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# Using Relationship Theories for Web Site Design: Development of a Site-Communality Scale and Proposed Impact on Loyalty

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## ABSTRACT

Customer loyalty continues to be an important concern in e-commerce and more research is needed to understand how to stimulate it. Most Web site design studies have focused on utilitarian aspects, entertainment value, or aesthetics. To our knowledge, none have considered whether relationship theories can help guide Web site design to foster greater customer loyalty. We explore this avenue by examining whether *communality* can be communicated via Web sites. Defined as the extent to which a business relationship resembles a friendship, communality has been shown to impact positively on loyalty in traditional, face-to-face business environments. Based on literature reviews of communality and Communal-Relationship Theory, we develop and refine a multidimensional measure of 'Site-Communality' using a sample of 305 participants who each visited one among several real Web sites. Finally, as future research, we propose a model showing its expected impact on trust, satisfaction and customer loyalty toward the online company.

## Keywords

Web site interface design, Communal-relationship theory, Site-Communality, Customer loyalty.

## INTRODUCTION

Although online environments allow companies to reach a greater number of consumers, they also lower search costs which facilitates switching, making customer retention more challenging (Bakos, 1997). Thus, it is increasingly important to identify Web site design factors which help companies attract and retain customers (Vijavasathy, 2004). Studies have focused primarily on identifying utilitarian factors (e.g., ease of use and navigation), on aesthetics and the hedonic value of sites (e.g., Chung and Tan, 2004). Although research positions loyalty as a relationship concept (e.g., Fournier, 1998), none have considered whether relationship theories can be helpful in designing Web sites to promote greater customer loyalty. To our knowledge, our study is the first to explore this path.

The literature on commercial relationships defines 'communality' as the extent to which a commercial relationship resembles a friendship and shows that it impacts positively on customer loyalty. We address the following questions: (1) Can communality be communicated via Web sites and (2) does it positively impact customers' online experiences including loyalty?

Herein, we describe the development and validation of a multidimensional scale of Site-Communality and use LISREL 8.54 to analyze the data collected from 305 participants. Each visited and evaluated one of 28 real Web sites spanning the banking, pharmaceuticals, and insurance industries. Recommendations are provided to guide companies in designing Web sites high in Site-Communality and a model showing the expected impact of Site-Communality on trust, satisfaction and loyalty is proposed as future research.

## COMMUNALITY

In Social Psychology, studies evidence important differences between *communal*- and *exchange*-relationships (Clark and Mills, 1993). Relations between friends and family members are communal whereas pure commercial relationships are said to be exchange. In communal-relationships, behaviours are motivated by nurturing and caring for the needs of the other. Benefits are given to please the other and as demonstrations of genuine concern. In exchange-relationships, partners behave like polite strangers but do not feel any obligation of concern about the welfare of the other. These are 'tit-for-tat'

relationships. Partners keep score of what they invest relative to the other. Benefits are given as repayment for benefits already received or because an expectation exists that what is given today will be reciprocated in the future.

Although business relationships are inherently exchange, studies evidence that they can take on communal characteristics. Customers and employees can perceive service encounters like a 'meeting among friends' (Price and Arnould, 1999). This has been coined 'communality' (Goodwin, 1996). Customers who experience communality have a more positive attitude toward the company and are more loyal (Iacobucci and Ostrom, 1996). To our knowledge, our study is the first to investigate whether Web sites can be designed to communicate communality. We call this Web site characteristic "Site-Communality".

#### DEFINITION AND DIMENSIONALITY OF SITE-COMMUNALITY

Our literature review of proper measure development and purification shows the following steps: (1) Construct definition (Murphy and Davidshofer, 1994); (2) Item generation (Churchill, 1979); (3) Content or face validity checks (Moore and Benbasat, 1991); (4) Internal validity via coefficient alpha and item-total correlations and exploratory factor analysis (Churchill, 1979); (5) Confirmatory factor analysis (Gerbing and Anderson, 1988) and validation of the construct.

To define Site-Communality we reviewed existing literature on Communal-Relationship Theory, the concept of communality (Goodwin, 1996) and related concepts (e.g., 'commercial friendships'; Price and Arnould, 1999). We define 'Site-Communality' as *the extent to which Web site content signals that a company's relationship with its customers goes beyond the formal, 'tit for tat' business dealings that are typically expected from purely commercial exchanges, and instead, more closely abide by the norms and behaviours evocative of friendships and/or family relations.*

Our review suggested a multidimensional structure. One important issue in multidimensional measure development is discriminant validity (Gerbing and Anderson, 1988). That is, the dimensions should be sufficiently different from one another even though they reflect the same underlying concept (Bagozzi and Yi, 1988). The following six dimensions were identified from the literature:

(1) ***Conveying Warmth/Good Cheer*** is the extent to which the content of the Web site conveys a sense of friendliness and positive feelings toward customers. Studies that have explored friendship bonds have consistently shown that enjoyment of the other's company and warmth are key elements of friendships (Davis and Todd, 1982).

(2) ***Role-Spanning*** is the extent to which Web site content demonstrates that the company sees the visitor/user as 'a person' rather than strictly 'a customer' and attempts to relate with the visitor/user on a personal as well as on a commercial level. Goodwin (1996) observes that, in exchange relationships, communications are *role-bound*. Their purpose is the delivery of the intended service/product. Conversely, communality often entails communication unessential to the delivery of a service/product but which conveys caring, warmth and interest in the other (e.g., small talk). Thus, Role-Spanning may be thought of as the ability of Web sites to make visitors disassociate, even temporarily, from their roles as customers by acknowledging (via images or other content) important aspects of their lives unrelated to business. It represents attempts at relating to visitors/users on a personal, human level rather than strictly on an economic one.

(3) ***Approachability*** is the extent to which the Web site's content makes the visitor feel that the company facilitates, encourages and is receptive to customer contact. Studies show that simply thinking of a friend (versus a co-worker) increases our willingness to help others (Fitzsimmons and Bargh, 2003).

(4) ***Demonstrations of Caring*** is the extent to which Web site content indicates that the company behaves in a caring and nurturing manner with its customers. Behaviours associated with communal norms entail a general obligation to be concerned about the other's welfare. Conversely, exchange-relationships are more likely to be characterized by limited emotional investment in the relationship (Clark and Mills, 1993).

(5) ***Self-Disclosure*** is the extent to which Web site content reveals to users/visitors the company's non-commercial related activities, involvements, and/or interests. Research identifies self-disclosure as a characteristic which separates friends from mere acquaintances (Hornstein and Truesdell, 1988).

(6) ***Authenticity*** is the extent to which Web site content conveys that a company's feelings and concerns for its customers are genuine rather than simply instrumental in achieving some goal (e.g., more sales). The motivation to adhere to communal norms may be altruistic, selfish, or driven by some other reason (Clark and Mills, 1993). Some companies actually train/require employees to effectively fake the affective component of service delivery in order to increase sales. Waiters and flight attendants are often expected to express caring as a work requirement (Tsai and Huang, 2002). This, however, does not mean that it will be perceived as sincere by consumers. Some customers find the idea of experiencing genuine communal-relationships in commercial settings quite incredible, oxymoronic and manipulative (Barnes, 1997).

## CONTENT VALIDITY AND EXPLORATORY FACTOR ANALYSIS

The generation of an initial pool of items yielded 37 items: Conveying Warmth/Good Cheer (7 items), Approachability (7 items), Demonstration of Caring (6 items), Authenticity (6 items), Role-Spanning (6 items), and (f) Self-Disclosure (5 items) (see Appendix 1). Card sorting was used for content validity (Moore and Benbasat, 1991). At least 7 of 10 judges had to correctly assign an item to its corresponding dimension. We retained 33 items.

A first online questionnaire was developed using Perseus SurveySolutions 6™. All items were 7-point Likert-type ranging from (1)-*Strongly Agree* to (7)-*Strongly Disagree*. Included were links to nineteen (19) real Web sites across three industries (i.e., banks, insurance, and pharmacies). These online service industries were chosen for this study because they have attracted considerable consumer interest. Of households with Internet access, 57% use online banking (Statistics Canada, 2004), 66% of respondents to an online survey reported visiting online pharmacies (Brownell, 2005), and 29% of all consumers used the Internet to shop for auto insurance (J.D. Power and Associates, 2004). Yahoo and Google searches were used to compile an initial list of Web sites (about 40) across these three online industries. We then visited each site and chose the retain nineteen of them to be included into the questionnaire. Based on the theoretical dimensions of Site-Communitality identified in the literature, we felt that these 19 sites would maximize variance in Site-Communitality. The Web sites included into questionnaire 1 are identified in Appendix 2.

The questionnaire instructed participants to evaluate one of these 19 sites. To control for confounding effects of past experiences (be they good or bad), the questionnaire instructed participants to choose to evaluate a Web site of a company which they were unfamiliar with. Participants were asked to explore this site for about 10 minutes, until they were confident of their overall impression.

Invitations were posted on bulletin boards across several university campuses and at two Walmart stores in Houston, Texas. A total of  $n_1=249$  questionnaires were collected. The largest proportions of participants were students (65.5%). A little more than half (51.4%) were male. A substantial portion (47.8%) was in the 18-21 age-group. The next highest were between 22 and 24 (26.5%) followed by those 25 to 29 years of age (9.6%). In terms of race/ethnicity, the largest groups of respondents were 'Black/African-American' and 'White/Caucasian' (35.3% and 34.9%, respectively) followed by 'Hispanic/Latino' (13.3%). Appendix 2 shows the distribution of respondents per Web site and per industry.

Item purification involved examining coefficient alphas ( $\geq .7$ ; Nunnally, 1967) and corrected item-to-total correlations ( $\geq .5$ ; Zaichkowsky, 1985). All reverse-coded items were recoded prior to analysis. We conducted exploratory factor analysis (EFA) with oblimin rotation in SPSS 12.0. The extraction was forced to a six factor solution in an attempt to reproduce the theorized dimensionality of Site-Communitality. We retained items with loadings ( $>.40$ ) on their hypothesized factor and low cross-loadings ( $<.40$ ). Items dropped during EFA are identified in Appendix 1. The initial dimension of Conveying Warmth/Good Cheer lost items reflecting 'warmth'. After examining the remaining items, the dimension was simply renamed '*Good Cheer*'. All Cronbach alphas were above the 0.7 cut-off.

## CONFIRMATORY FACTOR ANALYSIS

The remaining items were included into a second online questionnaire (questionnaire 2). Twenty eight (28) Web sites were chosen across the same three industries (see Appendix 2). Nine (9) new Web sites were added to the nineteen used in questionnaire 1. As before, these were chosen by the authors so as to maximize Site-Communitality. Again, participants were instructed to evaluate only one among these with the restriction that the site and company be unfamiliar to them. Seven hundred (700) invitations for the second online study were printed and posted on bulletin boards across university campuses in Texas, Vermont, Quebec, and Ontario.

A total of 358 electronic questionnaires were returned. Duplicate cases and cases with random responses were removed. We also flagged as potential outliers cases where the probability of Mahalanobis  $D^2 > 0.01$ . A visual inspection helped separate cases which were true outliers from those which could be considered unlikely but possible. Final sample size was  $n_2=305$ . Appendix 2 shows the distribution of respondents per Web site and per industry.

Of the participants, 50.2% were male. Most were students (72.4%). The largest proportion was in the 18-21 and the 22-24 age brackets (41.0% and 30.2%, respectively). For the 25-29 and 30-39 age-groups, the figures were 11.5% and 10.8%, respectively. For race/ethnicity, the largest were 'White/Caucasian' and 'Asian' at 59.0% and 17.4%, respectively.

Analysis of skewness and kurtosis revealed that our sample was not normally distributed (West, Finch, and Curran, 1995). Although "Maximum likelihood" (ML) estimation in Structured Equation Modeling is robust against moderate violations of normality when  $n > 100$  (Tanaka and Huba, 1984), ML is based on a strong assumption of multivariate normality. The greater the deviation, the more ML tends to inflate the chi-square statistic ( $\chi^2$ ) which becomes biased toward Type I error. This

bloating effect often leads researchers to reject or modify models which may not be incorrect. Different approaches are available to correct this problem. We opted for the *Satorra–Bentler rescaled chi-square statistic* (Satorra and Bentler, 1994) which has the desirable property of simplifying to the original ML  $\chi^2$  under multivariate normality (West et al., 1995).

First- and second-order confirmatory factor analyses (CFA) were run using LISREL 8.54. Items were dropped based on (1) Low/non-significant factor loadings (<1.96), (2) low squared multiple correlations (<.30), (3) high standardized residuals, and (4) modification indices suggesting high cross-loadings (Bollen, 1989). In the first-order CFA, items RS2, AP2, and SD3 were dropped. Standardized loadings ( $\lambda_{x,s}$ ) for the remaining indicators were all acceptable (0.74 to 0.95) with significant *t*-values (6.56 to 25.15). Squared multiple correlations for the remaining items were above 0.30 indicating that each tapped well into its intended factors (Bollen, 1989). The standardized solution is presented in Figure 1.

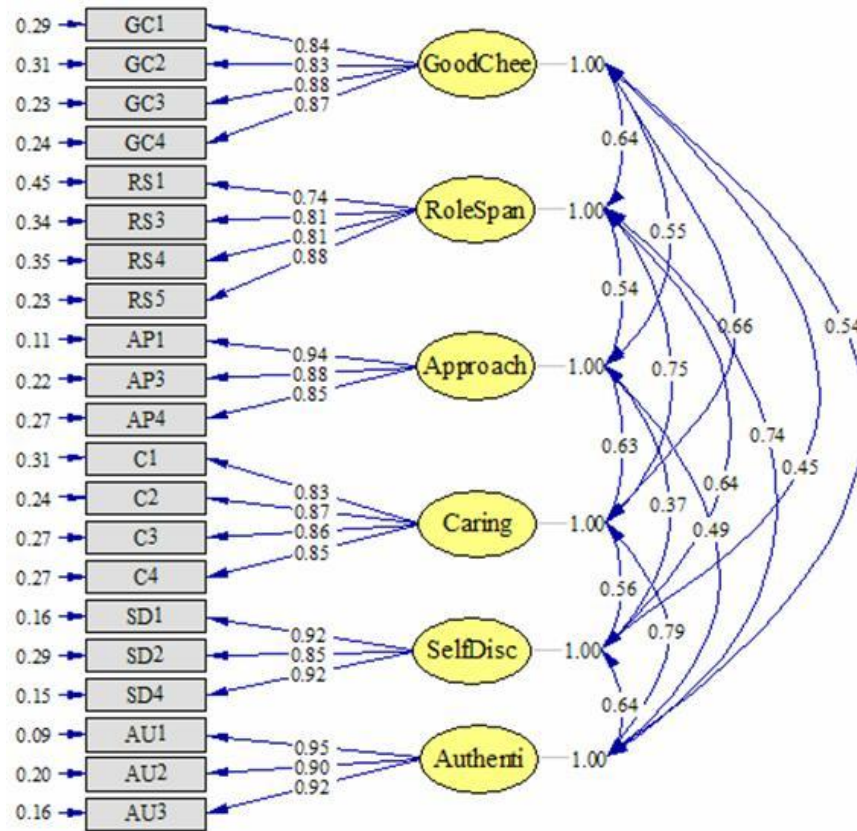


Figure 1. First-order CFA

Although  $\chi^2$  suggested poor fit, additional indices showed that, overall, the model fit the data well (see Table 1). AGFI fell marginally short of the desired .90 value but was at the higher end of the .80 to .89 threshold suggesting reasonable fit (Hartwick and Barki, 1994).

The second-order CFA model is presented in Figure 2. The standardized factor loadings ( $\lambda_{y,s}$ ) for the indicator variables were all above the recommended 0.6 (Bagozzi and Yi, 1988) ranging from .74 to .96 and their *t*-scores indicated that all item loadings were significant ( $p < .001$ ). Although the model revealed a  $\chi^2 = 312.71$  ( $p = 0.00000$ ) with  $df = 183$  with AGFI below 0.90, AGFI was well within the range of adequacy and other fit indices indicated that the model displayed good fit (NFI=.98, CFI=.99, IFI=.99, RMSEA=.048, SRMR=.051). The first-order factors all loaded significantly on the second-order factor ( $\gamma$ s ranged from 0.64 to 0.91;  $p < .001$ ) suggesting that the first-order dimensions ‘reflected’ Site-Community well. The loadings indicate that *Demonstrations of Caring*, *Role-Spanning* and *Authenticity* (in that order) are the most important dimensions of Site-Community. Cronbach alphas were .916 for *Good Cheer*, .883 for *Role-Spanning*, .921 for *Approachability*, .914 for *Demonstrations of Caring*, .922 for *Self-Disclosure*, and .945 for *Authenticity*.

Fit Index	Recommended Value	First-Order CFA Model
$\chi^2$	$p > .05$	264.78 (df=174, $p = .00001$ )
NFI	$> .90$	0.98
CFI	$> .90$	0.99
IFI	$\geq .90$	0.99
RMSEA	$\leq .06$	0.041
AGFI	$\geq .90$	0.89
$ML(\chi^2) / df$	$< 3$	1.70
SRMR	$< .08$	0.037

Table 1. Fit Indices for First-Order CFA

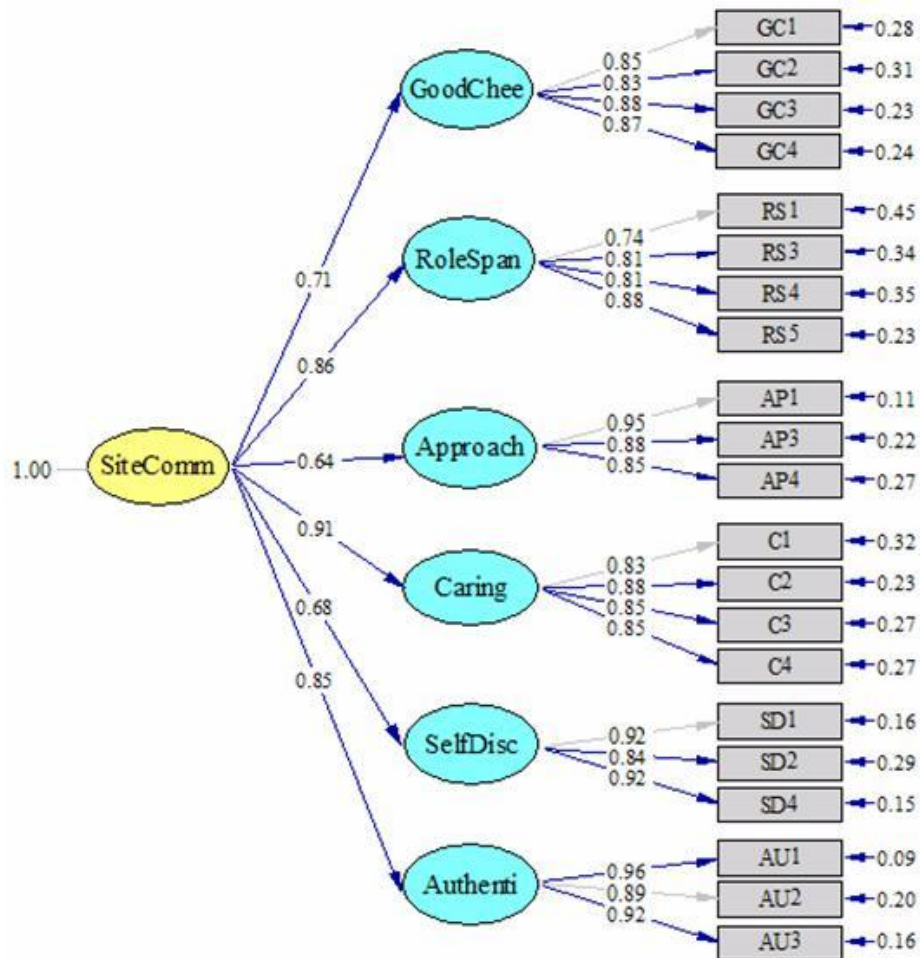


Figure 2. Second-Order CFA

## CONSTRUCT VALIDITY

Construct validity is made up of two separate but related issues: Convergent and discriminant validity (Anderson and Gerbing, 1988). Convergent validity is the extent to which a measure correlates highly with other measures which measure the same construct. A test for convergent validity pertains to examining whether the proportion of variation in the indicators captured by the underlying construct (i.e., ‘average variance extracted’ - AVE) is higher than the variance due to measurement error (Fornell and Larcker, 1981). The values of AVE for each of our dimensions of Site-Communitality exceeded the suggested critical value of .50 supporting convergent validity.

For the second-order factor, convergent validity was established by examining the extent to which it correlated positively with another scale measuring the same concept. Our second-order factor model was correlated with a measure of Overall Site-Communitality made up of the following items: Item 1 (*This Web site makes users feel like they are dealing with friends rather than strangers*), item 2 (*This Web site makes you feel like you can expect more than a “strictly business” relationship from this company*), item 3 (*This Web site makes visitors feel like they will be treated “like family”*), and item 4 (*This Web site shows this company has many of the qualities which I’d look for in a friend*). Cronbach alpha for the Overall Site-Communitality scale was .887.

The correlation between Site-Communitality and Overall Site-Communitality was significant, positive and large (.84). To get a better idea of this correlation’s relative magnitude, we correlated the second-order measure of Site-Communitality with one of the dimensions of online trust (McKnight, Choudhury, and Kacmar, 2002), namely *benevolence* given that the concepts of communitality and benevolence are conceptually related (Goodwin, 1996). Although this correlation (.49) was positive and significant, it was considerably less than that between Site-Communitality and the overall measure. We took this to indicate good convergent validity.

Discriminant validity is “the extent to which the measure is indeed novel and not simply a reflection of some other variable” (Churchill, 1979, p. 70). We formed 95% confidence intervals with the standard error of the correlation between dimensions of Site-Communitality and found that none of the confidence intervals contained the value of  $\pm 1$  (Bagozzi and Phillips, 1982). A second test consisted of setting, one at a time, the correlations between the first-order factors equal to one and testing for significant improvement in chi-square. Chi-square comparison tests revealed that the ‘unconstrained’ model was always significantly better.

## FUTURE RESEARCH

The analysis we conducted to establish convergent validity for Site-Communitality provides some preliminary evidence of its benefits. Given the importance of trust in e-commerce (Ratnasingam, Gefen, and Pavlou, 2005), a positive and significant correlation of .49 between Site-Communitality and the benevolence dimension of trust clearly warrants future research. A model is proposed in figure 3.

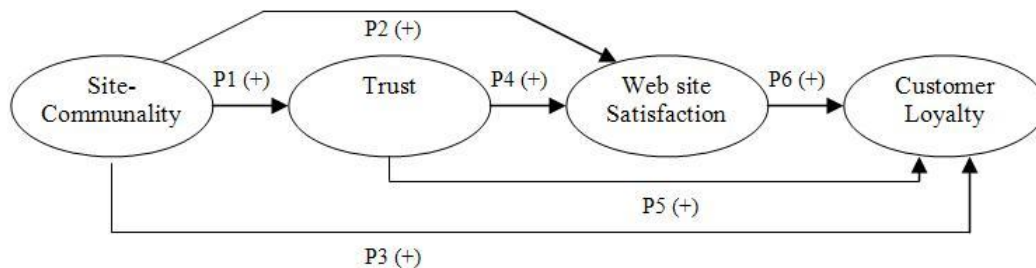


Figure 3. Expected Effects of Site-Communitality on Trust, Satisfaction and Loyalty

The following propositions are postulated:

- P1: A positive relationship exists between Site-Communitality and trust.
- P2: A positive relationship exists between Site-Communitality and Web site satisfaction.
- P3: A positive relationship exists between Site-Communitality and customer loyalty.
- P4: A positive relationship exists between trust and Web site satisfaction.
- P5: A positive relationship exists between trust and customer loyalty.

P6: A positive relationship exists between Web site satisfaction and customer loyalty.

Importantly, testing this model will also address nomological validity which entails examining a complex web of causal relationships between constructs and evaluate whether a new construct behaves in the way envisioned by the researcher (i.e., significant paths, positive versus negative paths – see Boudreau, Gefen, and Straub, 2001).

Finally, we did not conduct any individual data analysis for each industry category (i.e., banking, pharmacies, insurance) because sample sizes would have been too small for confirmatory factor analysis using LISREL (a minimum of  $n=200$  is typically recommended). Nevertheless, a comparative analysis may identify different trends suggesting that Site-Communitality is more important in certain online industries than in others. Such an analysis could potentially be conducted in the future using a statistical analysis technique such as Partial Least Square (PLS) which typically has smaller sample size requirements.

## CONTRIBUTIONS

Researchers have explicitly recognized the utilitarian tendencies in Web site design research and practice (Loiacono, Watson, and Goodhue, 2002) or indirectly acknowledged this tendency by turning their attention to investigating factors such as aesthetics and the hedonic value of Web sites (e.g., Chung and Tan, 2004). Our research offers both companies and researchers a new avenue of exploration; that is, incorporating the precepts of relationship theories into Web site design philosophies.

Also, the major benefit of a multidimensional measure when compared to overall measures is better diagnosticity (Nygren, 1991). Our multidimensional measure of Site-Communitality may enable companies to identify/address specific areas of concern on their Web sites. A company using our instrument may, for example, identify that its Web site is lacking on the dimensions of approachability and good cheer. Carefully selected text and images could then be added to this Web site to stress these specific aspects. Table 2 provides some recommendations for shortcomings across the individual dimensions of Site-Communitality.

	Recommendation
Good Cheer	Add content conveying positive emotions to visitors.
Role-Spanning	Add content affirming/validating what visitors' care about outside of business (e.g., images which evoke the importance of family).
Approachability	Include company contact information on all pages.
Demonstrations of Caring	Use images or text messages to communicate empathy and understanding.
Self-Disclosure	Add content revealing the company's concern and involvement in areas unrelated to its core business activity (e.g., involvement in good causes).
Authenticity	Include third-party consumer reports, customer comments and reviews.

**Table 2. Shortcomings on Dimensions of Site-Communitality and Possible Actions**

## CONCLUSION

To our knowledge, this is the first study to explore whether relationship theories can guide commercial Web site design. We introduced a new concept called Site-Communitality. We defined 'Site-Communitality' as *the extent to which Web site content signals that a company's relationship with its customers goes beyond the formal, 'tit for tat' business dealings that are typically expected from purely commercial exchanges, and instead, more closely abide by the norms and behaviours evocative of friendships and/or family relations.* We developed a multi-dimensional scale for Site-Communitality using cross-sectional data collected from two questionnaires. During validation procedures, we found that Site-Communitality is positively related to the benevolence dimension of trust. Based on this result and on research findings from traditional commercial environments which evidence that communitality impacts positively on customer loyalty, we proposed a future research model to investigate the influence of Site-Communitality on online trust, satisfaction and loyalty toward online companies. Finally, we discussed how shortcomings across the dimensions of Site-Communitality could be addressed on a company's Web site.



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## APPENDIX 1

Good Cheer	
This Web site makes me feel welcome.	*
This Web site shows warmth for its customers.	**
This Web site shows this company wants to convey good feelings toward visitors.	GC1
This Web site shows friendliness toward customers.	**
This Web site indicates that this company is keen on expressing good cheer toward visitors.	GC2
This Web site conveys positive feelings on the part of the company toward visitors.	GC3
This Web site was designed so as to convey positive feelings to customers.	GC4
Approachability	
The design of this Web site makes me feel comfortable about having to contact this company.	**
This Web site encourages users to seek assistance when needed.	AP1
This Web site makes it easy for users to turn to this company for help.	AP2***
This Web site wants users to ask for help when they need it.	AP3
This Web site suggests that I will not get frustrated or angry if I seek this company's assistance.	**
This Web site which suggests that this company expects customers to contact the company only as a last resort (Reverse Coded).	*
This Web site invites users to get in touch with the company whenever they need to.	AP4
Demonstrations of Caring	
This Web site wants me to know that the company behaves in a caring manner with customer.	C1
This Web site shows this company nurtures its customers.	C2
This Web site suggests customers are well looked after.	C3
This Web site shows this company tries to be close to its customers.	*
This Web site shows this company is thoughtful of customers.	**
This Web site tries to convey a strong sense of caring for the customer.	C4
Authenticity	
This Web site makes me believe that this company has a <i>genuine</i> concern for its customers.	AU1
This Web site has persuaded me that this company has <i>real</i> feelings for its customers.	AU2
I got a sense of <i>heartfelt</i> kindness toward customers when I was on this company's Web site.	*
This Web site has convinced me that this company <i>honestly</i> wants to help customers, not just sell them something.	AU3
After visiting this site, I suspect that this company only helps people when doing so is good for business (Reverse Coded).	**
Based on its Web site, my impression of this company is that it is primarily guided by profit	**

(Reverse Coded).	
After seeing its Web site, I feel that this company would help a customer only to get something in return (Reverse Coded).	**
<b>Role-Spanning</b>	
This Web site reminded me of people, places, or things I care about.	RS1
This Web site reminds visitors of other important things in life aside from business.	RS2***
This Web site contains pictures or information which I related to on a deeper, human level.	RS3
This Web site tells me this company sees visitors “as people”, not only “as customers”.	RS4
This Web site shows that this company’s interest in me does not go further than my business (Reverse Coded).	**
This Web site shows this company tries to relate to visitors on a personal as well as on a commercial level.	RS5
<b>Self-Disclosure</b>	
After having visited this Web site, I feel like I know whom I am dealing with, not just what they are selling.	**
This Web site provides more than simply business information about this company.	SD1
This Web site reveals interesting facts about this company not directly related to its business.	SD2
This Web site shows that this company feels that it’s important to tell visitors about itself.	SD3***
This Web site contains more than just information about this company’s business activities.	SD4

\*: Dropped in Card Sorting; \*\*: Dropped in EFA; \*\*\*: Dropped in CFA

## APPENDIX 2

Web Sites	Questionnaire 1 (n <sub>1</sub> =249)	Questionnaire 2 (n <sub>2</sub> =305)
Canadian Imperial Bank of Commerce(www.cibc.com)	14 (5.6%)	20 (6.6%)
Colonial Savings Bank(www.colonialsavings.com)	17 (6.8%)	8 (2.6%)
IMB(www.imb.com.au)	11 (4.4%)	12 (3.9%)
Laurentian Bank(www.laurentianbank.com)	7 (2.8%)	5 (1.6%)
Macquarie Bank(www.macquarie.com.au)	13 (5.2%)	4 (1.3%)
Manchester Unity Credit Union(www.manchesterunity.org.nz)	7 (2.8%)	15 (4.9%)
Scotia Bank(www.scotiabank.com)	18 (7.2%)	18 (5.9%)
WestPac Bank(olb.westpac.com.au)	8 (3.2%)	11 (3.6%)
First Metro Bank(www.firstmetro.com/personal_banking.html)		5 (1.6%)
County Bank(www.countybank.com/40personal.htm)		1 (0.3%)
Citizens Bank of Canada(www.citizensbank.ca/Personal/)		10 (3.3%)
<b>Banking Total</b>	<b>95 (38.2%)</b>	<b>109 (35.7%)</b>
1Drugstore-Online(www.1drugstore-online.com)	29 (11.6%)	22 (7.2%)
Canadian Drugs(www.canadiandrugs.ca)	7 (2.8%)	23 (7.5%)
Canammeds(www.canammeds.com)	4 (1.6%)	17 (5.6%)
Man-Health Online Pharmacy(www.man-health.com)	16 (6.4%)	25 (8.2%)
Priority Pharmacy(www.prioritypharmacy.com)	24 (9.6%)	17 (5.6%)
WebPharmacy(www.Webpharmacyrx.com)	20 (8.0%)	25 (8.2%)
<b>Pharmacy Total</b>	<b>100 (40.2%)</b>	<b>129 (42.3%)</b>
Aetna(www.aetna.com)	15 (6.0%)	8 (2.6%)
Alexander Insurance Incorporated(www.alexanderinsurance.com)	9 (3.6%)	7 (2.3%)
DuBose & Associates(www.duboseandassociates.com)	15 (6.0%)	12 (3.9%)
J. Weinberg & Associates(www.room100.com/insurance)	4 (1.6%)	2 (0.7%)
LEM Insurance Services(www.lemsvcs.com)	11 (4.4%)	2 (0.7%)
Royal and Sun Alliance(www.royalsunalliance.ca/royalsun/)		8 (2.6%)
RBC(www.rbcinsurance.ca)		9 (3.0%)
M.A.M.I(www.mamiusa.com)		2 (0.7%)
AMFAM(www.amfam.com)		1 (0.3%)
International Student Insurance(www.internationalstudentinsurance.com)		13 (4.3%)
Amica(www.amica.com)		3 (1.0%)
<b>Insurance Total</b>	<b>54 (21.7%)</b>	<b>67 (22%)</b>