

E-CRM Perspectives in Indian Retail

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Abstract— The internet came into existence around twenty years ago, but in that limited time frame, it has seen great changes and growth. Globalization has dissolved the barriers among nations and made hassle-free trade a reality. The digital divide, especially among the developing nations, has been reduced when compared to the previous decade. Internet serves as a base for doing business, communication, education purposes and entertainment, and you can connect to this enormous network through dozens of different devices. Online business has seen tremendous growth in India due to rapid technological adaption and attitude of the people, fear and skepticism towards online transactions have been reduced when compared to initial days. The Internet has empowered consumers by giving them the awareness about the product its usage and plethora of options. Consumer's demands are dynamic and are not satisfied easily with conventional methods. An organization records all the transactions of its consumers to assist them in future needs. Customer relationship management has evolved during 1990 with the sole purpose of satisfying customers and to make them loyal. Firms have invested too much of resources into the implementation of CRM which comes with its own challenges. Due to complex procedures and frequent human interventions during the implementation of CRM has paved a way for great failures. There are no clear cut answers for the success of Customer relationship management implementation in an organization. E-CRM does all the work of CRM by using the internet. It not only assists in back end operation but also in the front end operations of the firm. The study attempts to examine the key factors which are necessary for building relationships in an online business. Results reveal that the independent factors web i.e. web aesthetics; trustworthiness and social facet significantly influence customer loyalty.

Keywords- *E-CRM; Customer Loyalty; Digital; Web Aesthetics; Challenges; Awareness;*

I. INTRODUCTION

The retailing in India has gone through a big change over the past three decades. Usually, the Indian retail has been characterized by the existence of small unorganized retailers. Though, in the past few years, there was an improvement in organized retail which has motivated private firms to spend in the retail sector. These days retail shop is designed as customer-centric. The real experience of consumption starts within the market for most clients, and these days customers face a broad variety of alternatives in the market. Of late, Retailers and retail managers have realized the importance of the consumer in retailing. A study on Asia Pacific retail sector

reports that retail sales for the Asian countries in 2011-12 were an estimate of \$2.9 trillion. China and India were estimated for more than 91% of sales in 2012, and by 2014 their proportion of the market is anticipated to 92%. Total retail sales will skyrocket from 18.85 trillion rupees in 2011 to INR 26.64 trillion rupees by the end of 2014. A.T.Kearney's (GRDI) has ranked India the 3rd most favored nation for retail venture amongst thirty rising markets. In Asia, India is predicted to contribute to the largest proportion in 2015, in line with a document published in 2014.

A. Retail in India

Strong underlying financial boom, the explosion of population, growth in the wealth of people (disposable income) and increase in the structured retail infrastructure are key forces for the estimated growth. The rise in the general marketplace to be pushed in large by the expansion in the organized market. The rise in the middle class and upper-middle-class consumer base in India's metro cities will provide an ocean of opportunities. The increased opportunities in private credit and population growth will make a contribution to yearly retail sales escalation of 12.3%. The annual GDP growth of 8.1% is predicted throughout 2014. While the residents is predicted to boom from 1.2 billion in 2011 to 1.23 billion through 2014, per capita is expected to increase nearly by 77 % by the end of the forecast period. The estimate for consumer expenditure per capita is for a raise from USD 830 in 2011 to USD 1,439 in 2014.

B. The Growth of the Retail Sector

Twenty years ago, consumers, had a limited choice of organized retail stores to do the monthly shopping. This has changed these days and customers have the freedom to make a choice from types of retail set-up. The revolution started as consumers have to experience the product earlier than purchasing them, they'd have a plethora of products to choose from and in addition, the ambiance increased the beauty of the concept. This has opened the avenues for worldwide retail and provided a pavement to next level revolution referred to as 'Retailing'. Retailing displays user goods are the focal point of labor, economic system, and combined lifestyle. Mass grocery retail outcomes in India are anticipated to grow over the estimated time. It's expected that trade via MGR shops will grow at 144% to attain USD 21.35 billion. It's due to India's shift from small sovereign outlets to massive, contemporary

day stores, although its an estimate and to start from a completely low point.

C. Importance of Indian Retail Customers

Every purchase is an occasion of some significance for the consumer, whereas the same transaction is a normal routine for the service provider. Analyzing consumer behavior helps to recognize how individuals, pick, purchase, use, and get rid of merchandise, services, experiences to meet their desires and dreams. Societal changes such as raise in small families and the increasing working families resulted in more shopping which boosted personal consumption.

D. Challenges in Indian Retailing

Indian retailers have to address the sheer diversity of changeability of the Indian population. So, customer footfall (volumes per square foot) and hourly patterns change significantly from one shop to the next. Even more importantly, the value equation throughout numerous product classes across shops and this will shift consumer choices for spending right away (time spent in a retail shop). Retail owners in the state are area specific. Retail owners want distinct set-up for exclusive cities or still select topography. From an undeniable grocery store a retailer starts off adding on general products (think about the pots and pans as well as party add-ons you may buy at Food World or the crystal, linen and domestic furnishing that a Landmark is now retailing), so where does one stop? Is a layout in its classical definition even applicable to India? Or need to figure out the shopping needs.

E. CRM and E-CRM

In the past decade, too many have conceptualized CRM in exceptional ways, some define it's a strategy that organizations use to handle their acquaintances with modern-day technologies to make them into potential consumers. Moreover, in 2003 the e-CRM institution characterizes e-CRM as a way to control communications across channels within the company. This guides to a good association with patrons and employees. After walking through the various characterization of e-CRM, it seems that CRM and e-CRM increasingly connect diverse parts of patron's information, and thereby make it clean and dependable to perform the day to day business maneuvers. E-CRM provides more service to clients over the net, like offering clients with internet-based web page to place commands, according to their needs. E-CRM offers clients a reliable anytime anywhere access so as to manage their accounts.

II. LITERATURE REVIEW

Noor R Ab Hamid, Yoke Cheng, and Md Akhir [1] examined E-CRM attributes are the important factors that add to the growing success of e-commerce sites.

Abu Bashar and Mohammad Wasiq [2] examined that emergence of technologies and online shops, the web buying has now not been similar.

Achuama, P.M., & Usoro [3] explored Customer relationship management (CRM) with its modern use of technology termed electronic CRM (e-CRM) is broadly recognized as inevitable in the contemporary enterprise.

Ali Abdallah Alalwan [4] explored that Social media is extensively used as a base for behavioral advertising and marketing. Business houses in the past have invested their valuable time and other resources on commercials that are aired in social media platforms.

Anil B, F Okumus, K Nusair and M Bujisic [5] have examined that in the past years have witnessed a substantial advancement in net technology which includes, social media and search engine optimization to name some.

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A S. Krishen, A M. Hardin & Michael Tou [6] explored the reason for virtual worlds used as a promotional medium may additionally and dramatically adjust the prevailing purchaser experience.

Assumpcio Huertas and Estela Marine-Roig [7] carried out the study to inform identities and brands of traveler locations using social media.

Bassam Hasan [8] studied that perceived intention has proven poor outcomes on numerous features of customer purchasing. In spite of the significant propagation of online buying in recent times.

Bill Merrilees [9] is in pursuits to tackle a query posed by R Bolton -What kinds of interactive reports cause favorable client engagement.

Herrando, Julio Martinez, and M. Jose Martin [10] examined that Social commerce web sites demand a complete novice state of affairs to retain consumers for the ever ending interaction on social platforms.

Chang-Hoan Cho, Cheon, Hongsik John [11] studied interactivity on UK, Japanese, and Korean company WebPages.

Charles F. Hofacker [12] studied how intellectual fashions innate from offline retailing have obstructed both the concept and practice of online retailing and to indicate fruitful areas of studies in online retailing.

Christine, Nguyen, Melewar and Dennis [13] have explored the factors of business exchanges using online platforms and the advantages of doing that.

Christy Cheung, Matthew [14] studied the latest media channels in recent years which have changed their approach towards consumers in terms of exchange and interactions.

Clark, Brittney and Nitish [15] has mentioned that float has been studied and explored to the maximum in an environment where there is a computer usage and it is least explored in a handheld mobile device interface.

Crespo-Almendros and Del Barrio-García [16] studied that first-time net users and habitual net consumers will react differently to the discounts and gift hampers that are given online.

Dong Lu, Yide [17] mentioned that the fast growth of any economy depends on technological adoption.

Sohn and Marina Choi [18] studied that an inherent hypothesis underlying previous research is that on all occasion humans' uses conversation means internet site or tool(e.g., phone).

Doyle Yoon & Seounmi Yoon [19] this research has tested the intervening impact of brand occurrence on perceived interactivity of an internet site and quality of relationship on an online marketplace.

Fan Yang, Fuyuan Shen [20] explored that many studies been carried out to observe the effect of internet interactivity. Nevertheless,

III. STATEMENT OF THE PROBLEM

The web characteristics such as web aesthetics'are expected to enhance customer engagement, which is expected to positively influence customer advocacy'and repeat purchase. Hence there is a need for research that reveals the role of web characteristics towards the overall performance of the organization in terms of sale and customer retention.

A. Scope of the study

- This study is confined to online retailers in Mysore and Bangalore region of Karnataka. Karnataka is considered as one of the major states of India where technological adoptions happen with ease.
- Karnataka has a large number of organized and unorganized retailing which is doing well. It is in this background Bangalore and Mysore are considered for the study.
- The study covers theoretical aspects of e-CRM and role of web characteristics in online retail

B. Objectives of the study

- To study the demographic profile of the study.
- To recognize the latent dimensions of web characteristics I e, web aesthetics.

C. Data Source

The vital data for the study was collected through the questionnaire, discussion with specialists of the subjects and interviews. Articles from distinctive journals and books make the secondary supply of information. Primary data with respect

to E-CRM perspectives in Indian retail was accumulated from the respondents through administering a structured questionnaire for the study.

D. Research Instrument

A questionnaire was intended to gather and assess the judgment of men and women who shop online frequently. The questionnaire consists of dimensions like web characteristics.

E. Reliability Coefficient of the factors Considered for the Study

Dimensions	No. of statement	Cronbach's Alpha
Web Aesthetics	7	.941

F. Sample Design

The final version of the questionnaire for research was decided to administer to the individual who shops or who have shopped recently online located in Mysore and Bangalore region. The minimum sample size for the study is 376. The data was gathered through a structured questionnaire administered to the 500 individual who shops or who have shopped recently online. The number of a questionnaire received is 413 out of 413 questionnaires 376 found out to be valid, appropriate and used for final analysis.

G. Sampling Technique

Purposive sampling /judgmental (non-probability sampling).—Since the population is unknown the researcher has collected adequate samples which are representative in nature. Ref: Uma Shekaran (research methods for business a skill building approach page 383)

H. Research Hypothesis

H0: Web aesthetics factor of web characteristics does not have a major impact on customer loyalty.

I. Data Analysis and Interpretation

The analysis is based on first-hand information from the sample respondents using a structured questionnaire. The following statistical techniques were applied for analysis and interpretation of data

- Descriptive statistics
- T – test

J. Demographic Details of the Respondent

The detail of the respondents in term of the ones interviewed by the researcher for these study statistical tools used are percentage analysis, mean and Standard deviation, ANOVA.

K. Personal Profiles of the Respondents

Profile	Groups with frequency				total
Gender	Male=121[32.2%]		Female=255[67.8%]		376[100%]
Age	Below 30 years=328[87.2%]		30-40 years=48[12.8%]		376[100%]
Marital status	Single=322[85.6%]		Married=54[14.4%]		376[100%]
Education	Under Graduate=108[28.7%]	Graduate=105[27.9%]	Post Graduate=147[39.1%]	Undisclosed = 16[4.3%]	376[100%]
Monthly Income in INR	< 20000=54[14.4%]	20000 – 40000=63[16.8%]	40000 – 60000=166[44.1%]	> 60000=93[24.7%]	376[100%]
Time spent on online per week	1-2 Hours=108[28.7%]	2-5 Hours=47[12.5%]	5-10 Hours=143[38%]	10-20 Hours=78[20.7%]	376[100%]
Frequency of shopping	5 times a year=102[27.1%]	10 times a year=75[19.9%]	15 times a year=32[8.5%]	20 times a year=38[10.1%]	> 20 times a year=129[34.3%]

L. Table shows the following results

- Most of the respondents are female (67.8%).
- The bulk of the respondents are below 30 years of age (87.2) followed by the age group between 30-40 years (12.8%).
- The majority of the respondents are postgraduates (39.1%) followed by undergraduates (28%) and graduates (27%).
- The majority of the respondents' income falls between 40,000-60,000 INR followed by more than 60,000 INR

per month.

5.38% of respondents spend more than 5-10 hours per week followed by the respondents who spend 1-2 hours per week (28.7).

6.34.3% of respondents purchase more than 20 times a year, 27% of respondents spend less than 5 times a year.

M. Dimensions used for the study

Dominant dimension of web aesthetics variables

The web aesthetics variables are subjected to factor analysis to know the main hidden dimension in them. The extraction method of principal component analysis and rotation method of varimax with Kaiser Normalization have been applied and the results are as follows

M. Descriptive Statistics of web aesthetics variables

Web Aesthetics variables	Mean	Standard Deviation
The simplicity of this website makes it beautiful.	4.585	1.1446
This website is easy for me to navigate to find items that I am looking for.	4.814	.9309
This web store's website loads quickly.	4.697	.9229
This web store's website has a proper search function that allows visitors to get to contents in a few seconds	4.894	.7895
Visually this website is professionally appealing.	4.880	1.0297
The contents on the web site are easy to read	5.136	1.0432
This website makes sure that all the downloadable contents are easy to access with appropriate links.	4.963	1.0551

Table reveals that the higher SD values, Web aesthetics variables are having wide variations in them.

N. Communalities and MSA values of web aesthetics variables

Web Aesthetics variables	Communalities	MSA
The simplicity of this website	.893	.738

makes it beautiful.		
This website is easy for me to navigate to find items that I Am looking for.	.907	.780
This web store's website loads quickly.	.975	.622
This web store's website has a proper search function that allows visitors to get to contents in a few seconds	.970	.713
Visually this website is professionally appealing.	.866	.800
The contents on the web site are easy to read	.888	.840
This website makes sure that all the downloadable contents are easy to access with appropriate links.	.894	.840

Table reveals that Web aesthetics variables cover communalities ranging from 0.866 to 0.975 and MSA ranging from 0.713 to 0.840. Consequently, those Web Aesthetics variables are the right fit for factorization.

O. KMO and Bartlett's tests for the factorization of web aesthetics variables.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	2742.052
	Df	21
	Sig.	.000

Table shows that KMO and MSA test values of 0.783 and chi-square value of 2742.052 in Bartlett's test for sphericity at df 21 with a p-value of .000 indicates that the factor analysis can be applied to 7 Web Aesthetics variables.

1) Variance explained by web aesthetics factors

Rotation sum of Squared loadings

Compon ents	Eigen values	%of variance	Cumulative %
1	3.846	54.9 45	54.94 5
2	1.424	20.3 41	75.28 6
3	1.123	16.0 46	91.33 2

Table shows Factor loading of web aesthetics and factor loading

Factors	Web Aesthetics variables	Factor loading
Ease of Use	This website is easy for me to navigate to find items that I am looking for	.917
	The contents on the web site are easy to read.	.898
	This website makes sure that all the downloadable contents are easy to access with appropriate links.	.880
	Visually this website is professionally appealing.	.844
	The simplicity of this website makes it beautiful.	.779
Search function	This web store's website has a proper search function that allows visitors to get to content in a few seconds.	.919
Responsive	This web store's website loads quickly.	.968

Table shows that the Web Aesthetics variables have clubbed to 3 independent factors which elucidates 91.33% of variance in those variables most leading factor Ease of Use highlights 54.945% of variance in Web Aesthetics and it contains 5 web Aesthetics variables of Navigation, Easy to read, Access to link, appealing and simplicity in order of their relative correlation therefore, it is called as Ease of Use.

The second dominant factor search function highlights 20.341 % of the variance in Web Aesthetics and it contains Web Aesthetics variable of the search function in the order of significance of their relative correlation so it is called as the Search function.

The last main factor 3 (responsive) highlights 16.046 % of the variance in Web Aesthetics and it contains 1 Web Aesthetics variable of responsive function in the order of significance of their relative correlation so it is called responsive.

The three sovereign factors have been taken out of 7 Web Aesthetics variables of which the Ease of use is the most governing one followed by search function and responsive in their order of dominance.

2) Descriptive statistics of web aesthetics factors and web aesthetics scores

		Ease of Use	Search function	Responsive	Aesthetics total scores
N	Valid	376	376	376	376
	Missing	0	0	0	0
Mean		24.3777	4.8936	4.6968	33.9681
Std. Error of Mean		.24660	.04072	.04760	.29121
Median		25.0000	5.0000	5.0000	34.0000
Mode		25.00	4.00	5.00	31.00
Std. Deviation		4.78174	.78951	.92295	5.64686
Variance		22.865	.623	.852	31.887
Skewness		-2.661	.191	-1.163	-1.868
Std. Error of Skewness		.126	.126	.126	.126
Kurtosis		8.933	-1.371	1.999	5.737
Std. Error of Kurtosis		.251	.251	.251	.251
Range		25.00	2.00	4.00	29.00
Minimum		5.00	4.00	2.00	13.00
Maximum		30.00	6.00	6.00	42.00

m					
%	25	23.0000	4.0000	4.0000	31.0000
	50	25.0000	5.0000	5.0000	34.0000
	75	27.0000	6.0000	5.0000	38.0000

Table explains that out of the highest value of 30(6x5 Ease of use variables) ease of use-values range from 5 to 30 and it's median and model values are 25 and 25 in that order. The mean value of Ease of use is 24.377 with a higher standard deviation value of

4.78 and therefore there is a wide variation in Ease of use standard deviation. The distribution of ease of use has a minor negative skewness.

Out of maximum value of 6 (6x1 search function variables), search function values range from 4 to 6 and it's median and model values are 5 and 4. The mean value of 4.8 is a robust measure of search function as the standard deviation is lower. The search distribution has positive skewness.

Out of highest value of 6 (6x1 responsive function variables), responsive function values range from 2 to 6 and it's median and model values are 5 and 5. The mean value of 4.696 is a healthy measure of responsive function as the SD is lower. The distribution of responsive has a slender negative skewness.

Out of highest values of 42(7x6 Web Aesthetics variables), Web Aesthetics values range from 13 to 42 and it's median and model values are 34 and 31 respectively. The mean value of 33.96 is a strong measure of Web Aesthetics as the SD is lower. The Web Aesthetics has a minor negative skewness.

IV. T-TEST (SIGNATURE OF DIFFERENCE BETWEEN GENDER GROUPS IN WEB CHARACTERISTICS)

A. Significance of Difference in Web characteristics Factors between Gender Groups.

The t-test has been carried out to inspect the major difference between Gender groups in web characteristics, customer engagement, customer satisfaction, customer commitment and customer loyalty factors and the results are shown.

B. Significance of difference in web aesthetics factors between gender groups.

Web Aesthetic Factors	Gender Groups	Mean	S.D	T Value	P- Value	Inference
Ease Of Use	M	26.273	1.919	7.310	0.000	Significant
	F	23.478	5.430			
Search Function	M	5.247	0.61	6.705	0.000	Significant
	F	4.7255	0.796			

Responsive	M	4.8678	0.694	2.828	0.000	Significant
	F	4.6157	1.004			

The table shows that there is a major distinction among males and females in all three web aesthetics factors.

1) Significance of difference in web aesthetics factors between marital status groups

Web Aesthetics Factor	Marital Status Group	Mean	S.D	T Value	P- Value	Inference
Ease of Use	Single	23.975	4.9815	-6.946	0.000	Significant
	Married	26.777	2.1515			
Search function	Single	4.7764	0.769	-10.208	0.00	significant
	Married	5.5926	0.4959			
Responsive	Single	4.7516	0.5695	1.402	0.167	Not significant
	Married	4.3704	1.9838			

The table shows that there is a considerable difference among single and married in the two web aesthetics factors ease of use and search function and there is no noteworthy distinction between single and married in the responsive factor of web aesthetics.

2) Hypotheses Test

The entire hypothesis is been summarized and tabulated based on the significant value and result of the hypothesis

Null hypothesis	Significance Value	Results
H ₀ : Web aesthetics factors of web characteristics do Not have major impact on customer loyalty.	0.000	Rejected

V. FINDINGS

The Statistical test used in the research has led to the following findings

- From the descriptive statistics, it is found that Out of 376 respondents considered for the analysis with respect to

web characteristics having the highest mean and standard deviation values indicate the highest consistency in their opinion respective to the following factors respectively.

- Web aesthetics variable (mean=5.136 and standard deviation=0.7895) indicates that the respondents feel that the contents are easy to read on the web site. Other respondents believe that the website has a proper search function that allows visitors to get to content in a few seconds. From t-test, it is found that LOS=level significance.
- The observed p value = 0.000 which is < 0.05 (LOS). It is observed that there is a significant difference between males and females in all three web aesthetics factors.

VI. CONCLUSION

Based on the findings from descriptive statistics, t-test, it is concluded that in web characteristics like web aesthetics, have major impact on consumer loyalty. T-test concluded that there is a major difference among the genders (male and female) marital position (single and married), age groups, in web characteristics. The study concludes that consumer loyalty positive word of mouth and repeat purchase is strongly influenced by the web characteristics such as web aesthetics, customer satisfaction and customer commitment.

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