalian, 2003), which is "the visual manifestation of the company's reality" (Argenti, 2007, p. 66). Major European global companies communicate their corporate identity across countries via their corporate websites (Halliburton and Ziegfeld, 2009). Based on the perspectives of marketers and practitioners (Melewar and Saunders, 1999; Olins, 1989), corporate visual identity and its elements (i.e., corporate website) should be standardized following the globalization trend by reflecting a unified corporate identity around the world. Opoku *et al.* (2006) concluded that "websites are an important element of corporate identity

management in today's competitive environment" (p. 20). The corporate website is designed to represent the ambitions and values of the organization and its business and plays an essential part in an organization's presentation of itself to internal and external stakeholders (Van den Bosch *et al.*, 2006) (Figure 1).

"INSERT FIGURE 1 HERE"

Alhudaithy and Kitchen (2009) noted that "websites offer the opportunity for marketers to utilize a wide assortment of cues such as colors, images and sounds to attract consumers' attention and generate favorable attitudes" (p. 58). Favorability represents the consumer's positive attitude toward the company. According to Suh and Amine (2007), favorability denotes a "positive attitude towards a company and is frequently measured as a holistic construct" (p. 207). According to Keller (2013), favorability refers to positive overall judgment, which can be related to the product as well as to intangible, non-product-related aspects. Sen and Bhattacharya (2001) emphasized that favorability is linked to the audience's taste regarding the company and product. Some scholars (Park and MacInnis, 2006) have claimed that an equivalent term for "favorability" is "emotional attachment", which is defined as "a relationship-based construct that reflects the emotional bond connecting an individual with an entity" (Park and MacInnis, 2006, p. 17). Suh and Amine (2007) argued that "favorability" includes both attitudes toward the company and emotional attachment. In the organizational behavior literature, the "outcome favorability" construct refers to "receiving a positive result" (Kulik and Ambrose, 1992; Skitka, 2003) or perceived favorability of outcomes (Brockner et al., 1997) and is measured differently according to the focus of the study. Corporate website favorability is believed to impact corporate image (Abdullah et al., 2013; Alhudaithy and Kitchen, 2009; Bravo et al., 2012; Foroudi et al., 2017; Melewar *et al.*, 2017; Tarafdar and Zhang, 2008).

Based on the above arguments, corporate website favorability is the extent to which a company projects its identity through a website as a primary vehicle of corporate visual identity to promote the positive attitudes of consumers. It does so by transmitting consistent images and messages about the nature of the organization to its audience, which enables a company to build a positive image in the minds of consumers (Abdullah *et al.*, 2013; Chen and Wells, 1999; Foroudi *et al.*, 2017; Gatewood *et al.*, 1993; Haliburton and Ziegfeld, 2009;

Melewar and Karaosmanoglu, 2006; Pollach, 2005, 2010; Tarafdar and Zhang, 2008). There are differences in the perception of the Internet experience based on gender (Cyr and Head, 2013; Garbarino and Strahilevitz, 2004; Rodgers and Harris, 2003), and gender affects website preferences (Cyr and Head, 2013; Moss *et al.*, 2006; Simon, 2001). For instance, Cyr and Head (2013) investigated the moderating effect of gender and found that there is a more significant effect for males for the paths of Navigation Design to Trust and Information Content to Satisfaction. Cyr and Bonanni (2005) found differences between men and women regarding information design, navigation design, and visual design. Nevertheless, few studies have investigated differences in website perceptions based on gender (e.g., Cyr and Head, 2013; Cousaris *et al.*, 2008; Cyr and Bonanni, 2005; Moss *et al.*, 2006; Simon, 2001).

Usability is one of the most significant factors by which consumers evaluate the website (Tarafdar and Zhang, 2008). Researchers (Nielsen, 2012; Flavian *et al.*, 2006) have suggested that usability is the quality attribute that measures how easy website interfaces are to use. A usable website is natural and allows users to find what they are looking for rapidly and without effort (Lin, 2013). Flavian *et al.* (2006) concluded that usability can improve the level of trust because "the ease of use of a computer system favors more complete learning and a greater capacity to infer how the system will act", and "greater usability favors a better comprehension of the contents and tasks that the consumer must realize to achieve an objective (e.g., make an order)" (p. 2). Moreover, the usability of a website can help users to successfully achieve their purpose in connection to the website (Agarwal and Venkatesh, 2002). In this study, the usability construct refers to the effort required to use the website, through which the user can learn to manage the system with ease (Casalo *et al.*, 2008; Flavian *et al.*, 2006; Nielsen, 2012; Tarafdar and Zhang, 2005, 2008).

In websites, navigation is a popular construct among researchers (Cyr, 2008; Cyr and Head, 2013; Foroudi *et al.*, 2017; Melewar *et al.*, 2017; Tarafdar and Zhang, 2008) that connects pages without confusing the user (Schoon and Cafolla, 2002). Easy navigation is essential for website success (Palmer, 2002) and is a crucial tool for influencing consumers (Kim *et al.*, 2003). Nielsen (2000) reported a nine-fold performance enhancement of user success based on user-centered navigation. Successful navigation of a website helps companies to achieve their business goals successfully (Tarafdar and Zhang, 2005, 2008). Sundar *et al.* (2003) concluded that visitors' perceptions of a website positively correlated with the number of

links and the navigation structure. According to Pollach (2005), company managers should pay careful attention to website navigation. Drawing on this discussion, navigation can be viewed as the extent to which users can navigate the website and represents the characteristics that help users navigate the website better (Cyr, 2008; Cyr and Head, 2013; Kumar *et al.*, 2014; Tarafdar and Zhang, 2005, 2008). In summary, navigation is one of the key factors that influence the value and perception of corporate website favorability.

Customer service is the central notion of interest in academia and practice, especially in the current technologically advanced environment. Therefore, customer service is an essential factor of a favorable corporate website (Parasuraman *et al.*, 2005; Wolfinbarger and Gilly, 2003). It is crucial to identify and satisfy customer needs and preferences to establish firm-customer relationships (Howard and Worboys, 2003). In an online environment, customers especially value convenience and demand more control with high efficiency (Ding *et al.*, 2011). Parasuraman *et al.* (2005) stated that to provide high service standards, managers should first identify how consumers perceive and evaluate online customer service. Vila and Kuster (2011) considered customer service, website security, information content, and usability the four design elements to measure the effect on purchase intention and website success. Joseph and Stone (2003) defined customer service as the ease with which customers can provide feedback and the ability for customer problems and concerns to be resolved. For the current study, customer service is considered the measure of how efficient, helpful and willing the service provided to consumers is (Ding *et al.*, 2011; Parasuraman *et al.*, 2005; Wolfinbarger and Gilly, 2003).

The other antecedent of corporate website favorability is related to information, which is an important factor of a favorable corporate website (Cyr, 2008; Foroudi *et al.*, 2017; Melewar *et al.*, 2017; Tarafdar and Zhang, 2008). According to Cyr's (2008) results, information can instill confidence in a website's users. Additionally, the information on a website is related to the comparison of options and obtaining more knowledge about the company of interest (Ranganathan and Ganapathy, 2002). Currently, the range of information has increased remarkably, changing from basic web pages to dynamic audio and visual content (Tarafdar and Zhang, 2008). If the information is not organized in a way that satisfies users, they will leave the website quickly (McKinney at el., 2002). Information must also be relevant to the purpose of the website (Davis *et al.*, 1989). In this study, the information on the website

refers to the quality of the content, the way it is arranged, and how relevant it is to the purpose of the website (Cyr, 2008; Cyr and Head, 2013; Tarafdar and Zhang, 2005, 2008). In summary, information is an important dimension of corporate website favorability.

The visual aspect is considered an important element of a favorable corporate website and represents a powerful force (Cyr, 2008; Cyr and Head, 2013; Foroudi *et al.*, 2017; Garrett, 2003; Melewar *et al.*, 2017). According to Garrett (2003), the visual aspect of the website is concerned with the graphical elements (graphics, colors, photographs, and various font types) that improve the look and feel of the website. Visual identity/design makes an organization visible and recognizable by supplying people with extra signs to help them remember it (Van den Bosch *et al.*, 2006). The visual element involves the corporate website features that are linked to both marketing communications and visual identity to present an organization to internal and external stakeholders. In addition, it can provide companies with a dimension of difference (Melewar *et al.*, 2001). This study adopts the definition of the visual aspect as the extent to which the company uses its "graphic design" and "structure design" to create the overall look and feel of the website for users (Cyr, 2008; Cyr and Head, 2013; Garrett, 2003; Melewar *et al.*, 2001). Therefore, we argue that the visual factor is a key factor that influences the value or perception of corporate website favorability.

T1: A combination of factors, including visual, information, customer service, navigation, and usability, predicts corporate website favorability. No single best configuration of factors leads to corporate website favorability, but there are multiple, equally effective configurations of these causal factors.

Corporate website favorability, satisfaction, and corporate image

Based on the literature review, satisfaction is suggested as the mediator between corporate website favorability and corporate image. Decker and Hoppner (2006) noted that satisfaction is one of the main goals of the website user experience. The satisfaction of the user depends on the website (Vance *et al.*, 2008; Steinbruck *et al.*, 2002). Additionally, consumer satisfaction is closely related to corporate image (Angelis *et al.*, 2005; Bravo *et al.*, 2009). Hu *et al.* (2009) and Nguyen and LeBlanc (1998) proposed that customer satisfaction is viewed

as having an impact on image construction in the minds of consumers. Hu *et al.* (2009) concluded that the overall image of the company is affected by perceived service quality, perceived value, and customer satisfaction. In this research, satisfaction is defined as the consumer's evaluations of a product or service with regard to the consumers' needs and expectations (Anderson and Sullivan, 1993; Flavian *et al.*, 2006; Law and Bai, 2008). Therefore, consumers who believe that they receive superior value from services or products are satisfied and are more likely to prefer that company over others. Hence, corporate website favorability can positively impact satisfaction. Satisfaction also has an influence on the formation of corporate image.

Based on the literature review, attractiveness is proposed as a mediator between corporate website favorability and corporate image. According to Braddy et al. (2008), perceptions of organizational attractiveness are influenced by the viewing of organizational recruitment websites. Attraction to a company has been widely researched in the recruitment literature (Highhouse et al., 2003; Turban, 2001; Williamson et al., 2003). According to Boudreau and Rynes (1985), companies that attract more qualified people have a larger number of applicants applying for jobs. Websites have become the most convenient way to attract new employees and consumers because individuals think that the cues (websites and the information on them) and characteristics (quality of the website) represent the whole company (Rynes et al., 1991). Similarly, Williamson et al. (2003) stated that websites influence the attractiveness of an organization. This reinforces the concept proposed by a previous study (Gatewood et al., 1993), which found that job applicants are more attracted to companies for which they have positive regard. According to Braddy et al. (2008), "participants' perceptions of organizational favorability, overall image and organizational attractiveness increased after viewing the recruitment website" (p. 2998). In this study, attractiveness is considered a measure of how exciting, attractive, appealing, fun and subjectively pleasing the company is in the minds of consumers (Alwi and Ismail, 2013; Tractinsky et al., 2006). Therefore, consumers who believe that they receive superior value from services or products (i.e., corporate website favorability) are attracted to the company and are thus more likely to prefer that company over others (corporate image). Hence, by adopting a favorable attitude toward corporate website favorability, consumers will be more attracted to the company. Furthermore, an attractive company can produce a positive image in the minds of consumers.

The image of a company has an external foundation since it refers to the way in which the public perceives the organization and/or its selling elements (Kotler, 1997). By means of its website, as part of corporate identity management, a company creates and transmits the essence of the brand and its corporate identity to build a favorable image of itself in the minds of consumers (Abdullah *et al.*, 2013; Bravo *et al.*, 2012; Foroudi *et al.*, 2017). Thus, consumers can create and change their impression (corporate image) based on their perceptions of the company website (Bravo *et al.*, 2009). In this research, corporate image is the overall immediate impression left in the minds of customers in comparison to its competitors and represents an asset that allows companies to differentiate and increase their chance of success (Balmer *et al.*, 2011; Bravo *et al.*, 2009; Foroudi *et al.*, 2014, 2017; Karaosmanoglu *et al.*, 2011). In other words, when consumers have positive attitudes toward a corporate website, they have a more favorable image of the company.

Corporate identity is projected on to the corporate image and, over time, to the corporate reputation through corporate communication activities (Abdullah et al., 2013; Dowling, 2001). Corporate image affects corporate reputation (Balmer, 1998; Gotsi and Wilson, 2001), and "this evaluation is based on the stakeholder's direct experiences with the company, any other form of communication and symbolism that provides information about the firm's actions and/or a comparison with the actions of other leading rivals" (Gotsi and Wilson, 2001, p. 29). In other words, a positive corporate reputation can be constructed through steady communication of a positive corporate image (Westcott Alessandri, 2001). This research defines corporate reputation as follows: corporate reputation involves the judgement that results from the reception of direct and indirect experiences and the information about a company over time (Westcott Alessandri, 2001; Fombrun and Shanley, 1990; Foroudi et al., 2014, 2017; Gotsi and Wilson, 2001). Thus, the corporation can improve its reputation when it constructs and communicates its corporate identity to its stakeholders (Dowling, 2004) through the corporate website (Topalian, 2003) by first building a favorable corporate image (Foroudi et al., 2014). According to scholars (Neil, 1998; Srinivasan et al., 2002), a favorable reputation can be constructed and strengthened by a website. An enduring, favorable corporate image ensures a favorable reputation and develops positive attitudes in consumers toward the organization (Van Riel and Balmer, 1997). Therefore, based on the discussion above, we propose the following:

T2: Configurations that lead to high corporate image and corporate reputation require the presence of at least one corporate website favorability causal condition and one demographic condition.

Research method

Data collection

Prior to the main study, qualitative research was conducted to develop the measures of corporate website favorability and to increase the validity of the study (Churchill, 1979; Foroudi *et al.*, 2014). The qualitative stage consisted of seven interviews with experts (Table 7) and four focus groups (Table 8) with consumers in Russia. The interviews and focus groups were conducted in the native languages of the respective countries. The translation-back-translation procedure and a discussion with a small group of people fluent in both languages (Harpaz *et al.*, 2002) were conducted for the Russian data. Then, a pilot study was performed with academics (lecturers, doctoral researchers) in Russia. The 73 questionnaires were examined with regard to the reliability and validity of the scales to assess whether the "measures are free from the error and therefore yield consistent results" (Peter, 1979, p. 6).

"INSERT TABLE 7 HERE" "INSERT TABLE 8 HERE"

After the qualitative phase and the pilot study, the main survey was used to obtain data for further scale purification and hypotheses testing. Two versions of the survey (English and Russian) were developed by employing the same construct measures. The research was conducted in the financial industry (Sberbank in Russia). According to scholars (Alsajjan and Dennis, 2010; Al-Qeisi *et al.*, 2014), banks are efficient users of online technology due to the intangible, informative nature of banking. Elsbach and Bhattacharya (2001) noted that focus groups help to categorize the concept of the focal construct and to construct a list of associated companies. The respondents from the qualitative study in Russia were asked to list the most favorable company website in Russia (Bhattacharya and Sen, 2003; Elsbach and Bhattacharya, 2001). Several authors have recommended (Alsajjan and Dennis 2010; Moon and Kim, 2001; Fusilier and Durlabhji, 2005) that more research should be conducted in non-Western countries. There is a lack of empirical research on Russian consumers, and more

work is needed in the field of marketing (Griffin *et al.*, 2004; Kivenzor and Toffoli, 2015; Moorman, 2014; Roberts, 2016; Supphellen and Gronhaug, 2003). Therefore, Russia was selected because it was one of the top 5 developing economies by GDP in 2014 (IMF, 2014).

Sberbank in Russia was chosen based on the Brand Finance Global Banking 500 ranking in 2014. It was listed as the strongest Russian brand and was ranked 17th globally; it became 27th in 2015 and 35th in 2016 due to the overall economic downturn in Russia. In 2014, Sberbank was in 75th place among global brands in the ranking of the Brands Top 100. A new image of Sberbank is being formed as a modern, high-tech and customer-friendly company (Sberbank, 2015). In addition, Sberbank has more than 13 million active online banking users according to the Sberbank website (Sberbank, 2015). Sberbank started a phase of major re-branding in 2009 (Sberbank, 2015), from changing the logo to altering the entire company approach. The process is continuing in relation to website development. In 2013, Sberbank officially launched a competition worth 50 million rubles for the development of new website. The development of a new website was regarded as a major way to improve the company's corporate image (cnews.ru, 2016). The Sberbank website was first created in 1997 and has been renewed twice since then, in 1997 and in 2013-2014 (cnews.ru, 2016). Toward the end of 2013, Sberbank launched a beta version, followed by the official launch in February 2014 of the new website. It received a number of comments from website design experts (sostav.ru, 2016).

The data were gathered via various methods. The 1200 questionnaires were distributed via a convenience sampling method in the country. Convenience sampling is useful for gathering data that could not be obtained using random sampling, where no sampling frame is available, and where the population is very large, as in this study (Bryman and Bell, 2007; Etikan, 2016; Foroudi *et al.*, 2014; McDaniel and Gates, 2006). It is commonly used in business research (e.g., in online banking; Alsajjan and Dennis, 2010; Al-Qeisi, *et al.*, 2014). However, a survey seldom obtains responses from all contacts (Denscombe, 2007). By following Srinivasan *et al.*'s (2002) recommendations, "an email invitation, containing an embedded URL link to the website hosting the survey, was sent to each of the potential respondents", and "a summary of survey results was offered to those who request[ed] it". The emails, with an embedded URL link to the questionnaires, were sent in the middle of January 2016. The deadline for the questionnaire completion was February 7, 2016. In total, 403 questionnaires

were returned out of 2000. The overall response rate was 20%, which is considered an average response rate according to Srinivasan *et al.* (2002).

Additionally, the face-to-face method was employed because it is a widely adopted method for a large survey (Churchill, 1999). A total of 160 questionnaires were conducted face to face at Kazan Federal University (Kazan city in Russia, regional capital of Tatarstan Republic) from January 15, 2016, to March 31, 2016. According to Griffin *et al.* (2004) and Van Heerden and Puth (1995), students and academic staff are widely used by researchers. In addition, according to Van Heerden and Puth (1995), "students as a fairly heterogeneous group can be regarded as a very important target group of banks, albeit in the state of transition. They are future managers and decision makers" (p. 13). Furthermore, snowballing (non-probability sampling) was employed as a method of distribution to enhance the size of the sample and to ensure that the most knowledgeable participants were included (Andriopoulos and Lewis, 2009; Bryman, 1999; Foroudi *et al.*, 2014). As a result, 563 usable questionnaires were collected in Russia. This sample size is considered a rigorous statistical analysis data sample (Stevens, 1996).

The study used seven-point Likert-type scales ranging from "strongly disagree" (1) to "strongly agree" (7) for the main survey to measure the level of agreement or disagreement toward corporate website favorability. The seven-point Likert scale is widely employed by marketing researchers (Foroudi *et al.*, 2014, 2017; Kim and Stoel, 2004; Martinez and Del Bosque, 2013). The participants were consumers, conditional on their knowledge of the situation (Shiu *et al.*, 2009). The survey consisted of questions referring to consumers' perceptions of the influence of corporate websites' favorability on corporate image and corporate reputation.

Table 1 represents the demographic profile of the survey participants. The results indicate that the ages of the major group of participants were almost equal, between 30 and 39 (37.1%) and 20 and 29 (31.6%). The socio-demographic characteristics indicate that 56.7% of the respondents were men and 43.3% were women. Regarding the education level of the respondents, they obtained undergraduate (44.4%) and postgraduate or above degrees (51.0%). The results indicate that 41.7% were students, 13.1% were top executives or managers, 10.7% were workers, and 9.4% were office/clerical staff. Approximately 10.1%

were civil servants. As shown in Table 1, all the respondents mentioned that they were users (consumers) of Sberbank in Russia and visited the website a few times a week (43.9%) or a few times a month (51.3%). To examine the familiarity of participants with the companies of interest, they were asked about their relevant website-visiting patterns.

"INSERT TABLE 1 HERE"

Measurements

The measurements in Appendix 1 were gathered based on the literature review and qualitative findings. Face and content validity were examined by seven faculty members in the marketing departments. Three bilingual academics from Kazan Federal University Business School served as academic expert judges who were familiar with the topic (Bearden *et al.*, 1993; Foroudi *et al.*, 2014; Zaichkowsky, 1985). The academics, who were experienced expert judges from previous studies, were asked to comment on the relevance of the items, the clarity of the wording, and whether the items represented the topic of interest (Foroudi *et al.*, 2014). After confirmation that the inter-judge reliability was high, a comprehensive process of questionnaire testing and piloting was conducted (Bearden *et al.*, 1993; Foroudi *et al.*, 2014; Zaichkowsky, 1985).

Independent variables. The following constructs represent the independent measures. The navigation construct was taken from existing validated scales from website studies (Chiew and Salim, 2003; Cyr, 2008; Cyr and Head, 2013; Cyr et al., 2005; Kumar et al., 2014; Tarafdar and Zhang, 2005, 2008). The visual construct was also built on existing scales from website studies (Cyr, 2008; Cyr et al. 2005; Cyr and Head, 2013; Kim and Stoel, 2004). For the information construct, the validated items were taken from website studies (Cyr, 2008; Cyr et al., 2005; Cyr and Head, 2013; Kim and Stoel, 2004; Kumar et al., 2014; Tarafdar and Zhang, 2005, 2008). The usability construct measures were based on the validated item scales (Casalo et al., 2008; Flavian et al., 2006; Tarafdar and Zhang, 2005, 2008). The customer service items were taken from studies of online service quality from Wolfinbarger and Gilly (2003) and Kumar et al. (2014). The satisfaction scale was based on the studies of Cyr and Head (2013), Perez and Del Bosque (2015), and Fan et al. (2013). For the attractiveness construct, the validated scales were taken from Highhouse et al. (2003) and Turban (2001) as

well as two items that were added based on the qualitative study results. We also employed two demographic variables: age and gender.

Dependent variables - The dependent measures, in addition to the corporate website favorability, in this study are as follows. The corporate image and corporate reputation items were adopted from validated scales (Foroudi *et al.*, 2014; Nguyen and LeBlanc, 2001), which were supported by numerous scholars (Brown and Dacin, 1997; Karaosmanoglu *et al.*, 2011; Sen and Bhattacharya, 2001; William and Moffitt, 1997) and were based on relevant literature reviews.

Corporate website favorability acted as a dependent variable in Tenet 1 but an independent variable in Tenet 2. To the researcher's knowledge, no clear scale exists for corporate website favorability. We measured this variable via 20 items, 14 from existing literature (Alhudaithy and Kitchen, 2009; Beatty *et al.*, 2001; Bravo *et al.*, 2012; Chiou *et al.*, 2010; Cornelius *et al.*, 2007; Kim and Stoel, 2004; Park and Gretzel, 2007; Perry and Bodkin, 2000) and six from the current qualitative study (seven interviews and four focus group findings). The list of measurement items is shown in Appendix 1. The six new items added to the measurement from the qualitative study were whether the company's website was relevant, fresh, beautiful, a necessity, unique, and produced positive feelings. Due to space limitations, we only provide summary data evidence for the qualitative research results here. For example, website freshness was repeatedly mentioned in our qualitative study: "To me, it is crucial for the website to be fresh! The concept of fresh website relates to the wide aspects of the website, such as fresh layout, fresh content. I would compare it with the juicy and fresh fruit, whereas the website should be just fresh!"

The rationale for adopting the other 16 items from the existing literature was as follows. Taking into consideration the definitions of corporate website favorability for this study, the widely cited construct scales of "attitude towards the website" (Chen and Wells, 1999) and "overall website quality" (Everard and Galletta, 2006) were adopted as well as the literature review (Alhudaithy and Kitchen, 2009; Argyriou *et al*, 2006; Beatty *et al.*, 2001; Berthon *et al*, 1996; Bravo *et al.*, 2012; Chen and Wells, 1999; Chiou *et al.*, 2010; Cornelius *et al.*, 2007; Everard and Galletta, 2006; Halliburton and Ziegfeld, 2009; Kim and Stoel, 2004; Moore *et al.*, 2005; Park and Gretzel, 2007; Perry and Bodkin, 2000; Robbins and Stylianou, 2002;

Taylor and England, 2006; White and Raman, 2000) and qualitative study results to gain a complete understanding of the new construct. From the study of Chen and Wells (1999), which has been frequently cited, the construct "attitude towards the website" was adopted and refined based on the comments of the expert judges. Furthermore, Wolfinbarger and Gilly (2003) stated that the "attitude toward the website" construct by Chen and Wells (1999) is a measure of website success and a global measure that includes attributes that are reliable but unlikely to convey the whole picture and added that the dimensions of website quality are a strong predictor of customer judgement of quality. Additionally, Kim and Stoel (2004) stated that "attitude towards a website is a construct similar to website quality, indicating a predisposition to respond favorably or unfavorably to a website" (p. 621). For this reason, the construct "overall website quality" was also used in this study based on the study of Everard and Galletta (2006).

"INSERT TABLE 2 HERE"

Data Analysis Methods-fsQCA

This research employs fsQCA and fuzzy set to gain a richer perspective on the data together with complexity theory (Foroudi *et al.*, 2016; Gupta *et al.*, 2016; Leischnig and Kasper-Brauer, 2015; Mikalef *et al.*, 2015; Ordanini *et al.*, 2013; Pappas *et al.*, 2016; Woodside, 2014; Wu *et al.*, 2014). FsQCA is a set-theoretic approach that recognizes causal configurations of elements leading to a consequence and goes a step further from a set of empirical cases among independent and dependent constructs (Gunawan and Huarng, 2015; Woodside *et al.*, 2011).

According to Woodside (2014), researchers usually ignore contrarian cases when formulating theory, examining data, and predicting fit validity, even though examining such cases is highly informative. This study uses contrarian case analysis by creating quintiles on all constructs and by performance cross-tabulations employing the quintiles among the constructs. Appendix 2 shows such an example between the construct corporate website favorability and corporate website information. The correlation coefficients between the two constructs are .39 (p<.001, Table 3). Given this positive significant relationship, Appendix 2 reveals eight cells in the top right and bottom left of the cross-tabulation table (in total, 22+8+27+15+10+11+23+16=132 cases) accounting for 132/563=23% of the sample. In other

words, the analysis indicates a substantive asymmetric relationship between corporate website favorability and corporate website information. Therefore, fsQCA is more suitable in this case than conventional regression-type analysis (Woodside, 2014).

"INSERT TABLE 3 HERE"

Findings

Construct validity

Table 2 presents the results of the CFA. The measurement model indicates a satisfactory fit: RMSEA (root mean square error of approximation) of .056<.08; CFI (comparative fit index) of .905>.90; IFI (incremental fit index) of .906>.90, and TLI (Tucker-Lewis index) of .901>.90 (Byrne, 2001; Hair *et al.*, 1998, 2006; Tabachnick and Fidell, 2007).

In Table 2, the average variances extracted (AVEs) for each construct range from .640 to .810, which indicates adequate construct convergent validity (Hair *et al.*, 2010). The researchers compared the AVE for each construct with the squared correlation estimates (Hair *et al.*, 2010). The results show good discriminant validity for each construct. Cronbach's alpha of all measures is higher than .70, demonstrating adequate internal consistency that is suitable for most research purposes (De Vaus, 2002; Hair *et al.*, 2010).

Results from the fsQCA

To analyze the data, fsQCA requires transformation of the conventional variables into fuzzy set membership scores (i.e., the process of calibration). This research follows the principle of calibration recommended in Wu *et al.* (2014), adjusting extreme scores ignored by the respondents. In this case, only a few cases out of the 489 respondents scored less than 3 on a 7-point Likert scale. Accordingly, seven was set as the threshold for full membership (fuzzy score=.95), five as the cross-over point (fuzzy score=.50), two as the threshold for full non-membership (fuzzy score=.05), and one as the minimum score (fuzzy score=.00). The current study then applied fsQCA 2.5 software to identify which configurations exhibit high scores in the outcome (Ragin, 2009). Table 3 presents the descriptive statistics and correlation coefficients of all variables. Following Fiss (2011), the study set 1 as the minimum for frequency and .90 as the cut-off point for consistency for identifying sufficiency solutions

using a truth table algorithm. The study further selected the intermediate solutions following recommendations from Wu *et al.* (2014). Table 4 to Table 6 present the results of the fsQCA analysis, corresponding to the examination of Tenets 1 and 2. The solutions in Table 4 indicate that no single variable provides sufficient conditions to predict the outcomes for corporate website favorability. We also conducted robustness checks using alternative process calibration using the percentage points (5%, 50%, 95%) as threshold values corresponding to set memberships (.05, .50, .95). The results for both fsQCA analyses remain the same.

The results from Table 4 support Tenet 1: no single best configuration of factors leads to corporate website favorability, but there are multiple, equally effective configurations of causal factors. For corporate website favorability, Table 4 suggests three solutions that have a total solution coverage of .83 and a consistency of .81, indicating that the three website feature configurations explain a substantive proportion of corporate website favorability. Note that in Table 4, the first model, Solution 1, information*navigation ≤ corporate website favorability, has a unique coverage of .40 with a consistency of .82, indicating that the combination of information and navigation features is a sufficient condition for high scores of Solution 3, corporate website favorability. However. ~usability*~information*visual*~navigation \le corporate website favorability, has a unique coverage of .01 and a consistency of .90, indicating that high scores of the visual feature in combination with low scores of the other three features are sufficient conditions for high scores of corporate website favorability.

The results in Tables 5 and 6 support Tenet 2: configurations that lead to high corporate image and corporate reputation require the presence of at least one corporate website favorability causal condition. Table 5 presents five solutions that have a total of .60 in solution coverage and a consistency of .87, suggesting that a combination of demographic features, such as age and gender, plus the causal conditions of corporate website favorability, attractiveness of the company, and satisfaction of customers explains a substantive proportion of corporate image. Solution 1 in Table 5, for example, suggests that the combination of young male customers with high scores for corporate website favorability is sufficient for high scores for corporate image, with a unique coverage of .15 and a consistency of .86. In contrast, Solution 5 suggests that young female customers with a high score for company

attractiveness and satisfaction predict a high score for corporate image. This solution has a unique coverage of .12 and a consistency of .91.

Table 6 presents six solutions predicting corporate reputation that have an overall coverage of .60 and a consistency of .87, suggesting that a combination of demographic features, such as age and gender, plus the causal conditions of corporate website favorability, attractiveness of the company, and satisfaction of customers explains a substantive proportion of corporate reputation. Similar to Solution 5 in Table 5, Solution 6 in Table 6 suggests that for young males, high scores in firm attractiveness and satisfaction are sufficient conditions for high scores for corporate reputation. Solution 1 in Table 6 suggests that a combination of low scores for corporate website favorability and high scores for firm attractiveness are sufficient for high corporate reputation scores. These solutions indicate the complex and asymmetrical nature of explaining the constructs of corporate reputation and corporate image.

"INSERT TABLE 4, 5, and 6 HERE"

CONCLUSIONS

This study aims to advance the marketing literature by identifying the associations among customer demographics, corporate website favorability, customer satisfaction, firm attractiveness, corporate reputation, and corporate image. In particular, this research contributes to the current academic literature on marketing management and marketing segmentation. Additionally, it contributes to the current understanding of corporate marketing communications from the customer perspective and demonstrates insight from an important sector, the banking industry.

The paper presents theoretical contributions by proposing and developing a new construct named corporate website favorability. This is important to firms as corporate websites become increasingly important communication tools and form part of the distribution channel (Foroudi *et al.*, 2017; Tarafdar and Zhang, 2008; Topalian, 2003). Additionally, based on complexity theory, this study proposes two tenets and provides managerial implications by clarifying how a favorable website can be constructed and how to improve the image and reputation of a company through its website.

Theoretical Contribution

This research provides an empirically validated framework (Figure 1) that explores the antecedents and consequences of the under-researched construct of corporate website favorability, with particular reference to corporate image and corporate reputation. The findings contribute to knowledge in marketing, corporate identity, and corporate visual identity by investigating these relationships from the consumer perspective as well as offering theoretical discoveries.

The first tenet posits that in banking environments, it is not the individual website factors but complex configurations of these factors that impact corporate website favorability. The findings support this tenet and provide a number of solutions with different combinations of investigation, information, visibility, customer service, and usability to predict high corporate website favorability scores. In the second tenet, this study suggests that both age and gender modify the effect of corporate website favorability, attractiveness of the firm, and customer satisfaction with the firm on corporate image and reputation. The results support prior research (Cyr and Head, 2013; Moss et al., 2008; Simon, 2001) findings that gender affects website preferences. Of particular interest is the evident role of corporate website favorability, which illustrates four solutions, each of which predicts high scores in corporate image and reputation. Similarly, the study of Foroudi et al. (2014) on corporate visual identity (i.e., corporate logos) found a direct positive effect of the influence of corporate logo on corporate image leading to corporate reputation. Additionally, the results are consistent with the attributional and signaling theories. Attributional theory relates to how individuals' successes or failures can be attributed to another individual's intentional behavior (Kelley and Michela, 1980).

Markwick and Fill (1997) noted that corporate identity is communicated to stakeholders by using a number of cues, which can be arranged so that intentionally planned messages are presented to certain target audiences to reach particular objectives and characterize how the organization would like to be perceived. Marketers frequently used attributional (Foroudi *et al.*, 2014, 2017) theories in corporate identity and corporate visual identity studies. Thus, consumers rely on the company's intentional communication (i.e., the corporate website) to form their perceptions of the company. Based on attributional theory, consumers' positive attributions of a company's website and its elements increase the likelihood of achieving a

favorable impression of the company in consumers' minds, which can positively impact the image and reputation of the company. "Signaling theory focuses primarily on the deliberate communication of positive information in an effort to convey positive organizational attributes" (Connelly *et al.*, 2011, p. 44). According to Gregory *et al.* (2013), who applied signaling theory, website design and website context positively affect consumers' attitudes toward a website and organization. Therefore, based on signaling theory, it is proposed that corporate website favorability elements will positively affect attitudes toward corporate website favorability and the company.

The third interesting result of this study is that among the features that relate to corporate website favorability, some may play a more important role than others. For example, we did not find high usability scores as part of a sufficient condition to predict website favorability, although the correlation coefficient between the two was significant (.242, p<.01). As noted in previous research (Nielsen, 2000; Tarafdar and Zhang, 2008), when consumers have used a website for some time, the usability factor becomes "less of an issue" than the other factors. However, corporate websites that are perceived as informative, easy to navigate (user friendly), and visually appealing have sufficient conditions to predict corporate website favorability. The findings support the studies by Cyr (2008) and Cyr and Head (2013), which found that information design, navigation design, and visual design were important factors in website trust and website satisfaction. Furthermore, different configurations exist for corporate image and corporate reputation. For example, young female customers with high scores for firm attractiveness and satisfaction predict high scores for corporate image compared to young male customers with high scores for firm attractiveness and satisfaction, which predict high scores in corporate reputation. Further studies may explore why such a difference exists and the underlying principle for this difference between image and reputation.

Finally, concerning the methodology employed in this paper, this research is one of the first studies to examine the configural analysis of corporate website design based on individual-level data. According to scholars (Leischnig and Kasper-Brauer, 2015; Pappas *et al.*, 2016), the application of complexity theory in individual-level phenomena may be suitable for theory building. This paper reported predictive validity and fit validity. Based on recommendations from previous studies (Gunawan and Huarng, 2015; Leischnig and Kasper-

Brauer, 2015; Ordanini *et al.*, 2013; Pappas *et al.*, 2016; Woodside, 2014; Wu *et al.*, 2014), this research employed CFA and fsQCA analysis to emphasize interdependencies and interconnected causal structures between the research constructs (Woodside, 2014) by using complexity theory from a configurational approach.

Managerial contribution

The findings may be useful for companies designing their websites. Managers can use the findings to identify the strengths and weaknesses of their current capabilities for corporate website design and strategies for corporate communication using digital tools. This study can help various types of decision-makers in a company (e.g., company managers) comprehend the importance of a favorable corporate website by presenting the key factors of corporate website favorability and the significance of the gender, education, and age of consumers. Additionally, this research recommends that decision-makers attempt to understand designers better, attempt to think from their perspective (Foroudi *et al.*, 2014), and communicate with them accordingly when modifying a website or building it from scratch.

This research suggests that company managers should take a more active approach in the website development process. Building and managing a favorable corporate website needs a combined approach, from an academic and professional perspective, to efficiently communicate with external and internal stakeholders. Therefore, this study assists in building a favorable corporate website by producing guidelines for website marketers, designers, and managers. All parties involved in the process should ensure that the website is aligned with the identity of the company to reach the company's goals and objectives as well as satisfying and attracting consumers and choosing appropriate target audiences. The current paper also highlights the importance of the corporate website as a route for the achievement of critical objectives, such as corporate image and reputation. This study aims to assist consultants and managers by clarifying that a company's website is a critical element of corporate identity management (Opoku et al., 2006) that enables communication (Foroudi et al., 2017) and impacts corporate image and corporate reputation. The outcomes of this research will assist managers by ensuring that they know that generating a favorable corporate website to communicate in the market strengthens the corporate image, leading to an improved corporate reputation. According to several researchers (Foroudi et al., 2014, 2017; Henderson and Cote, 1998), the creation of a corporate visual identity (e.g., website) is an expensive and

demanding task. Therefore, managers need to take great care in developing a favorable corporate website that will create a positive impression of the company (corporate image and corporate reputation).

Limitations and future study

This study is subject to several limitations. As with other marketing research (Al-Qeisi *et al.*, 2014) in which a probability-based sampling method cannot be performed because of imposed restrictions, such as data protection, the non-probability sampling technique (i.e., convenience sample) is a suitable option. However, non-probability sampling can lead to relatively limited generalizability of its statistical results (Denscombe, 2007). The current research is primarily based on a convenience sample, a non-random sampling technique. According to Bryman and Bell (2007), "convenience samples are very common and indeed are more prominent than are samples based on probability sampling" (p. 198). Although a convenience sample may be used as an appropriate means for theory testing, a probability sampling technique should be adopted in future studies to overcome the potential bias in terms of the validity and generalizability of the scales (Churchill, 1999).

A second limitation of this research might be attributed to the context. The research setting is the financial industry in Russia. However, the results might be different when applied to other countries. Additionally, the website of one company from the financial industry (i.e., banking; Sberbank in Russia) was targeted as the focal company. Although some of the items for the scales were based on qualitative studies in various settings, the specific features of Sberbank may affect some aspects of the research. Additionally, because a specific company was assessed in Russia (i.e., Sberbank), other studies should consider using companies from different industries to increase the validity and generalizability of the research. Although no specific company will entirely represent all sectors, the results may, with caution, be viewed as having relevance in other (particularly similar) sectors and industries (Aaker, 1997; Churchill, 1999; Van Riel *et al.*, 1998).

A third limitation can be attributed to the design of the research in that interviews with experts as well as focus groups with academics were used to generate additional measurement items. Thus, the questions that were used in qualitative research were

associated with the study and therefore might restrict the generalizability of the measurement items.

In summary, this research explores the construct of corporate website favorability, its antecedents and consequences, which future research can develop to advance knowledge concerning favorable corporate websites, corporate visual identity, and corporate identity. This research is the first attempt to conceptualize and construct comprehensive measurement scales for the corporate website favorability construct using a mixed method approach. Future studies should be implemented to confirm and enhance the measurement validity.

References

- Aaker, J. L. (1997). Dimensions of brand personality. Journal of Marketing Research, 34(3), 347-356.
- Abdullah, Z., Nordin, S. M., & Abdul Aziz, Y. (2013). Building a unique online corporate identity. Marketing Intelligence and Planning, 31(5), 45-471.
- Agarwal, R., & Venkatesh, V. (2002). Assessing a firm's web presence: a heuristic evaluation procedure for the measurement of usability. Information Systems Research, 13(2), 168-186.
- Al-Qeisi, K., Dennis, C., Alamanos, E., & Jayawardhena, C. (2014). Website design quality and usage behavior: unified theory of acceptance and use of technology. Journal of Business Research, 67(11), 2282-2290.
- Westcott Alessandri, S. (2001). Modeling corporate identity: a concept explication and theoretical explanation. Corporate Communications: An International Journal, 6(4), 173-182
- Alhudaithy, A. I., & Kitchen, P. J. (2009). Rethinking models of technology adoption for internet banking: the role of website features. Journal of Financial Services Marketing, 14(1), 56-69.
- Alsajjan, B., & Dennis, C. (2010). Internet banking acceptance model: cross-market examination. Journal of Business Research, 63(9), 957-963.
- Alwi, S., & Azwan Ismail, S. (2013). A framework to attain brand promise in an online setting. Marketing Intelligence and Planning, 31(5), 557-578.
- Anderson, E. W., & Sullivan, M. W. (1993). The antecedents and consequences of customer satisfaction for firms. Marketing Science, 12(2), 125-143.
- Andriopoulos, C., & Lewis, M. W. (2009). Exploitation-exploration tensions and organizational ambidexterity: managing paradoxes of innovation. Organization Science, 20(4), 696-717.
- Angelis, V. A., Lymperopoulos, C., & Dimaki, K. (2005). Customers' perceived value for private and state-controlled Hellenic banks. Journal of Financial Services Marketing, 9(4), 360-374.
- Argenti, P. A. (2007). Corporate Communication. McGraw-Hill Higher Education, NY.
- Argyriou, E., Kitchen, P. J., & Melewar, T. C. (2006). The relationship between corporate websites and brand equity: a conceptual framework and research agenda. International Journal of Market Research, 48(5), 575-599.

- Balmer, J. M. T. (1998). Corporate identity and the advent of corporate marketing. Journal of Marketing Management, 14(8), 963-996.
- Balmer, J. M. T., Powell, S. M., & Greyser, S. A. (2011). Explicating ethical corporate marketing. Insights from the BP Deepwater Horizon catastrophe: the ethical brand that exploded and then imploded. Journal of Business Ethics, 102(1), 1-14.
- Bearden, W. O., Netemeyer, R., & Mobley, M. F. (1993). Handbook of marketing scales. Sage Publication, Newburg Park, CA.
- Beatty, R. C., Shim, J. P., & Jones, M. C. (2001). Factors influencing corporate web site adoption: a time-based assessment. Information and Management, 38(6), 337-354.
- Berthon, P., Lane, N., Pitt, L., & Watson, R. T. (1998). The world wide web as an industrial marketing communication tool: models for the identification and assessment of opportunities. Journal of Marketing Management, 14(7), 691-704.
- Berthon, P., Pitt, L. F., & Watson, R. T. (1996). The world wide web as an advertising medium. Journal of Advertising Research, 36(01), 43-54.
- Bhattacharya, C. B., & Sen, S. (2003). Consumer-company identification: a framework for understanding consumers' relationships with companies. Journal of Marketing, 67(2), 76-88.
- Boudreau, J. W., & Rynes, S. L. (1985). Role of recruitment in staffing utility analysis. Journal of Applied Psychology, 70(2), 354-366.
- Braddy, P. W., Meade, A. W., & Kroustalis, C. M. (2008). Online recruiting: the effects of organisational familiarity, website usability, and website attractiveness on viewers' impressions of organisations. Computers in Human Behaviour, 24(6), 2992-3001.
- Braddy, P. W., Thompson, L. F., Wuensch, K. L., & Grossnickle, W. F. (2003). Internet recruiting: the effects of web page design features. Social Science Computer Review, 21(3), 374-385.
- Brand finance global 500 (2014). Retrieved fromwww.rankingthebrands.com. Accessed by 10.03.2014
- Bravo, R., Matute, J., & Pina, J. M. (2012). Corporate social responsibility as a vehicle to reveal the corporate identity: a study focused on the websites of Spanish financial entities. Journal of Business Ethics, 107(2), 129-146.
- Bravo, R., Montaner, T., & Pina, J. M. (2009). The role of bank image for customers versus non-customers. International Journal of Bank Marketing, 27(4), 315-334.
- Brockner, J., Siegel, P. A., Daly, J. P., Tyler, T., & Martin, C. (1997). When trust matters: the moderating effect of outcome favorability. Administrative Science Quarterly, 42(3), 558-583.
- Brown, T. J. (1998). Corporate associations in marketing: antecedents and consequences. Corporate Reputation Review, 1(3), 215-233.
- Brown, T. J., & Dacin, P. A. (1997). The company and the product: corporate associations and consumer product responses. Journal of Marketing, 61(1), 68-84.
- Bryman, A. (1999). Global Disney. The American Century: Consensus and Coercion in the Projection of American Power, 261-272.
- Bryman, A., & Bell, E. (2007). Business research methods (4 ed.). Oxford University Press. Oxford, UK.
- Byrne, B. M. (2001). Structural equation modeling with AMOS. New Jersey, US: LawrenceErlbaum Associates.
- Campbell, D. J., & Beck, A. C. (2004). Answering allegations: the use of the corporate website for issue-specific reputation management. Business Ethics: A European Review, 13 (2/3), 100-116.

- Casalo, L. V., Flavian, C., & Guinaliu, M. (2008). The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services. International Journal of Bank Marketing, 26(6), 399-417.
- Chang, H. H., & Chen, S. W. (2009). Consumer perception of interface quality, security, and loyalty in electronic commerce. Information and Management, 46(7), 411-417.
- Chen, Q., & Wells, W. D. (1999). Attitude toward the site. Journal of Advertising Research, 39(5), 27-38
- Chen, Q., Clifford, S. J., & Wells, W. D. (2002). Attitude toward the site II: new information. Journal of Advertising Research, 42(2), 33-45.
- Chiew, T. K., & Salim, S. S. (2003). Webuse: website usability evaluation tool. Malaysian Journal of Computer Science, 16(1), 47-57.
- Chiou, W. C., Lin, C. C., & Perng, C. (2010). A strategic framework for website evaluation based on a review of the literature from 1995-2006. Information and Management, 47(5), 282-290.
- Chun, R. (2005). Corporate reputation: meaning and measurement. International Journal of Management Reviews, 7(2), 91-109.
- Churchill Jr, G. A. (1979). A paradigm for developing better measures of marketing constructs. Journal of Marketing Research, 16(1), 64-73.
- Churchill, G. A. (1999). Marketing research: methodological foundations. The Dryden Press, IL.
- Cnews.ru (2016). Сбербанк готовит новый сайт. Стоимость дизайна 50 млн рублей. www.cnews.ru. Accessed by 13.05.16
- Connelly, B. L., Certo, S. T., Ireland, R. D., & Reutzel, C. R. (2011). Signaling theory: a review and assessment. Journal of Management, 37(1), 39-67.
- Connolly-Ahern, C., & Broadway, S. C. (2007). The importance of appearing competent: an analysis of corporate impression management strategies on the world wide web. Public Relations Review, 33(3), 343-345.
- Cornelius, N., Wallace, J., & Tassabehji, R. (2007). An analysis of corporate social responsibility, corporate identity and ethics teaching in business schools. Journal of Business Ethics, 76(1), 117-135.
- Cousaris, C., Swierenga, S., & Watrall, E. (2008). An empirical investigation of color temperature and gender effects on web aesthetics. Journal of Usability Studies, 3(3), 103-117.
- Cyr, D. (2008). Modeling web site design across cultures: relationships to trust, satisfaction, and e-loyalty. Journal of Management Information Systems, 24(4), 47-72.
- Cyr, D., & Bonanni, C. (2005). Gender and website design in e-business. International Journal of Electronic Business, 3(6), 565-582.
- Cyr, D., & Head, M. (2013). Website design in an international context: the role of gender in masculine versus feminine oriented countries. Computers in Human Behaviour, 29(4), 1358-1367.
- Cyr, D., Bonanni, C., Bowes, J., & Ilsever, J. (2005). Beyond trust: Web site design preferences across cultures. Journal of Global Information Management, 13(4), 25-54.
- Cyr, D., Kindra, G. S., & Dash, S. (2008). Web site design, trust, satisfaction and e-loyalty: The Indian experience. Online Information Review, 32(6), 773-790.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: a comparison of two theoretical models. Management Science, 35(8), 982-1003
- De Vaus, D. (2002). Surveys in social research. London: Routledge.

- Decker, R., & Hoppner, M. (2006). Information services: customer intelligence and strategic planning. Proceedings of the 8th International Bielefeld Conference.
- DeLone, W. H., & McLean, E. R. (1992). Information systems success: the quest for the dependent variable. Information Systems Research, 3(1), 60-95.
- Denscombe, M. (2007). Good research guide: for small-scale social research. Open University Press.
- Ding, D. X., Hu, P. J. H., & Sheng, O. R. L. (2011). e-SELFQUAL: a scale for measuring online self-service quality. Journal of Business Research, 64(5), 508-515.
- Doll, W. J., & Torkzadeh, G. (1988). The measurement of end-user computing satisfaction. MIS Quarterly, 12(2), 259-274.
- Dowling, G. R. (1994). Corporate reputations: strategies for developing the corporate brand. Kogan Page.
- Dowling, G. R. (2001). Creating corporate reputations. Oxford University Press, Oxford.
- Dowling, G. R. (2004). Corporate reputations: should you compete on yours? California Management Review, 46(3), 19-36.
- Ducoffe, R. H. (1996). Advertising value and advertising on the web. Journal of Advertising Research, 36(5), 21-21.
- Elsbach, K. D., & Bhattacharya, C. B. (2001). Defining who you are by what you're not: organisational disidentification and the National Rifle Association. Organisation Science, 12(4), 393-413.
- Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. American Journal of Theoretical and Applied Statistics, 5(1), 1-4.
- Everard, A., & Galletta, D. F. (2006). How presentation flaws affect perceived site quality, trust, and intention to purchase from an online store. Journal of Management Information Systems, 22(3), 56-95.
- Fan, Q., Lee, J. Y., & Kim, J. I. (2013). The impact of web site quality on flow-related online shopping behaviors in C2C e-marketplaces: a cross-national study. Managing Service Quality: An International Journal, 23(5), 364-387.
- Fiss, P. C. (2011). Building better causal theories: A fuzzy set approach to typologies in organization research. Academy of Management Journal, 54(2), 393-420.
- Flavian, C., Guinaliu, M., & Gurrea, R. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. Information and Management, 43(1), 1-14.
- Fombrun, C. J., Gardberg, N. A., & Barnett, M. L. (2000). Opportunity platforms and safety nets: corporate citizenship and reputational risk. Business and Society Review, 105(1), 85-106.
- Fombrun, C., & Shanley, M. (1990). What's in a name? Reputation building and corporate strategy. Academy of Management Journal, 33(2), 233-258.
- Foroudi, P., Dinnie, K., Kitchen, P. J., Melewar, T. C., & Foroudi, M. M. (2017). IMC antecedents and the consequences of planned brand identity in higher education. European Journal of Marketing, 51(3), 528-550.
- Foroudi, P., Jin, Z., Gupta, S., Melewar, T. C., & Foroudi, M. M. (2016). Influence of innovation capability and customer experience on reputation and loyalty. Journal of Business Research, 69(11), 4882-4889.
- Foroudi, P., Melewar, T. C., & Gupta, S. (2014). Linking corporate logo, corporate image, and reputation: an examination of consumer perceptions in the financial setting. Journal of Business Research, 67(11), 2269-2281.
- Francis, J. E., & White, L. (2002). PIRQUAL: a scale for measuring customer expectations and perceptions of quality in Internet retailing. K. Evans and L. Scheer (Eds.), 263-270.

- Fusilier, M., & Durlabhji, S. (2005). An exploration of student internet use in India: the technology acceptance model and the theory of planned behaviour. Campus-Wide Information Systems, 22(4), 233-246.
- Garbarino, E., & Strahilevitz, M. (2004). Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. Journal of Business Research, 57, 768-775.
- Garrett, J. J. (2003). The Elements of user experience: user-centered design for the web. New Riders, Indianapolis, IN.
- Gatewood, R. D., Gowan, M. A., & Lautenschlager, G. J. (1993). Corporate image, recruitment image and initial job choice decisions. Academy of Management Journal, 36(2), 414-427.
- Gotsi, M., & Wilson, A. M. (2001). Corporate reputation: seeking a definition. Corporate Communications: An International Journal, 6(1), 24-30.
- Gregory, C. K., Meade, A. W., & Thompson, L. F. (2013). Understanding internet recruitment via signaling theory and the elaboration likelihood model. Computers in Human Behaviur, 29(5), 1949-1959.
- Griffin, M., Babin, B. J., & Christensen, F. (2004). A cross-cultural investigation of the materialism construct: assessing the Richins and Dawson's materialism scale in Denmark, France and Russia. Journal of Business Research, 57(8), 893-900.
- Gunawan, D. D., & Huarng, K. H. (2015). Viral effects of social network and media on consumers' purchase intention. Journal of Business Research, 68(11), 2237-2241.
- Gupta, S., Malhotra, N. K., Czinkota, M., & Foroudi, P. (2016). The local brand representative in reseller networks. Journal of Business Research, 69(12), 5712-5723.
- Hair, J. F., Tatham, R. L., Anderson, R. E., & Black, W. (2010). Multivariate data analysis. Upper Saddle River, NJ: Pearson Prentice Hall.
- Halliburton, C., & Ziegfeld, A. (2009). How do major European companies communicate their corporate identity across countries? An empirical investigation of corporate internet communications. Journal of Marketing Management, 25(9-10), 909-925.
- Han, J. K., Kim, N., & Srivastava, R. K. (1998). Market orientation and organizational performance: Is innovation a missing link? The Journal of Marketing, 30-45.
- Harpaz, I., Honig, B., & Coetsier, P. (2002). A cross-cultural longitudinal analysis of the meaning of work and the socialization process of career starters. Journal of World Business, 37(4), 230-244.
- Harris, L. C., & Goode, M. M. (2010). Online service escapes, trust, and purchase intentions. Journal of Services Marketing, 24(3), 230-243.
- Helm, S. (2007). The role of corporate reputation in determining investor satisfaction and loyalty. Corporate Reputation Review, 10(1), 22-37.
- Henderson, P. W., & Cote, J. A. (1998). Guidelines for selecting or modifying logos. Journal of Marketing, 62(2), 14-30.
- Highhouse, S., Lievens, F., & Sinar, E. F. (2003). Measuring attraction to organizations. Educational and Psychological Measurement, 63(6), 986-1001.
- Hoffman D. L., Novak T. P. & Chatterjee, P. (1997). Commercial scenarios for the web: opportunities and challenges. In Electronic Commerce (Kalakota, R. and Whinston, A. B. Eds), Wesley, Reading, MA.
- Howard, M., & Worboys, C. (2003). Self-service-a contradiction in terms or customer-led choice? Journal of Consumer Behaviour, 2(4), 382-392.
- Hu, H. H., Kandampully, J., & Juwaheer, T. D. (2009). Relationships and impacts of service quality, perceived value, customer satisfaction, and image: an empirical study. Service Industries Journal, 29(2), 111-125.

- Internet world statistics (2015). Retrieved from www.internetworldstats.com. Accessed by 10.1.2015.
- Jayawardhena, C., & Foley, P. (2000). Changes in the banking sector—the case of Internet banking in the UK. Internet Research, 10(1), 19-31.
- Joseph, M., & Stone, G. (2003). An empirical evaluation of US bank customer perceptions of the impact of technology on service delivery in the banking sector. International Journal of Retail and Distribution Management, 31(4), 190-202.
- Karaosmanoglu, E., Banu Elmadag Bas, A., & Zhang, J. (2011). The role of other customer effect in corporate marketing: Its impact on corporate image and consumer-company identification. European Journal of Marketing, 45(9/10), 1416-1445.
- Keller, H. (2013). Cultures of infancy. Psychology Press.
- Kelley, H. H., & Michela, J. L. (1980). Attribution theory and research. Annual Review of Psychology, 31(1), 457-501.
- Kim, S. E., Shaw, T., & Schneider, H. (2003). Web site design benchmarking within industry groups. Internet Research, 13(1), 17-26.
- Kim, S., & Stoel, L. (2004). Dimensional hierarchy of retail website quality. Information and Management, 41(5), 619-633.
- Kivenzor, G. J., & Toffoli, R. (2015). Social Mobility and the Demand for Luxury in Russia: A Typology of Russian Consumers of Luxury Goods. In Marketing Dynamism and Sustainability: Things Change, Things Stay the Same (pp. 534-534). Springer International Publishing.
- Kotler, P. (1997) Marketing Management: Analysis, planning, implementation and control. Prentice, London.
- Kulik, C. T., & Ambrose, M. L. (1992). Personal and situational determinants of referent choice. Academy of Management Review, 17(2), 212-237.
- Kumar Roy, S., M. Lassar, W., & T. Butaney, G. (2014). The mediating impact of stickiness and loyalty on word-of-mouth promotion of retail websites: a consumer perspective. European Journal of Marketing, 48(9/10), 1828-1849.
- Law, R., & Bai, B. (2008). How do the preferences of online buyers and browsers differ on the design and content of travel websites? International Journal of Contemporary Hospitality Management, 20(4), 388-400.
- Law, R., Qi, S., & Buhalis, D. (2010). Progress in tourism management: a review of website evaluation in tourism research. Tourism Management, 31(3), 297-313.
- Leischnig, A., & Kasper-Brauer, K. (2015). Employee adaptive behavior in service enactments. Journal of Business Research, 68(2), 273-280.
- Leong, E. K., Huang, X., & Stanners, P. J. (1998). Comparing the effectiveness of the website with traditional media. Journal of Advertising Research, 38(5), 44-45.
- Lin, Y. J. (2013). Evaluation factors influencing corporate website effectiveness. Journal of Global Business Management, 9(3), 42.
- Louvieris, P., Van Westering, J., & Driver, J. (2003). Developing an ebusiness strategy to achieve consumer loyalty through electronic channels. International Journal of Wine Marketing, 15(1), 44-53.
- Markwick, N., & Fill, C. (1997). Towards a framework for managing corporate identity. European Journal of marketing, 31(5/6), 396-409.
- Martinez, P., & Del Bosque, I. R. (2013). CSR and customer loyalty: the roles of trust, customer identification with the company and satisfaction. International Journal of Hospitality Management, 35, 89-99.
- McDaniel, C. & Gates, R. (2006). Marketing research essentials, 15th ed. John Wiley, New Jersey.

- McKinney, V., Yoon, K., & Zahedi, F. M. (2002). The measurement of web-customer satisfaction: an expectation and disconfirmation approach. Information Systems Research, 13(3), 296-315.
- Melewar, T. C. (2001). Measuring visual identity: a multi-construct study. Corporate Communications: An International Journal, 6(1), 36-42.
- Melewar, T. C., & Karaosmanoglu, E. (2006). Seven dimensions of corporate identity: A categorisation from the practitioners' perspectives. European Journal of Marketing, 40(7/8), 846-869.
- Melewar, T. C., & Saunders, J. (1999). International corporate visual identity: standardization or localization? Journal of International Business Studies, 30(3), 583-598.
- Melewar, T. C., Foroudi, P., Gupta, S., Kitchen, P. J., & Foroudi, M. M. (2017). Integrating identity, strategy and communications for trust, loyalty and commitment. European Journal of Marketing, 51(3), 572-604.
- Melewar, T. C., Saunders, J., & Balmer, J. M. (2001). Cause, effect and benefits of a standardised corporate visual identity system of UK companies operating in Malaysia. European Journal of Marketing, 35(3/4), 414-427.
- Micelotta, E. R., & Raynard, M. (2011). Concealing or revealing the family? Corporate brand identity strategies in family firms. Family Business Review, 24(3), 197-216.
- Mikalef, P., Pateli, A., Batenburg, R. S., & Wetering, R. V. D. (2015). Purchasing alignment under multiple contingencies: a configuration theory approach. Industrial Management and Data Systems, 115(4), 625-645.
- Moon, J. W., & Kim, Y. G. (2001). Extending the TAM for a world-wide-web context. Information and Management, 38(4), 217-230.
- Moore, R., Stammerjohan, C., & Coulter, R. (2005). Banner advertiser-web site context congruity and colour effects on attention and attitudes. Journal of Advertising 34 (2), 71.
- Moorman (2014). The riddle of marketing in Russia. Retrieved from forbes.com. Accessed by 10.01.2016.
- Moss, G., Gunn, R., & Heller, J. (2006). Some men like it black, some women like it pink: Consumer implications of differences in male and female website design. Journal of Consumer Behavior, 5(4), 328-341.
- Neil, S. (1998). Web site images a cut above. PC Week, 15 (47), 25-26
- Nguyen, N., & LeBlanc, G. (1998). The mediating role of corporate image on customers' retention decisions: an investigation in financial services. International Journal of Bank Marketing, 16(2), 52-65.
- Nguyen, N., & LeBlanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. Journal of Retailing and Consumer Services, 8(4), 227-236.
- Nielsen, J. (2000). Designing web usability. Indianapolis. IN: New Riders Publishing.
- Nielsen, J. (2012). Usability 101: introduction to usability. Retrieved from www.nngroup.com. Accessed by 01.03.2014.
- Olins, W. (1989). Corporate identity: making business strategy visible through design. Thames and Hudson, London.
- Olins, W. (1990). The Wolff Olin's guide to corporate identity. London: Design Council.
- Opoku, R., Abratt, R., & Pitt, L. (2006). Communicating brand personality: are the websites doing the talking for the top South African business schools? Journal of Brand Management, 14(1), 20-39.

- Ordanini, A., Parasuraman, A., & Rubera, G. (2013). When the recipe is more important than the ingredients a Qualitative Comparative Analysis (QCA) of service innovation configurations. Journal of Service Research, 17(2) 134-149.
- Palmer, J. W. (2002). Web site usability, design, and performance metrics. Information Systems Research, 13(2), 151-167.
- Palmer, J. W., & Griffith, D. A. (1998). An emerging model of web site design for marketing. Communications of the ACM, 41(3), 44-51.
- Pappas, I. O., Kourouthanassis, P. E., Giannakos, M. N., & Chrissikopoulos, V. (2016). Explaining online shopping behavior with fsQCA: The role of cognitive and affective perceptions. Journal of Business Research, 69(2), 794-803.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL a multiple-item scale for assessing electronic service quality. Journal of Service Research, 7(3), 213-233.
- Park, C. W., & MacInnis, D. J. (2006). What's in and what's out: questions on the boundaries of the attitude construct. Journal of Consumer Research, 33(1), 16-18.
- Park, Y. A., & Gretzel, U. (2007). Success factors for destination marketing web sites: A qualitative meta-analysis. Journal of Travel Research, 46(1), 46-63.
- Perez, A., & Del Bosque, I. R. (2015). Corporate social responsibility and customer loyalty: exploring the role of identification, satisfaction and type of company. Journal of Services Marketing, 29(1), 15-25.
- Perry, M., & Bodkin, C. (2000). Content analysis of Fortune 100 company web sites. Corporate Communications: An International Journal, 5(2), 87-97.
- Peter, J. P. (1979). Reliability: A review of psychometric basics and recent marketing practices. Journal of Marketing Research, 16(1), 6-17.
- Pollach, I. (2005). Corporate self-presentation on the WWW: strategies for enhancing usability, credibility and utility. Corporate Communications: An International Journal, 10(4), 285-301.
- Pollach, I. (2010). The readership of corporate websites: a cross-cultural study. Journal of Business Communication, 48(1), 27-53.
- Ragin, C. C. (2006). Set relations in social research: Evaluating their consistency and coverage. Political Analysis, 14(3), 291-310.
- Ragin, C. C. (2008). Redesigning social inquiry: Fuzzy sets and beyond. Chicago: Chicago.
- Ragin, C. C. (2009). Qualitative comparative analysis using fuzzy sets (fsQCA). Rihoux, B.
- Rahimnia, F., & Hassanzadeh, J. F. (2013). The impact of website content dimension and etrust on e-marketing effectiveness: The case of Iranian commercial saffron corporations. Information and Management, 50(5), 240-247.
- Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business-to-consumer web sites. Information and Management, 39(6), 457-465.
- Robbins, S. S., & Stylianou, A. C. (2002). A study of cultural differences in global corporate web sites. Journal of Computer Information Systems, 42(2), 3-9.
- Roberts, G. H. (2016). Consumer culture, branding and identity in the new Russia: From five-year plan to 4x4. Routledge, UK.
- Rodgers, S., & Harris, M. A. (2003). Gender and e-commerce: An exploratory study. Journal of Advertising Research, 43(3), 322-329.
- Rynes, S. L., Bretz, R. D., & Gerhart, B. (1991). The importance of recruitment in job choice: a different way of looking. Personnel Psychology, 44(3), 487-521.
- Sberbank website (2015). Retrieved from www.sberbank.ru/en/. Accessed by 08.05.2015.
- Scheffelmaier, G. W., & Vinsonhaler, J. F. (2003). A synthesis of research on the properties of effective internet commerce web sites. Journal of Computer Information Systems, 43(2), 23-30.

- Schoon, P., & Cafolla, R. (2002). World wide web hypertext linkage patterns. Journal of Educational Multimedia and Hypermedia, 11(2), 117-140.
- Sen, S., & Bhattacharya, C. B. (2001). Does doing good always lead to doing better? Consumer reactions to corporate social responsibility. Journal of Marketing Research, 38(2), 225-243.
- Shin, W., & Huh, J. (2009). Multinational corporate website strategies and influencing factors: a comparison of US and Korean corporate websites. Journal of Marketing Communications, 15(5), 287-310.
- Shiu, E., Hair, J. J. F., Bush, R. P., & Ortinau, D. J. (2009). Marketing Research. McGraw-Hill, London.
- Simon, S. J. (2001). The impact of culture and gender on web sites: An empirical study. The Data Base for Advances in Information Systems, 32(1), 18-37.
- Skitka, L. J. (2003). Of different minds: An accessible identity model of justice reasoning. Personality and Social Psychology Review, 7(4), 286-297.
- Sostav.ru website (2016). Retrieved from www.sostav.ru. Accessed by 07.06. 2016.
- Srinivasan, S. S., Anderson, R., & Ponnavolu, K. (2002). Customer loyalty in e-commerce: an exploration of its antecedents and consequences. Journal of Retailing, 78(1), 41-50.
- Steinbruck, U., Schaumburg, H., Duda, S., & Kruger, T. (2002). A picture says more than a thousand words: photographs as trust builders in e-commerce websites. Proceedings of the Conference on Human Factors in Computing Systems.
- Stevens, J. (1996). Applied multivariate statistics for the social sciences. Lawrence Erlbaum, New Jersey.
- Suh, T., & Amine, L. S. (2007). Defining and managing reputational capital in global markets. Journal of Marketing Theory and Practice, 15(3), 205-217.
- Sundar, S. S., Kalyanaraman, S., & Brown, J. (2003). Explicating Web Site interactivity impression formation effects in political campaign sites. Communication Research, 30(1), 30-59.
- Supphellen, M., & Gronhaug, K. (2003). Building foreign brand personalities in Russia: the moderating effect of consumer ethnocentrism. International Journal of Advertising, 22(2), 203-226.
- Tabachnick, B. G., & Fidell, L. S. (2007). Using multivariate statistics. Pearson Allyn and Bacon
- Tarafdar, M., & Zhang, J. (2005). Analyzing the influence of web site design parameters on web site usability1. Information Resources Management Journal, 18(4), 62.
- Tarafdar, M., & Zhang, J. (2008). Determinants of reach and loyalty: a study of website performance and implications for website design. Journal of Computer Information Systems, 48(2), 16-24.
- Taylor, M. J., & England, D. (2006). Internet marketing: web site navigational design issues. Marketing Intelligence and Planning, 24(1), 77-85.
- Topalian, A. (2003). Experienced reality: the development of corporate identity in the digital era. European Journal of Marketing, 37(7/8), 1119-1132.
- Tractinsky, N., Cokhavi, A., Kirschenbaum, M., & Sharfi, T. (2006). Evaluating the consistency of immediate aesthetic perceptions of web pages. International Journal of Human-Computer Studies, 64(11), 1071-1083.
- Tran, M. A., Nguyen, B., Melewar, T. C., & Bodoh, J. (2015). Exploring the corporate image formation process. Qualitative Market Research: An International Journal, 18(1), 86-114.

- Turban, D. B. (2001). Organizational attractiveness as an employer on college campuses: An examination of the applicant population. Journal of Vocational Behavior, 58(2), 293-312.
- Van den Bosch, A. L., Elving, W. J., & de Jong, M. D. (2006). The impact of organisational characteristics on corporate visual identity. European Journal of Marketing, 40(7/8), 870-885.
- Van Heerden, C. H., & Puth, G. (1995). Factors that determine the corporate image of South African banking institutions: an exploratory investigation. International Journal of Bank Marketing, 13(3), 12-17.
- Van Riel, C. B., & Balmer, J. M. (1997). Corporate identity: the concept, its measurement and management. European Journal of Marketing, 31(5/6), 340-355.
- Van Riel, C. B., Stroeker, N. E., & Maathuis, O. J. M. (1998). Measuring corporate images. Corporate Reputation Review, 1(4), 313-326.
- Vance, A., Elie-Dit-Cosaque, C., & Straub, D. W. (2008). Examining trust in information technology artifacts: the effects of system quality and culture. Journal of Management Information Systems, 24(4), 73-100.
- Vila, N., & Kuster, I. (2011). Consumer feelings and behaviours towards well designed websites. Information and Management, 48(4), 166-177.
- White, C., & Raman, N. (2000). The world wide web as a public relations medium: the use of research, planning, and evaluation in web site development. Public Relations Review, 25(4), 405-419.
- Williams, S. L., & Moffitt, M. A. (1997). Corporate image as an impression formation process: prioritizing personal, organisational, and environmental audience factors. Journal of Public Relations Research, 9(4), 237-258.
- Williamson, I. O., Lepak, D. P., & King, J. (2003). The effect of company recruitment website orientation on individuals' perceptions of organizational attractiveness. Journal of Vocational Behavior, 63(2), 242-263.
- Winter, S. J., Saunders, C., & Hart, P. (2003). Electronic window dressing: impression management with websites. European Journal of Information Systems, 12(4), 309-322.
- Wolfinbarger, M., & Gilly, M. C. (2003). eTailQ: dimensionalizing, measuring and predicting etail quality. Journal of Retailing, 79(3), 183-198.
- Woodside, A. G. (2014). Embrace perform model: Complexity theory, contrarian case analysis, and multiple realities. Journal of Business Research, 67(12), 2495-2503.
- Woodside, A. G., Oriakhi, M., Lucas, C., & Beasley, J. E. (2011). Heuristic algorithms for the cardinality constrained efficient frontier. European Journal of Operational Research, 213(3), 538-550.
- World Economic Outlook. International Monetary Fund (IMF 2014). Retrieved from www.imf.org. Accessed by 01.11.2014.
- Wu, P. L., Yeh, S. S., & Woodside, A. G. (2014). Applying complexity theory to deepen service dominant logic: Configural analysis of customer experience-and-outcome assessments of professional services for personal transformations. Journal of Business Research, 67(8), 1647-1670.
- Yoo, B., & Donthu, N. (2001). Developing a scale to measure the perceived quality of an Internet shopping site (SITEQUAL). Quarterly Journal of Electronic Commerce, 2(1), 31-45.
- Zaichkowsky, J. L. (1985). Measuring the involvement construct. Journal of Consumer Research, 12(3), 341-352.

Figure 1: Foundational complex configural model

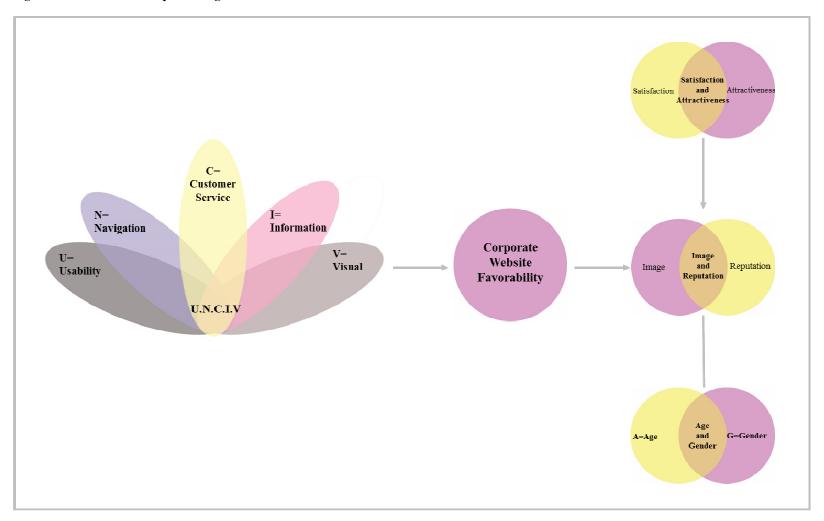


Table 1: Demographic profile of the consumers of Sberbank in Russia compared with the main population figures (Russia N=563)

opulation figures (Russia N=563) Sample size (N)	Sberba	nk (Russia)
	N	%
Age		
19 years old or less	8	1.4
20 to 29 years	178	31.6
30 to 39 years	209	37.1
40 to 49 years	121	21.5
50 to 59 years	30	5.3
60 years old or more	17	3.0
Gender and education		<u> </u>
Male	319	56.7
Female	244	43.3
High school	26	4.6
Undergraduate	250	44.4
Postgraduate and above	287	51.0
Occupation		,
Top executive or manager	74	13.1
Owner of a company	4	.7
Lawyer, dentist, or architect etc.	49	8.7
Office/clerical staff	53	9.4
Worker	60	10.7
Civil servant	57	10.1
Craftsman	24	4.3
Student	235	41.7
Housewife/husband	7	1.2
How often do you visit the website?		
A few times a week	247	43.9
A few times a month	289	51.3
A few times year	27	4.8
N/A		
Total	563	100.0

Table 2: Confirmatory factor analysis and reliability

		Cronbach's alpha	CFA Loading	AVE	Construct Reliability
Corporate website favorabil	itv	.937		.657	.905
•	CWF1		.873		
	CWF3		.867		
	CWF15		.825		
	CWF18		.720		
	CWF19		.756		
Usability		.939		.810	.927
	CWU2	17.27	.885		
	CWU4		.906		
	CWU6		.908		
Customer service		.967		.695	.873
	CWCS3	17.01	.845		1000
	CWCS6		.851		
	CWCS7		.805		
Information	,	.953		.640	.877
	CWI2	1,500	.743	10.10	1077
	CWI7		.811		
	CWI12		.840		
	CWI15		.804		
Visual	0,1113	.965	.001	.663	.908
Y 15441	CWV1	1702	.817	.005	.500
	CWV3		.814		
	CWV5		.803		
	CWV6		.835		
	CWV9		.801		
Corporate image	01117	.963	.001	.703	.904
Corporate image	CI1	.505	.832	.703	.204
	CI5		.824		
	CI6		.845		
	CI8		.852		
Corporate reputation	CIO	.971	.032	.696	.902
Corporate reputation	CR1	.571	.852	.070	.702
	CR2		.855		
	CR3		.803	+	
	CR5		.827		
Satisfaction	CRS	.904	.027	.605	.857
Satisfaction	S1	.504	.777	.003	.037
	S2		.603		
	S3	1	.861	+	
	S4	1	.843	+	
Attractiveness	57	.897	.073	.632	.872
zitti acti velless	CRA8	.071	.822	.032	.072
	CRA3		.821	+	
	CRA2		.717		
	CRA2		.814	+	

RMSEA- root mean square error of approximation=.056; CFI- comparative fit index, .905; IFI- incremental fit index=.906; and TLI- Tucker-Lewis index=.901.

Table 3: Descriptive Statistics and Correlations (N=563)

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11
1.Navigation	5.335	1.508											
2. Visual	5.384	1.471	.426**										
3. Information	4.994	1.486	.317**	.510**									
4. Usability	5.478	1.565	.249**	.272**	.233**								
5. Customer service	5.108	1.805	.367**	.443**	.488**	.219**							
6. Age	3.067	1.034	.009	.016	.040	006	.031						
7. Gender	1.433	.496	.078	.051	039	017	014	050					
8. Corporate website favorability	5.310	1.441	.379**	.339**	.389**	.242**	.376**	.008	.015				
9. Satisfaction	5.351	1.148	.322**	.359**	.346**	.207**	.252**	.021	.043	.370**			
10. Attractiveness	5.161	1.355	.328**	.303**	.271**	.227**	.241**	.036	007	.335**	.410**		
11. Corporate image	5.361	1.408	.375**	.406**	.327**	.186**	.290**	059	.029	.357**	.359**	.318**	
12. Corporate reputation	5.282	1.254	.320**	.450**	.272**	.222**	.279**	.009	.055	.333**	.380**	.335**	.511**

^{**.} Correlation is significant at the .01 level (2-tailed).

Table 4: Sufficient configurations for corporate website favorability

Solution	Causal condition	ns				Raw Coverage	Unique Coverage	Consistency
	Information	navigation	visual	Customer	usability			
				service				
1	•	•				.73	.40	.82
2	0	0		•		.40	.07	.88
3	0	0	•		0	.25	.01	.90
3		0	•		Ŭ.	.23	.01	.50
Overall		Solution cover	age: .83	Solution consi	istency: .81			

Note: Filled circles indicate above threshold levels of respective conditions, whereas unfilled circles indicate negative conditions. Large circles indicate core conditions; small ones, peripheral conditions. Blank cells represent "do not care" conditions.

Table 5: Configurations of demographics via corporate website favorability (CWF), satisfaction, and attractiveness predicting corporate image

Solution	Causal condi	tions				Raw Coverage	Unique Coverage	Consistency
	Young	Male	CWF	Attractiveness	Satisfaction			
1	•	•	•			.24	.15	.86
2	0	•	0		0	.10	.02	.91
3		0	•	0	0	.17	.04	.92
4	•		0	•	0	.25	.01	.93
5	•	0		•	•	.28	.12	.91
O 11		0.1.		Calatian and a	0.7			

Overall Solution coverage: .60 Solution consistency: .87

Note: Filled circles indicate above threshold levels of respective conditions, whereas unfilled circles indicate negative conditions. Large circles indicate core conditions; small ones, peripheral conditions. Blank cells represent "do not care" conditions.

Table 6: Configurations of demographics via corporate website favorability (CWF), satisfaction, and attractiveness predicting corporate reputation

Solution	Causal condition	s				Raw Coverage	Unique Coverage	Consistency
	Young	Male	CWF	Attractiveness	Satisfaction			
1			0	•		.40	.09	.88
2	0		•		0	.30	.02	.91
3	0	•			0	.15	.00	.90
4		•	0		•	.19	.02	.89
5		0	•	0	0	.17	.02	.92
6	•	•		•	•	.23	.06	.91

Overall Solution coverage: .61

Solution consistency: .86

Note: Filled circles indicate above threshold levels of respective conditions, whereas unfilled circles indicate negative conditions. Large circles indicate core conditions; small ones, peripheral conditions. Blank cells represent "do not care" conditions.

Table 7: The details of in-depth interviews with consultants and managers

Interview Date	Interview position	Location	Interview
			approx. duration
01. 08. 2015	Chairman	Russia	60 min.
01. 08. 2015	Managing Director	Russia	30 min.
03.08.2015	Communication Manager and Design Consultant	Russia	62 min
05.08.2015	Managing Director	Russia	85 min.
07.08.2015	Communication Manager	Russia	90 min
07.08.2015	Creative Manager	Russia	32 min
09.08.2015	Brand Strategist	Russia	60 min
	Topics discussed		
	-The understanding of corporate website and corporate website favorability.		
	-The factors that influence corporate website favorability.		
	-Their experience of what they understand about corporate website favorability and its influences on corporate	image and corporate reput	ation.
	-Discussion of elements of the corporate website and whether they influence corporate website favorability.		
	-The main perceived impacts of corporate website favorability.		

Table 8: Details of the participants in the focus groups

Interview	Number of	Interviewee occupation	Location	Age range	Interview
date	participants				approx. length
28.07.2015	6	Employees of Kazan Federal University and Candidacy students (equivalent to PhD in the UK)	Russia	23-25	65 min
29.07.2015	6	Employees of Kazan Federal University and Candidacy students (equivalent to PhD in the UK)	Russia	23-29	90 min
02.08.2015	7	Employees of Kazan Federal University and Candidacy students (equivalent to PhD in the UK)	Russia	23-27	86 min
02.08.2015	6	Employees of Kazan Federal University and Candidacy students (equivalent to PhD in the UK)	Russia	23-26	60 min

Topics discussed

- -Their understanding of corporate website and corporate website favorability.
- -General information about different global websites.
- -Impression of what they understand about corporate website favorability and their relationship to corporate image and corporate reputation.
- -The impact of corporate websites on the minds of consumers.
 -The influences of corporate website favorability on company products or services.
- -The main perceived impacts of corporate website favorability.

Appendix 1: Measurement items of the theoretical constructs and the codes

Constr	uct Items	Codes	
Corpor	ate Website Favorability		
1	The company website is relevant	The qualitative study	CW1
2	The company website is rational	Adapted from Alhudaithy and Kitchen (2009)	CW2
3	The company website is functional	Adapted from Alhudaithy and Kitchen (2009) and Francis and White (2002)	CW3
4	The company website is fresh	The qualitative study	CW4
5	The company website is dynamic	Adapted from Alhudaithy and Kitchen (2009); Bravo et al. (2012)	CW5
6	The company website is responsive	Adapted from Park and Gretzel (2007) and also supported by the qualitative study	CW6
7	The company website is fulfilling	Adapted from Park and Gretzel (2007)	CW7
8	The company website is high quality	Everard and Galletta (2006); Yoo and Donthu (2001) and also supported by the qualitative study	CW8
9	The company website is beautiful	The qualitative study	CW9
10	The company website is a necessity	The qualitative study	CW10
11	The company website is favorable	Adapted from Alhudaithy and Kitchen (2009); Beatty et al. (2001) Moore et al. (2005)	CW11
12	The company website makes me have positive feelings toward the company	The qualitative study	CW12
13	The company website is unique	The qualitative study	CW13
14	The company website is a status symbol for the organization	Adapted from White and Raman (2000)	CW14
15	The company website portrays the company's identity	Adapted from Bravo <i>et al.</i> (2012); Cornelius et al. (2007); Olins (1989); Perry and Bodkin (2000)	CW15
16	The company website is innovative	Adapted from Kim and Stoel, 2004	CW16
17	The company website achieves the company's goals and objectives	Adapted from Chiou et al. (2010) and supported by the qualitative study	CW17
18	The company website conveys a socially desirable impression of their company	Adapted from Olins (1989); White and Raman (2000)	CW18
19	The company website makes it easy for me to build a relationship with the company	Chen and Wells (1999)	CW19
20	I feel surfing the company website is a good way to spend my time	Chen and Wells (1999)	CW20
Navigat	ion		
1	The company's website provides good navigation facilities to information content	Cyr (2008); Cyr et al. (2005, 2013); Harris and Goode (2010); Kumar et al. (2014)	CWN1

2	The company's website provides directions for using the website	Harris and Goode (2010); Kumar et al. (2014)	CWN2
3	Navigation through the website is intuitively logical	Chiew and Salim (2003); Harris and Goode (2010); Kumar et al. (2014)	CWN3
4	When I am navigating the website, I feel that I am in control of what I can do	Casaló et al. (2008); Flavián et al. (2006)	CWN4
5	There are meaningful links	Tarafdar and Zhang (2005, 2008)	CWN5
6	The links at the website are well maintained and updated	Chiew and Salim (2003)	CWN6
7	The links are consistent	Tarafdar and Zhang (2005, 2008)	CWN7
8	Placement of links/menu is standard throughout the website, so I can easily recognize them	Chiew and Salim (2003); Tarafdar and Zhang (2005, 2008)	CWN8
9	The description of the links on the website is clear	Tarafdar and Zhang (2005, 2008)	CWN9
10	I can easily know where I am at the website	Chiew and Salim (2003); Cyr 2008; Cyr and Head (2013); Cyr et al. (2005)	CWN10
Visual			
1	The company's website animations are meaningful	Cyr et al. (2005); Cyr et al. (2008, 2013)	CWV1
2	The company's website displays a visually pleasing design	Kim and Stoel (2004)	CWV2
3	The company's website is visually appealing	Kim and Stoel (2004)	CWV3
4	The degree of interaction (video, demos selected by the user) offered by the company's website is sufficient	Cyr et al. (2005); Cyr et al. (2008, 2013)	CWV4
5	The company's name on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1990) and supported by qualitative study	CWV5
6	The company's logo on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1990) and supported by qualitative study	CWV6
7	The company's typography on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1990) and supported by qualitative study	CWV7
8	The company's slogan on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1990) and supported by qualitative study	CWV8
9	The color scheme on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1990) and supported by qualitative study	CWV9
10	The company's website looks well presented	Adapted from Cyr et al. (2008); Garett (2003)	CWV10
11	The company's website looks professionally designed	Cyr et al. (2008); Cyr et al. (2005, 2013); Garett (2003)	CWV11
12	The screen design of the company's website is harmonious (e.g., colors, boxes, menus, navigation tools)	Cyr et al. (2008); Garett (2003)	CWV12
13	The screen design (e.g., colors, images, layout) is attractive	Cyr (2008); Cyr et al. (2005); Cyr and Head, (2013)	CWV13
Informat	tion		
1	The information is complete	Cyr (2008); Cyr and Head (2013) Cyr (2008); Cyr and Head (2013)	CWI1 CWI2

3	The information is effective	Cyr (2008); Cyr and Head (2013); Kim and Stoel (2004)	CWI3
4	The information is detailed	Tarafdar and Zhang (2005, 2008)	CWI4
5	The information is current	Tarafdar and Zhang (2005, 2008)	CWI5
6	The information on the company's website is pretty much what I need to carry out my tasks	Kim and Stoel (2004)	CWI6
7	The information meaning is clear	Tarafdar and Zhang (2005, 2008)	CWI7
8	The information is accurate	Kumar et al. (2014); Tarafdar and Zhang (2005, 2008)	CWI8
9	The information is easy to locate	Tarafdar and Zhang (2005, 2008)	CWI9
10	The information is useful	Tarafdar and Zhang (2005, 2008)	CWI10
11	The information is systematically organized	Tarafdar and Zhang (2005, 2008)	CWI11
12	The information is applicable to the company's website activities	Tarafdar and Zhang (2005, 2008)	CWI12
13	The information layout is easy to understand	Tarafdar and Zhang (2005, 2008)	CWI13
14	The company's website adequately meets my information needs	Cyr (2008); Cyr and Head (2013); Kim and Stoel (2004)	CWI14
15	In general, the company's website provides me with high-quality information	Kumar et al. (2014)	CWI15
16	The range of information is high	Tarafdar and Zhang (2005, 2008)	CWI16
Usability			
1	The company's website is entertaining	Tarafdar and Zhang (2005, 2008)	CWU1
2	The company's website is exciting and interesting	Tarafdar and Zhang (2005, 2008)	CWU2
3	It is easy to move within the company's website	Casaló et al. (2008); Flavián et al. (2006)	CWU3
4	The company's website is easy to use	Casaló <i>et al.</i> (2008); Cyr (2008); Cyr <i>et al.</i> (2005); Cyr <i>et al.</i> (2013); Flavián <i>et al.</i> (2006); Tarafdar and Zhang (2005, 2008)	CWU4
5	The use of multimedia is effective for my tasks at the company's website	Tarafdar and Zhang (2005, 2008)	CWU5
6	In the company's website everything is easy to understand	Casaló et al. (2008); Flavián et al. (2006)	CWU6
Customer	r Service		
1	The company's website offers the ability to speak to a live person if there is a problem	Parasuraman et al. (2005) and supported by the qualitative study	CWCS1
2	The company's website provides sufficient contact information to reach the company	Parasuraman et al. (2005) and supported by the qualitative study	CWCS2
3	The company's website offers online customer support in real time	Chang and Chen (2009); DeLone and McLean (1992); Kumar <i>et al.</i> (2014); Parasuraman <i>et al.</i> (2005) and supported by the qualitative study	CWCS3
4	Inquiries are answered promptly	Chang and Chen (2009); DeLone and McLean (1992); Kumar et al. (2014); Parasuraman et al. (2005); Wolfinbarger and Gilly (2003)	CWCS4
5	When you have a problem, the company's website shows a	Wolfinbarger and Gilly (2003)	CWCS5

	sincere interest in solving it		
6	The company is willing and ready to respond to customer needs	Wolfinbarger and Gilly (2003)	CWCS6
7	Overall, the customer service offered on the company's website is very good	Chang and Chen (2009); DeLone and McLean (1992); Kumar et al. (2014)	CWCS7
Corpor	rate Image		
1	I like the company	Brown and Dacin (1997); Foroudi <i>et al.</i> (2014); Sen and Bhattacharya (2001); William and Moffit (1997)	CI1
2	The company is honest	Bravo et al. (2009) and supported by the qualitative study	CI2
3	The company is friendly	Bravo et al. (2009) and supported by the qualitative study	CI3
4	The company inspires confidence	Bravo et al. (2009) and supported by the qualitative study	CI4
5	The company's website enhances the company's image	Argyriou <i>et al</i> (2006); Berthon <i>et al</i> (1996); Halliburton and Ziegfeld (2009); Robbins and Stylianou (2002) and also validated by the qualitative study	CI5
6	I like the company compared to other companies in the same sector	Foroudi et al. (2014); Karaosmanoglu <i>et al.</i> (2011); Nguyen and LeBlanc (2001); William and Moffit (1997)	CI6
7	The company is aimed at customers like me	Bravo et al. (2009) and supported by the qualitative study	CI7
8	The company makes a good impression on me	Bravo <i>et al.</i> , (2009); Karaosmanoglu <i>et al.</i> (2011); Nguyen and LeBlanc (2001)	CI8
9	I think other consumers like the company as well	Foroudi <i>et al.</i> (2014); Karaosmanoglu <i>et al.</i> (2011); Nguyen and LeBlanc (2001); William and Moffitt (1997)	CI9
10	The company's website communicates information about the company to its customers	Pollach (2010) and supported by the qualitative study	CI10
Corpor	rate Reputation		
1	I have a good feeling about the company	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	CR1
2	I admire and respect the company	Chun (2005); Foroudi et al. (2014)	CR2
3	I trust the company	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	CR3
4	The company offers products and services that are good value for money	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014); Helm (2007)	CR4
5	The company has excellent leadership	Fombrun et al. (2000); Foroudi et al. (2014); Helm (2007)	CR5
6	The company is well managed	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	CR6
7	I believe the company offers high-quality services and products	Chun (2005); Foroudi et al. (2014); Helm (2007)	CR7
8	In general, I believe that the company always fulfils the promises it makes to its customers.	Alwi and Ismail (2013); Nguyen and LeBlanc (2001)	CR8
9	The company has a good reputation	Alwi and Ismail (2013); Casaló et al. (2008); Nguyen and LeBlanc (2001)	CR9

10	I believe that the reputation of the company is better than other companies	Nguyen and LeBlanc (2001)	CR10				
Satisfaction							
1	The company is exactly what I need	Bravo et al. (2009); Cyr (2008); Cyr et al. (2010); Oliver (1980); Perez et al. (2015)	S1				
2	I am satisfied with my decision to use the company	Bravo <i>et al.</i> (2009); Casaló <i>et al.</i> (2008); Fan <i>et al.</i> (2013); Law and Bai (2008); Perez <i>et al.</i> (2015)					
3	I think that I did the right thing when I used the company	Casaló et al. (2008); Fan et al. (2013); Law and Bai (2008); Oliver (1980)	S3				
4	I feel happy about my decision to choose the company	Law and Bai (2008); Perez et al. (2015)	S4				
5	My choice to use the company was a wise one	Bravo et al. (2009); Fan et al. (2013); Oliver (1980); Perez et al. (2015)	S5				
6	Using the company is satisfactory overall	Casaló et al. (2008); Cyr (2008); Cyr et al. (2010, 2013)	S6				
Attracti	Attractiveness						
1	The products and services of the company are very attractive	The qualitative study	CRA1				
2	I am interested in learning more about the company	Highhouse et al. (2003)	CRA2				
3	A job at the company is very appealing to me	Highhouse et al. (2003)	CRA3				
4	For me, the company would be a good place to work	Highhouse et al. (2003)	CRA4				
5	I would exert a great deal of effort to work for the company	Turban (2001)	CRA5				
6	The company would be one of my first choices as an employer	Highhouse et al. (2003); Turban (2001)	CRA6				
7	I would definitely accept a job offer from the company if I were offered one	Turban (2001)	CRA7				
8	The company is attractive	The qualitative study	CRA8				

Appendix 2: Cross-tabulations employing the quintiles among the constructs

			Total				
		1	2	3	4	5	
	Count	33	13	21	16	11	94
	% within Percentile Group of CWI	35.1%	13.8%	22.3%	17.0%	11.7%	100.0%
	Count	28	31	28	23	16	126
	2 % within Percentile Group of CWI	22.2%	24.6%	22.2%	18.3%	12.7%	100.0%
	Count	13	23	29	19	18	102
Percentile Group of CWI	% within Percentile Group of CWI	12.7%	22.5%	28.4%	18.6%	17.6%	100.0%
	Count	22	27	24	30	21	124
	4 % within Percentile Group of CWI	17.7%	21.8%	19.4%	24.2%	16.9%	100.0%
	Count	8	15	19	25	50	117
	% within Percentile Group of CWI	6.8%	12.8%	16.2%	21.4%	42.7%	100.0%
	Count	104	109	121	113	116	563
Total	% within Percentile Group of CWI	18.5%	19.4%	21.5%	20.1%	20.6%	100.0%