

Co-creation: Interface for Online Affective Experience and Repurchase Intention

Kumari Anshu

Amity International Business School, Amity University, Noida, India

Loveleen Gaur

Amity International Business School, Amity University, Noida, India

Gurmeet Singh*¹

School of Business and Management, The University of the South Pacific, Fiji

Rabinder Singh

Department of Tourism and Travel Management, Central University of Jammu, Jammu, India

Abstract

The study proposes a comprehensive model framework applying co-creation and satisfaction in a moderated mediated mechanism for improving customer Online Repurchase Intention (ORI) via Affective Experiential State (AES). A cross-sectional survey collected data from 542 Indian respondents who do online shopping. Using structural equation modeling the results reveal that mediation effects of Online Shopping Satisfaction (OSS) vary between high and low-level of customer co-creation. Results further reveal that AES is a very influential factor in affecting customers ORI and OSS mediates the effects of AES on customer repurchase intention.

Keywords: Online Customer Experience, Affective Experiential State, Online Repurchase Intention, Online Customer Satisfaction, Co-Creation.

JEL Classification: M31

¹ *Correspondence to: School of Business and Management, The University of the South Pacific, Suva, Fiji Islands. E-mail: singh_g@usp.ac.fj.

1. Introduction

The world of the internet has been very progressive especially in recent times. Its impact can be seen in various areas and more noticeably in the service sector like online food ordering, e-ticketing, e-banking, etc. Retailing is also one such expanding and growing sector where the impact of the internet can be seen clearly. Internet features like low-cost as compared to other sources, uninterrupted mode of contact between the retailer and consumers, small venture and upkeep expenses, was the driving force behind the success of online businesses (Chang and Chen, 2008; Kaur et al., 2018; Kaur et al., 2019). But issues like technical complications, delayed deliveries, difficulties in payment processing, low fulfilment rate, slow recovery process, etc. have placed online retailing in a daunting position (Beldad et al., 2010). This is the reason businesses have now realized that improving their online service quality may not be easy without aiming at augmenting the experiential qualities (Kaur et al., 2016; Singh and Slack, 2020).

Starting right from maintaining inventory, warehousing, doorstep delivery, return costs, huge workforce, expensive talent and, loyalty uncertainty from customers may lead the retailers to lose out to their competitors, lest they attain economies of scale. Establishing amalgamated experience tactic, all through the shopping journey may help create customer engagement as well as loyalty. Customer retention is becoming key to business sustainability. Thus, delivery of relevant experiences to customers is very crucial to win reiterating customers (Kumar and Anjaly, 2017).

In the case of online retailing where most of the retailers are selling the same branded item of similar quality at matching price points, customer experience is one arena, which they can enhance and emphasize. Consumers do get involved with the organization in co-creating their individual unique experiences with the e-retailer (Pralhad and Ramaswamy, 2004). Co-creation is an important factor in providing a distinctive experience to customers implicate engaging customers in discourse and association with organizations through creation, consumption and, delivery of goods and services (Sorooshiana et al., 2013). Thus, customer experience is important for value creation and recognize customers as contributors to value creation.

Customer experience has been initially defined in terms of cognitive attributes that impacted the consumer. The major emphasis has been given to the cognitive factors like product, price, etc. to attract customers. However, later sensorial, pragmatic, affective attributes came into prominence along with cognitive attributes (Rose et al., 2012). Although many studies have been conducted, taking these two experiential states as the antecedent of customer's gaining experience but the nature and level of impact created by the affective aspect have not been studied independently. Not many studies have been carried in this aspect

and with specific reference to online retailing.

Thus, in this paper emphasis has been drawn upon the affective factor effecting customer experience in online retailing. In addition, there has been an acknowledgment of the significance of engaging customers in the conceptualization, creation of new products and services, defining and solving customer's problems by the organization through co-creation (Verleye, 2015). Regardless of its acknowledged significance, empirical research regarding the impact of co-creation is relatively limited (Carbonell et al., 2009). Hence, the key problem addressed in this research relates to the impact created by the affective factor of the customers' experience on their satisfaction and repurchase intention and the level of variations incurred in the association of these factors by incorporating the co-creation factor in the relationship. Thus, to find answers to these queries, this research proposes a model based on the affective state of customer experience and its outcomes like satisfaction and repurchase intention for online retailing. Again, this model is empirically tested for levels of co-creation.

The remaining of this work is systematized as follows. Section 2 appraises the works done on customer experience and the outcomes with a moderating effect of co-creation for online retailing. Section 3 pertains to the research methodology part dealing with technique and method implemented in the research work. Section 4 presents results followed by sections 5 and 6, which include the discussion and implications. The last section 7 emphasizes the future scope of the study.

2. Literature Review

The significance of consumer experience is gaining more importance in the modern era. It has become the core of all the practices followed by service providers globally (Moraes et al., 2012). Customer experience plays a crucial part in inducing customer behavior. Customer experience is the sensorial, affective, cognitive, relational, and behavioral responses of a customer to various clues and the evaluation of his journey against his expectations (Homburg et al., 2015). Academicians and practitioners have progressively recognized the importance of providing customer experience and the necessity for its in-depth understanding of vital marketing aspects (Bergel et al., 2019). In the year 1982 the theory of 'customer experience' was initially presented by Holbrook and Hirschman. They proposed that customers want something more than just a rational solution to their problems. So, the cognitive aspect considering the value and price can only explicate a minuscule portion of how customers behave. They suggested focusing on an experiential approach highlighting emotions, feelings, and sub-consciousness thus mitigating the former information-processing theory.

The literature on affective experience reveals that emotions/ feelings have not gained prime importance in customer experience research. Only recently, their significance and effect have been realized. Further research is necessary to study AES and how it contributes to the

outcomes of customer experience. In addition, by conducting an extensive review of literature very few instances of application of AES in the case of online retailing have been found. This shows that there is a dearth of research on the effects that AES is creating in online retailing. Thus, in this study, an attempt has been made by the authors to capture the affective trait of customer experience and the influence it creates on outcomes in the context of Indian online retailing.

Co-creation- In recent times the level of activity at the customers' end has also undergone a major transformation. Now the customers are not just submissive targets to retailers marketing tactics but are considered as dynamic respondents that in due course define and generate value for themselves (Grönroos and Ravald, 2011). Customers' value creation comprises of not only the good for the service but consists of add-on resources, like information and knowledge (Humphreys and Grayson, 2008). Service-dominant (S-D) logic emphasizes the prominence of experience, underscoring the experiential nature of value. Customer experience was the consequence of a co-creation process associated with a brand. In a co-creation process, a customer participates in interaction and exchange of ideas with sellers during designing of product, creation, delivery, and subsequent consumption. Thus, there is a need to understand the association between customer experience and value co-creation (Jaakkola et al., 2015). Customers' experience can provide value for firms as well as the users, and a worthy experience should engage an individual at various levels and occasions (Sorooshiana et al., 2013). In this paper, we have also tried to observe the moderating effect of co-creation on the AES and the outcomes. This research work aims at filling the research gap related to AES and the outcomes with a moderating effect of co-creation for online retailing in the Indian context.

Repurchase Intention- AES embraces the affective system of the customer through the development of feelings, sentiments, temperament, etc., and along with other factors is a key element in resulting in the customer ORI (Rose et al., 2012). Study shows that affective processing of information (Pham, 2004) influences evaluations and decision-making. It has been found in the study that the online shopping experience is the antecedent of OSS, which ultimately leads to customer ORI (Cronin Jr et al., 2000). In the case of frequent online buying, there is more likeliness that customers would be satisfied with their previous purchases and are expected to repurchase (Mittal and Kamakura, 2001).

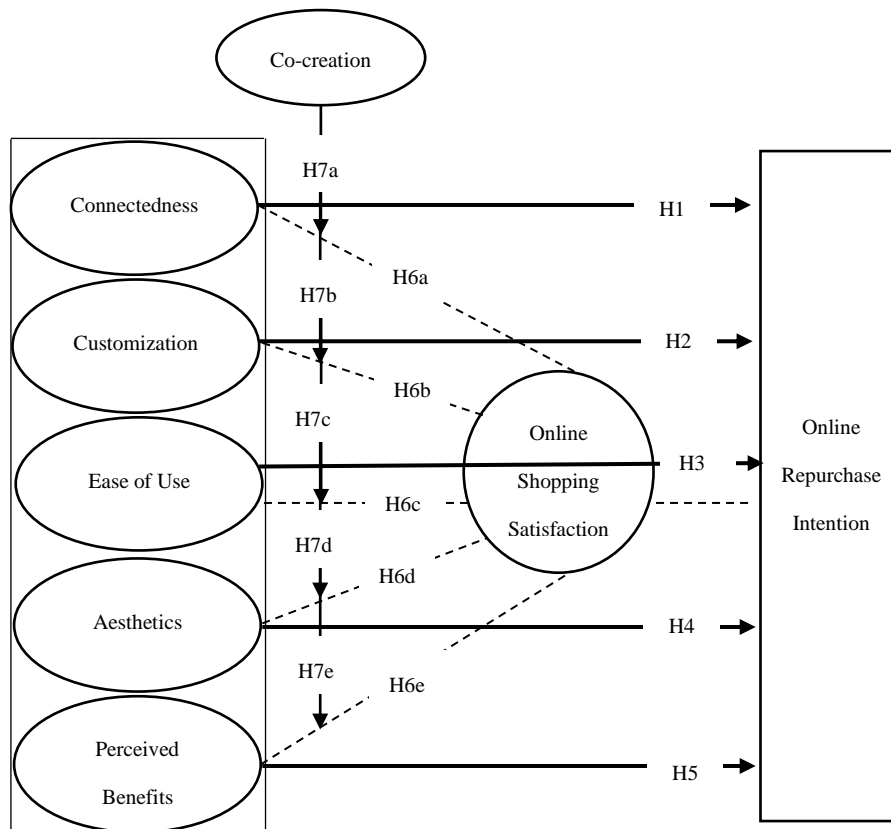


Figure 1. Extended model framework

AES - According to Rose et al. (2012), AES has been defined as a very crucial element of online customer experience (Rose et al., 2012). Various researchers have conceptualized the phenomena differently, but the shared and underlying element in all the studies is that online customer experience is a “psychologically subjective response to the e-retail environment”. AES thus entails customers’ affective state or system by the generation or initiation of attitude, mood, feelings, and sentiments (Trevinal and Stenger, 2014).

This study has taken into consideration the AES from the model proposed by Rose et al. (2012) and tried to find out its impact on the repurchase intention outcome as outlined in Figure 1 on the previous page. The antecedents of the model taken from the previous study were Connectedness, Customization, Ease-of-Use (EOU), Aesthetics, Perceived Benefits.

Connectedness- E-business is flourishing and in the present scenario, online portals have turned into active platforms where customers are networking and sharing information. Online retailers can provide valuable experiences to their customers through these social media platforms. According to research to thrive in the competition, e-retailers should include social networking features in their websites (Dhir et al., 2019). This distinctive way of connecting customers in an online context offers an enhanced experience to customers (Huang and Benyoucef., 2013). These networks have also provided online retailers with powerful tools of

customer feedback that help them to observe customer's perceptions and trends and elevate them to their use that potentially enhance online experiences (Barreda and Bilgihan., 2013). Thus, connectedness in online retailing is very crucial for creating emotional hooks with customers (Bilgihan et al., 2016). Thus, we hypothesize the following:

H1: Connectedness in online retailing positively influences customer ORI.

Customization- According to research, customization has a key role in influencing the customer experience (Bilgihan et al., 2016). Customization deals with the personalization or tailoring of services and content according to an individual's likings, inclinations, and interests (Lee and Crange, 2011). It also helps prevent information overload and customers get promotions, services, and products that are of their choice and interest (Talwar et al., 2020a). Hence, customization can influence the emotional state and help in creating an exclusive experience for each customer (Rose et al., 2012). Providing customized experiences helps e-retailers reduce the uncertainty and doubt that customers face during their online shopping (Magrath and McCormick, 2013). Thus, we hypothesize the following:

H2: Customization in online retailing positively influences customer ORI.

EOU- It is the experience the customers gain in navigating and participating in online shopping sites (Nambisan and Watt, 2011). Hence, this aspect signifies the convenience of technology application in the online environment (Sharma et al., 2020b). It may include an easily memorable website, well ordered and structured, easy to browse and easy to use within the website, brief and comprehensible contents (Sharma et al., 2020c; Sharma et al., 2020a). If the online site could help customers get the required information or service effortlessly and quickly, customers would feel the excellence of the websites (Sorooshiana et al., 2013). Ease of use enables the customers to navigate retailers' online site and help them increase their shopping experience (Shneiderman and Plaisant, 2004). Hence, e-retailers should make efforts to design online sites and services that are easy for frequent as well as not so well-versed customers buying online. EOU gives positive encouragement to customers' repetitive shopping behavior or repurchase intention (Chen, 2012). Thus, we hypothesize the following:

H3: EOU in online retailing positively influences customer ORI.

Aesthetics- It referred to stimuli, such as hue, visuals, outline, harmony, and schemes that culminate to various outcomes like pleasure, acquisition, and contentment in online shopping contexts (McKinney, 2004). Visual stimuli that appeal to the customers while navigating the website augment the shopper's experience by adding a sense of entertainment (Ray et al., 2019). This leads to positive affect, increased shopping time, and repurchasing (Martin et al., 2015). It also influences the resultant behaviors like satisfaction (McKinney, 2004) and purchase intention (Rose et al., 2012). Thus, we hypothesize the following:

H4: *Aesthetics in online retailing positively influences customer ORI.*

Perceived Benefits- These are the remunerations customers perceive they attain through interaction with the online retailer (Vafaeva, 2013). They are related to the online shopping experience and comprise accessibility, price evaluation, timesaving, pleasure, and enriched customer-vendor association (Rose et al., 2012; Slack et al., 2020). Thus, we hypothesize the following:

H5: *Perceived benefits in online retailing positively influences customer ORI.*

2.1 Mediating effects of Satisfaction in online retailing

Researchers have mentioned that the online interaction between customer and e-retailer created effective customer experiences, which may result in long-term customer satisfaction, repurchase intention (Rose et al., 2012). It is also supported by the literature that different dimensions of online customer experience affect their ORI along with the observation that trust, and satisfaction have the utmost effect on customers repurchase intention (Vafaeva, 2013). A systematic review of the literature reveals that in the case of the B2C online retailing market satisfaction and repurchase intention were the two most extensively mentioned outcomes of online customer experience (Kaur et al., 2020; Rose et al., 2012). The research tries to find the role of satisfaction in online retailing in terms of a mediator for the relation between AES and ORI of customers.

The first two AES dimensions are connectedness and customization. According to (Nambisan and Watt, 2011) the ability of a customer to customize his online space and connect with other customers and communities in the online environment create a positive impact on customer satisfaction. Customers are facing a time crunch more than ever and getting quality information with easy navigation helps them attain a higher level of satisfaction (Beauchamp and Ponder, 2010). The aesthetic of an e-retail website also influences customer's experience. Aesthetics as stimuli may lead to various responses like enjoyment, buying of product, and services and satisfaction (McKinney, 2004). Aesthetic as an important dimension of AES impacts satisfaction (McKinney, 2004) and intention to purchase. A customer sees a lot of benefits by shopping online like saving time, reduced exertions, extended store hours and quick and hassle-free checkouts, price comparison (Chiu, 2014), thus impacting the overall level of e-satisfaction. The above discussion proposes that customers' satisfaction in online retailing mediates the relation between dimensions of AES and customer ORI. Based on this the subsequent hypothesis is framed:

H6: *Satisfaction in online retailing mediates the relation between the (a) Connectedness (b) Customization (c) EOU (d) Aesthetics and (d) Perceived benefits and Customers ORI.*

2.2 Moderating effects of co-creation in online retailing

The concept of co-creation has been referred to as “a collaborative or joint activity including both producers and consumers for the purpose of creating value” (Nysveen and Pedersen, 2014). In this study, co-creation is taken as the level to which customers actively participate to improve existing conditions or craft new and unique solutions to generate more value for themselves and others along with the online retailers. This helps in the creation of mutual knowledge and understanding thus, expanding the ability of the company to understand and provide what consumers want and the ability of the consumers to choose or adapt services according to their needs (Roberts et al., 2005).

Increased deployment of customer resources can be seen in retailing and this can be attributed mainly to the advancements in technology and the increased internet usage (O’Hern and Rindfleisch, 2010). Customers are no longer submissive to the marketing promotions of the retailers but have grown into dynamic operant resources (Terblanche, 2005). They define and create value and add on to the value-creating processes, thus transforming from passive consumer to contributor and creator (Saarija rvi et al., 2013). The nature of interface and relation between the service provider and the customer bears an impact on their perceived benefits (Hakanen and Jaakkola, 2012). The indirect effects of AES factor on ORI of customers via OSS might differ across the levels of co-creation in an online scenario. Hence, co-creation in online retailing moderates the effects of mediation that OSS has on the relationship between dimensions of AES and customers’ ORI. Consequently, based on this the subsequent hypothesis is framed:

H7: The mediation effects of OSS on the relation between (c) EOU (d) Aesthetics and (e) Perceived benefits and customer ORI are more at a high level of co-creation than at the low level of co-creation and the mediation effects of OSS on the relation between (a) Connectedness (b) Customization and customer ORI are more at a low level of co-creation than at the high level of co-creation.

3. Research Method

3.1 Sample and survey administration

Information was gathered through a structured questionnaire from online shoppers. The survey was administered through internet. The online survey was posted on various online platforms and people who were doing online shopping were only qualified to fill the survey. 542 responses were received. Out of these 467 valid responses were used for further analysis. Table 1 gives the demographics information.

Table 1. Demographic profile of the respondents

Category	Number of respondents	Percentage %
Gender		
Male	226	48.4
Female	241	51.6
Age (years)		
Below 25 years	25	5.4
25-34 years	211	45.2
35-44 years	161	34.5
45-54 years	50	10.7
55 years and Above	20	4.3
Education		
Graduation	82	17.6
Post-Graduation	355	76.0
Doctoral	23	4.9
Others	7	1.5
Marital Status		
Unmarried	112	24.0
Married	326	69.8
Divorced	14	3.0
Spouse not alive	15	3.2
Occupation		
Student	33	7.1
Business	38	8.1
Service	249	53.3
Self- Employed	52	11.1
Housewife	51	10.9
Other	44	9.4
Monthly Household Income (Rupees)		
Less than 25,000	58	12.4
25,000-49,000	60	12.8
50,000-74,000	40	8.6
75,000-99,000	89	19.1
1,00,000 and Above	220	47.1

3.2 Measures and instrument development

The survey questionnaire consisted of three sections. The initial segment comprised of a screening question which ensured that people doing online shopping could fill the questionnaire. The subsequent section consisted of items related to the constructs taken into consideration. In the last section, demographic information was taken from the respondents.

The items for the study were taken from established and validated scales as shown in Table 2.

The factors connectedness, customization, and aesthetics were operationalized with four items each for connectedness and customization and three items for aesthetics taken from established scale given by Rose et al. (2012). Ease of use was measured using five items given by Gefen (2003). Four items were taken from the scale given by Teo (2002) to measure the perceived benefits of online customers. Customer satisfaction and their repurchase intention were measured using four items each given by Khalifa and Liu (2007) and co-creation was operationalized with the help of four items taken from scale given by Nysveen and Pedersen (2014).

Each item of the construct was measured with a five-point scale ranging from 1 to 5. The demographic profile of respondents may also impact their ORI. Customers of different age groups and levels of education have different experiences (Sorooshiana et al., 2013). These were not taken for hypotheses formulation but were taken as control variables. The control variables data were collected through the survey questionnaire only. To ascertain the content validity, the questionnaire was evaluated by retail professionals as well as academicians with expertise in e-retailing and customer experience.

4. Results

4.1 Measurement model

Confirmatory factor analysis (CFA) was implemented to find the constructs validity, reliability, and dimensionality. This was done using the tool version 23 of AMOS. These outcomes are shown in Table 2. The outcomes indicated that for all the constructs, factor loading was significant ($p < 0.001$). Also, for each construct the Average variance extracted (AVE) was above 0.5 and the construct reliability (CR) was above 0.7 (Hair and Anderson, 2010). The constructs also showed the discriminant validity (Fornell and Larcker, 1981) as shown in Table 3. The outcome reveals that there is significant correlation between the constructs, and the values of correlation coefficient range between 0.09 and 0.71. These values are again lower than 0.9, indicating absence of multicollinearity. The reliability of the constructs was shown through Cronbach's α coefficients value above 0.7, as shown in Table 2. The initial work involved checking the fitness of the model with the help CFA. A number of fitness indices were deliberated, such as normed chi-square (CMIN/DF=2.9, $p = 0.001$), goodness-of-fit index (GFI=0.86), adjusted goodness-of-fit index (AGFI=0.84), comparative fit index (CFI=0.91), normed-fit index (NFI=0.87) and root mean square error of approximation (RMSEA=0.06) (Hair and Anderson, 2010). Table 2 shows the outcomes of these tests, assuring uni-dimensionality of the measurement model (Hair and Anderson, 2010). The item wise mean and standard deviation for each construct are given in Table 2.

Table 2. Measurement scale and summary

Construct	Scale reference	Adapted scale	FL	Mean	Standard Deviation
Connectedness (AVE=0.51), (CR=0.80), (α =0.80)	(Rose et al., 2012)	It is an advantage when the content of Internet shopping websites is partly influenced by the community who use it.	0.74	3.46	0.77
		Being able to connect with other consumers who share similar interests in the same products is a positive feature of Internet shopping.	0.71	3.84	0.78
		Being able to share comments about my experiences of the products with other consumers on Internet shopping websites is an important feature to me.	0.72	3.96	0.79
		Viewing the product recommendations of other consumers who use Internet shopping website is helpful.	0.66	3.74	0.79
Customization (AVE=0.62), (CR=0.87), (α =0.86)	(Rose et al., 2012)	Internet shopping websites should feel like they are talking to me personally as a customer.	0.86	3.62	0.97
		The requirement to log into an Internet shopping website makes me feel recognized as a customer.	0.78	3.55	0.95
		It is important to me that an Internet shopping website feels like my personal area when I use it.	0.71	3.45	1.02
		I like it when I am able to customize the Internet shopping web pages to my own liking.	0.78	3.63	1.03
Ease-of-use (AVE=0.53), (CR=0.85), (α =0.85)	(Gefen, 2003)	It is easy to become confident at Internet shopping.	0.81	3.81	0.91
		Internet shopping websites are easy to use.	0.77	3.90	0.85
		Learning how to navigate Internet shopping websites does not take too long for me.	0.73	3.79	0.84
		Navigation is quick and easy when I shop on the Internet.	0.70	3.76	0.92

		Internet shopping allows me to easily shop for what I want.	0.63	3.90	0.72
Aesthetics (AVE=0.51), (CR=0.80), (α =0.80)	(Rose et al., 2012)	The aesthetics of Internet shopping websites promotes a perception of quality.	0.86	4.07	0.69
		The branding of Internet shopping websites should be consistent with my current perceptions of these companies.	0.58	4.16	0.78
		The look and feel of the website is important when Internet shopping.	0.60	4.05	0.75
Perceived Benefits (AVE=0.59), (CR=0.85), (α =0.85)	(Teo, 2002)	I can learn which products are suitable for my needs in comparison to other competitor products by browsing Internet shopping websites.	0.82	4.02	0.86
		With Internet shopping websites I can find out what I want to know before I purchase online.	0.67	3.90	0.82
		By reviewing the information provided by Internet shopping websites I can be confident that I have made the best purchase decision.	0.72	3.98	0.80
Online Shopping Satisfaction (AVE=0.72), (CR=0.91), (α =0.91)	(Khalifa and Liu, 2007)	The convenience of Internet shopping is a key benefit.	0.86	4.19	0.87
		I am satisfied with my overall experiences of Internet shopping.	0.86	3.79	0.88
		I am satisfied with the pre-purchase experience of Internet shopping websites (e.g., consumer education, product search, quality of information about products, product comparison).	0.84	3.60	0.92
		I am satisfied with the purchase experience of Internet shopping websites (e.g., ordering, payment procedure).	0.83	3.70	0.91

		I am satisfied with the post-purchase experience of Internet shopping websites (e.g., customer support and after sales support, handling of returns/refunds, delivery care).	0.87	3.65	0.95
Online Repurchase Intention (AVE=0.69), (CR=0.90), (α =0.90)	(Khalifa and Liu, 2007)	It is likely that I will repurchase from Internet shopping websites in the near future.	0.87	3.68	0.89
		I anticipate repurchasing from Internet shopping websites in the near future.	0.81	3.53	0.86
		I regularly repurchase from the same websites.	0.80	3.57	0.89
		I expect to repurchase from Internet shopping websites in the near future.	0.84	3.69	0.83
Co-Creation (AVE=0.73), (CR=0.91), (α =0.90)	(Nysveen and Pedersen, 2014)	I often suggest how online retailer can improve its services.	0.68	2.85	1.10
		I participate in decisions about how online retailer offers its services.	0.69	2.75	0.98
		I often find solutions to my problems together with online retailer.	0.96	2.90	1.05
		I am actively involved when online retailer develops new solutions for me	1.05	2.84	1.06

Table 3. Correlation matrix for the constructs

	Connect edness	Customi zation	Aesthetics	EOU	Perceived benefit	OSS	ORI	Co- Creation
Connectedness	0.67							
Customization	0.35	0.79						
Aesthetics	0.54	0.36	0.68					
EOU	0.18	0.35	0.37	0.73				
Perceived benefit	0.39	0.49	0.36	0.42	0.77			
OSS	0.42	0.70	0.34	0.26	0.33	0.85		
ORI	0.30	0.64	0.32	0.39	0.38	0.71	0.83	
Co-Creation	0.17	0.21	0.10	0.09	0.22	0.30	0.19	0.84

4.2 Common Method Bias (CMB)

The information regarding the input and outcome variables were gathered from the responses of same respondents, which might lead them to envisage the relationship between the variables and might lead to CMB. Various means were applied to counteract CMB. Certain items that were theoretically discrete from variables used for the study were incorporated in the questionnaire (Malhotra et al., 2006). The correlation between such discrete variable and the other constructs used for the study were comparatively low, while the correlation matrix between the marker and the other variables was statistically significant after adjusting for CMB. Therefore, the outcomes cannot be considered by CMB. Harman one-factor test was also done to check the likelihood of this issue (Podsakoff and Organ, 1986). This test states that a single factor must not explain most of the variance and emerge as the major factor. Exploratory factor analysis (EFA) of eight key constructs stemmed into an eight-factor solution. These explained 70.9 percent of the total variance and the initial factor explained 28.8 percent of the variance. As suggested the value of this test must not be higher than 50 percent. Thus, CMB was improbable to be an issue in the data collected for the study. Ultimately the study identified a composite moderated mediation model thus curtailing CMB as it was unlikely for respondents to envisage such relationships (Podsakoff and Organ, 1986).

4.3 Hypothesis testing

All the hypotheses were tested in three different steps. Firstly, the direct effects of each construct on the independent construct (H1–H5) were tested. Secondly, the mediation effects (H6a–e) were tested and thirdly the moderated mediation effects (H7a–e) were tested. Using AMOS 23, SEM was implemented to evaluate the direct effects (H1–H5) as well as the mediation effects (H6a–e). The test for multicollinearity showed its absence as the value of VIF for the model was below 5.0. The model fitness statistics and test outcomes are shown in Table 4. This structural model accounted for a 45 percent variance in ORI of customers to online AES.

Outcomes reveal that of the dimensions of AES, Customization ($\beta = 0.52^{***}$) as well as EOU ($\beta = 0.32^{***}$) have significantly positive influences on customer ORI. Thus, H2 and H3 were accepted. However, Connectedness ($\beta = 0.12ns$), Aesthetics ($\beta = 0.01ns$), and Perceived benefits ($\beta = 0.01ns$) did not significantly influence customer ORI. Thus, H1, H4, and H5 were rejected. This is shown in Table 4.

In the second phase, the mediation effects were tested. Initially, the prerequisites for the existence of mediation effects are checked. According to research, the mediation condition is fulfilled when the relationship between the independent variable and the mediator, and between the mediator and the dependent variable is significant (Schneider et al. 2005). Therefore, the direct effects of every dimension of online AES on OSS were studied.

Outcomes revealed that, Customization ($\beta= 0.56^{***}$), and Connectedness ($\beta= 0.17^{***}$) have significant positive influence whereas dimensions EOU ($\beta=0.04ns$), Perceived benefit ($\beta=-0.03ns$), and Aesthetics ($\beta=0.04ns$) did not have significant effects on OSS. OSS had a significant effect ($\beta=0.45^{***}$) on ORI. Subsequently bias-corrected bootstrapping was directed for 2,000 resamples with a 95% confidence interval were used to examine the mediation effects. The test outcomes are shown in Table 4.

Table 4. Structural Model Results

Proposed hypothesis/path relationships	Estimate	S.E.	C.R.
Direct effects			
ORI -->Connectedness	0.08ns	0.08	0.99
ORI -->Customization	0.52***	0.05	10.56
ORI -->EOU	0.32***	0.09	3.75
ORI -->Aesthetics	0.01ns	0.07	0.16
ORI -->Perceived Benefits	0.01ns	0.05	0.19
OSS -->Connectedness	0.17***	0.04	4.57
OSS -->Customization	0.56***	0.04	14.62
OSS -->EOU	0.04ns	0.04	1.12
OSS -->Aesthetics	0.04ns	0.04	1.02
OSS -->Perceived Benefits	0.03ns	0.04	-0.75
OSS -->ORI	0.45***	0.04	10.91
Indirect effects			
ORI -->OSS -->Connectedness	0.03ns	0.04	-0.76
ORI -->OSS -->Customization	0.23***	0.04	5.49
ORI -->OSS -->EOU	0.14***	0.04	3.96
ORI -->OSS -->Aesthetics	0.02ns	0.04	0.71
ORI -->OSS -->Perceived Benefits	0.06ns	0.04	1.54

According to (Cheung and Lau, 2008) mediation may be partial or full in nature. The presence of significant direct and indirect effects indicates partial mediation whereas when the indirect effect is significant and direct effect is not significant full mediation is presumed. The bootstrapping results in Table 4 indicated that OSS partially mediates relation between customization (direct effect=0.52***; indirect effect=0.23***), EOU (direct effect=0.32***; indirect effect=0.14***) and ORI. On the other hand, OSS did not mediate the relation between Connectedness (direct effect=0.08ns; indirect effect=0.02ns), Aesthetics (direct effect=0.01ns; indirect effect=0.025ns), Perceived benefits (direct effect=0.01ns; indirect effect=0.06ns) and ORI. Therefore, H6b, H6c were accepted and H6a, H6d, H6e were not accepted. Table 5 shows the mediation effects.

Table 5. Outcomes of mediation effect

	Direct effects	Indirect effects	Result
ORI -->OSS -->Connectedness	0.08ns	0.028ns	No mediation
ORI -->OSS -->Customization	0.52***	0.233***	Partial mediation
ORI -->OSS -->EOU	0.32***	0.138***	Partial mediation
ORI -->OSS -->Aesthetics	0.01ns	0.025ns	No mediation
ORI -->OSS -->Perceived Benefits	0.01ns	0.057ns	No mediation

4.4 Moderated mediation

In the subsequent stage, the effects of moderated mediation were studied. According to research, effects of moderated mediation could be executed with the help of the PROCESS module, Model 7 (Hayes, 2013). The outcomes of the analysis are shown in Table 6. Leaving aside the interaction between EOU and co-creation ($\beta = -0.03ns$), the interaction effects of other constructs of AES and co-creation i.e., between aesthetics and co-creation ($\beta = -0.10*$), perceived benefit, and co-creation ($\beta = 0.16***$), customization, and co-creation ($\beta = -0.12***$) and connectedness and co-creation ($\beta = -0.11**$) were significant in predicting OSS. There are significant interactions between independent variables aesthetics, perceived benefit, customization, connectedness, and moderator co-creation on mediating variable OSS. The next step is to see if the effects of mediation change at different levels of co-creation (low-level and high-level of co-creation) (Hayes, 2013). Moderated mediation is anticipated when the indirect effects of AES dimensions on ORI via OSS vary significantly between +1 and -1 standard deviation (SD) of the mean value of the level of co-creation. The outcomes are shown in Table 6.

Table 6. Moderation effects of co-creation

Moderation effects of co-creation		Dependent variable: Satisfaction
Direct effect variables		
Connectedness		0.172***
Customization		0.557***
EOU		0.04ns
Aesthetics		0.04ns
Perceived Benefits		0.03ns
Interactions		
Connectedness X Co-creation		-0.11**
Customization X Co-creation		-0.12***
EOU X Co-creation		-0.03ns
Aesthetics X Co-creation		-0.01*
Perceived Benefits X Co-creation		0.16***

As indicated in Table 7, for perceived benefit ($\beta = 0.083$, low-level of co-creation; $\beta = 0.275$, high-level of co-creation), customization ($\beta = 0.317$, low-level of co-creation; $\beta = 0.208$, high-level of co-creation) and connectedness ($\beta = 0.265$, low-level of co-creation; $\beta =$

0.199, high-level of co-creation), the indirect effects on ORI via OSS are positive and significant at low-level as well as at high-level of co-creation. In totality the moderated mediation index between perceived benefit and ORI (0.096, CI between LLCI=0.031 and ULCI=0.162), via OSS was significant. This specifies that the effect of meditation increases significantly with the level of co-creation increasing from lower to higher level. Thus, H7e is accepted. The moderated mediation index between customization and ORI (-0.054, CI between LLCI=-0.093 and ULCI=-0.019) and between connectedness and ORI (-0.065, CI between LLCI=-0.126 and ULCI=-0.003) was also significant. This specifies that the effect of meditation decreases significantly with the level of co-creation increasing from lower to higher level. Thus, H7a and H7b are supported. The indirect effect of aesthetics ($\beta=0.22$, low-level of co-creation; $\beta=0.091$, high-level of co-creation) and EOU ($\beta=0.153$, low-level of co-creation; $\beta=0.122$, high-level of co-creation) on ORI via OSS positive and significant at low-level as well as at high-level of co-creation. But in totality the moderated mediation index between aesthetics and ORI (-0.062, CI between LLCI=-0.144 and ULCI=0.013) and between EOU and ORI (-0.015, CI between LLCI=-0.072 and ULCI=0.041) was not significant Thus, H7c and H7d are not accepted.

Table 7. Outcomes of conditional indirect effects for different level of co-creation

Paths	Level of co-creation	Estimate	S.E.	Bootstrap 95% CI's	
				Lower	Upper
ORI -->OSS -->Connectedness	Low	0.265	0.047	0.174	0.361
	High	0.199	0.041	0.062	0.221
ORI -->OSS -->Customization	Low	0.317	0.048	0.23	0.417
	High	0.208	0.036	0.144	0.287
ORI -->OSS -->EOU	Low	0.153	0.049	0.057	0.255
	High	0.122	0.033	0.058	0.189
ORI -->OSS -->Aesthetics	Low	0.216	0.059	0.106	0.339
	High	0.091	0.043	0.014	0.181
ORI -->OSS -->Perceived Benefits	Low	0.083	0.041	0.0005	0.165
	High	0.275	0.047	0.183	0.366

Moderated Mediation Index Paths	Index of Moderated Mediation	S.E.	Bootstrap 95% CI's	
			Lower	Upper
ORI -->OSS -->Connectedness	-0.065	0.031	-0.126	-0.003
ORI -->OSS -->Customization	-0.054	0.019	-0.093	-0.019
ORI -->OSS -->EOU	-0.015	0.028	-0.072	0.4
ORI -->OSS -->Aesthetics	-0.062	0.039	-0.144	0.013
ORI -->OSS -->Perceived Benefits	0.096	0.033	0.031	0.162

5. Discussion

The analysis of moderated mediation shows that the indirect effect of perceived benefit on ORI through OSS, increases significantly with the increased level of co-creation. Whereas the indirect effect of customization and connectedness via OSS significantly reduces as the level of co-creation increases. Hence there are significant and positive effects of moderated mediation between perceived benefit and ORI. Also, there are significant and negative effects of moderated mediation between customization and ORI and between connectivity and ORI. Thus, of all the dimensions of AES, only perceived benefit has significant effects on ORI.

The relation between customization and ORI and between EOU and ORI is partially mediated by OSS. The mediation effects that OSS has on the relationship between perceived benefits and OSS significantly increase as the level of co-creation increases. Conversely, the effect of mediation on the relationship between customization and connectedness significantly reduces as the level of co-creation increases.

The research proposed an extended model to augment ORI by emphasizing AES. This was done by forming three groups of hypotheses. The first hypothesis group was linked to the study of the direct effects of dimensions of AES on ORI. The outcomes revealed that customization, as well as EOU, affects customers' ORI significantly. But constructs like aesthetics, connectedness, and perceived benefits did affect ORI significantly. Customers shop online as they find it easy to use and customizable according to their preferences. They are less affected by the website aesthetics, perceived benefits, and connectedness as these constructs had no significant effects on ORI.

The second group of hypotheses was linked to the effects of mediation of OSS on the relationship between dimensions of AES and ORI. Outcomes revealed partial mediation of OSS on the relationship between EOU and ORI and the relationship between customization and ORI. However, OSS does not mediate the relationship between connectedness and ORI, aesthetics and ORI and perceived benefit and ORI. In general, these results show that giving customers easy to use and customizable websites will enhance customer satisfaction which will result in ORI.

The third group of hypotheses studied the effects of moderation of co-creation in online retailing on the effects of mediation that OSS has on the relationship between dimensions of AES and ORI. The outcomes indicated that the effects of mediation significantly vary at lower-level and higher-level of co-creation for the relationship between perceived benefits and ORI. These findings indicate that customers with a high level of co-creation in online retailing, have more perceived benefit outcomes. When they find that buying online meet their perceived benefit expectations, leading to OSS and subsequently resulting in their repurchase intention from the online vendor.

The outcomes reveal a significant difference in the effect of mediation at lower-level and higher-level of co-creation for the association between customization and ORI and the association between connectedness and ORI. This indicates at a low level of co-creation customers require more customization of their website and connectedness with other customers than at a high level of co-creation. Hence, online customers co-creating at a lower level rely more on customization of their website and want to connect more to other online customers for getting more satisfaction out of their shopping experience and intending to repurchase online.

Conversely, the impact of mediation did not significantly vary between low-level and high-level co-creation for the association between aesthetics and ORI and EOU and ORI. The reason behind this may be that the users do not consider aesthetics features and EOU of online retailing interfaces as major concerns or factors anymore, regardless of the level of co-creation.

6. Implications

6.1 Academic implications

The study provides certain academic implications. Firstly, the research has suggested a moderated mediated technique to examine the influence of AES factors on ORI. The extant services marketing or online retailing literature have not featured such technique and model for enhancing ORI through AES. It is suggested that the influence of factors of AES on ORI is facilitated by the OSS and which in turn are moderated by the level of co-creation in online retailing.

The outcomes withstand the mediation for the AES factors but for aesthetics, connectedness, and perceived benefit, however, the outcomes withstand the moderated mediation effects but for the relationship between aesthetics and ORI and EOU and ORI. Thus, these outcomes give sufficient sustenance for the moderated mediation technique presented in the research.

Overall, the outcomes are insightful and provide significant influence on the work done in services marketing and customer experience, particularly e-retailing. In particular, the study may prove useful to academics and those interested in developing an in-depth understanding of AES and its implications.

6.2 Practical implications

The research also provides certain practical implications for online retailers who want to enhance satisfaction and their customers' intention to repurchase by providing AES.

The outcomes suggest that perceived benefit has a very important role to play in

generating online satisfaction and intention to repurchase online. Customers are concerned with the perceived benefit like shopping convenience, easy price comparisons, time savior aspects while shopping from the online retailer. E-retailers, therefore, must ascertain that customers' get what they value the most and provide a shopping experience that is convenient and time-saving (Talwar et al., 2020b). Based on the outcomes of the research, it can be suggested that online retailers should make more efforts to pass on the benefits and meet the expectation of customers with a high level of co-creation.

Although the research has shown that connectedness did not directly impact ORI, it had significant effects in the presence of co-creation as a moderator on the mediating effect of OSS, which leads to ORI. Thus e-retailers should provide platforms to their customers where they may connect with other customers and share their experiences. Moreover, the study shows that increased customer connectedness is required at a low level of co-creation. As the level of co-creation increases the customer starts relying more on the online vendor for their insights, solution to any problem, developing new services for themselves, etc.

Based on the outcomes another important message to online retailers is to customize their websites. Website customizations help the customers to create online shopping pages according to their liking, their own space on the retailer's website. Moreover, the study reveals that increased customization is required at a low level of co-creation. As the level of co-creation increases, the customer actively suggests online vendors regarding their requirements, improvising the services, etc., and thus participates in carving a niche for themselves along with the vendor.

7. Limitations and future research directions

This research has few confines that may be taken up for further study. Firstly, this study focused on Indian online customers. However, AES of the customer is a very subjective and individualistic aspect and vary according to their perception about the online retailer. Hence, to generalize the research findings, this study should be replicated on a larger sample size in various regions of India and different countries. Secondly, the data collected for the research purpose were cross-sectional. Another way through which this model could be studied is through longitudinal data. There has been great emphasis on providing a great shopping experience to online customers, and in recent times due to technological advances and pioneering marketing tactics this aspect of retailing is changing at a very fast pace. This shows that reproducing this research with the longitudinal data may give some other remarkable outcomes. Lastly, it may be interesting to study the effect of AES on repurchase intention for customers of diverse demographic profiles.

References

- Barreda, A. and A. Bilgihan, (2013), "An analysis of user-generated content for hotel experiences," *Journal of Hospitality and Tourism Technology*, 4(3), 263-280.
- Beauchamp, M. B. and N. Ponder, (2010), "Perceptions of retail convenience for in-store and online shoppers," *The Marketing Management Journal*, 20(1), 49-65.
- Beldad, A., M. De Jong, and M. Steehouder, (2010), "How shall I trust the faceless and the intangible? A literature review on the antecedents of online trust," *Computers in Human Behavior*, 26(5), 857-69.
- Bergel, M., P. Frank, and C. Brock, (2019), "The role of customer engagement facets on the formation of attitude, loyalty and price perception," *Journal of Services Marketing*, 31, 890-903.
- Bilgihan, A., J. Kandampully, and T. C. Zhang, (2016), "Towards a unified customer experience in online shopping environments," *International Journal of Quality and Service Sciences*, 8(1), 102-119.
- Carbonell, P., A. I. Rodríguez-Escudero, and D. Pujari, (2009), "Customer involvement in new service development: An examination of antecedents and outcomes," *Journal of Product Innovation Management*, 26(5), 536-50.
- Chang, H. H. and S. W. Chen, (2008), "The impact of customer interface quality, satisfaction and switching costs on e-loyalty: Internet experience as a moderator," *Computers in Human Behavior*, 24(6), 2927-44.
- Chen, Y., (2012), "Why do consumers go internet shopping again? Understanding the antecedents of repurchase intention," *Journal of Organizational Computing and Electronic Commerce*, 22(1), 38-63.
- Cheung, C. M., G. W. Chan, and M. Limayem, (2005), "A critical review of online consumer behavior: Empirical research," *Journal of Electronic Commerce in Organizations*, 3(4), 1-19.
- Cheung, G. W. and R. S. Lau, (2008), "Testing mediation and suppression effects of latent variables: bootstrapping with structural equation models," *Organizational Research Methods*, 11(2), 296-325.
- Chiu, C. M., (2014), "Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk," *Information System Journal*, 24(1), 85-114.
- Cronin Jr, J. J., M. K. Brady, and G. T. M. Hult, (2000), "Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments," *Journal of Retailing*, 76(2), 193-218.
- Dhir, A., A. Khalil., P. Kaur, and R. Rajala, (2019), "Rationale for "Liking" on social networking sites," *Social Science Computer Review*, 37(4), 529-50.

- Fornell, C. and D. F. Larcker, (1981), "Evaluating structural equation models with unobservable variables and measurement error," *Journal of Marketing Research*, 18(1), 39-50.
- Gefen, D., (2003), "TAM or Just Plain Habit: A Look at Experienced Online Shoppers," *Journal of End User Computing*, 15(3), 1–13.
- Grönroos, C. and A. Ravald, (2011), "Service business logic: implications for value creation and marketing," *Journal of Service Management*, 22(1), 5-22.
- Hair, J. F. and R. E. Anderson, (2010), *Multivariate Data Analysis*, NJ: Prentice Hall Higher Education.
- Hakanen, T. and E. Jaakkola, (2012), "Co-creating customer-focused solutions within business networks: a service perspective," *Journal of Service Management*, 23(4), 593-611.
- Hayes, A. F., (2013), *Introduction to Mediation, Moderation, and Conditional Process Analysis: A Regression-Based Approach*, New York: Guilford Publications.
- Homburg, C., D. Jozic, and C. Kuehnl, (2015), "Customer experience management: Towards implementing an evolving marketing concept," *Journal of Academy of Marketing Science*, 43, 23-34.
- Huang, Z. and M. Benyoucef, (2013), "From e-commerce to social commerce: A close look at design features," *Electronic Commerce Research and Applications*, 12(4), 246-59.
- Humphreys, A. and K. Grayson, (2008), "The intersecting roles of consumer and producer: a critical perspective on co-production, co-creation and presumption," *Sociology Compass*, 2(3), 963-80.
- Jaakkola, E., A. Helkkula, and L. Aarikka-Stenroos, (2015), "Service experience co-creation: conceptualization, implications, and future research directions," *Journal of Service Management*, 26(2), 182-205.
- Kaur, P., A. Dhir, and R. Rajala, (2016), "Assessing flow experience in social networking site based brand communities," *Computers in Human Behavior*, 64, 217-25.
- Kaur, P., A. Dhir, R. Rajala, and Y. Dwivedi, (2018), "Why people use online social media brand communities: A consumption value theory perspective," *Online Information Review*, 42, 205-221
- Kaur, P., A. Dhir, S. Chen, and R. Rajala, (2019), "Attitudinal and behavioral loyalty toward virtual goods," *Journal of Computer Information Systems*, 1-12.
- Kaur, P., A. Dhir, S. Chen, A. Malibari, M. Almotairi, (2020), "Why do people purchase virtual goods? A uses and gratification (U&G) theory perspective," *Telematics and Informatics*, 53.
- Khalifa, M. and V. Liu, (2007), "Online Consumer Retention: Contingent Effects of Online Shopping Habit and Online Shopping Experience," *European Journal of Information Systems*, 16(6), 780–92.

- Kumar, A. and B. Anjaly, (2017), "How to measure post-purchase customer experience in online retailing? A scale development study," *International Journal of Retail & Distribution Management*, 45(12), 1277-97.
- Lee, C. H. and D. A. Crange, (2011), "Personalisation - privacy paradox: The effects of personalisation and privacy assurance on customer responses to travel web sites," *Tourism Management*, 32, 987-94.
- Magrath, V. and H. McCormick, (2013), "Marketing design elements of mobile fashion retail apps," *Journal of Fashion Marketing and Management*, 17(1), 115-34.
- Malhotra, N. K., S. S. Kim, and A. Patil, (2006), "Common method variance in IS research: a comparison of alternative approaches and a reanalysis of past research," *Management Science*, 52(12), 1865-83.
- Martin, J., G. Mortimar, and L. Andrews, (2015), "Re-examining online customer experience to include purchase frequency and perceived risk," *Journal of Retailing and Consumer Services*, 25, 81-95.
- McKinney, L. N., (2004), "Creating a satisfying internet shopping experience via atmospheric variables," *International Journal of Consumer Studies*, 28(3), 268-83.
- Mittal, V. and W. A. Kamakura, (2001), "Satisfaction, repurchase intent, and repurchase behavior: investigating the moderating effect of customer characteristics," *Journal of Marketing Research*, 38(1), 131-42.
- Morais, A., A. Cavalli, H. A. Tran, A. Mellouk, B. Augustin, S. Hoceini, A. B. K. Cuadra-Sánchez, and A. Aurelius, (2012), *Managing Customer Experience through Service Quality Monitoring*, Berlin, Germany: Paul Cunningham and Miriam Cunningham.
- Nambisan, P. and J. H. Watt, (2011), "Managing customer experiences in online product communities," *Journal of Business Research*, 64, 889- 95.
- Nysveen, H. and P. E. Pedersen, (2014), "Influences of Cocreation on Brand Experience," *International Journal of Market Research*, 56(6), 807-32.
- O'Hern, M. and A. Rindfleisch, (2010), "Customer co-creation: a typology and research agenda," *Review of Marketing Research*, 6, 84-106.
- Pham, M. T., (2004), "The Logic of Feeling," *Journal of Consumer Psychology*, 14(4), 360-69.
- Podsakoff, P. M. and D. W. Organ, (1986), "Self-reports in organizational research: problems and prospects," *Journal of Management*, 12(4), 531-44.
- Prahalad, C. K. and V. Ramaswamy, (2004), *The Future of Competition, Co-Creating Unique Value With Customers*, Boston: HBS Press.
- Ray, A., A. Dhir, P. K. Bala, and P. Kaur, (2019), " Why do people use food delivery apps (FDA)? A uses and gratification theory perspective," *Journal of Retailing and Consumer Services*, 51, 221-30.

- Roberts, D., S. Baker, and D. Walker, (2005), "Can we learn together? Co-creating with consumers," *International Journal of Market Research*, 47(4), 407–27.
- Rose, S., M. Clark, P. Samouel, and N. Hair, (2012), "Online customer experience in e-retailing: an empirical model of antecedents and outcomes," *Journal of Retailing*, 88(2), 308-22.
- Saarija rvi, H., P. K. Kannan, and H. Kuusela, (2013), "Value co-creation: theoretical approaches and practical implications," *European Business Review*, 25(1), 6-19.
- Schneider, B., M. G. Ehrhart, D. M. Mayer, J. L. Saltz, and K. Niles-Jolly, (2005), "Understanding organization-customer links in service settings," *Academy of Management Journal*, 48(6), 1017-32.
- Sharma, R., G. Singh, and S. Sharma, (2020a), "Modelling internet banking adoption in Fiji: A developing country perspective," *International Journal of Information Management*, 53, 102-116.
- Sharma, S., G. Singh, and S. Pratt, (2020b), "Does Consumers' Intention to Purchase Travel Online Differ Across Generations?," *Australasian Journal of Information Systems*, 24.
- Sharma, S., G. Singh, S. Pratt, and J. Narayan, (2020c), "Exploring consumer behavior to purchase travel online in Fiji and Solomon Islands? An extension of the Utaut framework," *International Journal of Culture, Tourism and Hospitality Research*, 15(2), 227-247.
- Shneiderman, B. and C. Plaisant, (2004), *Designing the user interface: Strategies for effective human–computer interaction*, Boston: Addison Wesley Professional.
- Singh, G. and N. J. Slack, (2020), "New Public Management and Customer Perceptions of Service Quality—A Mixed-Methods Study," *International Journal of Public Administration*, 1-15.
- Slack, N., G. Singh, and S. Sharma, (2020), "Impact of perceived value on the satisfaction of supermarket customers: developing country perspective," *International Journal of Retail & Distribution Management*, 48(11), 1235-1254.
- Sorooshiana, S., M. Salimi, M. Salehi, N. B. Nia, and Y. S. Asfaranjan, (2013), "Customer experience about service quality in online environment: A case of Iran," *Procedia - Social and Behavioral Sciences*, 93, 1681–95.
- Talwar, M., S. Talwar, P. Kaur, A. N. Islam, and A. Dhir, (2020a), "Positive and negative word of mouth (WOM) are not necessarily opposites: A reappraisal using the dual factor theory," *Journal of Retailing and Consumer Services*, 102396.
- Talwar, S., A. Dhir, P. Kaur, and M. Mäntymäki, (2020b), "Barriers toward purchasing from online travel agencies," *International Journal of Hospitality Management*, 89, 1-11
- Teo, T. S. H., (2002), "Attitudes Towards Online Shopping and the Internet," *Behaviour and Information Technology*, 21(4), 259–271.
- Terblanche, N. S., (2005), "A century of marketing: Achievements, mishaps and future challenges," *Management Dynamics*, 14(4), 2–17.

- Trevinal, A. M. and T. Stenger, (2014), "Toward a conceptualization of the online shopping experience," *Journal of Retailing and Consumer Services*, 21(3), 314-26.
- Vafaeva, L., (2013), *Customer experience in online retail quality: Investigating the effect of online customer experience on customer satisfaction and loyalty intentions*, Helsingborg, Sweden: Lund University.
- Verleye, K., (2015), "The co-creation experience from the customer perspective: its measurement and determinants," *Journal of Service Management*, 26(2), 321-42.