The Effects of Store Name Composition on Consumers’ Perceptions toward Click-and-Mortar

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Abstract

Many marketers are attracted to the apparent prosperity of e-commerce. The easiest and least risky way for traditional retailers to go online is by partnering with an online company. This study examines the leverage effect that physical stores lend to e-commerce ventures (increasing the level of trust and decreasing the perceived risk) and enhancing the intent to purchase at “click-and-mortar” stores. Based on brand extension literature, this study hypothesizes that physical store name recognition will have a positive effect on consumers’ perception of the click-and-mortar store. E-partnering with well known websites has a more significant impact for low reputed, rather than highly reputed, physical stores. Experimental websites were created to gather data. In general, the results support the hypothesized directions of relationships among research variables.

Keywords: Click-and-Mortar; Brand equity; Trust, Perceived risk; Consumer behaviour

1. Introduction

Recently, traditional retailers have realized that they can no longer ignore the importance of online retailing and the rapid growth of e-tailing (Enders and Jelassi 2000). They have also come to understand that the Internet is not only a medium but also a revolutionary marketplace (O’Keefe 2000). Even though online retail sales make up a relatively small portion of the whole retail market, statistics (e.g., Lin 2004) show that e-tailing is growing at an exponential rate and will steal customers from traditional retailers (Davis, Buchanan-Oliver and Brodie 2000).

Traditional retailers can respond in a variety of ways. Options include setting up their own online stores with their offline store names, forging alliances with existing e-retailers, or investing in an online store with a new store name (MIC 2000). In the U.S. market, many retailers have taken steps to integrate their sales channels (Pastore, 2001). Examples include the book retailer Barnes and Nobles, the clothing retailer Gap, and the retail giant Wal-Mart, to name a few. The easiest and least risky way for traditional retailers to go online is by partnering with an online company. Such “e-partnering” can increase traffic to the co-branded web site and provide access to complementary competencies (De Man, Stientra, and Volberda, 2002). The online storefront of a merchant with both offline and online selling is called a “click-and-mortar” store (Strauss and Frost 2001). Such click-and-mortar stores have enjoyed a higher profit rate than online only stores (50% and 36%, respectively) (eMarketer 2000). With their offline presence, click-and-mortar web sites are more attractive to customers (Pastore 2000) that their consumer click rate is twice of the pure e-tailers (Aron 1999).

Among the four business dimensions — brand, management, operation, and equity (i.e., the ownership of the online business) — for a company pursuing the click-and-mortar strategy proposed by Gulati and Garino (2000), brand (i.e., store name) is the most obvious and direct factor that affects consumers’ attitudes toward the click-and-mortar website. Brand is an extrinsic cue being used to evaluate the trustworthiness of the online store (Cheskin Reesearch, 1999) and to decide whether to make a purchase (Grewal et al. 1998). The other three dimensions are aspects of the internal organization that make the online store function. To consumers, they normally are not fully aware of the management, operation, and the ownership details of an organization. In addition, management and operation will reflect in the value of the brand. Thus, in this study, only the level of the clicks-and–mortar store name integration will be considered.

To consumers, the development of online retail channels has brought various advantages, including enhanced shopping convenience. However, it has also brought new concerns, most important of which are for the security and privacy of online information and transactions (Elliot and Fowell 2000; Tse and Yim 2001), which are also critical to the success of online trade (Zhu 2004). Since consumers

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can inspect the product only after it has been delivered, and since they feel uneasy about the possible misuse of personal information and financial data, consumers have to rely on extrinsic cues such as the reputation of the store name, the presentation of the web site and its products, and the presence of security logos, etc. (Cheskin Research 1999), in judging the safety of any transaction made on the site. In other words, trust determines whether the consumer will purchase items on a particular website. Thus, the production of trust based on perceived cues and internal beliefs of consumers is crucial especially at the early stage of commercial development (Bailey, Gurak, and Konstan 2001). Such initial trust, the focus of this study, refers to the consumer’s assessment of the trustworthiness of online storefronts based on surface cues (Egger 2001).

Most research relating to click-and-mortar has been focused on the organization structure (e.g., Moriarty and Moran, 1990), the strategy (e.g., Anderson, Day, and Rangan 1997) or the economic value (e.g., Geyskens, et al. 2002) of the business. Limited research has examined consumers’ online shopping behaviors at click-and-mortar web sites. The reason would be that at the emerging of a new business practice, the focus is on how to operate successfully first. As the market becomes more mature and competitive, consumer research is emphasized. Since this study selects brand as the business dimension that a traditional retailer adopts to pursuits the click-and-mortar, one related research was that the attitude toward a traditional retailer’s store name transfers to attitudes toward the click-and-mortar website (Balabanis and Reynolds 2001). In this study, we are interested in the effect of the partnership between a traditional retailer and an online operator on consumers’ behaviors. Specifically, this study investigates the effect of store name composition of traditional retailer and an online operator on consumers’ perceptions, proxy by initial trust and perceived risk.

2. Theoretical Background

2.1 Physical Store Reputation and Composition and Initial Trust in Click-and-Mortar Stores

Trust has been shown to be the foundation of commerce and is the binding force in buyer-seller relationships (Ba 2001) that will strengthen the ties (Law, Wong and Lau 2005). It is defined as “the perception of the degree to which an exchange partner will fulfill their transactional obligations in situation characterized by risk and uncertainty” (Bailey et al. 2001, p. 2). Trust is even more critical in the online environment, where perceived risk is high (Ambrose and Johnson 1998; Egger 2000; Yoon 2002). The lack of trust by consumers is a significant barrier to the adoption of electronic commerce (Egger 2000).

Options for store name integration (or the branding strategy of click-and-mortar stores) includes using the existing name directly in cyberspace, co-branding, and creating a new name for Internet marketing (Strauss and Frost, 2001). Since brand can be a product or a company (Auton, 2000) and some retailers treat their store names as brands (Gunnin, 1998), theories of branding and brand extension are applied to the formation of click-and-mortar store names in this study. Applying the findings of brand extension literature (e.g., Aaker and Keller 1990), click-and-mortar stores can use the already established reputation of their physical stores to gain instant credibil- ity and visibility under the same name. With its well-established offline store name, click-and-mortar stores can earn quick recognition and trust from consumers much easier than web-site-only stores, and consumers will be more willing to make purchases there (Enders and Jelassi 2000; Gulati and Garino 2000; Tse and Yin 2001). The click-and-mortar concept also solves the problem of product returns. If customers are not satisfied with products, they can either mail them back or return them to any branch of the brick-and-mortar store. In addition, such companies can offer more services, a larger selection of products and an alternative communication channel without time and space limitations. Since consumers favor merchants that they are familiar with (Quelch and Klein 1996), the reputation of the physical store will influence the perception of its online store (Losse and Spiller 1998). These leveraging and halo effects prompt traditional retailers to enter the new online channel. Therefore, the first hypothesis of this study is generated.

H1: The level of the physical store’s reputation is positively related to consumers’ initial trust in its click-and-mortar store.

When considering the effects of multiple cues on store trust, buyers are likely to look for other cues to help them evaluate stores that are not highly reputed (Grewal, et al. 2003). Partnering with a good company can make a little-known company more visible and more memorable to customers (Hanson 2000). The benefits of online partnerships are an increase of the traffic on the site, a lower risk of the business experiment, and an access to complementary competencies (De Man et al. 2002). Therefore, partnering with a well-established Internet player will have a positive effect on consumers’ trust in co-branded web sites. When the store is highly reputed, the effectiveness of other cues will be eliminated due to the dominant effect of store reputation. When the store is not highly reputed, the effect of other cues will increase. Thus, the second hypothesis is generated.

H2: The level of the positive impact of partnering with a well-established Internet player, compared to a relatively unknown company, on initial trust will likely be more pronounced when the physical store is relatively low reputed than when it is highly reputed.

2.2 Store Name Reputation and Composition and Perceived Risk toward Click-and-Mortar Stores

Dowling (1986) defined perceived risk as a situational
and personal consumer behavior construct that influences product purchase and store choice. Consumers perceive higher risk in a non-store environment than in a physical store (Akaah and Korgaokar 1988) because of the intangibility of products and security and privacy issues. But the reputation of the merchant can alleviate the perception of risk (Tan 1999). In addition to the transferability of reputation between the offline and the online marketplace (Bailey et al. 2001), the reputation of a company functions as a signal to provide consumers information (Ruyter, Wetzels, and Kleijnjen 2001). This means that under information asymmetry in e-business, the consumer will rely on this signal to infer which merchant can offer higher quality and less risk. Hence, the third hypothesis in this study is developed.

H3: The level of the physical store’s reputation is negatively related to the consumers’ perceived risk of its online store.

Partnering with an already existing Internet player can make consumers believe that click-and-mortar stores have the ability to set up e-businesses, thus reduce consumers’ perceived shopping risk in the co-branded web site. As previous research has concluded (Grewal et al. 2003), the effect of store reputation will exceed other cues if the store is highly reputed. Thus, this study generates the fourth hypothesis as follows.

H4: The impact of partnering with a well-established, compared to low-established, Internet player to reduce perceived risk will likely be more pronounced when the physical store is relatively low reputed than when it is highly reputed.

2.3 Initial Trust, Perceived Risk, and Purchase Intention

Trust is interwoven with risk (McAllister 1995) and exists in an uncertain and risky environment (Bhattacharya, Devinney, and Pillutla 1998). Without being in a risky situation, there is no need to trust other parties. The concept underlying relationship marketing suggested that when consumers trust the service provider, they feel that there is less risk inherent in the service (Shenwell, Cronin, and Bullard 1994), which means trust is negatively related to perceived risk. Because of the uncertainty associated with the online shopping environment, the same direction between trust and perceived risk could also be investigated in click-and-mortar stores. Research (Brendon 2002) has indicated that trust is an antecedent in consumers’ online shopping decisions. Hence, the following hypothesis is generated.

H5: Consumers’ initial trust in click-and-mortar stores negatively influences their risk perception.

From the Theory of Planned Behavior, the idea of perceived behavioral control reflects the degree to which one feels that the success of engaging in a particular behavior is completely controlled by the actor, and it determines the actors’ behavioral intention (Ajzen 1985). In the online shopping environment, perceived risk associated with shopping in a virtual store may reduce consumers’ perception of control because of their inability to monitor the transaction processes as they did in a physical store. The online transaction safety is among the most concern issue of consumers when shop online (Taypl Nelson Sofres Interactive, 2002). Therefore, the risk perceived by consumers in the online transaction may negatively influence their willingness to purchase. Thus the sixth hypothesis is generated.

H6: Consumers’ perceived risk toward the target click-and-mortar store negatively influences their willingness to purchase it.

3. Method

3.1 Selection and Design of Research Treatments

Physical Store Reputation

In considering the possibility of traditional retailers expanding into online businesses, chain stores have a special advantage due to high name recognition and since their widespread branch locations eliminate the problem of product return and provide a large customer database. Of all the product types selling on the Internet, computer related products occupy the second largest (27%) position, next to traveling and ticket service (52%) (MIC 2000). Since the value of computer related products are easily evaluated by consumers, and because there is a high overlap between computer related product purchasers and Internet users (Deng 1999), this study chose computer related chain stores in Taiwan as the target of our study on physical retailers expanding operations into the Internet. In an E-ICP survey (2001), approximately 54 percent of respondents indicated that the company QuanGuo makes the best impression on them of all 3C stores. QuanGuo operates 213 stores (making it the largest 3C chain), while ShunFa3C operates 17 stores (making it the fifth largest) on the island. QuanGuo 3C and ShunFa 3C were selected as the high and low reputed physical stores respectively.

E-partnering reputation. When choosing a partner for an e-tail endeavor, a well-known portal site with a high page view rate would be best because such a site provides an immediate, economically-accessed customer base, since 26% of consumers search for information on portal sites before making online purchases (Pan 1999). Two portal sites—Yahoo!Kimo and MSN Taiwan—were selected as the high and low popularity partners for co-branded sites, based on their access rate (i.e., 20154050 versus 595717), being the first and seventh ranked sites respectively (Lee 2000).

3.2 Experimental Website and Dependent Measures

Four web sites were created to match the scenario for each experimental condition. The structure and design of
these web sites were the identical except for store names and logos and co-branded partner. Appendix A presents examples of the websites. On the instruction page, research purpose was described. Respondents clicked the “fill out questionnaire” link when they felt they were done browsing the website.

Three dependent variables were measured—initial trust, perceived risk, and purchase intention. Initial trust is defined as the level of consumer confidence toward the trustworthiness of the click-and-mortar when shopping. Five 7-point Likert scale items, anchored at “strongly disagree”, “neither agree nor disagree”, and “strongly agree”, were modified from the trust measurements by Jarvenpaa et al. (2000). The five items asked respondents to indicate that, based on browsing experiences, whether this shopping website will keep its agreement with customer, will meet customers’ requirements, is trustworthy, will meet customer’s expectation, and the transaction on this website will be successfully. Perceived risk is measured by three pairs of semantic differential scales modified from research by Jarvenpaa et al. (2000). The items asked respondents whether buying from this Internet store is a high potential for loss/high potential for gain, very positive situation/very negative situation, and high risk/low risk. Purchase intention is measured with two 7-point semantic differential (very high/very low) items that ask for the respondents’ willingness to purchase in the click-and-mortar shop and to recommend it to their family and friends.

Manipulation Check. Two set of seven-point semantic differential scale (very high/very low) were used as the manipulation check for the physical store reputation. The items asked respondents to indicate separately the reputation of QuanGuo and ShunFa3C in comparing to the other same type of stores. Two 7-point semantic differential scale items (anchored very high/very low) asked “the access of YAHOO!Kimo” and “the access of MSN Taiwan” in comparing to other Chinese portal sites were used to examine the effectiveness of high and low portal site access.

3.3 Pretest and Modifications

A convenience sample of 40 respondents participated in the pretest. Each respondent surfed only one web store randomly that was assigned by a computer program. Respondents were told that the purpose of this study was to understand the views of Internet users on Internet stores. The click-and-mortar store website informs respondents that the website is in the test stage. Thus, only one product is listed under each product category and search and shopping functions have not been opened to the public yet. Based on the results of the pretest, wordings of a couple of items were modified to convey the intended meanings of the items to respondents. Due to feedback from respondents in the pretest stage, and to offer a more realistic online shopping environment, links to the online purchase process, payment methods, delivery methods, the security declaration, refund and return policies, and the privacy policy were added to all experimental web sites.

3.4 Data Collection

An online questionnaire was used to collect formal data. The web link of the experimental website was sent and forwarded through e-mail, registered at major portal sites (YAHOO! Kimo, Pchome, and Yam), and posted at major Bulletin Board Systems of universities in Taiwan. Respondents were told that the web store was an experimental site and still under construction, that it would be operating in the near future, and that they could surf the web store as they wished. Once they felt that they were done browsing the web site, they filled out the questionnaire. All procedures were done independently and took about 10 to 15 minutes to complete.

4. Results

After deleting responses that dropped out during the process of online store surfing, checking the connecting time and IP to avoid repetition, and based on manipulation checks, 122 usable questionnaires were collected. The sample distribution in male and female was quite even (49.2% and 50.8%, respectively). Because of convenience sampling, this study contains more respondents aged 20-to-29 (84.4%) and with higher education level (93.6% held college and above degree). The results show that the manipulations of physical store reputation (M = 5.3 for QuanGuo and M = 3.81 for ShunFa, t = 13.27, p = .000) and access rate of portal site (M = 6.53 for Yahoo and M = 4.48 for MSN, t = 16.65, p = .000) were successful.

4.1 Reliability and Validity of Measurement

Items measuring initial trust and perceived risk are extracted to their intended factor with all loadings greater than .7. Since these two constructs appear to be inter-related (McAllister 1995; Bhattacharya et al. 1998), confirmatory factor analyses following the procedures used by Burnkrant and Page (1982) were performed to test the discriminant validity of initial trust and perceived risk. The results of model fit statistics indicate that the two-factor model is better (χ² = 28.36, df = 19, p = .077, RMR = .049, GFI = .945, AGFI = .897) than the single factor model (χ² = 46.78, df = 20, p = .01, RMR = .069, GFI = .892, AGFI = .837). The difference between the model is χ² (d) = 18.42, p<.001. The Cronbach α values of initial trust, perceived risk, and purchase intention are .84, .69, and .87, respectively.

4.2 Hypotheses Tests

Figure 1 and figure 2 show the plots of means for initial trust and perceived risk as the reputation of the physical store and e-partner changed, respectively.

Hypothesis 1 through 4 were tested with a two-way
The Means of Initial Trust as Levels of Physical Store and E-Partner Reputation Varied

MANOVA. The results show that the main effects ($F\ (1,118) = 42.89, p = .000; F\ (1,118) = 11.83, p = .001$) and interaction effect ($F\ (1, 118) = 4.19, p = .043$) of physical store reputation and e-partner on initial trust are all significant. Moreover, the contrast test of the difference in means in initial trust of low reputed store co-branded with a high access portal site and a low access portal site is significant (contrast estimate $= .64, F\ (1,118) = 14.79, p = .000$). Contrast test of that for the high reputed store is not significant (contrast estimate $= .16, F\ (1, 118) = .98, p = .32$). Hypothesis 2 is supported.

Only the main effect of physical store reputation on perceived risk is significant ($F\ (1,118) = 30.49, p = .000$). Hypothesis 4 is not supported. It could be that consumers are still skeptical about online shopping environment in Taiwan (Yang, 2004). Comparing the level of initial trust and perceived risk that generates from high and low physical store reputation, initial trust in the highly reputed store ($\mu = 5.01$) significantly exceeds that of the lowly reputed store ($\mu = 4.26$) ($t = 6.08, p = .000$) and significantly generates lower risk ($\mu = 3.44$) than the relatively low reputed store ($\mu = 4.15$) ($t = -5.45, p = .000$). Hypothesis 1 and hypothesis 3 are supported.

Linear Structure Relation (LISREL) was applied to test hypothesis 5 and hypothesis 6 (the proposed model). The results of LISREL show that the initial trust in click-and-mortar stores would negatively affect perceived risk (estimate parameter $= -.71, t = -5.35, p = .000$) and perceived risk of click-and-mortar stores would negatively influence consumer willingness to shop (estimate parameter $= -.56, t = -4.55, p = .000$) (the proposed model in Figure 3). Hypothesis 5 and hypothesis 6 are supported. In order to better understand the relationships among initial trust, perceived risk, and purchase intention, LISREL were performed to test competing model 1 through competing model 3. In the study by Jarvenpaa, et al. (1999), the generalizability of the Internet consumer trust model was examined with pure virtual stores that already operated. Therefore, trust influence purchase intention directly. However, this study takes an integrated view to investigate the trust in fictitious clicks-and-mortars that have physical stores presences and the initial trust in store was evaluated. Thus, the trust model of Jarvenpaa et al. was regar-
Many research results indicate that trust is more vital in online business than in offline business (Egger 2000). Most studies discuss the online trust models within the online channel. For instance, Jarvenpaa, et al. (1999) examined the generalizability of the Internet consumer trust model through a cross-cultural validation that stated trust would positively influence online purchase intention both directly and indirectly. Their experiments were tested with pure virtual stores that have operated for a while and thus may have established trust. However, in practice, many physical store operators have extended their business to the online market. There is a need to understand the extent to which the equity built in the physical channel can be leveraged in the online channel. In this study, unlike previous research, the influences of fictitious click-and-mortar stores integrating physical stores and portal websites on consumers’ perceptions were tested. Since the online stores in this study had not actually been in operation, only the generation of initial trust could come into play. Therefore, this study hypothesized that trust did not directly, but did indirectly, influence purchase intention through perceived risk. Based on the results of LISREL, the model in this study can better examine the relationships between initial trust, perceived risk, and purchase intention in click-and-mortar stores than the previous online trust model. The proposed model in this study could be an alternative to explain the formation of trust and perceived risk for physical stores that enter the virtual marketplace.
5.1 Managerial Implications

For the growing number of physical stores that might extend their business online, this study provides some suggestions. This study finds that regardless of partnership and product category, physical store reputation has a dominant impact on initial trust and perceived risk. This finding is important in particular to owners of less well-known physical stores who want to extend sales into the online marketplace. For them, it would help to enhance the reputation of the physical store prior to entering the online market, if they intend to use the original store name. Their low reputed physical store name would present an obstacle to gaining the initial trust of consumers and reducing perceived risk. For owners of well-known physical stores, building initial trust in click-mortar is easier through halo effect. Efforts should be made to reduce perceived risk, for example, by offering warranties or guarantees. However, once they decide to join the competition in virtual market, the importance of building trust will increase since it will be more influential on purchase intention as the model tested in previous study that trust will direct influence purchase intention. Therefore, they should take different strategies for different operation stages.

5.2 Limitations and Suggestions

The limitations and suggestions for future research are based on the research findings. First, the questionnaires were delivered through sending and forwarding e-mails to friends and acquaintances, registering at the portal site, and posting on BBS servers of major universities in Taiwan. This distribution method might result in the sample being homogenous in age and education, and it did not guarantee that the questionnaires would be linked even though they were registered at major portal sites. The generalization of the findings in this study might be limited and lack of external validity. However, data show that online shoppers tend to be highly educated professionals (Hong 2004). Future research might do better by seeking the cooperation of major portal sites to send the questionnaire to their members, a more representative Internet population.

Second, this study selected the 3C chain store as the base physical store to be launching a click-and-mortar store. However, the characteristics of other types of physical stores may differ in regard to size and operation. Whether the main effect of physical store reputation and the resulting effect of initial online trust will apply to other types of physical stores is a topic for further investigation.

Third, this study used partnering with existing portal site as possible store compositions that click-and-mortar stores could apply. Even though this study did underscore the importance of physical store reputation on initial trust and perceived risk for the online store, other factors, such as prices, similarity of business operation, website design, warranties and guarantees, may play a role in determining initial trust and perceived risk. In addition, the initial trust might have a reciprocal effect on the reputation of physical store. Researcher (Chong 2003) suggests that the perception of trust might be influenced by culture. Future research might add these variables to investigate their effects on initial online store trust, perceived risk, and purchase intention.

Fourth, this study tried to manipulate high and low access of portal sites as an experimental condition. However, our manipulation check shows that the two portal sites have significantly different access rates, both being above the scale midpoint (4). It could be that people are equally aware of both portal sites. For future research, the development of a better proxy measuring web site popularity might solve the problem.

Fifth, the convergence of traditional and online retailing is assumed by researchers (Enders and Jelassi 2000; Schoenbachler and Gordon 2002), when, in fact, stores that started out online could also set up physical storefronts. The impact of integration from virtual to physical on consumers trust, perceived risk, and purchase intention would be another issue for future research.

Finally, this study created fictional web stores and tried to offer a realistic online store environment by adding the contents of related links. However, since respondents acted independently, following their own browsing habits to finish all the processes, some uncontrollable, unforeseen factors might confound the conditions that were to be investigated. Future researchers may create a slideshow-like process that could automatically present web contents to respondents or run the experiments in laboratories to control external influences. In addition, this study only examined the relationship among store reputation and initial trust in click-and-mortar store. To better understand the effect of store reputation on initial trust, future research might compare the relationship between store reputation and initial trust with both click-only and click-and-mortar stores.

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Appendix A. Examples of Experimental website

Introduction page--QuanGuo Yahoo!Kimo (high reputed store/high reputed e-partner)
Questionnaire appear in the Quanguo msn website (high reputed store/low reputed e-partner)

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<th>Question</th>
<th>Very Disagree</th>
<th>Disagree</th>
<th>Somewhat Disagree</th>
<th>Neutral</th>
<th>Somewhat Agree</th>
<th>Agree</th>
<th>Very Agree</th>
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<td>1. This shopping website will never meet customers’ requirement.</td>
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<td>2. This website will keep in agreement with customers.</td>
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<td>3. I think a precaution should be taken with this shopping website.</td>
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<td>4. This shopping website is trustworthy.</td>
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<td>5. Even though I haven’t used the shopping function on this website, I believe the transaction on this site will be successful.</td>
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