E-Loyalty -
On the Differences between
Single-Brand E-Retailer and Multi-Brand E-Retailer

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Abstract
The purpose of this study is to examine the differences in the extent of customer e-loyalty between the two fashion e-commerce formats single-brand and multi-brand e-retailer. A quantitative research was conducted by means of an electronic questionnaire examining different factors influencing e-loyalty as well as e-loyalty directly. The findings showed similar values for both fashion e-retail formats with slightly higher numbers for single-brand e-retailer. This finding was surprising since it was assumed that single-brand e-retailer would rather attract loyal customers than multi-brand e-retailers. In the case of both formats, however, there is space for improvement to increase customer loyalty.

Keywords: E-Loyalty, Multi-brand, Single-Brand, E-Satisfaction, E-Commerce
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1 Introduction

The introductory chapter begins with background information on the context of Loyalty within the retail industry, especially within e-commerce. Subsequently a problem discussion describes the importance of further research within this field. Further, the purpose of the research and the research questions are outlined as well as the limitations of this study.

1.1. Background

As in traditional retail, in order to stay competitive, the key asset for online stores is customer loyalty (Carpenter and Fairhurst, 2005). Theorists have little doubt that “loyal customers are crucial to business survival, especially in an electronic commerce context” (Semeijn et. al., 2005, p.182). Loyal customers purchase more, are less price sensitive, and, by recommending the company to others, provide indirect profits (Zeithaml et. al., 2002; Udo et. al., 2010; Yu et. al., 2014). Therefore, “loyalty has been described as an elusive (and arguable unattainable) corporate objective of the new millennium” (Harris and Goode, 2004, p.139).

E-retailer try to increase customer satisfaction and, thus, loyalty to their web-shops by means of attractive and convenient websites, great customer service, and an advantageous pricing-strategy (Verhoef and Langerak, 2001; Yu et. al., 2014). However, few companies are able to accomplish e-loyalty (Ribbing et. al., 2004) thus it is assumed by some, that customer loyalty is vanishing within the online retail environment (Srinivasan et. al., 2002; Shankar et. al., 2003).

Although the e-commerce trend is noticeable worldwide and the web is becoming a self-evident channel to purchase apparel (Opera, 2013), analyses show that few customers are revisiting a website (Harris and Goode, 2004). Nonetheless, prior studies imply that loyal customers are extremely profitable (Reichheld and Schechter, 2000). In respect thereof it may be argued that “generating loyal customers online is both more difficult and more important than offline” (Harris and Goode, 2004, p.139).

This is especially true for the fashion business as one of the fastest growing, highly competitive online markets: “fashion e-commerce is emerging as a new growth driver for the entire fashion industry” and represents a highly competitive market, (Opera, p.1, 2013). Here, two main e-retail formats are co-existing: single-brand (SB) and multi-brand (MB) e-retailer.

SB retailers are seen as unique within the marketplace since they sell one brand, which is usually also the name of the store. It is assumed that, “the consumer and her attachment to the brand apply at a heightened level when the setting is a single-brand retailer” (Jones and Kim, 2011, p.334). Their marketing strategy is to offer specialised products of the same brand with often a variety of categories. A strong communication of brand messages in a SB retailer setting leads to a
committed involvement of the customer with the brand and the retailer (ibid).

The same counts for SB e-retailer web sites, which command the advantage to focus on one brand only; they are in more control of their whole concept. They are rather visited by loyal customers who sense a relationship to the brand (Wang et. al., 2006). In the offline environment, SB retailer achieve loyalty through brand identification and brand community (Jones and Kim, 2011, p.336). Consequently, customers who have bought a certain brand in the traditional retail environment, will most likely also turn to the brand's web shop (ibid).

However, it is argued that SB e-stores, in comparison to MB e-stores, have rather less footfall (Mehta as cited by Economic Times, n.p., 2013). This might be a reason for lower sales numbers. In the case of Puma India i.e., MB e-retailers are responsible for 12 per cent of the sales, compared to 1 per cent of the single-brand web shop Pumashop.in (ibid).

MB e-shops offer a variety of alternatives from different brands at a variety of quality and price points and therefore saturate a greater market. They usually offer discounts, which might be a reason for customers to choose one brand over another and, hence, not being loyal towards a certain brand (Mehta as cited by Economic Times, 2013, n.p.). However, offering a multitude of choices can also lead to confusion of the customer who might end up purchasing the product with the highest brand familiarity (ibid).

While SB e-retailer are assumed to attract brand-loyal customers, MB e-retailer are suggested to be sought after by the price-conscious (Wang et. al., 2006). However, no research exists on the differences between these two e-retail formats when it comes to E-Loyalty performance. Given the importance of E-Loyalty to the online fashion business (e.g. Semeijn et. al., 2005) and the need to understand online consumers (e.g. Srinivasan et. al., 2002), this research aims to find out which of the compared e-retail format attracts loyal customers to a higher extent.

Findings of this research will contribute to the knowledge on the performance of the compared e-retail formats when it comes to the factors influencing E-Loyalty. For managers in the fashion e-retail sector this study implies to monitor the E-Loyalty inducing factors of their business to evaluate and improve them if applicable.

1.2. Problem Description

The rapid expansion of the apparel retail business online makes E-Loyalty as crucial as ever for companies because “without customer loyalty, even the best-designed e-business model will soon fall apart” (Srinivasan et. al., 2003, p.124). Prior research shows that the average online apparel customer only generates profit for the e-retailer after she has purchased at the retailer four times, which implicates that the customer had to be retained for a year before the break-even point was
reached (Fig.1) (Reichheld and Schefter, 2000).

This calculation counts for both formats co-existing within online apparel retailing: the SB and the MB retailer. The SB retailer only sells one brand, which is usually also the name of the store. This format is subdivided into two different categories, the first sells their brand exclusively via their own physical stores and web-shop (i.e. H&M)\(^1\). The second category distributes their brand via their physical stores and web-shop as well as via third party retailers and e-retailers (i.e. Nike). These third party retailers are MB retailers and e-retailers which sell a variety of different brands, usually at least one internal brand as well as multiple external brands (i.e. Topshop).

It is argued that brand-loyal customers, who usually know and trust a brand from traditional retail, are rather using the SB web-shop where the brand message is clearly communicated (Jones and Kim, 2011). Customers looking for bargains on the other hand are assumed to act on promotions and general advertising on different MB websites (Reichheld and Schefter, 2000; Economic Times, 2013). Hence, prior research presumably connects E-Loyalty to SB e-retailer.

However, MB e-retailer are well-established brands in themselves and offer a variety of brands that are well-established in traditional retail. Thus, customers might be loyal to the brand Nike - which they know from traditional retail - but use to purchase it nonetheless at Asos.com instead of Nike.com due to convenience or preference for particular customer service for example.

Obviously, there are differences in the offers of those two e-retail formats. While SB websites usually offer the most recent collections, MB e-retailer offer the latest models as well as end-of-range models which are reduced in price. Hence, different customer segments are attracted to either e-retail format for different reasons (Reichheld and Schefter, 2000; Basu et al., 2012).

Since the product offers differentiate between these two retail formats, present research does not examine brand loyalty but retailer loyalty (the difference is discussed in detail in chapter two, which outlines the theoretical framework). The focus is on the customer impression of the overall purchase experience, the quality of the website and the service offered. This is done by means of the antecedents of E-Loyalty identified by prior research: E-Trust, E-Satisfaction, E-Customisation, E-Service Quality, and E-Convenience.

E-Loyalty is highly profitable to online fashion companies, hence, further research is needed to find out whether different e-retail formats are more likely to gain loyal customer than others. The particular question to be answered in this study is whether customers are more loyal to SB- or MB e-retailers or whether E-Loyalty might actually be vanishing as is claimed by prior research (Srinivasan et al., 2002; Shankar et al., 2003).

\(^1\)Present research does not distinguish between the two SB e-retailer categories since this would have complex the study.
Although online apparel shopping is constantly increasing in importance, there is no research on the differences between the two e-retail formats in general nor in the context of E-Loyalty performance in particular. Hence, this research aims at finding out which of the - by previous research as antecedents of E-Loyalty characterised - factors measure higher for SB or MB e-retailer.

The findings of present research can be used as a base for online fashion companies (SB and MB e-retailer) to review and evaluate which areas of their business might need improvement in order to gain and maintain increased customer loyalty and consequently sustainable profit margins.

1.3. Purpose
This paper aims at understanding whether there is a difference in the extent of E-Loyalty comparing SB and MB e-retailer and if so, for which e-retail format it measures more significantly.

1.4. Research Questions
The following research questions have been established by means of the literature review and comprise of factors influencing E-Loyalty. They are used to lead through the empirical research and to answer the main question: Which of the E-Loyalty inducing factors measure more significantly for SB fashion e-retailer or MB fashion e-retailer in the apparel e-commerce environment?

1.1. Does E-Satisfaction measure more significantly in the case of single-brand fashion e-retailer or multi-brand fashion e-retailer?
1.2. Does E-Trust measure more significantly in the case of single-brand fashion e-retailer or multi-brand fashion e-retailer?
1.3. Does E-Customisation more significantly measure in the case of multi-brand fashion e-retailer or single-brand fashion e-retailer?
1.4. Does E-Service Quality measure more significantly in the case of single-brand fashion e-retailer or multi-brand fashion e-retailer?
1.5. Does E-Convenience measure more significantly in the case of single-brand fashion e-retailer or multi-brand fashion e-retailer?
1.6. Does E-Loyalty measure more significantly in the case of single-brand fashion e-retailer or multi-brand fashion e-retailer?

1.5. Structure
This thesis is structured into five chapters. The first chapter introduces the reader to the problem
area followed by a description of the research problem, a statement of the purpose of the research, the research questions, definitions of terms used in the research, and the limitations intrinsic to the in the research design. Chapter two gives an overview of prior literature concerning each construct: E-Loyalty, E-Satisfaction, E-Trust, E-Customisation, E-Service Quality, and E-Convenience. The chapter also designs the conceptual framework providing the basis of this study and describes the hypotheses to be tested. Chapter three presents the research method, the characteristics of the sample and the design of the study. Chapter four offers the results of the data analysis. Chapter five discusses the results and offers conclusions, recommendations for future research, and managerial implications.

1.6. Limitations
Few limitations have to be considered when interpreting its findings. The existing literature on E-Loyalty is extensive. However, there does not exist prior research on the differences between SB e-retailer and MB e-retailer in the fashion segment in general nor in connection to E-Loyalty in particular. Hence, present research opens up a new subject and can therefore not rely on any theory regarding these two e-retail formats in the context of E-Loyalty.

Due to the variety of antecedents of E-Loyalty suggested by prior research, the factors examined in present research were limited to five in order for this work not to become too complex. The selection was conducted by choosing the factors most commonly used by prior research.

Since this research was timely limited, it was carried out with a convenience sample of 101 participants from all over the globe. It does not focus on one specific geographical market because most online shops operate globally.

The study relates to a variety of different brands chosen by the participants themselves instead of focusing on a specific brand or web-store. The reason behind this is the difficulty to find a high number of participants who previously shopped at the same SB and/or MB e-retailer.

Concerning the method, quantitative research of this kind achieves more in-depth results if the computer programme SPSS is used in order to calculate correlations between variables. Due to missing technical skills, this programme has not been used.
2 Theoretical Framework

This chapter discusses previous research in the field of loyalty and e-loyalty as well as the relevance of e-loyalty in today's e-commerce environment. Consequently, the antecedents of e-loyalty - E-Satisfaction, E-Trust, E-Customisation, E-Service Quality, and E-Convenience – are discussed and their relationship to E-Loyalty as well as to the two e-retail formats presented. Hence, the theoretical correlations of these concepts provide for the framework of the empirical study.

2.1. Loyalty and E-Loyalty

The early studies of brand loyalty were merely concerned with repeat purchase behaviour. In this sense did Brown (1952) divide loyalty into the following concepts: undivided loyalty; divided loyalty; unstable loyalty; and no loyalty. Kuehn (1962) on the other hand measured loyalty by means of the likelihood of product repurchase.

Jacoby and Chestnut (1978) criticised loyalty research for concentrating on the behavioural aspect only and for dismissing attitudinal aspects. They argued that behavioural-focused research does not make a difference between true loyalty and spurious loyalty. Spurious loyalty describes repurchase behaviour driven by inertia instead of commitment (Dick & Basu, 1994). As an example, a consumer may be loyal to a certain store but only for the reason that the alternative is too far away. In response to these issues, researchers adopted the assumption that true loyalty comprises of both behavioural and attitudinal aspects (Jacoby and Chestnut, 1978) which are both investigated in present research.

Loyalty is defined as “the repeated purchase behaviour presented over a period of time driven by a favourable attitude toward the subject, including both attitudinal and behavioural aspects” (Kim, et. al., 2009, p. 240). A truly loyal customer is described as showing a long-term commitment and attachment towards the brand or retailer and does not easily switch to an alternative retailer even if it is marginally more attractive (Bloemer and Ruyter, 1998; Shankar, et. al., 2003; Kim et. al., 2009). True loyalty comes with a higher purchase intention, lower interest in changing supplier, a lower price sensitivity, and the advantage of customer recommendations to others (Arjun and Holbrook, 2001; Shankar, et. al., 2003).

In this sense, they become attached and committed to a firm and hence, show a different behaviour than consumers who are not loyal (Zeithaml et. al., 1996). During a purchase process, non-loyal customers concentrate mainly on the economic side, loyal customers however, add their commitment to the firm to this decision process (Jain et. al., 1987). Prior studies prove, that loyal customers show a lower price sensitivity and are prepared to pay premium prices at the retailer of
their preference.

Customer loyalty involves brand loyalty, vendor loyalty, service loyalty and retailer loyalty (Lim and Razzaque, 1997). Brand loyalty counts as an important factor of competitive advantage in retailing, or “the core of brand equity” (Wang, et. al., 2006, p. 1366). Also retailer loyalty is of utmost importance for businesses since attaining customers is expensive and does not pay off without committed and re-purchasing consumers (Reichheld and Schefter, 2000).

The present study concentrates on retailer loyalty in an electronic commerce context and adopts the definition of e-loyalty suggested by Srinivasan et. al. as “the customer’s favourable attitude toward an electronic business resulting in repeat buying behaviour” (2003, p.125).

The importance of loyalty has been true for traditional retail and has gained ever more importance in the online retail environment where it is referred to as e-loyalty (Reichheld and Schefter, 2000; Semeijn et. al., 2005; Wang et. al., 2006). “The concept of e-loyalty extends the traditional brand loyalty concept to online consumer behaviour” (Gommans et. al., 2001, p.44). While brand loyalty and e-loyalty share the same basic theory, differences show within the area of Internet based marketing and consumer behaviour. E-loyalty is described as “an evolution from the traditional product driven, marketer controlled concept towards a distribution driven, consumer controlled, and technology-facilitated concept” (ibid).

2.2. The Relevance of E-Loyalty in E-Commerce

Online businesses face a change in consumer behaviour as well as a multiplied competition. The online environment leads to increased perceived risk on the part of the customer due to the impossibility to physically evaluate products and to privacy concerns related to payment transactions. E-Loyalty, however, represents the most useful risk reducer even before price promotions, especially for online consumers (Wang et. al., 2006).

In order to create and pertain loyal customers, it is important to build relationships to them, which is more expensive for web-stores than for physical stores in the beginning (Reichheld and Schefter, 2000; Wang, et. al., 2006). However, this also offers an opportunity as profit growth increases with time (see Tab.1): “In apparel e-tailing, repeat customers spend more than twice as much in months 24-30 of their relationships than they do in the first six months” (Reichheld and Schefter, p.106, 2000). Generally applies, “increasing customer retention rates by 5%, increases profits by 25% to 95%” (ibid).

While it is comparably easy for e-retailers to broaden their offer, they are able to increase the amount of products they are selling to loyal customers and, by doing this, intensify these relationships. It is argued, that solidified customer relationships might even lead to daily purchases
at an e-retailer (Reichheld and Schechter, 2000).

Not only do loyal customers revisit the web-shop and buy more, they are also very likely to recommend an e-shop to new customers and, thereby, are responsible for indirect profits (Reichheld and Schechter, 2000; Carpenter and Fairhurst, 2005, Udo et al., 2010). Customers who start shopping at an e-retailer based on a recommendation, account for profits in much earlier stages of the relationship than customers who have been attracted to the business by advertising (Reichheld and Schechter, 2000).

Figure 1 Customer Life-Cycle Economics in E-Commerce

2.3. Antecedents of E-Loyalty
The development of e-loyalty is a complex process that is influenced by a variety of preceding variables. These are divided into customer variables (inertia or convenience motivation) versus factors controllable by management (such as trust and perceived value) (Srinivasan, 2003, p.133).

Prior research suggests a variety of factors influencing customer E-Loyalty. Present research adopts the factors that have been shown to be most significant in prior research: E-Satisfaction, E-Trust, E-Customisation, E-Service Quality, E-Convenience. The following introduces these factors and suggests hypotheses leading through present research.

2.3.1. E-Satisfaction
Customer satisfaction is defined as “customer’s evaluation of a product or service with regard to
their needs and expectations” (Subramanian et. al., p.71, 2014). It is further suggested, that “satisfaction is an emotional reaction to the difference between customers’ expectation and what they actually receive” (ibid). Research regarding this concept usually measure customer satisfaction as an overall standard of satisfaction including all experiences with the company (Gabarino and Johnson, 1999). This general standard of satisfaction comprehends products, services, and transaction experiences of the business (Czepiel et. al., 1974). Anderson et. al. (1994) describes this overall satisfaction as an “overall evaluation based on the total purchase and consumption experience with a good or service over time” (p.54). Present research adopts this conceptualisation but relates it to the total purchase and consumption experience with an e-retailer instead.

Satisfaction was identified as an antecedent of loyalty, which in turn reinforces loyalty (Bloemer and Ruyter, 1998; Anderson and Srinivasan, 2003; Kim et. al., 2009). Due to the numerous alternative offers online, customers need to perceive the highest level of satisfaction in order to be loyal to a specific e-retailer (Kim et. al., 2009). If this level is not achieved, it is very likely that customers will decide for a different supplier by the time of their next purchase. In this sense Kuo et. al. (2009) found, that customer satisfaction influences their post-purchase intention. Consequently, there is a direct link between customer satisfaction and the efficiency of an e-retailer (Anderson and Srinivasan, 2003).

While satisfaction is described as the pleasant completion of a service, loyalty is differentiated as a “deep commitment to the service provider” (Shankar et. al., 2003, p. 154). The link between these two concepts is moderated by individual factors on the consumer side as well as on the business side. On the consumer side it is convenience motivation and purchase size that increase the impact of satisfaction on e-loyalty while inertia decreases it (Anderson and Srinivasan, 2003). In this sense it is suggested, that “it is possible for a customer to be loyal without being highly satisfied (e.g., when there are few other options) and to be highly satisfied and yet not to be loyal (e.g. when many alternatives are available)” (Shankar et. al., 2003, p. 154). On the business side it is the generated factors trust and perceived value that increase the impact of satisfaction on loyalty (Anderson and Srinivasan, 2003).

Generally, it is assumed that customer satisfaction and loyalty generated in the online environment is lower than in the offline environment (Shankar et. al., 2003). This might be a consequence of the numerous alternatives available to online customers. However, Wang et. al. (2004) suggest, that customers who are loyal to a brand from traditional retail also visit the brand's exclusive web-shop because they are familiar with the brand, feel a commitment and are satisfied with the product and services they receive. For example, customers who has been satisfied with and loyal to the brand NIKE in traditional retail, would turn to the brand's exclusive web-site in order to
purchase the brand online.

Hence, following hypothesis was established:

\[ H1: \text{E-satisfaction measures more dominantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.} \]

2.3.2. E-Trust

The concept of trust has been defined as the “customer confidence in the quality and reliability of the service offered” and is a basic element for relationship formation in the context of exchange (Gabarino and Johnson, 1999 as cited by Kim et. al., 2009). Business transactions usually demand a complex decision-making-process, which can restrain the undertaking (Gefen, 2000). By weakening the complexity of the decision-making-process, trust counts as one of the essential techniques in the interaction with exchange partners (Luhman, 1979).

Especially within the e-commerce context, trust holds increased significance (Ribbink et. al., 2004; Wang et. al., 2006; Kim et. al., 2009). During an online transaction, the customer interacts with the e-retailer's web-page while lacking personal contact and has to confide the e-retailer when sharing personal information. Hence, trust is a significant pre-requisite of e-retailing since it reassures customers in a risky situation they are not fully in control of (Gefen, 2000).

In this sense, previous research described trust as “confidence in the exchange partner's reliability and integrity” (Morgan and Hunt, 1994, p.23). Additionally to the significance of these two concepts, credibility plays an important part in trust creation. Lewicki et. al. (1998) described trust as the “confidence in the other's intentions and motives” (p.439). More recent research in e-loyalty and e-trust sounds similar defining trust as the “degree of confidence customers have in online exchanges, or in the online exchange channel” (Ribbink et. al., 2004, p.447). Present research adopts this definition by Ribbink et. al. (2004).

Since online products cannot be physically examined before a purchase, the customer perceives a higher level of risk which is a significant factor influencing the customer's behaviour (Wang et. al., 2006). E-trust however, helps to reduce this risk. If trust is not created, customers might simply turn to a different supplier. Nevertheless, it is argued that the trust of a customer is difficult to achieve - especially for an online retailer (Lee and Park, 2009). The lack of interpersonal interaction implies that e-trust is mostly cognitive, i.e. relying on the customers’opinion on the e-retailer's reliability instead of affective trust, i.e. established by a connection between persons (McAllister, 1995).

Concerning loyalty formation, prior research agrees upon the significance of the factor trust
as an antecedent to loyalty: “to gain the loyalty of customers, you must first gain their trust. That's always been the case but on the web it's truer than ever” (Reichheld and Schefter, 2000, p.107). Trust in an e-retailer will make customers rather share their information with them making it easy for businesses to deepen the relationship by offering customised services leading to further positive influence on customer trust and loyalty (Reichheld and Schefter, 2000; Wang et. al., 2006).

Since the brand and the store are synonymous, the SB e-retailer has the advantage of a more coherent brand message generating trust and having a stronger influence on the customer's purchase intention (Jones and Kim, 2011). Moreover, most big fashion retailer (e.g. ZARA; ACNE) sold via an exclusive e-shop also own physical stores which most of their customers presumably know and trust. Hence, the SB e-retailer has the advantage of building a trusting relationship to the customer within the physical shopping world, which is achieved easier than within the virtual shopping world. The trust generated in the physical world might influence the shopping behaviour within the virtual one.

In comparison, most MB e-retailer do not exist in the traditional fashion retail context and therefore missing out on the chance to build trust in a more personal medium than the internet, which is as mentioned before, particularly challenging.

Hence, following hypothesis was established:

H.2.: E-trust measures more dominantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.

2.3.3. E-Customisation

Too many product choices confuse customers and force them to reduce their alternative choices (Kahn, 1998). However, prior research has shown that customisation is a significant factor leading to customer retention and to increased customer loyalty (Tsai & Huang, 2007). Customisation raises the chance that the customer finds what he or she wants to purchase. Hence, dissatisfaction and frustration with the purchase process is decreased. Moreover, customisation leads to the perception of a broader choice (Shostak, 1987) and high quality while supporting the customer to find the product that comes closest to her idea (Ostrom and Iacabucci, 1995).

In the e-commerce context, e-customisation is defined as the capability of e-retail websites' products and services to the individual needs of their customers (Srinivasan et. al., 2002; Ribbink et. al., 2004; Tsai & Huang, 2007). It enables the e-retailer to concentrate on the customers’preferences while simultaneously create the customer perception of a broader choice and a higher level of utility (Tsai & Huang, 2007). Customisation confines choices for the customer rendering the shopping
process easier and time-saving, which contributes to the customers’ choice of re-visiting the website (Srinivasan et. al., 2002). Present study adopts the definition of Srinivasan et. al. (2002) describing customisation as the level to which an e-retailer's web-shop can identify a customer and adjust its offer of products, services, and purchase experience for that customer.

Ribbink et. al. (2004) argues, that e-retailer customise their offer to the needs of their customers since loyal customers can provide useful insight into the improvement of services. Moreover, “the web has clearly entered the phase where its value proposition is as contingent upon its abilities to permit customization as it is upon the variety of content it offers” (Schrage, 1999). In fact, customisation is used on many e-retail websites by now (Srinivasan, et. al., 2002).

Relating to SB and MB e-retailer, service customisation can be applied by both e-retail formats. Product customisation however, can, for legal reasons, obviously only be done by the SB e-retailer which is in charge of the production. SB apparel e-retailer have characteristically more limited choices in comparison to a MB e-retailer. However with the possibility of customising products, as for example Nike does with its ID offer, the SB e-retailer can achieve the personalisation of products and hence, a competitive advantage.

Hence, following hypothesis was established:

**H.3.: E-customisation measures more significantly in the case of single-brand e-retailer than multi-brand e-retailer.**

2.3.4. E-Service Quality

Service quality is defined as “the difference between customers' expectation and their perceived performance of a service” (Kuo et. al., 2009, p.888). Several studies have shown the importance of service quality as a differentiation strategy in the retail business (Parasuraman et. al., 1988). In order to measure service quality, different measurement models have been established. Parasuraman et. al. (1988) created the SERVQUAL model for the traditional retail environment, including following dimensions: tangibles, responsiveness, reliability, assurance, and empathy. Several models have followed, among these a few that were adjusted to the conditions of the online environment.

Within the e-commerce context, e-service quality is conceptualised as the “the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery of goods and services” (Udo et. al., 2010, p.281). It furthermore influences the customer's decision, satisfaction and loyalty to an e-retailer (Kuo et. al., 2009; Subramanian et. al., 2014).
Lee and Lin (2006) researched the relationship among e-service quality dimensions and customer satisfaction while focusing on the following four dimensions derived from the SERVQUAL model: web site design, reliability, responsiveness, trust and personalization. They found, that especially the reliability dimension was a predictor of service quality and customer satisfaction online. Therefore, present research focuses on the reliability variable comprising of timely delivery of products; provision of sufficient information; and secure transactions.

In this sense, it is offline fulfilment (delivery of products and product availability) as an aspect of e-service quality, which is significant when it comes to influencing customer satisfaction (Semeijn et. al., 2005). It is assumed, that offline value is even more important to the customer than the online value (Semeijn et. al., 2005).

As e-retailing continues to increase, service quality is a significant factor in influencing the performance of an e-retailer since it defines the customer's purchase experience (Kim et. al., 2006). Empirical studies suggest, that “poor service quality negatively affects online retailers such that over 60 percent of online shoppers exit prior to completion of the transaction due to factors such as distrust of shopping and handling charges” (Kim et. al., 2006, p.53). Online companies that offer superior service quality, are likely to generate higher profits by generating more loyal customers (Swinder et. al., 2002).

To sum up, e-service quality describes the gap between the customer expectation and their perception of the service received. Online customers are aware of the various choices and alternatives they have as well as their power that comes with recommendations and word-of-mouth. Nowadays, highest e-service quality is not only favoured but expected. For example, free shipping within two days has become a standard for most fashion e-retailers. Consequently, the highest service quality is not a means of competitive advantage any more but a prerequisite for customer retention and business success for both SB and MB e-retailers.

Consequently, following hypothesis was established:

\[ H4.: \text{E-service quality measures to the same extent for single-brand e-retailer and for multi-brand e-retailer}. \]

2.3.5. E-Convenience

A convenient website “provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort” (Srinivasan, 2002, p.44). Hence, convenience is conceptualised as the level to which customers experience a website layout as simple, intuitive, and user friendly (ibid). Present research adopts this conceptualisation.
A variety of previous studies show the importance of an appropriate customer interface as the direct communication media between an e-shop and its customers, in the context of a successful e-commerce business (Palmer and Griffith, 1998; Reichheld and Schechter, 2000; Srinivasan et. al., 2002; Chang and Chen, 2008; Kim et. al., 2009). On the contrary, aspects that make a web-page inconvenient for a customer is the difficulty to find information, the illogical placement of information in the web-page and the absence of these (Cameron, 1999).

Customer's appreciate simple website design for “it reduces the perceived risks of wasted time, deception and frustration and because customers may get annoyed when they see the design and format of interface elements varying among different pages in a website” (Chang and Chen, 2008, p.2940). In this sense, a study by consulting firm Genex showed, that 65% of B2C customers are reluctant to use a website with a weak interface (Chang and Chen, 2008, p.2928). Reichheld and Schechter (2009) argue that “convenience is more important than price and customers are willing to pay more for this convenience” (p.110). However, the greater the market an e-business tries to saturate, the more complex a website unavoidably becomes and risks to confuse customers who might turn to an alternative web-shop (Reichheld and Schechter, 2000).

A high quality interface on the other hand does not only attract first-time customers but also lead to repetitive use of the website (Chang and Chen, 2008). In this sense, convenience counts as a main determinant of e-satisfaction and a significant antecedent of e-loyalty. The factors influencing convenience are examined as subjective to particular websites, namely: personalisation, navigation, search and layout (Chang and Chen, 2008). These factors appear especially well-performed on web-pages of e-retailer within the fashion business. They offer their customers aesthetic websites which are usually easy to navigate. Whether SB or MB e-retailer, websites facilitate the purchase process by simplistic designs. These often resemble each other, for example, by offering filters (gender, product category, colour, price) in the side bars. Hence, no matter which retail format, e-retailers are conscious of the significance of convenient web-pages, which can be described as a prerequisite of a successful fashion e-retail venture.

Consequently, following hypothesis was established:

H5.: E-convenience measures to the same extent in the case of single-brand e-retailer and multi-brand e-retailer.

Since three out of five factors influencing e-loyalty are assumed to measure more distinct for SB e-retailer than for MB e-retailer and two of the factors are assumed to measure to a similar extent for both e-retail formats, the sixth hypothesis is consequently as follows:
H6.: E-Loyalty measures more significantly in the case of single-brand e-retailer than multi-brand e-retailer.

3. Methodology of Research

First, this chapter discusses and justifies the method applied in this study. Secondly, the development of the questionnaire is presented as well as the measures used. What follows is a description of the pilot study and how the data were collected. Finally, the validation of the research method and the final scale items are discussed.

3.1. Research Strategy and Design

For this study, primary research in form of a questionnaire has been conducted while a quantitative method has been used, which is the most commonly used method in social research (Bryman, 2001). The quantitative research strategy focuses on gathering numerical data and generalizing it across a group of people. The quantitative method seemed most suitable for this research since hypotheses, that were deducted from the theory, had to be tested and were either accepted or rejected (ibid). Deductive reasoning “involves deducing or predicting that certain things will follow (will be empirically observable) if the theory is true” (De Vaus, 2014, p.10).

The research design is exploratory research, which provides in-depth knowledge and insights on a subject that lacks detailed investigation (Bryman, 2001). This research design differs from descriptive research (concerned with an issue that has already been examined and understood) and casual research (focusing on a particular variable and its impact on established norms).

3.2. Questionnaire Development

Research surveys have their advantages such as a wider representation and generalisation of results, their simplicity in administration, the possibility of their repetition in future research, and the possibility to gather a high amount of data in a timely manner (Blaxter et. al., 2006). However, this method also counts disadvantages such as the focus of the study on tables and statistics instead of wider theories; the gathered data represents one point in time instead of focusing on underlying changes; the researcher is usually not able to make sure that the respondents have rightfully understood the questions which could lead to issues of accuracy (ibid). Nevertheless, this method has been assessed as suitable for the research aim which focused on opening the field of research on the differences of SB and MB fashion e-retailer. In order to arrive at appropriate results, data needed to be generalised.
Hence, a web-based, self-administered electronic questionnaire was developed as a research method to measure customer perceptions of the research constructs. The survey was introduced by a statement of the purpose of research as well as a short differentiation of the terms e-retailer, single-brand e-retailer and multi-brand e-retailer. Moreover, it was pointed out that the study excludes marketplaces such as Ebay.com and Amazon.com because they mainly connect individual sellers to buyers.

The questionnaire was developed by means of six variables (e-trust; e-customisation; e-customer service; e-convenience; e-satisfaction; and e-loyalty) deducted from the theoretical framework and comprises of 58 items altogether. All items were adopted from previous, relevant research in this area.

The survey consists of five sections: (1) general online consumer behaviour, with regards to the most frequently visited single-brand e-retailer; (2) statements on this specific single-brand e-retailer; (3) general online consumer behaviour, with regards to the most frequently visited multi-brand e-retailer; (4) statements on this specific multi-brand e-retailer; and (5) demographical questions.

The general questions (1) and (3) are stated in order to find out about the extent the respondents invest time and money into online apparel commerce and their preferred single-brand and multi-brand e-retailer. The statements (2) and (4) are meant to test which of the factors (E-Loyalty, E-Satisfaction, E-Trust, E-Customisation, E-Service Quality, and E-Convenience) can be more significantly measured for SB e-retailer and MB e-retailer.

The items were randomly mixed up so that it was not clear to the respondent which items belonged to which variable. Moreover, the items were divided into two parts, the first part included all items to evaluate the chosen e-retailer and the second part included all items to evaluate the respondent's attitudes and behaviours towards the chosen e-retailer. This division was done to loosen up the questionnaire.

The demographical questions (5) should give some indication of whether gender, age, education, or country of residence correlate to the online apparel purchasing behaviour of the respondents.

3.3. Measures
The constructs of the theory were measured by applying multiple items based on validated scales abstracted from the literature. Hence, present study is building on this prior research and expanding it (see Tab.3).
Figure 2:  *Items Adopted for the Survey Instrument*

E-TRUST (based on Ribbink et. al., 2004)

I am prepared to give private information to this e-retailer.
I feel safe in my transactions with this e-retailer.
This e-retailer intends to fulfil its promises.
This e-retailer is professional in its branch.

E-CUSTOMISATION (based on Srinivasan et. al., 2002)

This e-retailer makes purchase recommendations that match my needs.
This e-retailer enables me to order products that are customised to my preferences.
This e-retailer makes me feel that I am a unique customer.
I believe that this e-retailer is customised to my needs.

E-SERVICE QUALITY (based on Lee and Lin, 2005)

This e-retailer is reliable.
This e-retailer shows a sincere interest in solving customer problems.
Transactions with this e-retailer are error-free.
This e-retailer has adequate security.

E-CONVENIENCE (based on Srinivasan et. al., 2002)

The organization and layout of the e-retailer's web site facilitates searching for products.
I am satisfied with the site design of this e-retailer.
This website of this e-retailer is very convenient to use.

E-SATISFACTION (based on Ribbink et. al., 2004)

I am generally pleased with this e-retailer's online services.
The web site of this e-retailer is enjoyable.
I am very satisfied with this e-retailer's online services.
I am happy with this e-retailer.

E-LOYALTY (based on Srinivasan et. al. 2002)

I seldom consider switching to another website.
As long as the present service continues, I doubt that I would switch services.
When I need to make an apparel purchase, this website is my first choice.
I believe that this is my favourite retail website.
The respondents were asked to rate statements relating to the afore mentioned most often visited e-retailer by means of the seven-point Likert scale, which ranges from 'strongly agree' (1); over 'agree' (2); 'neutral' (3); 'disagree' (4); to 'strongly disagree' (5). By this means the respondent had the choice to choose 'neutral' and abstain from voting, to avoid forcing her to an opinion.

**E-Trust**

To measure e-trust, four items were adapted from Ribbink et. al. (2004) which reflected the degree to which the respondent is prepared to share private information; feels safe concerning transactions; finds that the company fulfils its promises; and finds that the e-retailer is professional in its branch.

**E-Customisation**

Four e-customisation items were abstracted from the research of Srinivasan et. al. (2002) reflecting the extent to which the respondent finds that the e-retailer recommends purchases that match the customer's needs; finds that the e-retailer enables him or her to order products that are customised to the customer's preferences; finds that the e-retailer makes him feel as a unique customer; believes that the e-retailer's website is customised to the customer's need. The second item abstracted from the study by Srinivasan et. al. (2002) was altered since it originally used the word *tailor-made* which was found to be misleading and replaced by the word *customised* instead.

**E-Service Quality**

In order to measure E-Service Quality, it was decided to focus on reliability which has shown the strongest significance in prior research. Four items were adopted from the study of Lee and Lin (2005) reflecting the respondent's perception of the e-retailer's reliability; of the e-retailer's interest in supporting the customer in case of problems; the e-retailer's ability to offer error-free transactions; and the e-retailer's ability to offer adequate security.

**E-Convenience**

E-convenience was measured by 3 items adopted from Srinivasan et. al. (2002) reflecting on the simplicity of the layout of the e-retailer's website; the respondent's satisfaction with the e-retailer's website design; the convenience of use of the e-retailer's website. The fourth item 'It is easy to get access to this e-retailer's web site' was not not adapted since the pilot study showed that respondents were confused by this question. The target audience is so familiar with the use of the internet as well as purchasing online, that this item was redundant.
E-Satisfaction

To measure e-satisfaction, four items were adopted from Ribbink et. al. (2004) reflecting on the respondent's satisfaction and enjoyment of the e-retailer's website; the satisfaction with the online services offered by the e-retailer; and the respondent's happiness with this e-retailer.

E-Loyalty

The four items measuring e-loyalty were as well adopted from Ribbink et. al. (2004) reflecting on the respondent's will to recommend the e-retailer; to recommend the e-retailer's website; their intention to continue shopping at this e-retailer; and the respondent's preference of this e-retailer above others.

3.4. Pilot Study

Pilot studies are used as a “small scale version or trial run in preparation for a major study” (Polit, Beck, & Hungler, 2001, p. 467). Baker (1994) suggested that “a pilot study is often used to pre-test or try out” a survey and that a sample size of 10% to 20% is a sufficient amount for a pilot study (pp. 182–183).

The pilot study has been conducted to “check to see if there are any ambiguities or if the respondents have any difficulty in responding” (De Vaus, 1993, p. 54). Consequently, the pilot study of 20 respondents showed possibilities of improving the survey.

The most important result was that only few people had experiences with single-brand e-shops, most would buy at multi-brand e-shops. While the questions on single-brand e-shops were mandatory in the pilot survey, respondents felt pressured to come up with an answer and some interrupted the survey. Hence, in the main survey these questions were not mandatory. By answering the question whether they use single-brand e-retailer for their apparel purchases with a 'no', the respondents were able to jump to section 3 addressing the use of multi-brand e-retailer.

A less severe flaw was that some of the items abstracted from prior literature were too similar, although they were part of the same variable, so the same research study. Respondents were irritated since they were under the impression they answered the same question twice. Hence, these items were altered in a way that they would not resemble as much.

3.5. Sample and data collection

The survey respondents consist of a convenience sample. The survey was started by 112 people but completed by 101. Hence, 11 questionnaires have been excluded from the analysis to assure a
genuine outcome. The questionnaires that were incomplete have all been interrupted in the middle of or after the questions 5. and 6. or 11. and 12. These were asking many detailed questions on how the respondent evaluates a chosen SB e-retailer, respectively MB e-retailer. This outcome suggests to shorten this part in future research since it seems to be tiring for the participant to fill out and eventually she might simply interrupt the survey.

The 101 completed surveys include 63% female and 38% male participants within 8 countries: Sweden, Germany, United Kingdom, Netherlands, United States of America, France, and Austria. However, the definite majority of responses came from residents of Sweden (42%), Germany (31%), and the UK (14%). These three countries are especially interesting since there is there that the online fashion market shows the highest relevance in Europe and is constantly growing.

The average age of the respondents lies between 22 and 27, with the youngest age being and the oldest 47. The average highest level of education of the respondents were Bachelor's degree (38%) and Master's degree (27%).

Since it was distributed internationally, the questionnaire existed only in English language. Moreover, due to varying currencies in different countries, the respondents were asked to state the approximate amount in Euro currency in order to avoid a survey that is too complex.

The survey was announced via social networks, such as Facebook.com, and the University e-mail while the recipients were also asked to pass this survey on to friends to create a snowball effect. Moreover, the survey was posted on the Facebook page of companies such as H&M and ASOS in order to address online fashion experienced people.

The announcement included a statement about the research aim and a hyper-link, leading to the electronic questionnaire. The survey was introduced by a statement of the purpose of research as well as a short differentiation of the terms single-brand e-retailer and multi-brand e-retailer (see App. A).

3.6. Research Quality
The quality of the analytical part of research is evaluated by means of reliability, replication and validity. Reliability indicates in how far the measurement techniques are error-free, hence, consistent (Bryman, 2012). In order to test the reliability of the measurement techniques used in this study, a pilot study was conducted in order to make sure the participants would understand the questions and to decrease an error rate.

As the name implies, replication hints at the extent to which a research is replicable. The more detailed the research process, the easier it is for future research to replicate it (ibid). Present
research is easily replicable by means of the detailed explanation of the research process and given its high reliability.

Validity counts as the most significant aspect in suggesting the level of quality of the research. It describes the extent to which the research findings actually meet the purpose of the study (ibid). Present research made use of well-established concepts and theories in order to conduct a valid analysis.

4. Results and Analysis

This chapter presents first of all the outcome of the general questions of the survey before it analyses items describing the antecedents of E-Loyalty and discusses the hypotheses.

4.1 Customer Brand Preferences and Spendings

The outcome of the survey shows that customers who buy fashion online do so to the same extent at both e-retailer formats examined: single-brand e-retailer are used by 66.3% and multi-brand e-retailer are used by 68.3% of the respondents.

The favourite SB e-retailer mentioned were the fast fashion chains H&M and ZARA, with H&M being by far the favourite. Since most of the participants are Swedish residents, it is not surprising that many of the mentioned favourite e-retailer are Swedish brands (H&M, ACNE, COS, BJÖRN BORG et. al.). In the case of MB e-retailer, the favourite ones mentioned are ASOS and Zalando, again ASOS being by far the favourite (See App. B).

The outcome of the favourite brands both for SB and MB e-retailer might have been influenced by the formulation of the survey question which uses H&M and Zara as examples for single-brand e-retailer and ASOS and Zalando as examples for MB e-retailer among others. However, the companies are widely known and popular, hence, this might explain why they are stated as the most frequent ones used. Also, the survey was announced on the Facebook pages of H&M and ASOS. Moreover, the remaining companies mentioned as examples were not as noticeably often chosen.

When it comes to the frequency of purchases, the outcome is similar as well: concerning both retail formats, the majority of respondents shopped apparel at their favourite e-retailer 1-3 times in the past 12 months. For SB e-retailer the number accounts for 65.71% while for MB e-retailer it accounts for 57.97%. Still, many respondents purchased apparel at one specific e-retailer 4-6 times in the past 12 months: 24.29% at SB e-retailer and 27.54% at MB e-retailer.

In accordance with the low frequency of online purchases, is the outcome of the amount of
money spent during the past 12 months on the e-retailer of choice. The majority of the respondents, 31.88% at SB e-retailer and 28.99% for MB e-retailer, spent between 101 and 200 Euro. However, this outcome is closely followed by less than 100 Euro spent and between 201 and 300 Euro spent at either retail format.

4.2. E-Satisfaction

The outcome as a whole shows very similar numbers (see Table 2). The arithmetic average is slightly lower for all items for SB e-retailer, hence, shows that generally, e-satisfaction is higher for SB than for MB e-retailer. This is noticeable especially for the item 'I am happy with this e-retailer' when the SB e-retailer is rated with 27.27% and the MB e-retailer with 14.49%.

A very low percentage ever voted in the disagree section and not at all in the strongly disagree section for any item concerning the SB e-retailer. In the case of the MB e-retailer, however, the votes for disagree reach 7.25% for the items 'The website of this e-retailer is enjoyable' and 'I am very satisfied with this e-retailer's online service'. As websites of MB e-retailer have a variety of brands to manage, the overview is characteristically not as simplistic as for SB web shops.

The ratings within the strongly agree section is comparably low for both e-retail formats. Hence, neither format does achieve the highest level of customer satisfaction which is necessary or customers might turn to alternative suppliers (Kim et al., 2009) and their post-purchase intention is not influenced (Kuo et al., 2009).

In general, the factor E-satisfaction shows a lower arithmetic average, hence, a more positive outcome in the case of the SB e-retailer than of the MB e-retailer. Therefore, the following hypothesis is confirmed:

**H1: E-satisfaction measures more significantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.**

<table>
<thead>
<tr>
<th>Table 2 Survey Outcome E-Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>E-SATISFACTION</strong></td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>I am generally pleased with this e-retailer's online services</td>
</tr>
<tr>
<td>The web site of this e-retailer is enjoyable</td>
</tr>
<tr>
<td>I am very satisfied with this e-retailer's online service</td>
</tr>
<tr>
<td>I am happy with this e-retailer</td>
</tr>
</tbody>
</table>
4.3. E-Trust

The percentage of respondents who strongly agree to be 'prepared to give private information to this e-retailer' is higher for SB e-retailer (30.30%) than for MB e-retailer (21.74%) (see Table 3). The majority of respondents (SB e-retailer: 62.12% and MB e-retailer: 62.32%) have chosen the option agree for this item, while only a small part chose neutral or disagree while strongly disagree was not chosen at all for either e-retail format.

The second item 'I feel safe in my transactions with this e-retailer' was evaluated with strongly agree to a higher extent for SB e-retailer (43.28%) than for MB e-retailer (30.43%). However, a significant part (60.87%) agreed on this item for MB e-retailer - slightly higher than for SB e-retailer (49.25%). Again, very low percentages settled for neutral (SB e-retailer: 4.48% and MB e-retailer: 8.70%) and disagree only in the case of SB e-retailer with 2.99%. Strongly disagree was not not chosen for this item.

The third item 'This e-retailer intends to fulfil its promises' shows slightly higher merits for SB e-retailer. Here the percentages are distinctly higher settled in the neutral section (SB e-retailer: 23.53% and MB e-retailer: 17.39%) than in the two items before, while also fluctuate slightly more into the disagree and strongly disagree range.

The last item 'This e-retailer is professional in its branch' again shows higher data for SB e-retailer (43.48%) in the strongly agree range than for MB e-retailer (33.33%). However, MB e-retailer (55.07%) were evaluated significantly higher in the agree section than SB e-retailer (39.13%). The merits in the neutral and disagree section were again rather low while strongly disagree was not chosen for this item for any of the two e-retail formats.

In sum the outcome for e-trust shows a close, low arithmetic average for both e-retail formats, which is very positive. Only when it comes to e-retailer fulfilling promises the data were noticeably higher in the neutral range for both e-retail formats compared to the other items.

E-Trust shows more positive values in the case of SB e-retailer than MB e-retailer, hence, following hypothesis can be confirmed:

H.2.: E-trust measures more significantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.
### 4.4. E-Customisation

The majority of answers to the first item *'This e-retailer makes purchase recommendations that match my needs'* are located within the *agree* and *neutral* section (see Table 4). The SB e-retailer measures 33.33% in the *agree* as well as in the *neutral* range. The MB e-retailer shows almost identical data with 34.78% in the *agree*- and 31.88% in the *neutral* section.

The second item *'This e-retailer enables me to order products that are customised to my preferences'* shows a very similar distribution of answers as the first item. While the majority of responses is located within the *agree* and *neutral* section, only few respondents chose *strongly agree*, *disagree*, or *strongly disagree*. The *agree* range shows higher percentages for MB e-retailer (36.23%) than for SB e-retailer (27.54%), while it is the other way around in the *neutral* section for SB e-retailer (39.13%) compared to MB e-retailer (28.99%). This outcome is contrary to the expectations since MB e-retailer are able to customise their web-page but not their products.

The third item *'This e-retailer makes me feel that I am a unique customer'* shows the majority of answers located within the *agree*, *neutral*, and *disagree* section. While the agree range was rated very similar for SB e-retailer (20.59%) and MB e-retailer (21.74%), the neutral range shows a significant higher percentage for SB e-retailer (42.56%) compared to MB e-retailer (28.99%). Since *neutral* can be translated as *abstention from voting*, this outcome is surprising as it was assumed that especially SB e-retailer develop a close relationship to the customer through brand loyalty. All in all, however, MB e-retailer perform worse for this item with an arithmetic average of 3.14 compared to 2.96 of the SB e-retailer.

The data of the last item *'I believe that this e-retailer is customised to my needs'* is mostly located within the *agree* and *neutral* range. While MB e-retailer show higher percentages for *agree* with 36.23% compared to SB e-retailer with 29.85%, it is vice versa for the neutral range with 41.79% for the SB e-retailer compared to 28.99% for the MB e-retailer. Again, the majority of responses concerning SB e-retailer does not take a stance to this question. A significant part chose

#### Table 3  Survey Outcome E-Trust

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>SB</td>
<td>30.30%</td>
<td>21.74%</td>
<td>62.12%</td>
<td>62.32%</td>
<td>4.55%</td>
<td>13.04%</td>
</tr>
<tr>
<td>MB</td>
<td>33.33%</td>
<td>34.78%</td>
<td>31.88%</td>
<td>34.78%</td>
<td>31.88%</td>
<td>29.85%</td>
</tr>
<tr>
<td>SB</td>
<td>27.54%</td>
<td>36.23%</td>
<td>39.13%</td>
<td>39.13%</td>
<td>39.13%</td>
<td>39.13%</td>
</tr>
<tr>
<td>SB</td>
<td>20.59%</td>
<td>21.74%</td>
<td>42.56%</td>
<td>42.56%</td>
<td>42.56%</td>
<td>42.56%</td>
</tr>
<tr>
<td>SB</td>
<td>33.33%</td>
<td>33.33%</td>
<td>55.07%</td>
<td>55.07%</td>
<td>55.07%</td>
<td>55.07%</td>
</tr>
<tr>
<td>SB</td>
<td>29.85%</td>
<td>29.85%</td>
<td>41.79%</td>
<td>41.79%</td>
<td>41.79%</td>
<td>41.79%</td>
</tr>
</tbody>
</table>
agree for both e-retail formats while MB e-retailer perform slightly better. Still, the arithmetic average is almost identical with 2.49 for SB e-retailer and 2.51 for MB e-retailer. This gives reason to assume that for both, SB and MB e-retailer, there is the need to improve their website customisation for the customer.

In sum, it is noticeable that answers to the factor E-customisation mostly locate within the agree and neutral section, while the third item was evaluated by a noticeably high percentage with disagree. When it comes to the arithmetic average, the outcome for the MB e-retailer is more positive in three out of four items than SB e-retailer. This is reason to reject following hypothesis:

H.3.: E-customisation measures more significantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.

Table 4 Survey Outcome E-Customisation

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>SB</td>
<td>MB</td>
<td>SB</td>
<td>MB</td>
<td>SB</td>
<td>MB</td>
<td></td>
</tr>
<tr>
<td>1. This e-retailer makes purchase recommendations that match my needs</td>
<td>17.39%</td>
<td>20.29%</td>
<td>33.33%</td>
<td>34.78%</td>
<td>33.33%</td>
<td>31.88%</td>
</tr>
<tr>
<td>2. This e-retailer enables me to order products that are customised to my preferences</td>
<td>13.04%</td>
<td>17.39%</td>
<td>27.54%</td>
<td>36.23%</td>
<td>39.13%</td>
<td>28.99%</td>
</tr>
<tr>
<td>3. This e-retailer makes me feel that I am a unique customer</td>
<td>8.02%</td>
<td>7.25%</td>
<td>20.59%</td>
<td>21.74%</td>
<td>42.65%</td>
<td>28.99%</td>
</tr>
<tr>
<td>4. I believe that this e-retailer is customised to my needs</td>
<td>16.42%</td>
<td>17.39%</td>
<td>29.85%</td>
<td>36.23%</td>
<td>41.79%</td>
<td>28.99%</td>
</tr>
</tbody>
</table>

4.5. E-Service Quality

When it comes to the first item 'This e-retailer is reliable' SB e-retailer (44.93%) as well MB e-retailer (33.33%) show high percentages in the strongly agree range (see Tab. 5). Also the agree range shows high measurements for SB e-retailer (42.03%) but especially for MB e-retailer (55.07%). The neutral section shows very similar data for SB- (13.04%) and MB e-retailer (10.14%). The arithmetic average does show slightly more positive for SB e-retailer (1.68) than for MB e-retailer (1.81).

The second item 'This e-retailer shows a sincere interest in solving customer problems' is clearly more centred in the agree and neutral range. The majority in the agree section voted for MB e-retailer (34.78%) compared to SB e-retailer (31.88%). The same goes for the neutral range with 37.68% for MB e-retailer and 29.13% for SB e-retailer. The arithmetic average is more positive for SB e-retailer with 2.28 compared to 2.45 for MB e-retailer.

The third item 'Transactions with this e-retailer are error-free' shows the majority of
responds located within the *strongly agree* and *agree* section. With 35,29% SB e-retailer are marginally higher rated with the *strongly agree* than MB e-retailer with 33,33%. The *agree* section was clearly rated higher for SB e-retailer (50,00%) compared to MB e-retailer (40,58%). The arithmetic average lies by 1,82 for SB- and 2,06 for MB e-retailer.

The answers to the fourth item 'This e-retailer has adequate security' are predominantly located within the *strongly agree* and *agree* range. SB e-retailer show a clear majority with 37,68% compared to MB e-retailer with 26,47% in the *strongly agree* section. The majority shows the other way around in the *agree* section with 51,47% for MB e-retailer and 39,13% for SB e-retailer. The arithmetic average lies very close to each other with 1,9 for SB – and 1,99 for MB e-retailer.

In sum, the E-Service Quality data concerning SB e-retailer shows more positively for SB e-retailer in the case of all four items. Overall the values for both e-retail formats reflect satisfaction with the e-service quality offered. However, when it comes to the second item, *showing sincere interest in solving customer problems*, a significant high percentage of respondents chose 'neutral'. This might either mean their experiences were neither particularly good or bad, or it is possible that they have never encountered any problems they might have need help with while shopping at the particular e-retailer.

The arithmetic average shows more positive values in the case of SB e-retailer, however, these values are insignificant, hence, following hypothesis is accepted:

*H4.: E-service quality measures to the same extent for single-brand e-retailer than for multi-brand e-retailer.*
Table 5  Survey Outcome E-Service Quality

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>This e-retailer is reliable.</td>
<td>44.93%</td>
<td>33.33%</td>
<td>42.03%</td>
<td>55.07%</td>
<td>13.04%</td>
<td>10.14%</td>
</tr>
<tr>
<td>This e-retailer shows a sincere interest in solving customer problems</td>
<td>23.19%</td>
<td>17.39%</td>
<td>31.88%</td>
<td>34.79%</td>
<td>29.13%</td>
<td>37.68%</td>
</tr>
<tr>
<td>Transactions with this e-retailer are error-free</td>
<td>35.29%</td>
<td>33.33%</td>
<td>50.00%</td>
<td>40.58%</td>
<td>11.76%</td>
<td>15.94%</td>
</tr>
<tr>
<td>This e-retailer has adequate security</td>
<td>37.68%</td>
<td>26.47%</td>
<td>39.13%</td>
<td>51.47%</td>
<td>18.84%</td>
<td>19.12%</td>
</tr>
</tbody>
</table>

4.6. E-Convenience

The first item 'The organization and layout of this e-retailer's web site facilitates searching for products' shows the majority of answers are located within the strongly agree and agree section. Strongly agree was rated by 33.33% of respondents for SB e-retailer and 27.54% for MB e-retailer. The highest percentages, however, are 47.83% for SB e-retailer and 44.93% for MB e-retailer in the agree range. Fewer answers fell into the neutral range with 14.49% for SB e-retailer and 21.74% for MB e-retailer. The arithmetic average is 1.9 for SB e-retailer and 2.07 for MB e-retailer.

The second item 'I am satisfied with the site design of this e-retailer' also within the strongly agree and agree section. Both e-retailer formats are rated quite similar with the responses for MB e-retailer insignificantly more into the disagree range. The arithmetic average is 2.03 for SB e-retailer and 2.13 for MB e-retailer.

The third item 'The website of this e-retailer is very convenient to use' shows almost the same distribution of data as the first item with the majority of responds located within the strongly agree and agree section. SB e-retailer were significantly higher rated with 37.68% compared to MB e-retailer with 23.68% with strongly agree. This is the other way around within the agree section which shows 55.88% for MB e-retailer compared to 44.93% for SB e-retailer. The arithmetic average is 1.83 for SB e-retailer and 2.07 for MB e-retailer.

All in all, the outcome for both e-retail formats is very similar, with the SB e-retailer reaching marginally higher ratings. Therefore, following hypothesis can be confirmed:

H5.: E-convenience measures to the same extent in the case of single-brand e-retailer and multi-brand e-retailer.
4.7. E-Loyalty

The majority of responses to the first item 'I seldom consider switching to another website' is located within the agree and neutral range. It was evaluated with strongly agree by only 10,61% for SB e-retailer and 14,61% for MB e-retailer. Agree was chosen by 31,82% for SB e-retailer and by 25,53% in the case of MB e-retailer. Many respondents seemed to be unclear about this item by rating neutral with 34,85% for SB e-retailer and 38,24% for MB e-retailer. Comparably high percentages were found rating disagree with 21,21% for SB e-retailer and 16,18% for MB e-retailer. The arithmetic average is 2,71 for SB e-retailer and 2,78 for MB e-retailer.

The ratings of the second item 'As long as the present service continues, I doubt that I would switch services' were also largely located within the agree and neutral range. Strongly agree was rated by only 4,55% for SB e-retailer and by 14,49% by MB e-retailer. Agree was rated by 43,94% for SB e-retailer and by 24,64% for MB e-retailer. Again, many respondents did not seem to have a clear opinion on this item while neutral was rated by 37,88% for SB e-retailer and by 44,93% for MB e-retailer. The disagree range on the other hand was rated rather low by 12,12% for SB e-retailer and by 13,04% for MB e-retailer. The arithmetic average is almost the same with 2,62 for SB e-retailer and 2,65 for MB e-retailer.

The third item 'When I need to make an apparel purchase, this website is my first choice' shows an interesting gap between the ratings within the strongly agree section. While the value for SB e-retailer accounted for only 12,12%, MB e-retailer were rated with 27,54%. However, in the agree section SB e-retailer percentages amount to 40,91% and MB e-retailer are at 34,78%. The neutral section shows 30,30% for SB- and 23,19% for MB e-retailer. The disagree section was rated by 15,15% for SB e-retailer and 10,14% for MB e-retailer. As the only out of all items, the arithmetic average shows a more positive value for MB e-retailer (2,53%) as for SB e-retailer (2,29).
The ratings for the fourth item 'I believe that this is my favourite retail website' are mostly located within the agree and neutral section. Again, there is a higher value for MB e-retailer (23.19%) than for SB e-retailer (16.42%) within the strongly agree range. This is vice versa in the agree section where SB e-retailer achieve 28.46% and MB e-retailer 23.19%. Neutral was voted almost similar for both e-retail formats with 34.33% for SB e-retailer and 34.78% for MB e-retailer. Also the disagree section shows similar values with 14.93% for SB and 13.04% for MB e-retailer. The arithmetic average of 2.66 for SB e-retailer exceeds MB e-retailer (2.55) as usual slightly.

All in all, the outcome for E-Loyalty shows comparably high arithmetic averages. However, except for one item, the average is lower, hence, more positive, for SB e-retailer than for MB e-retailer. Also, the majority of factors influencing E-Loyalty show more positive values for SB e-retailer than for MB e-retailer, hence, following hypothesis is accepted:

\[ H6.: \text{E-Loyalty measures more significantly in the case of single-brand fashion e-retailer than multi-brand fashion e-retailer.} \]

### Table 7 Survey Outcome E-Loyalty

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>I seldom consider switching to another website</td>
<td>10.61%</td>
<td>14.71%</td>
<td>31.82%</td>
<td>25.53%</td>
<td>34.85%</td>
<td>16.21%</td>
</tr>
<tr>
<td>As long as the present service continues, I doubt that I would switch services</td>
<td>4.55%</td>
<td>14.49%</td>
<td>43.94%</td>
<td>24.64%</td>
<td>37.88%</td>
<td>12.12%</td>
</tr>
<tr>
<td>When I need to make an apparel purchase, this website is my first choice</td>
<td>12.12%</td>
<td>27.54%</td>
<td>40.91%</td>
<td>34.78%</td>
<td>30.30%</td>
<td>15.15%</td>
</tr>
<tr>
<td>I believe that this is my favourite retail website</td>
<td>16.42%</td>
<td>23.19%</td>
<td>28.36%</td>
<td>23.19%</td>
<td>34.33%</td>
<td>14.93%</td>
</tr>
</tbody>
</table>

5. Conclusion

This chapter discusses the outcome of the empirical research. The purpose was to find out whether there is a difference in the extent of customer E-Loyalty if SB and MB e-retailer are compared and if so, for which e-retail format it shows more significantly.

5.1. General Online Consumer Behaviour

Although multi-brand retailer increase in number and usually offer price reductions, single-brand e-retailer seem to be just as prominent among online consumer. This implies that exclusive brand
websites might have an advantage by being known from traditional retail and their coherent brand message. Also, brands such as H&M and ZARA count to the market leaders in fast fashion retail which cannot be purchased on any MB website but exclusively on their own website.

Furthermore, the numbers imply that the customers reached with this survey are either reserved when it comes to online apparel purchasing or they might have a variety of websites they like to shop at and the one explicitly named as a favourite is just one among others.

5.2. Statements on the Specific SB and MB e-retailers

The overall outcome of the survey shows very similar values for both e-retail formats. The deviation of data is very low. However, the arithmetic average of the values is slightly lower, hence more positive, in the case of the SB e-retailer for all items except for 3 out of 23. Two of these items describe E-Customisation and one item describes E-Loyalty. Hence, the established hypothesis concerning E-Customisation was not accepted. The outcome was expected to show a higher variation between SB e-retailer and MB e-retailer, shows however, that both e-retail formats are evaluated rather similar.

The factor E-Trust shows the most positive values with the lowest arithmetic average of 1,67 and the highest of 1,97. The other factors follow in this order: E-Convenience (1,83 – 2,13), E-Satisfaction (1,85 – 2,22), E-Service Quality (1,68 – 2,45), E-Loyalty (2,29 – 2,78), and E-Customisation (2,39 – 3,14). The outcome shows that the potential of the antecedents of E-Loyalty and, hence, the creation of loyal customers online for either e-retailer format allows for improvement within the examined areas.

E-Satisfaction

As assumed show customers higher satisfaction for SB e-retail web shops than for MB formats. As assumed, a reason for this may be the characteristically less simplistic websites of MB e-retailer, which have a variety of brands to manage. Also, it was suggested that customers who are loyal to a certain retailer within the physical retail world (which are usually SB retailer), turn to the retailer's exclusive web shop and are usually more satisfied with the online services of this retailer (Wang, et. al., 2004).

However, neither format does achieve the highest level of customer satisfaction which is necessary to avoid customers turning to alternative suppliers (Kim et. al., 2009) and to influence their post-purchase intention (Kuo et. al., 2009). The results imply, that the loyalty of the surveyed customers has not been achieved and the efficiency of the e-retailers needs to be improved (Anderson and Srinivasan, 2003).
E-Trust
Surprisingly, the factor E-Trust shows the most positive values with the lowest arithmetic average. E-Trust is of utmost importance in the creation of Loyalty, especially online (Reichheld and Schefter, 2000). Since online products cannot be physically examined before a purchase, the customer perceives a higher level of risk which is a significant factor influencing the customer's behaviour (Wang et. al., 2006). Although it is assumed that E-Trust is rather difficult to achieve by an online retailer (Lee and Park, 2009), the results of the present study are very positive on the part of both e-retail formats. An explanation for this might be that the average respondent, aged between 22 and 27, belongs to the generation internet who grew up using the internet via computer or smart phone. This generation has a characteristically lower perception of risk while doing purchases online.

When it comes to the comparison between the two e-retail formats, the values measured are only slightly lower for SB e-retailer. A more significant result was expected for SB e-retailer since it was argued that this e-retail format communicates a more coherent brand message and has the advantage to build customer relationships within the physical world, which is easier than within the virtual world. The outcome still shows room for improvement of e-trust for both e-retail formats. However, it also shows that MB e-retailer have achieved e-trust to almost the exact extent as SB e-retailer which might explain their increasing number.

E-Customisation
The results concerning e-customisation shows a surprising outcome by measuring higher in the case of MB e-retailers. It was assumed, since MB e-retailers are able to customise their web-page to the individual customer but not their products, as is the case for SB e-retailer, to find higher levels of customer agreement on this factor for SB e-retailer. An explanation to this finding could be the broader assortment of the MB e-retailer, compared to SB e-retailer, by means of which they are able to offer higher variety of purchase recommendations based on the customer's purchase history. However, in the case of both, SB and MB e-retailer, there is the space and need to improve their website customisation for the customer.

E-Service Quality
Overall the values for both e-retail formats reflect satisfaction with the e-service quality offered. However, the second item, 'showing sincere interest in solving customer problems', was rated significantly often with 'neutral'. This implies either the experiences were neither particularly good
or bad, or the participants simply have never encountered problems they might have needed help with during the shopping process. However, e-service quality is a significant factor influencing e-satisfaction and e-loyalty. In this sense, it is indirectly responsible for higher profit margins (Swinder et. al., 2002). Therefore, it was assumed to be a prerequisite of successful e-retail firms and both e-retail formats would show high levels of e-service quality, which turns out to be false. Both e-retail formats have to work on the improve of their e-services in order to stay competitive on the long term.

E-Convenience
Also the levels of e-convenience show very similar outcomes for both e-retail formats which was expected. As fashion e-retailers follow similar formats of simplicity when it comes to interface layout, it was assumed that both retail formats are aware of its significance for successful e-commerce business. Nevertheless, the levels of agreement on the side of the participants has not reached the highest point.

E-Loyalty
Prior research found that loyal customers online are more attracted to SB web-shops (Jones and Kim, 2011), while the ones looking for the cheapest prices turn to MB e-retailer (Reichheld and Schefter, 2000; Economic Times, 2013). Contrary to this assumption does this study show, that loyal customers cannot be found significantly more or less in either e-retail format. Most of the items measured more positively for SB e-retailer, but the difference was too marginal to be considered a proof.

To sum up, the purpose of this study was to find out whether differences in the extent of E-Loyalty exist when two different e-retail formats - SB e-retailer and MB e-retailer - are compared. While the majority of hypotheses, which were established in favour of SB e-retailer, were confirmed, the outcome shows that the variations are not significantly. Nevertheless, this study opened a field of research on which further research can be based. The unexpected results of this study show potential for improvement of both e-retail formats regarding all factors influencing E-Loyalty. Especially in the areas of E-Service Quality and E-Customisation.

5.3. Limitations and Future Research
Various research exists so far on the subject of E-Loyalty within fashion e-commerce. However, when it comes to E-Loyalty in connection to SB or MB e-retailer in particular, no prior research has
been found. Hence, present research was intended to open the discussion in this field. To arrive at a first overview of this topic, this research is held rather broad with a small but global convenience sample, covering a variety of factors that influence E-Loyalty and different e-shops instead of one in particular. In order to contribute and expand this field of research, future research should examine a greater sample and go more into depth on the individual factors. Moreover, to discover the strengths and weaknesses of particular companies it makes sense to examine those individually.

5.4. Managerial Implications
The importance of Loyalty within fashion online commerce is crucial to the survival of businesses. The online market leads to ever increasing price competitions which in turn lead to lower profit margins. In order to stay competitive, e-retailers have to establish and maintain customer Loyalty. Nevertheless, “toward this task, e-retailers must first thoroughly understand the antecedents and the consequences of e-loyalty” (Srinivasan et. al., 2002).

Present research aimed at opening the field towards SB and MB e-retailer and their performance when it comes to the creation of customer Loyalty. The outcome shows, for both e-retail formats, strengths and weaknesses of the factors that influence E-Loyalty, which might initiate further investigations into the E-Loyalty performance of individual online apparel companies.

E-retailers could develop a system on the basis of constantly measuring these six factors influencing e-loyalty. In this way, the management could apply correcting actions in case any of the factors fall below an adequate level. This is one way to constantly improve services in order to meet the fast changing customer expectations which equals the maintenance of sustainable profits. Therefore, the importance of tracking the measures of E-Loyalty should not be underestimated, since “it allows companies to see beyond today's fads to the underlying drivers of business success” (Reichheld and Schefter, 2000, p.111).
Bibliography


Appendices
Appendix A

Survey
Apparel purchases Online

Page 1

Dear participants,
This survey is part of my Master's dissertation in Textile Management at the Swedish School of Textiles.
By taking this survey you are contributing a significant part to my Master's Degree.
Please take part if you have experiences with purchasing apparel online at single-brand or multi-brand e-retailer - or both.
Thank you for investing 5 minutes of your time!

DEFINITIONS:
E-RETAILER: retailer that sell their products to consumers using the Internet.
SINGLE-brand e-retailer: offers only one brand, which is also the name of the web-store (for example Nike.com).
MULTI-brand e-retailer: offers a variety of different brands (for example sportshoes.com).

This study excludes marketplaces such as Ebay.com and Amazon.com because they mainly connect individual sellers to buyers.
Your responses will be anonymous.
If you have any questions, please contact Josephine Schulze (+46 7593348914 / s124652@student.hb.se).
Thank you very much for contributing!
Josephine

Page 2

1. Do you use SINGLE-brand e-retailer (for example: Nike.com; H&M.com; Zara.com etc.) for your apparel purchases?
   (If you do NOT, please select NO and go to the next page)
   ○ yes
   ○ no

2. Please state the SINGLE-brand apparel e-retailer you most frequently shop at:
   Please select only ONE e-retailer - your favourite.

3. How many times did you purchase apparel at this single-brand e-retailer in the past 12 months?
   ○ 1-3 times
   ○ 4-6 times
   ○ 7-9 times
   ○ >10 times

4. How much money did you spend on your purchases at this single-brand e-retailer in the past 12 months?
   (Even if you use another currency, please state the approximate amount in Euro currency).
   ○ < 100 EUR
   ○ 101-200 EUR
   ○ 201-300 EUR
   ○ 301-400 EUR
   ○ 401-500 EUR
   ○ >501 EUR
5. Please evaluate the SINGLE-brand e-retailer you specified above. Please indicate the extent to which you agree or disagree with each of the following.

<table>
<thead>
<tr>
<th>The single-brand e-retailer I most frequently purchase apparel from...</th>
<th>strongly agree</th>
<th>agree</th>
<th>neutral</th>
<th>disagree</th>
<th>strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>...has a website that is very convenient to use</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...intends to fulfill its promises</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...enables me to order products that are customised to my preferences</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...is professional in its branch</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...has a website that is enjoyable</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...has a website-organization and layout that facilitates searching for products</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...shows a sincere interest in solving customer problems</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...provides error-free transactions</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...makes me feel that I am a unique customer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...is reliable</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...makes purchase recommendations that match my needs</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>...has adequate security</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
6. Please evaluate your attitudes and behaviours towards the SINGLE-brand e-retailer you have specified above. Please indicate the extent to which you agree or disagree with the following.

<table>
<thead>
<tr>
<th>Statement</th>
<th>strongly agree</th>
<th>agree</th>
<th>neutral</th>
<th>disagree</th>
<th>strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am very satisfied with this retailer's online services</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I seldom consider switching to another e-retailer</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I feel safe in my transactions with this e-retailer</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I am prepared to give private information (credit card number, phone number, address) to this e-retailer</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I am satisfied with the site design of this e-retailer</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>When I need to make apparel purchases this is my first choice</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I am generally pleased with this e-retailer's online services</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I am happy with this e-retailer's web site</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>As long as the present service continues, I doubt that I would switch to a different e-retailer</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I believe that this is my favourite e-retailer web site</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>I believe that this e-retailer's website is customised to my needs</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
</tbody>
</table>

7. Do you use MULTI-brand e-retailer (for example: Asos.com; Zalando.com; Topshop.com; Yoox.com etc.) for your apparel purchases?

   (If you do NOT, please select NO and go to the next page)

   O yes  O no

8. Please state the MULTI-brand apparel online retailer you most frequently shop at:

   (Reminder: marketplaces such as Amazon.com and Ebay.com do not count) // Please select only ONE e-retailer - your favourite.
9. How many times did you purchase apparel at this multi-brand e-retailer in the past 12 months?

- 1-3 times
- 4-6 times
- 7-9 times
- >10 times

10. How much money did you spend on your purchases at this multi-brand e-retailer in the past 12 months?

(Even if you use another currency, please state the approximate amount in Euro currency).

- < 100 EUR
- 101-200 EUR
- 201-300 EUR
- 301-400 EUR
- 401-500 EUR
- >501 EUR

11. Please evaluate the MULTI-brand e-retailer you specified above. Please indicate the extent to which you agree or disagree with each of the following.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The website of this e-retailer is very convenient to use</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer enables me to order products that are customised to my preferences</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer makes purchase recommendations that match my needs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer intends to fulfill its promises</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This retailer makes me feel that I am a unique customer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The website of this e-retailer is enjoyable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transactions with this e-retailer are error-free</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer shows a sincere interest in solving customer problems</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer is professional in its branch</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer has adequate security</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This e-retailer is reliable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization and layout of this e-retailer's website facilitates searching for products</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Page 5

12. Please evaluate your attitudes and behaviours towards the MULTI-brand e-retailer you have specified above. Please indicate the extent to which you agree or disagree with the following.

<table>
<thead>
<tr>
<th>Statement</th>
<th>strongly agree</th>
<th>agree</th>
<th>neutral</th>
<th>disagree</th>
<th>strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am prepared to give private information (credit card number; phone number; address) to this e-retailer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am satisfied with the site design of this e-retailer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>As long as the present service continues, I doubt that I would switch to a different e-retailer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am generally pleased with this company’s online services</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I believe that this e-retailer’s website is customised to my needs</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I seldom consider switching to another e-retailer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>When I need to make apparel purchases this e-retailer is my first choice</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I believe that this is my favourite e-retailer’s website</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am very satisfied with this e-retailer’s online services</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am happy with this e-retailer’s web site</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I feel safe in my transactions with this e-retailer</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

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13. Please state your gender

○ male ○ female

14. Please state your age


15. **What is your highest level of education completed?**

- 10th grade
- 11th grade
- High school graduate
- Some college, no degree
- Associate degree, occupational
- Associate degree, academic
- Bachelor's degree
- Master's degree
- Professional degree
- Doctorate degree

16. **Please state your country of residence**

THANK YOU FOR YOUR PARTICIPATION!

*Redirection to final page of WebbEnkäter (change)*
Appendix B
Survey Outcome – Favourite Brands & Frequency of Selection
<table>
<thead>
<tr>
<th>BRAND</th>
<th>SINGLE-BRAND FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>H&amp;M</td>
<td>20</td>
</tr>
<tr>
<td>ZARA</td>
<td>10</td>
</tr>
<tr>
<td>ACNE</td>
<td>4</td>
</tr>
<tr>
<td>GANT</td>
<td>4</td>
</tr>
<tr>
<td>COS</td>
<td>6</td>
</tr>
<tr>
<td>PATAGONIA</td>
<td>2</td>
</tr>
<tr>
<td>BJORN BORG</td>
<td>2</td>
</tr>
<tr>
<td>&amp;OTHERSTORIES</td>
<td>2</td>
</tr>
<tr>
<td>ESPRIT</td>
<td>2</td>
</tr>
<tr>
<td>ANINEBING</td>
<td>1</td>
</tr>
<tr>
<td>LYLE AND SCOTT</td>
<td>1</td>
</tr>
<tr>
<td>SPREVIEW</td>
<td>1</td>
</tr>
<tr>
<td>NIKE</td>
<td>1</td>
</tr>
<tr>
<td>CLEPTOMANICX</td>
<td>1</td>
</tr>
<tr>
<td>HUGO BOSS</td>
<td>1</td>
</tr>
<tr>
<td>STREET ONE</td>
<td>1</td>
</tr>
<tr>
<td>PAUL SMITH</td>
<td>1</td>
</tr>
<tr>
<td>OAKLEY</td>
<td>1</td>
</tr>
<tr>
<td>MANGO</td>
<td>1</td>
</tr>
<tr>
<td>AMERICAN APPAREL</td>
<td>1</td>
</tr>
<tr>
<td>NEXT</td>
<td>1</td>
</tr>
<tr>
<td>URBAN OUTFITTERS</td>
<td>1</td>
</tr>
<tr>
<td>TOPMAN</td>
<td>1</td>
</tr>
<tr>
<td>MONKI</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>67</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BRAND</th>
<th>MULTI-BRAND FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASOS</td>
<td>23</td>
</tr>
<tr>
<td>ZALANDO</td>
<td>14</td>
</tr>
<tr>
<td>TOPSHOP</td>
<td>7</td>
</tr>
<tr>
<td>NELLY</td>
<td>6</td>
</tr>
<tr>
<td>NET-A-PORTER</td>
<td>2</td>
</tr>
<tr>
<td>FRONTLINESHOP</td>
<td>2</td>
</tr>
<tr>
<td>SPORTAMORE</td>
<td>2</td>
</tr>
<tr>
<td>ADDNATURE</td>
<td>2</td>
</tr>
<tr>
<td>WALBUSCH</td>
<td>1</td>
</tr>
<tr>
<td>ABOUTYOU</td>
<td>1</td>
</tr>
<tr>
<td>URBANOUTFITTERS</td>
<td>1</td>
</tr>
<tr>
<td>YOOX</td>
<td>1</td>
</tr>
<tr>
<td>OII</td>
<td>1</td>
</tr>
<tr>
<td>THEOUTNET</td>
<td>1</td>
</tr>
<tr>
<td>CALIROOTS</td>
<td>1</td>
</tr>
<tr>
<td>BIKEMAILORDER</td>
<td>1</td>
</tr>
<tr>
<td>KAUFDICHLUCKLICH</td>
<td>1</td>
</tr>
<tr>
<td>LAREDOUTE</td>
<td>1</td>
</tr>
<tr>
<td>SELFRIDGES</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>69</td>
</tr>
</tbody>
</table>