

2009

The Role of Redress in B2C E-Business

Chin Eang Ong

RMIT University, Chineang.ong@rmit.edu.au

Mohini Singh

RMIT University, mohini.singh@rmit.edu.au

Follow this and additional works at: <http://aisel.aisnet.org/bled2009>

Recommended Citation

Ong, Chin Eang and Singh, Mohini, "The Role of Redress in B2C E-Business" (2009). *BLED 2009 Proceedings*. 6.
<http://aisel.aisnet.org/bled2009/6>

This material is brought to you by the BLED Proceedings at AIS Electronic Library (AISeL). It has been accepted for inclusion in BLED 2009 Proceedings by an authorized administrator of AIS Electronic Library (AISeL). For more information, please contact elibrary@aisnet.org.

The Role of Redress in B2C E-Business

Chin Eang Ong

RMIT University, Australia
Chineang.ong@rmit.edu.au

Mohini Singh

RMIT University, Australia
Mohini.singh@rmit.edu.au

Abstract

Redress is an important customer support mechanism in B2C e-business to win customer confidence in online purchases. Although some form of redress has been considered in different parts of the world, it is still at an inception stage regarding its application to B2C e-business. This paper introduces redress and provides an explanation of themes related to redress in B2C e-business identified from a review of literature. The focus of this paper is on the role of redress in B2C e-business; allowing consumers access redress, and how redress an important aspect of customer relationship management as well as trust in B2C e-business. The paper highlights the need for research on redress in B2C e-business.

Keywords: B2C E-Business, Consumer Complaint, Redress, Trust.

1 Introduction

E-business is now a well developed trade, which has dramatically changed the traditional business concepts, transactions and relationships between suppliers and consumers globally (Egan et al. 2003, Elifoglu 2002). Business to consumer (B2C) e-business revolution has changed its focus from web site design and transaction issues (Turban et al. 2006) in the last decade to more intrinsic developments of customer service including customer relationship management (Chen, Chen and Kazman 2007), reverse logistics (Dissanayake and Singh 2007), personalisation (Stavrakis, Darzentas and Darzentas 2008), trust and security issues (Pittayachawan, Singh and Corbitt 2007). Consumers are taking advantage of the benefits of B2C e-business such as convenience, time and cost savings, more options, quick search and electronic payment methods. The

suppliers are capitalising on the operational gains of e-retailing and global markets. E-business transactions around the world are taking place in millions of dollars. In the USA retail e-business transactions in 2008 resulted in \$1,018.8 billion, (U.S. Census Bureau 2008), in Canada it was worth \$12.8 billion in 2007 (Statistics Canada 2008), in the United Kingdom (UK) it was \$116.6 billion (eMarket 2008) and in Australia \$11.35 billion in 2006 (ACNielsen 2009). Although e-business offers operational advantages over traditional business (Colby & Parasurawan 2003) and convenience (Venkatraman 2000) to consumers, Wymbs (2000) emphasises that e-business is still not without challenges.

Many consumers, are still reluctant to engage in e-business purchases because of a lack of confidence in online merchants, and trust to engage in exchanges that involve online payments (Cho 2004, Gefen et al. 2008). Types of e-consumer complaints recorded by the Australian Council for Consumer Complaints (Australia Government The Treasury 2002), include misleading advertising or prices, domain name changes, pyramid selling, unsolicited goods or services, warranty matters, anti-competitive measures and unconscionable conduct. Therefore it is imperative to have a complaints system and redress for consumers in the B2C e-business to enhance trust in this business arena.

In this paper we present and discuss a review of literature on the role of redress, the consumer complaints, how customers voice their complaints, why redress is a business opportunity and how redress enhances consumer trust.

1.1 Redress

According to Mattila and Wirtz (2004) redress is the initiation of a complaint action on the aggrieved consumer's part, to rectify a problem. The consumer could be seeking a replacement, a refund, or a repair, depending on the type of dissatisfaction with online purchase. Ha and Coghill (2007) explain that redress is the provision of internal complaint handling systems and services to resolve disputes. According to OECE (2005) redress refers to compensation or economic return, whether in the form of a monetary remedy (replacement for damages, restitution, or other monetary relief) or a remedy with a restorative element (exchange of good or service, specific performance or rescission of a contract).

In traditional business, redress refers to post-purchase complaint requiring some form of compensation or satisfaction. Consumer redress needs were studied from the perspectives of needs and responses, while from manufacturers' perspective, regulatory approaches were considered (Diener & Greyser 1978). This was initiated in the USA in 1969, which allowed consumers the right to express their dissatisfaction and have their complaints heard, reviewed, investigated, and receive feedback and compensation (Hogarth & English 2002).

Developments on redress for e-business date back to 1999 when OECD (Organization for Economic Co-operation and Development) developed guidelines for consumer protection in the context of Electronic Commerce to address consumer complaints and resolve disputes. The developments of consumer protection and redress guidelines continued, with the introduction of International Consumer Protection and Enforcement Network (ICPEN) (ICPEN 2008), the International Chamber of Commerce (ICC) (ICC 2003 & 2003a) and International Standards Organizations (ISO) (OECD 2005).

In 2007, a new improved recommendation on Consumer Dispute Resolution and Redress was developed by the OECD member countries (OECD 2007 & OECD 2005). In 2005 European Union (EU) launched ECC-Net and it is an EU-wide network to assist consumers seeking redress for cross-border complaints and disputes. In Australia, the Australian E-business Best Practice Model (BPM) was developed and released by the Australia Government Treasury in 2003 as a set standard for consumer protection in e-commerce, and businesses were encouraged to deploy redress in online sales. In 2006, Australian Guidelines for Electronic Commerce replaced BPM (Australia Government Treasury 2007) with the objective to enhance consumer confidence. To do this they provided a set of guidelines to help businesses deal with online consumers, of which redress is a standard. The Commission of the European Community (2008, p 2) supported B2C e-business in EU countries by providing “access to redress consumers when their rights are violated by traders promote confidence in the market and improves the performance of e-business”. This was also to promote retail in the European Union online market and protect cross-border customers.

The above schemes indicate that redress has been recognized as an important element for promoting B2C e-business. However, the schemes are high level and legislative based; at this stage they do not address consumer issues directly. Furthermore, consumers are not aware of these schemes and how redress will affect them when they make a purchase from a B2C online merchant.

1.2 Redress and Consumer Complaint

A consumer’s propensity to complain about an unsatisfactory experience is contingent upon the perception that he/she is able to effectively lodge his/her issue with an appropriate authority. The complaint efficacy leads to the perception that the effort to voice the complaint will result in a renewed sense of satisfaction (Susskind 2005). Consumers seeking redress and repatronage are highly dependent on their perception of the outcomes they will receive (Blodgett, Granbois and Walters 1993). Consumers are more likely to express their dissatisfaction and voice their complaints if they have an optimistic perception that businesses will respond to their concerns (Chebat, Davidow & Codjovi 2005, Karatepe & Ekiz 2004). This view is supported by Dolinsky (1994), Crie (2003) and Spreng, Harrell & Mackoy (1995), who suggest that if consumer complaints are well handled, easy to access, flexible and a simple process, consumers are more likely to take advantage of redress and shop online confidently.

However, there is ample evidence that many businesses do not handle consumer complaints effectively. Consumers are often unable or reluctant to complain due to a lack of appropriate complaints channels and services (McCollough, Berry & Yadav 2000). A proper system to redress complaints will also help businesses to understand the type of customer services and relationship management issues critical for B2C e-business (Jones, McCleary and Lepisto, 2002). An efficient and effective consumer complaints system will enhance consumer satisfaction as well (Ngai et al, 2007). Thus resolving problems successfully will have a positive influence on consumers (Abrams & Paese 1993) encouraging them to make return purchases from the online supplier. This view is supported by Tax, Brown and Chandrashekar (1998) who suggest that satisfaction with consumer complaint handling has a direct impact on trust and commitment from consumers.

Types of consumer complaints that require redress according to the Australian Best Practice Model (2003) include merchandise or service never received (28%), failure to honour refund policy (7%), billed for unordered merchandise or service (6%), unauthorised use of identity/account information (4%), cannot contact merchant (12%), merchandise or service not in conformity with order (3%), other misrepresentation (3%), failure to honour warranty or guarantee (3%), other variations (17%), undisclosed or unsubstantiated charges (3%) and defective or poor quality (4%). Dissanayake and Singh (2007) reveal that in the Australian E-Business, customers seek redress for damaged products, delivery of wrong products due to ordering error, warranty and guarantee, late delivery, and expired products.

In B2C e-business transactions, redress is not just a mechanism that allows consumers to make a complaint (Liu & McClure, 2001), it gives businesses a second chance to restore trust. In view of this, redress to consumers are grounded in the belief unresolved issues can lead to lost of consumers to other businesses (McAlister & Erffmeyer 2003, Defranco et al. 2005). Ha & Coghill (2008) is of the opinion that consumers can enforce redress by demanding an appropriate complaints system. Karande, Magnini and Tam (2007), assert that encouraging consumers to voice their complaints in most cases enhances consumer satisfaction rating. The information gathered can be disseminated and used in the businesses for enhancements and preventive measures in B2C e-business transactions (Gursoy et al. 2007). Similarly, Mittal, Huppertz & Khare (2008) suggest that the opportunity of capturing feedback from consumer complaints also helps reduce perceived risks and develop relevant redress mechanisms. Thus it is important for businesses to provide consumers complaint channels.

Literature discussion above emphasises on the need for an effective consumer complaint system, and a quick and satisfactory response to the complaints to win consumer confidence. It is also apparent that types of consumer complaints vary from receiving the wrong product to wrongful billing.

2 Redress is a Business Opportunity

An effective recovery process is an opportunity, for business to mitigate reprisal from consumers (Maxham 2001). Consumers who experience a good recovery would show enhanced levels of satisfaction and increased future purchase intentions (Ok, Back & Shanklin, 2006). Tyrrell and Woods (2004) suggest that service recovery restores consumer confidence and satisfaction.

A proper redress is a business opportunity for developing an effective customer service and maintaining customer relationship in B2C e-business (Jones, McCleary and Lepisto, 2002). The complaint handling strategies businesses deploy will establish greater business reliability (Hart, Heskett & Sasser 1990). Redress is also an essential part of marketing feedback for businesses (Ong 2005). Therefore, redress is an opportunity in B2C e-business practices, and helps businesses win consumers and achieve success.

2.1 Redress and Customer relationship Management

Some researchers suggest that a business recovery effort can reinforce customer relationship. Customer relationship management (CRM) is about knowing and understanding your customer better and effectively using that knowledge to capture their total experience with business, and to boost revenue growth and profitability (Stefanou, Sarmaniotis & Stafyla 2003).

In B2C e-business, CRM is creating value and providing support services for the consumers (Boulding et al. 2005). A successful CRM requires attachment to a stable and consistent approach that focuses on the objectives of maintaining customer relationships and solving their problems and addressing issues to improve the overall services in general (Cho et al. 2002 & 2002a). However, successful CRM cannot work alone; it requires services to handle, resolve, and manage solutions when consumers seek redress to improve the overall CRM in the business. Hence, it is not good enough for a business to claim to be CRM focused, it matters what and how it manages the relationship.

An integrated approach to CRM is with re-engineering customer value through better service recovery (Chen & Popovich 2003) with reactive and proactive efforts to mitigate and restore any damage caused to consumers. CRM also helps aggrieved consumers receive support and satisfaction (Valenzuela et al. 2006, Ok, Back & Shanklin 2006). Handling consumer complaints satisfactorily and redressing their issue is maintaining a good customer relationship management in e-business.

This is supported by Cho et al. (2002 & 2002a), Zineldin (2006), Mithas et al. (2005), Kanousi (2005), and Larivière & den Poel (2005) who are addressing redress as an important aspect of CRM for customer satisfaction and trust. Redress is thus important for consumers and for the CRM strategies.

2.2 Redress and Trust

Redress and trust are important concepts in B2C e-business. Holmes & Rempel (1989) are of the opinion that consumer trust is strengthened if businesses are reactive in acknowledging and addressing consumer issues winning their trust. Consumer trusting beliefs, satisfaction and emotion also influence consumer confidence subsequently increasing trust in B2C e-business (Liao, Chen & Yen 2007, Ajzen 2002). In B2C e-business, trust exists when consumer has confidence in business's benevolence and integrity (Jøsang, Keser & Dimitrakos 2005, Wu & Chang 2006), making redress another resources for trust.

Earlier studies on the success of B2C e-business from Gefen & Straub (2004), Grabner-Kräuter & Kaluscha (2003), and McKnight et al. (2002) emphasise on the importance of winning consumer confidence to commit to a purchase. When consumers have confidence in sellers' reliability and integrity (Morgan & Hunt 1994), trust will develop in the B2C e-business (Tax, Brown & Chandrashekar, 1998). Redress is an essential element of trust in B2C e-business (Katsh 2006, Cullen & Reilly 2007, Ong 2005, and McKnight and Chervany 2002).

Some of the concerns of consumers in the B2C e-business environment include risks of delivery of the right product, the possibility of wrongful billing, risks with credit card information (Mahmood, Bagchi & Ford 2004), fraudulent website (McKnight &

Choudhury 2006), prolong delivery and selling the consumer's private information to other organisations (Pavlou, Liang and Xue 2007). These perceived risks associated with e-can easily be won with redress and improve trust. Redress therefore supports trust in B2C e-business (Kim & Kim 2005). Hoffman and Novak (1999) and Srinivasan (2004) have supported this view by explaining that, consumers feel they lack control over transactions in e-business, making trust an important aspect of B2C e-business. Also, knowledge of redress enhances trust which supports e-business transactions (Tan & Thoen, 2002, Suh & Han 2003, Tang 2007, Jones 2003, Jarvenpaa, et al. 2000, Ruppel et al.2003).

3 Discussion

The above discussion of literature as well as the opinions of Brewer (2007) and Ha & Coghill (2008) emphasizes the need for a proper framework for consumer protection in terms of redress. This is supported by Calliess (2006) and Rule & Friedberg (2005) who suggests that redress will enhance mutual trust and confidence in global B2C e-business. From the analysis of literature discussed above, the themes that emerge from redress in B2C are presented in Table One below.

Table 1: B2C E-Business Redress Themes

Literature on Redress	Literature Sources	Themes
Redress is at a developing stage in different parts of the world to support B2C e-business	OECD (2005& 2007), ICPEN (2008), ICC (2003 & 2003a), Australia Government Treasury (2007), The Commission of the European Community (2008, p 2), European Union (2005)	Redress is the much needed complaint action in B2C
B2C e-business complaints can range from error in ordering to the delivery of damaged goods	Dissanayake and Singh (2007), Mahmood, Bagchi & Ford (2004), McKnight & Choudhury (2006), Pavlou, Liang and Xue (2007), Australian BPM (2003)	For redress in B2C e-business it is imperative to allow a customer complaint system
Redress will enable businesses to understand what customers require helping them to improve customer service	Jones, McCleary and Lepisto (2002), Liu and McClure (2001), Gursoy et al. (2007), Mittal, Huppertz & Khare (2008), Ong (2005)	Redress is a business opportunity
Business are starting to look at redress as an important aspect of CRM	Chen & Popovich (2003) Cho et al. (2002 & 2002a) , Zineldin (2006), Mithas et al. (2005), Kanousi (2005), Larivière & den Poel (2005)	Redress is a type of customer relationship management
An effective customer complaint system and return service to customers wins customer confidence and gives credibility to business	Hart, Heskett & Sasser (1990), Dolinsky (1994), Spreng, Harrell & Mackoy (1995), Tax, Brown & Chandrashekar (1998), Liu & McClure (2001), Crie (2003), Tyrrell & Woods (2004), Susskind (2005), Ngai et al. (2007), Karanre, Magnini & Tam (2007), Gefen & Straub (2004), Grabner-Kräuter & Kaluscha (2003), McKnight et al. (2002).	Redress enhances customer trust in the B2C e-business environment

This paper aimed to explore the role of redress in B2C e-business. The discussion above highlights that redress has a very important role in B2C e-business. It identified several themes that need to be explored further with online consumers. The main themes in relation to redress identified in Table One are discussed below.

Redress has been recognised as one of the important elements of B2C e-business for winning consumer confidence to make return purchases. It is being developed as legislation to support online sales in Europe, Australia and the USA. Consumer complaints in B2C e-business are related to products as well as delivery and transactions. Without redress customer confidence in B2C sales could continue to suffer. Therefore it is imperative to have a customer complaint system in all B2C e-businesses to redress the issues. Redress allows businesses to develop business strategies suitable to win customers and increase market share. It can help achieve a competitive advantage and satisfied consumers who can promote the business by word of mouth and make return purchases. Thus redress is a business opportunity. The success of B2C e-business is dependent on consumers committing to a purchase, thus providing apt customer service is an important requirement in this environment. It can support and maintain customer relationship management. Redress in B2C e-business enhances trust by ensuring that the business is genuine, reliable and cares for its customers. It is an important element of trust that has not been widely explored.

Research to date on B2C e-business has shifted from technology and transaction issues to the benefits of collaboration (Huang, Li & Zeng 2007, Schroth 2007, Lai & Turban 200) and use of web 2.0 technologies (Liu, Hirano, & Niwano 2008, Lin 2008,). In addition, other research (Miyazaki and Fernandez 2001, Kolsaker et al. 2004, Malhotra, Kim & Agarwal 2004; Shergill and Chen 2005; Liu et al. 2005, Meinert et al. 2006, Hui & Wan 2007) in B2C e-business is focused on issues relating to security and privacy. However, research on issues such as redress in this environment is sparse and warrants exploration of types of redress required by customers to improve e-business sales, and win consumer confidence.

4 Conclusion

The evolving B2C e-business defines a new challenge for research exploring the role of redress in B2C e-business. Businesses should view the option of redressing consumer complaints as a business opportunity to restore trust, offer acceptable customer services and to get customers to make return purchases. Indirectly, redress not only allows businesses to resolve complaints but to learn from the complaints the type of services needed for customer support in this environment. In this paper we have identified the role of redress in B2C e-business as an element of trust, as a business opportunity, as a customer service and relationship management, and more importantly, the need to explore its role in B2C e-business as experienced by customers and online businesses.

References

- Abrams, M., Paese, M., (1993): Wining and Dining the Whiners: Treating Complaints as Opportunities Is One Customer Strategy That Really Works', *Sales and Marketing Management*, Vol. 145, pp. 72-5.
- AC Nielson Report (2006): Aussies' online spending tops \$11 billion, viewed 4 February 2009, < <http://au.acnielsen.com/news/20060918.shtml>>
- Ajzen, I., (2002): Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior, *Journal of Applied Social Psychology*, vol. 32, No. 4, pp. 665-83.
- Australia Government The Treasury., (2007): The Australian Guidelines for Electronic Commerce, viewed 4 October 2008, <http://www.treasury.gov.au/documents/1083/PDF/australian_guidelines_for_electronic_commerce.pdf>
- Australia Government The Treasury., (2002): Review of The Australian E-Commerce Best Practice Model Electronic Commerce, viewed 15 January 2009, <http://www.ecommerce.treasury.gov.au/bpmreview/content/DiscussionPaper/03_Chapter2.asp>
- Blodgett, JG., Granbois, DH., Walters, RG., (1993): The effects of perceived justice on complainants' negative word-of-mouth behavior and repatronage intentions, *Journal of Retailing*, Vol. 69, No. 4, pp. 399-428.
- Boulding, W., Staelin, R., Ehret, M., Johnston, W., (2005): A Customer Relationship Management Roadmap: What Is Known, Potential Pitfalls, and Where to Go, *Journal of Marketing*, Vol. 69, No. 4, pp. 155-66.
- Brewer, B., (2007): Citizen or customer? Complaints handling in the public sector, *International Review of Administrative Sciences*, Vol. 73, No. 4, p. 549.
- Calliess, GP., (2006): Online Dispute Resolution: Consumer Redress in a Global Market Place, *German Law Journal*, Vol. 7, No. 8, pp. 648-60.
- Chebat, JC., Davidow, M., Codjovi, I., (2005): Silent Voices: Why Some Dissatisfied Consumers Fail to Complain, *Journal of Service Research*, Vol. 7, No. 4, p. 328.
- Chen, Q., Chen, H., Kazman, R., (2007): Investigating antecedents of technology acceptance of initial eCRM users beyond generation X and the role of self construal, *Electronic Commerce Research* Vol. 7 pp 315-339.
- Chen, SC., & Dhillon, GS., (2003): Interpreting Dimensions of Consumer Trust in E-Commerce, *Information Technology and Management*, Vol. 4, No. 2, pp. 303-18.
- Chen, I., Popovich, K., (2003): Understanding customer relationship management (CRM), *Business Process Management Journal*, Vol. 9, No. 5, pp. 672-88.
- China Economic Review (2008): The EVolution of Chinese E-Commerce', viewed 12 December 2008 < http://www.chinaeconomicreview.com/cer/2008_11/The_eVolution_of_Chinese_e-commerce.html?id=The_evolution_of_Chinese_e-commerce&edition=2008-11-01>

- Cho, J., (2004): Likelihood to abort an online transaction: influences from cognitive evaluations, attitudes, and behavioral variables, *Information & Management*, Vol. 41, No. 7, pp. 827-38.
- Cho, Y., Im, I., Hiltz, R., Fjermestad, J., (2002): The effects of post-purchase evaluation factors on online vs offline customer complaining behavior: implications for customer loyalty, *Advances in Consumer Research*, Vol. 29, No. 1, pp. 318-26.
- Cho, Y., Im, I., Hiltz, R., Fjermestad, J., (2002a): An Analysis of Online Customer Complaints: Implications for Web Complaint Management.
- Colby, CL., Parasuraman, A., (2003): Technology Still Matters Never mind the doomsayers. E-services are alive, well, and positioned for growth, *Marketing Management*, Vol. 12, No. 4, pp. 28-33.
- Commission of The European Community (2008): Green Paper On Consumer Collective Redress, viewed 10 January 2009 <
http://ec.europa.eu/consumers/redress_cons/greenpaper_en.pdf>
- Crie, D., (2003): Consumers' complaint behaviour. Taxonomy, typology and determinants: Towards a unified ontology, *Journal Of Database Marketing And Customer Strategy Management*, Vol. 11, pp. 60-82.
- Cullen, R., Reilly, P., (2007): Information Privacy and Trust in Government: a citizen-based perspective from New Zealand, *Proceedings of the 40th Annual Hawaii International Conference on System Sciences*.
- Defranco, A., Wortman, J., Lam, T., Countryman, C., (2005): A Cross-cultural comparison of customer complaint behavior in restaurants in hotels, *Asia Pacific Journal of Tourism Research*, Vol. 10, No. 2, pp. 173-90.
- Diener, BJ., Greyser, SA., (1978): Consumer views of redress needs, *Journal of Marketing*, Vol. 42, No. 4, pp. 21-7.
- Dissanayake, D., Singh, M., (2007): Managing Returns in E-Business, *Journal of Internet Commerce*, Vol 7 , No. 6 pp. 35 – 49.
- Dolinsky, AL., (1994): A consumer complaint framework with resulting strategies, *Journal of Services Marketing*, Vol. 8, No. 3, pp. 27-39.
- Egan, T., Clancy, S., O Toole, T., (2003): The Integration of E-Commerce Tools into the Business Processes of SMEs, *Irish Journal Of Management*, Vol. 24, pp. 139-53.
- Elifoglu, IH., (2002): Navigating the " Information Super Highway": How Accountants Can Help Clients Assess and Control the Risks of Internet-Based E-Commerce, *Review of Business*, Vol. 23, No. 1, pp. 67-72.
- eMarket (2008): UK, B2C E-Commerce: Continued Growth in Tricky Times, viewed 14 December 2008 <
http://www.emarketer.com/Report.aspx?code=emarketer_2000527>
- European Union (2005): The European Consumer Centres Network: ECC Net, viewed 14 December 2008 <http://ec.europa.eu/consumers/publications/factsheet-ECC-Net_en.pdf>

- Gefen, D., (2002): Reflections on the dimensions of trust and trustworthiness among online consumers, *ACM SIGMIS Database*, Vol. 33, No. 3, pp. 38-53.
- Gefen, D., Straub, DW., (2004): Consumer trust in B2C e-commerce and the importance of social presence: experiments in e-products and e-services', *Omega*, Vol. 32, No. 6, pp. 407-24.
- Gefen, D., Benbasat, I., Pavlou, P., (2008): A Research Agenda for Trust in Online Environments, *Journal of Management Information Systems*, Vol. 24, No. 4, p. 275.
- Grabner-Kräuter, S., Kaluscha, EA., (2003): Empirical research in on-line trust: a review and critical assessment, *International Journal of Human-Computer Studies*, Vol. 58, No. 6, pp. 783-812.
- Gursoy, D., McCleary, KW., Lepsito, LR., (2007): Propensity To Complain: Effects of Personality and Behavioral Factors, *Journal of Hospitality & Tourism Research*, Vol. 31, No. 3, p. 358.
- Ha, H., Coghill, K., (2008): Online shoppers in Australia: dealing with problems, *International Journal of Consumer Studies*, Vol. 32, No. 1, pp. 5-17.
- Hart, CW., Heskett, JL., Sasser Jr, WE., (1990): The profitable art of service recovery, *Harv Bus Rev*, Vol. 68, No. 4, pp. 148-56.
- Hoffman, DL., Novak, TP., Peralta, M., (1999): Building consumer trust online, *Communications of the ACM*, Vol. 42, No. 4, pp. 80-5.
- Hoffman, LJ., Lawson-Jenkins, K., Blum, J., (2006): Trust beyond security: an expanded trust model, *Communications of the ACM*, Vol. 49, No. 7, pp. 94-101.
- Hogarth, JM., English, MP., (2002): Consumer complaints and redress: an important mechanism for protecting and empowering consumers, *International Journal of Consumer Studies*, Vol. 26, No. 3, pp. 217-26.
- Holmes, JG., Rempel, JK., (1989): Trust in close relationships, *Review of personality and social psychology*, Vol. 10, pp. 187-220.
- Huang, M., Li, X., Zeng, X., (2007): Service Quality in Web 2.0 Electronic Commerce: An Integrative Perspective from Typical Service and Technique-Adoption.
- Hui, TK., Wan, D., (2007): Factors affecting Internet shopping behaviour in Singapore: gender and educational issues, *International Journal of Consumer Studies*, Vol. 31, No. 3, pp. 310-6.
- ICC (International Chamber of Commerce) (2003): Best practices for customer redress in online business, International Chamber of Commerce: The World Business Organization, Viewed 28 December 2007
<<http://iccwbo.org/uploadedFiles/ICC/policy/ebusiness/pages/Puttingitright.pdf>>
- ICC (International Chamber of Commerce) (2003a): Putting it Right: Best practices for customer redress in online business, International Chamber of Commerce: The world business organization, viewed 18 December 2008, <
<http://iccwbo.org/uploadedFiles/ICC/policy/e-business/pages/Puttingitright.pdf>>
- ICPEN (2008): International Consumer Protection and Enforcement Network, viewed 10 January 2009 < <http://www.icpen.org/about.htm>>

- Jarvenpaa, S.L., Tractinsky, N., Vitale, M., (2000): Consumer trust in an Internet store, *Information Technology and Management*, Vol. 1, No. 1, pp. 45-71.
- Jones, D.L., McCleary, K.W., Lepisto, L.R., (2002): CCBManifestations for Table Service Restaurants: Identifying Sociodemographic Characteristics, Personality, and Behavioral Factors, *Journal of Hospitality & Tourism Research*, Vol. 26, No. 2, p. 105.
- Jøsang, A., Keser, C., Dimitrakos, T., (2005): Can we manage trust, *Proceedings of the Third International Conference on Trust Management (iTrust)*, Versailles.
- Kanousi, A., (2005): An empirical investigation of the role of culture on service recovery expectations, *Managing Service Quality*, Vol. 15, No. 1, pp. 57-69.
- Karande, K., Magnini, V.P., Tam, L., (2007): Recovery Voice and Satisfaction After Service Failure: An Experimental Investigation of Mediating and Moderating Factors, *Journal of Service Research*, Vol. 10, No. 2, p. 187.
- Karatepe, O.M., Ekiz, E.H., (2004): The effects of organizational responses to complaints on satisfaction and loyalty: a study of hotel, *Managing Service Quality*, Vol. 14, No. 6, pp. 476-86.
- Katsh, E., (2007): Online Dispute Resolution: Some Implications for the Emergence of Law in Cyberspace, *International Review of Law, Computers & Technology*, Vol. 21, No. 2, pp. 97-107.
- Kim, Y.H., Kim, D.J., (2005): A Study of Online Transaction Self-Efficacy, Consumer Trust, and Uncertainty Reduction in Electronic Commerce Transaction, *Proceedings of the 38th Hawaii International Conference on System Sciences*, pp. 1-11.
- Kolsaker, A., Lee-Kelley, L., Choy, P.C., (2004): The reluctant Hong Kong consumer: purchasing travel online, *International Journal of Consumer Studies*, Vol. 28, No. 3, pp. 295-304.
- Koufaris, M., Hampton-Sosa, W., (2004): The development of initial trust in an online company by new customers, *Information & Management*, Vol. 41, No. 3, pp. 377-97.
- Lai, L.S.L., Turban, E., (2008): Groups Formation and Operations in the Web 2.0 Environment and Social Networks, *Group Decision and Negotiation*, Vol. 17, No. 5, pp. 387-402.
- Larivière, B., Van den Poel, D., (2005): Investigating the post-complaint period by means of survival analysis, *Expert Systems With Applications*, Vol. 29, No. 3, pp. 667-77.
- Liao, C., Chen, J.L., Yen, D.C., (2007): Theory of planning behavior (TPB) and customer satisfaction in the continued use of e-service: An integrated model, *Computers in Human Behavior*, Vol. 23, No. 6, pp. 2804-22.
- Lim, H., Dubinsky, A.J., (2005): The Theory of Planned Behavior in E-Commerce: Making a Case for Interdependencies between Salient Beliefs, *Psychology & Marketing*, Vol. 22, No. 10, pp. 833-55.

- Lin, KJ., (2008): E-Commerce Technology: Back to a Prominent Future, *IEEE Internet Computing*, Vol. 12, No. 1, pp. 60-5.
- Liu, RR., McClure, P., (2001): Recognizing cross-cultural differences in consumer complaint behavior and intentions: an empirical examination, *Journal of Consumer Marketing*, Vol. 18, No. 1, pp. 54-74.
- Liu, F., Hirano, M., Niwano, H., (2008): Autonomous decentralized enterprise model---A new wave in Web 2.0 type e-commerce in Japan.
- Liu, C., Marchewka, JT., Lu, J., Yu, CS., (2005): Beyond concern—a privacy-trust-behavioral intention model of electronic commerce, *Information & Management*, Vol. 42, No. 2, pp. 289-304.
- Mahmood, MA., Bagchi, K., Ford, TC., (2004): On-line Shopping Behavior: Cross-Country Empirical Research, *International Journal of Electronic Commerce*, Vol. 9, No. 1, pp. 9-30.
- Malhotra, NK., Kim, SS., Agarwal, J., (2004): Internet Users' Information Privacy Concerns (IUIPC): The Construct, the Scale, and a Causal Model, *INFORMATION SYSTEMS RESEARCH*, Vol. 15, No. 4, p. 336.
- Mattila, AS., Wirtz, J., (2004): Consumer complaining to firms: the determinants of channel choice, *Journal of Services Marketing*, Vol. 18, No. 2, pp. 147-55.
- Maxham, JG., (2001): Service recovery's influence on consumer satisfaction, positive word-of-mouth, and purchase intentions, *Journal of Business Research*, Vol. 54, No. 1, pp. 11-24.
- McAlister, DT., Erffmeyer, RC., (2003): A content analysis of outcomes and responsibilities for consumer complaints to third-party organizations, *Journal of Business Research*, Vol. 56, No. 4, pp. 341-51.
- McCollough, MA., Berry, LL., Yadav, MS., (2000): An Empirical Investigation of Customer Satisfaction after Service Failure and Recovery, *Journal of Service Research*, Vol. 3, No. 2, p. 121.
- McKnight, D., Chervany, N., (2002): What trust means in e-commerce customer relationships, *International Journal of Electronic Commerce*, Vol. 6, No. 2.
- McKnight, DH., Choudhury, V., Kacmar, C., (2003): Developing and Validating Trust Measures for e-Commerce: An Integrative Typology, *INFORMATION SYSTEMS RESEARCH*, Vol. 13, No. 3, pp. 334-59.
- McKnight, DH., Choudhury, V., Kacmar, C., (2002): The impact of initial consumer trust on intentions to transact with a web site: a trust building model, *Journal of Strategic Information Systems*, Vol. 11, No. 3-4, pp. 297-323
- McKnight, DH., Choudhury, V., (2006): Distrust and trust in B2C e-commerce: do they differ?' Proceedings of the 8th international conference on Electronic commerce: The new e-commerce: innovations for conquering current barriers, obstacles and limitations to conducting successful business on the internet, pp. 482-91.
- Meinert, DB., Peterson, DK., Criswell, JR., Crossland, MD., (2006): Privacy Policy Statements and Consumer Willingness to Provide Personal Information, *Journal of Electronic Commerce in Organizations*, Vol. 4, No. 1, pp. 1-17.

- Mittal, V., Huppertz, JW., Khare, A., (2008): Customer complaining: The role of tie strength and information control, *Journal of Retailing*.
- Mithas, S., Krishnan, M., Fornell, C., (2005): Why Do Customer Relationship Management Applications Affect Customer Satisfaction?, *Journal of Marketing*, Vol. 69, No. 4, pp. 201-9.
- Miyazaki, AD., Fernandez, A., (2001): Consumer Perceptions Of Privacy And Security Risks For Online Shopping, *Journal Of Consumer Affairs*, Vol. 35, No. 1, pg 27–44.
- Morgan, RM., Hunt, SD., (1994): The commitment-trust theory of relationship marketing, *Journal of Marketing*, Vol. 58, No. 3, p. 20.
- Ngai, EWT., Heung, VCS., Wong, YH., Chan, FKY., (2007): CCBof Asians and non-Asians about hotel services, *European Journal of Marketing*, Vol. 41, No. 11/12, pp. 1375-91.
- Ok, C., Back, KJ., Shanklin, CW., (2006): Service Recovery Paradox: Implications from an Experimental Study in a Restaurant Setting, *Journal of Hospitality & Leisure Marketing*, Vol. 14, No. 3, pp. 17-33.
- OECD (Organization for Economic Co-Operation and Development) (2007): OECD Recommendation on Consumer Dispute Resolution and Redress, viewed 20 December 2008, <http://www.oecd.org/dataoecd/59/21/34699496.pdf>
- OECD (Organization for Economic Co-Operation and Development) (2005): OECD Workshop on Consumer Dispute Resolution and Redress in the Global Marketplace' viewed 22 December 2008 <
<http://www.oecd.org/dataoecd/43/50/38960101.pdf>>
- Ong, CE., (2005): Means of redress in business-to-consumer E-commerce environment, *Information Technology Interfaces, 2005. 27th International Conference on*, pp. 444-53.
- Pavlou, PA., Liang, H., Xue, Y., (2007): Understanding AND Mitigating Uncertainty IN Online Exchange Relationships: AP RINCIPAL–Agent Perspective, *MIS Quarterly*, Vol. 31, No. 1, pp. 105-36.
- Pittayachawan, S., Singh, M., Corbitt, B., (2007):A multi-theoretical approach to solving trust problems in B2C e-commerce', *International Journal of Networking and Virtual Organisations (IJNVO)*, Special Issue on Trust for Virtual Organisations and Virtual Teams pp 369 – 395.
- Rule, C., Friedberg, L., (2005): The appropriate role of dispute resolution in building trust online, *Artificial Intelligence and Law*, Vol. 13, No. 2, pp. 193-205
- Ruppel, C., Underwood-Queen, L., Harrington, SJ., (2003): e-Commerce: The Roles of Trust, Security, and Type of e-Commerce Involvement, *E-Service*, Vol. 2, No. 2, pp. 25-45.
- Schroth, C., (2007): Web 2.0 versus SOA: Converging Concepts Enabling Seamless Cross-Organizational Collaboration, paper presented to Technology and The 4th IEEE International Conference on Enterprise Computing, E-Commerce and E-Services.

- Shergill, GS., Chen, Z., (2005): Web-Based Shopping: Consumers' attitudes Towards Online Shopping In New Zealand, *Journal of Electronic Commerce Research*, Vol. 6, No. 2, pp. 78-92.
- Srinivasan, S., (2004): Role of trust in e-business success, *INFORMATION MANAGEMENT AND COMPUTER SECURITY*, Vol. 12, pp. 66-72.
- Spreng, RA., Harrell, GD., Mackoy, RD., (1995): Service recovery: Impact on satisfaction and intentions, *Journal of Services Marketing*, Vol. 9, No. 1, pp. 15-23.
- Stavrakis, M., Darzentus, JS., Darzentus, J., (2008): A descriptive framework for the personalisation of e-business applications, *Electronic Commerce Research*, Vol.8 pp. 173 – 192.
- Statistics Canada (2008): The Daily Statistics Canada, viewed 10 October 2008 <<http://www.statcan.gc.ca/daily-quotidien/080424/dq080424-eng.pdf> >
- Statistics Canada (2008a): The Daily Statistics Canada, viewed 10 October 2008 <<http://www.statcan.gc.ca/cgi-bin/af-fdr.cgi?l=eng&loc=/daily-quotidien/081117/dq081117-eng.pdf>>
- Stefanou, C., Sarmaniotis, C., Stafyla, A., (2003): CRM and customer-centric knowledge management: an empirical research, *Business Process Management Journal*, Vol. 9, No. 5, pp. 617-34.
- Stewart, KJ., (2003): Trust Transfer on the World Wide Web', *Organization Science*, Vol. 14, No. 1, pp. 5-17.
- Suh, B., Han, I., (2003): The Impact of Customer Trust and Perception of Security Control on the Acceptance of Electronic Commerce, *International Journal of Electronic Commerce*, Vol. 7, No. 3, pp. 135-61.
- Susskind, AM., (2005): A Content Analysis of Consumer Complaints, Remedies, and Repatronage Intentions Regarding Dissatisfying Service Experiences, *Journal of Hospitality & Tourism Research*, Vol. 29, No. 2, p. 150.
- Tan, YH., Thoen, W., (2002): Formal aspects of a generic model of trust for electronic commerce, *Decision Support Systems*, Vol. 33, No. 3, pp. 233-46.
- Tang, Z., (2007): An effective dispute resolution system for electronic consumer contracts, *Computer Law & Security Report*, Vol. 23, No. 1, pp. 42-52.
- Tax, SS., Brown, SW., Chandrashekar, M., (1998): Customer Evaluations of Service Complaint Experiences: Implications for Relationship Marketing, *Journal of Marketing*, Vol. 62, No. 2, pp. 60-76.
- Turban, E., King, D., Lee, J., Viehland, D., (2006): *Electronic Commerce A managerial Perspective* Prentice Hall, New Jersey.
- Tyrrell, B., Woods, R., (2004): E-complaints: lessons to be learned from the service recovery literature, *Journal of Travel & Tourism Marketing*, Vol. 17, No. 2/3, pp. 183-90.
- U.S. Census Bureau (2007): *Retail 3rd Quarter, 2008 E-Commerce Report*, viewed 26 Dec 2008 < <http://www.census.gov/mrts/www/data/pdf/08Q3.pdf> >

- Venkatraman, N., (2000): Five Steps to a Dot-Com Strategy: How To Find Your Footing on the Web, *SLOAN MANAGEMENT REVIEW*, Vol. 41, No. 3, pp. 15-28.
- Valenzuela, F., Vasquez-Parraga, AZ., Llanos, O., Vilches, S., (2006): The Influence of Service Recovery Evaluation on Customer Post-Complaint Behavior, *International Journal of Business and Information*, Vol. 1, No. 1.
- Wu, JJ & Chang, YS (2006), 'Effect of transaction trust on e-commerce relationships between travel agencies', *Tourism Management*, Vol. 27, No. 6, pp. 1253-61.
- Wymbs, C., (2000): How e-commerce is transforming and internationalizing service industries, *Journal of Services Marketing*, Vol. 14, No. 6/7, pp. 463-78.
- Zineldin, M., (2006): The royalty of loyalty: CRM, quality and retention, *Journal of Consumer Marketing*, Vol. 23, No. 7, p. 430.