CUES ADOPTED BY CONSUMERS IN EXAMINING CORPORATE WEBSITE FAVORABILITY: An Empirical Study of Financial Institutions in the UK and Russia

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Abstract

Purpose - The purpose of this paper is to explore, reconcile and depict corporate website favorability (CWF), its antecedents and consequences in the financial setting in the UK and Russia context.

Design/methodology/approach - To achieve the goals of this study, the research adopted a mixed method research design by using a survey, which is supported by insights from in-depth interviews and focus group discussions. Exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and Structural equation modeling (SEM) were applied to gain insight into the various influences and relationships.

Findings - The paper develops and empirically validates the framework of CWF antecedents and consequences.

Practical implications - The paper indicates essential guidance for cross-functional managers and designers regarding the integrated and holistic utilization of building favorable corporate websites as part of the corporate identity management.

Originality/value - The paper adds to the understanding of CWF and discusses the antecedents of CWF by drawing upon the existing literature. Furthermore, it offers possible consequences of CWF and provides a framework for future testing.

Keywords - corporate website favorability (CWF), corporate image, corporate reputation

Paper type - Research paper

1. Introduction

Today's global environment is becoming predominantly online and visual oriented (Foroudi et al., 2014). The major global companies communicate and shape their corporate identity across countries via their corporate websites (Abdullah et al., 2013; Booth and Matic, 2011; Halliburton and Ziegfeld, 2009; Topalian, 2003). According to Opoku et al. (2006), the corporate website is a critical element of the corporate identity, and it must be managed well. For companies "nowadays, the websites tell much about what we do as a company, how we strive to change the world" (Nguyen et al., 2016, p. 15). Therefore, the corporate website is a primary vehicle for corporate visual identity and plays an essential role in the way that an organization portrays itself to internal and external stakeholders (Chen and Wells 1999; Melewar and Karaosmanoglu, 2006; Van den Bosch et al., 2006). Building a favorable corporate website is one of the main facets of corporate visual identity, in line with the name, a symbol and/or logo, typography, color, or slogan, is a way to reveal corporate identity in a visual manner (Ageeva et al., 2018; Foroudi et al., 2017; Van den Bosch et al., 2006). According to the authors (Foroudi et al., 2014, 2017; Henderson and Cote, 1998), the creation of the corporate visual identity (e.g., website) is a costly and demanding task. Therefore managers take great care in developing a favorable corporate website that will create a positive impression of the company. When planning a website, corporations have many design concerns (Lin, 2013), and they should learn how to make a useful website to satisfy the expectations of customers (Scheffelmaier and Vinsonhaler, 2002).

Despite the significance of the favorable corporate website, previous literature (Ageeva et al., 2018; Al-Qeisi et al., 2014; Foroudi et al., 2017; Rahimnia and Hassanzadeh, 2013; Tarafdar and Zhang, 2008; Melewar et al., 2017) confirmed that there has been little systematic study of the favorable corporate websites (i.e., CWF), its antecedents and consequences. Additionally, the literature shows a lack of empirical research on how the favorable website (i.e., CWF) might be described , as well as limited attention, was put on its explanatory models, dimensions, and theory developing research. Therefore, the two underlying questions are: 1) what are the factors that contribute to CWF? and 2) what are the main favorable influences of CWF on corporate image, corporate reputation, consumer-company identification, and loyalty? The paper begins with the literature review on the favorable corporate website and defines the CWF domain. Afterward, the conceptual framework outlining the relevant hypothesis is discussed. Following the description of the methodology approach and the

large-scale field survey is presented. Finally, the conclusion, theoretical and managerial implication, as well as the further studies avenues is presented.

2. Research background

The focus on websites in marketing does not have a very long history. Websites started after the creation of the Internet, which drastically changed the world forever. The Internet (a series of computer networks that can connect and communicate with each other globally) and the World Wide Web (3 key codes: HTML, HTTP, URL) created the crucial foundation to what we call websites today. Nowadays, we cannot imagine ourselves without using websites that have taken over our day to day lives (for example online banking, online shopping, tourism, etc.). Websites are still in the development stage and continually evolving, and there is a clear need for better understanding of websites as a holistic concept that drives companies' success. However, given its widely acknowledged significance, authors (Al-Qeisi et al., 2014; Foroudi et al., 2017; Rahimnia and Hassanzadeh, 2013) stated that there are still not enough studies on the website.

Number of studies (Cyr and Head, 2013; Tarafdar and Zhang, 2008) focused on the website factors/ features/ dimensions/ characteristics. According to Tarafdar and Zhang (2008), in their empirical study of corporate websites, some of the most important features include the organization of information and content, usability of the website and technical characteristics (availability, security, and access speed). Cyr and Head (2013) studied website features from the design perspective and included dimensions, such as information content, visual design, and navigation design. Furthermore, researchers have examined various website characteristics, namely, user satisfaction (Muylle et al., 2004); quality of the website (Van Iwaarden et al., 2004); ease of use (Gefen and Straub, 2000); and information content (Alba et al., 1997). The most important characteristics include the organization of information and content, the usability of the website and its technical characteristics (Tarafdar and Zhang, 2008). Moreover, scholars (Barnes and Vigden, 2001; Lociano, 2000; Wolfinbarger and Gilly, 2003) have named various dimensions of website quality. For example 1) Barnes and Vigden (2001) discovered three dimensions of website quality (usability, information, and interaction); 2) Lociano (2000) found twelve dimensions of website quality for websites selling goods and services (informational fit-to-task, tailored communication, ease of understanding, intuitive operations, response time, visual appeal, innovativeness, emotional appeal, trust, online completeness, relative advantage, and consistent image); and 3)

Wolfinbarger and Gilly, 2003 suggested four factors of the website retail quality — website design, fulfillment/reliability, privacy/security, and customer service.

Additionally, scholars focused on the favorable corporate website as an essential strategy for company success in the marketplace (Alhudaithy and Kitchen, 2009; Beatty et al., 2001; Foroudi et al., 2017; Koiso-Kanttila, 2005). Alhudaithy and Kitchen (2009) noted that "websites offer the opportunity for marketers to utilize a wide assortment of cues, such as colors, images, and sounds to attract consumers and generate favorable attitudes" (p. 58). Favorability represents a consumer's positive attitude towards the company (Suh and Amine, 2007) and is related to the tastes of the audience (Sen and Bhattacharya, 2001). Thus, the favorability of a corporate website appeals to the extent to which consumers positively regard the corporate website.

Thus, based on Ageeva et al.'s (2018) definition, "corporate website favorability is the extent to which a company projects its identity through a website as a primary vehicle of corporate visual identity to promote the positive attitudes of consumers. It does so by transmitting consistent images and messages about the nature of the organization to its audience, which enables a company to build a positive image in the minds of consumers." (p. 289-240). Therefore, to analyze the number of relationships that were derived from the literature, a framework model (Figure 1) has been formed. Therefore, this paper investigates the notion of corporate website favorability (CWF) and to examine its antecedents and main consequences, based on the literature and the qualitative field.

3.1. Antecedents of CWF

Based on the literature and qualitative findings, this study recognizes eleven factors represented below that contribute to generating a favorable corporate website (i.e., CWF) that were identified as cues to predict their impression of CWF: navigation, visual, information, usability, customization, security, availability, website credibility, customer service, perceived corporate social responsibility, perceived corporate culture. Table 1 represents the definitions for the vital research constructs.

"Insert Table 1 about here."

Navigation and CWF

Navigation is one of the essential characteristics of the website. Navigation, as an element of website design (Sterne, 1995), helps organizations to achieve their business transactions successfully (McCarthy and Aronson, 2000; Wakefield et al., 2004), thereby assisting corporate websites to reach their goals. It is a widely used construct by researchers in web studies (e.g., Cyr and Head, 2013; Tarafdar and Zhang, 2008), and acknowledged to be an essential determinant of user attitude and intended future use of websites (Agarwal and Venkatesh, 2002). The argument here is that navigation is one of the key factors that influence the value or the perception of CWF. Taken from the current findings, the first research hypothesis incorporated into our framework is as follows:

Hypothesis 1: The more favorably the navigation is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Visual and CWF

The visual element of the website is one of the important elements of the favorable corporate website based on the research of Cyr (2008), and Cyr and Head (2013). These scholars used the design categories, based on Garrett's (2003) classification. According to Garette (2003), some of the components of the visual design are shapes, colors, photographs, and font type. Moreover, the components of the visual design are connected to the uniformity of the website overall and emotional appeal (Garrett, 2003). According to Fang et al. (2012), a well-designed website can attract users and help them find target information effectively. Some authors (Cyr, 2008; Szymanski and Hise, 2000) emphasize the variations of the visual elements based on the different cultures and countries. Therefore, based on the discussion that highlights the significance of visual design and elements within the corporate website, it is hypothesized:

Hypothesis 2: The more favorably the visual is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Information and CWF

Nowadays, the information range has risen remarkably starting from basic web pages to dynamic audio and visual content (Tarafdar and Zhang, 2008); thus, the information needs to be organized in a way that satisfies users. Otherwise, they will leave the website quickly (McKinney at al., 2002), and be relevant to the purpose of the website (Bruce, 1998; Davis et

al., 1989). According to the results of Cyr (2008), information can be an adequate element of website design to instill confidence in the website users. Information is viewed as an essential prerequisite to trust (Flavian et al., 2006; Wang and Emurian, 2005) and satisfaction (Cyr, 2008; Flavian et al., 2006). Based on the previous studies findings the following can be assumed. In summary, information is an essential characteristic of a website, and, thus, can favorably impact CWF. Accordingly, it is posited that:

Hypothesis 3: The more favorably the information is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability

Usability and CWF

Another essential characteristic of the website is usability. Scholars (Donnelly, 2001; Zeithaml et al., 2002) argued that usability is the key criteria that consumers employ to evaluate online environments. According to Donnelly (2001), usability is the most significant factor in which consumers evaluate the website. Indeed, it was found to be the main factor when the services of the company use the Internet (Flavian et al., 2006). Usability is of central importance in attaining user satisfaction (Kim and Eom, 2002).

Moreover, the usability of the website can help users to successfully reach their purpose connected to the website (Agarwal and Venkatesh, 2002). Researchers (Casalo et al., 2008; Davis, 1989; Flavian et al., 2006; Tarafdar and Zhnag, 2008), mentioned that the term usability can be used interchangeably with 'ease of use', which is explained as the ease with which the website can be used (Doll et al., 1994; Nielsen, 2000), and described as the properties and features that assist the effective performance of tasks associated with it (Tarafdar and Zhang, 2008). As an example, Tarafdar and Zhang (2008) mentioned that the search engines and shopping carts on the website make it easy for visitors to interact with websites. Thus it is hypothesized that:

Hypothesis 4: The more favorably the usability is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Customization and CWF

Customization of the products and services can bring strategic advantages to the company as a point of differentiation that helps to achieve higher customer satisfaction. However, it can make the customer's decisions difficult by making the choice of task very complex and costly

for companies to implement (Arora et al., 2008). Schrage (1999, p. 20), noted that "the web has entered the phase where its value proposition is as contingent upon its abilities to permit customization as it is upon the variety of content it offers". The website that has customization features allows consumers to conduct their transactions more efficiently (Srinivasan et al., 2002).

Furthermore, the adoption of customization of the website is not expensive and highly appropriate for some sectors (Shapiro and Varian, 1999). This is supported by Grewal et al. (2003), who contended that online customization features let consumers tailor the website to their needs. Scholars adopted a similar view in both the business (e.g., Bauer et al., 2002) and consumer (Srinivasan et al., 2002) contexts. Taken from the current findings, the below research hypothesis incorporated into the framework as follows:

Hypothesis 5: The more favorably the customization is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability

Security and CWF
With each year the Internet becomes a more critical part of all our lives, making the safety and confidentiality of the information transacted through the Internet a significant topic of discussion. Consumers are worried about their security online when browsing the Internet and mainly when making transactions. Thus, security is one of the considerable elements for consumers to evaluate a website, in regards to the website being safe to use. Security is applied by providing users verified and secure transactions (Devaraj et al., 2002; Koufaris, and Sosa, 2004; McKnight et al., 2002) and describes the extent to which the website could be characterized as 'safe' and having provisions for executing secure transactions (Tarafdar and Zhang, 2008). According to Tarafdar and Zhang (2008), security influences users' confidence in the website and highly depends on the IT infrastructure. Researchers (Angelakopoulos and Mihiotis, 2011; White and Nteli, 2004) in the field of online banking stressed the importance of security features in Internet banking. Drawing on the discussion above about the importance to consumers of the security of the website, it is claimed that:

Hypothesis 6: The more favorably the security is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Availability and CWF

For consumers it is becoming increasingly important to be in control on the website, thus making availability one of the important factors (Ariely, 2000; Parasuraman et al., 2005). Novak et al. (2000) contended that availability depends on the technical reliability, which is the infrastructural characteristic of the website. Tarafdar and Zhang (2008), and Alwi and Ismail (2013) highlighted the importance of the availability element of the website. In this respect, for the website designers, it is important to take into consideration that "adding a lot of active elements to the website, for example, can affect the speed and influence website performance" and "inadequate infrastructure in terms of server capacity can impair the availability of the website" (Tarafdar and Zhang, 2008, p. 22), hence, making consumers leave the website quickly. Therefore, it is hypothesized that:

Hypothesis 7: The more favorably the availability is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability

Credibility and CWF

The credibility of online communication and knowledge has always been a significant factor of concern since the invention of the Internet. In the rise of social media and user-generated content, the need for a robust grasp of online credibility is becoming increasingly significant (Flanagin and Metzger, 2008; Gillmor, 2008; Rains and Karmikel, 2009). Sundar (2008) pointed that every technology carries some capabilities that structure the content where "credibility is classically ascertained by considering the source of information" (p. 73) and the cue needs to be reachable during the decision-making process regarding the credibility and apply to the situation at hand. Consumers use website credibility as a significant judgment factor of the quality of the website and the information posted thereon (Kivits, 2004; Rains and Karmikel, 2009; Sillence et al., 2007).

Therefore, website credibility can influence consumers' perceptions, attitudes, and behaviors (Dutta-Bergman, 2003; Eysenbach, 2008; Hong, 2006; Rains, 2007; Rains and Karmikel, 2009). Even though the notion of credibility has been a subject of interest since the time of Aristotle, new technological development has raised new interest about this topic, particularly in terms of credibility in relation to the website (Fogg et al., 2001; Li, 2015; Metzger and Flanagin, 2015; Mohammadi et al., 2015). Drawing on the discussion above, it is claimed that:

Hypothesis 8: The more favorably the website credibility is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Customer service and CWF

Customers are the central notion of interest in academy and practice, especially in the current technologically advanced environment. It is fundamental to identify and satisfy customer needs and preferences to establish firm-customer relationships (Howard and Worboys, 2003). In an online environment, customers especially value convenience (Berry et al., 2002; Meuter et al., 2000), and demand more control with high efficiency (Ding et al., 2007). Parasuraman et al. (2005) stated that managers of companies with a website presence, in order to provide high service standards, should first identify how consumers perceive and evaluate online customer service. According to Parasuraman et al. (2005), customers are likely to relate an online self-service and corresponding face-to-face services based on their service fulfillment effectiveness. This research considers customer service to be an essential antecedent to CWF. Thus, it is hypothesized that:

Hypothesis 9: The more favorably the customer service is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Perceived corporate social responsibility and CWF

Corporate social responsibility (CSR) is a prerequisite of the favorable website in the current business environment. Websites are an official way for companies to present themselves in the way they want to be perceived by a wide range of stakeholders (Bondy et al., 2004). Hence, they have become a unique means for distributing information. Corporate websites contain information about a company's self-presentation of CSR (Basil and Erlandson, 2008). According to Basil and Erlandson (2008), "websites can contain both what the company is doing regarding CSR, and what the company wants the public to perceive it is doing regarding CSR" (p. 130). Although the study of this area is limited, in this study, it has been suggested that perceived CSR will enhance CWF. Consequently, the CSR that is perceived by consumers and communicated on the website is an essential factor of CWF. Therefore, based on the argument above, it is claimed that:

Hypothesis 10: The more favorably the corporate social responsibility is perceived by consumers, the more favorable the attitude consumers have towards the corporate website favorability.

Perceived corporate culture and CWF

The corporate culture communicated on the website can affect the perceptions of viewers (Braddy et al., 2006; Overbeeke and Snizek, 2005). Nowadays companies often use their websites to communicate their company's culture (Overbeeke and Snizek, 2005; Want, 2003). Furthermore, according to Kiriakidou and Millward (2000) and Melewar (2003), culture plays an essential part in the improvement of corporate identity. In this study, perceived corporate culture refers to the consumer's perceptions about the corporate values, corporate philosophy, corporate mission, corporate principles, corporate history, founder of the company, country of origin and company's subculture running and resulting from the corporate identity (Cui and Hu, 2012; Melewar, 2003; Ravasi and Schultz, 2006). Although research in this area is limited, in this study, it is argued that perceived corporate culture, as it appears on a company website, is a powerful source of influence on CWF, hence:

Hypothesis 11: The more favorably the corporate culture is perceived by consumers, the more favorable the attitude consumers have towards corporate website favorability

4. Consequences of CWF

To date, this research is the first empirical study of the proposition that favorable corporate website (i.e. CWF) has an impact on corporate image (Abdullah et al., 2013; Bravo et al., 2012; Foroudi et al., 2017) and corporate reputation (Argyriou et al., 2006), leading to the enhancement of identification with the company (Bravo et al., 2012), and ultimately, development of the consumer loyalty. The following section illustrates the concept of corporate image, corporate reputation, consumer-company identification, and loyalty, as important consequences of CWF.

CWF and corporate image

The marketing scholars (Keller, 1993; Van Heerden and Puth, 1995) highlighted that the corporate image represents the attitudes, beliefs, impressions, and associations held by the consumer about the organization. Corporate image is constructed utilizing the communication process, through which the company creates and transmits the essence of the brand (Bravo et al., 2009; Leuthesser and Kolhi, 1997; Van Riel and Balmer, 1997). Therefore, as a part of the corporate identity management and a means of corporate communication, the most critical objective of the corporate website is to build a positive image of itself in the

consumer's mind (Abdullah et al., 2013; Bravo et al., 2012; Foroudi et al., 2017). Thus, when consumers have a positive attitude towards a CWF, they have a more favorable image of the company. Therefore, the following is hypothesized:

Hypothesis 12: The more favorable the attitude that consumers have towards a company's corporate website favorability, the more favorable the image of the company among consumers.

Corporate image and corporate reputation
Corporate reputation is the notion that is built up over time by consistent impressions of the corporate image (Gray and Balmer, 1998; Markwick and Fill, 1997). Therefore, corporate image influences corporate reputation (Balmer, 1998; Gotsi and Wilson, 2001), and, hence, it can be concluded that corporate reputation is the stakeholder's overall evaluation of the company over time. Thus, a corporation can improve corporate reputation when they construct and communicate their identity to their primary stakeholders (Dowling, 2004), where corporate identity is projected into the corporate image, and, over time, into corporate reputation through corporate communication activities. (Abdullah et al., 2013; Dowling, 2001; Srinivasan et al., 2002). Based on the previous studies, it can be stated that consumers holding a positive image of a company can lead to their positive evaluation of the company's reputation (Foroudi et al., 2014; Walsh et al., 2009). Therefore, when customers have a positive image of the company, it will positively impact on the judgment and feelings of consumers about the company, and, thus, will lead to a better reputation. Based on the discussion above, it is hypothesised that:

Hypothesis 13: The more favorable the attitude that consumers have towards a company's corporate image, the more favorable the reputation of the company among consumers

Corporate reputation and consumer-company identification
Consumer-company identification can be defined as a cognitive state of consumer connection to a company, which assists in evaluating the reasons concerning what motivates consumers to relate to the company (Bhattacharya and Sen, 2003; Martinez and Del Bosque, 2013). According to Kuenzel and Halliday (2010), consumers' identification with the company can be a result of a good reputation of the company. Thus, if consumers perceived the reputation of the company as successful, it can also enhance their identification with a company/brand (Ahearna et al., 2005; Smidts et al., 2001). Previous studies (Ahearne et al., 2005;

Bhattacharya and Sen, 2003; Kuenzel and Halliday, 2010) suggested that a favorable reputation leads to an identification with a company. Thus it is claimed that:

Hypothesis 14: The more favorable the attitude that consumers have towards a company's corporate reputation, the more they identify themselves with that company

Consumer-company identification and loyalty

Loyalty can be categorized as a strong commitment and intention to continue doing business with the company, expressed over time. (Liang and Wang, 2008; Melewar et al., 2017; Zeithaml et al., 1996). Consumers that are loyal to a brand make their switching to a different brand improbable, such customers benefit a company more than new customers do since the former is less affected by price changes (Dowling and Uncle, 1997; Melewar et al., 2017). The loyalty of consumers to a company can be achieved when consumers identify themselves with that company, projecting the desire to show consistent social identity (Dutton et al., 1994). According to Bhattacharya and Sen (2003), in the consumer-company relationship context, the commitment generated by identification is shown by a more stable and lasting preference, so loyalty is a natural consequence of consumer-company identification. Scholars (He and Li, 2011; Martinez and Del Bosque, 2013, Perez and del Bosque, 2015) found that consumer identification influence consumer loyalty. Hence:

Hypothesis 15: The more consumers identify themselves with the company, the more they are loyal to that company.

CWF, satisfaction, and image

Satisfaction can be defined as the consumers' evaluations of a product or service about their needs and expectations (Flavian et al., 2006; Law and Bai, 2008; Oliver, 1980). Satisfaction is widely researched in the marketing literature (e.g., Edvardsson et al., 2000; Gustafsson et al., 2005; Oliver, 1980, 1981). Additionally, Santouridis et al. (2009) highlighted the significance of satisfaction in the Internet services. Decker and Hoppner (2006) pointed out that satisfaction is one of the main goals of the online user experience. Authors (Doll and Torkzadeh, 1988; Jayawardhena and Foley, 2000) stated that the satisfaction of an online user could depend on the website features. This is supported by the results of Cyr's (2008) study, who found that website aesthetics relate to trust and satisfaction in many countries. Furthermore, based on the scholars' (Angelis et al., 2005; Bravo et al., 2009; Hu et al., 2009) views corporate image is closely related to satisfaction. Hu et al. (2009) empirically found that consumer satisfaction positively influenced corporate image. Furthermore, Hu et al.

(2009) and Nguyen and LeBlanc (1998) emphasized that consumer satisfaction has a positive influence on the image of the company in the minds of consumers. Therefore:

Hypothesis 16: The more favorable the attitudes that consumers have towards a company's corporate website favorability, the more consumers are satisfied with the company.

Hypothesis 17: The more satisfied the consumers are towards a company's corporate website favorability, the more favorable the image of the company among consumers.

CWF, attractiveness, and image

The attractiveness of the company is expressed of how exciting, attractive, appealing, fun and subjectively pleasing the company is in the minds of consumers (Alwi and Ismail, 2013; Cao et al., 2005; Tractinsky et al., 2006). The attraction of a company has been widely researched in the recruitment literature (Braddy et al., 2008; Turban, 2001; Williamson et al., 2003). With the technological development, the use of the Internet for recruiting has increased throughout the past decade, where companies that would like to acquire the best employees have to present themselves in the best possible way through the corporate website (Williamson et al., 2003). Thus, a favorable corporate website is a contributing factor towards an attraction for the company and its product, which can result in a favorable corporate image (Braddy et al., 2008). Therefore, a website affects the attractiveness of the company (Williamson et al., 2003), leading to the positive image of the company (Braddy et al., 2008). Based on the discussion above, the following are hypothesized:

Hypothesis 18: The more favorable the attitudes that consumers have towards a company's corporate website favorability, the more consumers are attracted towards the company.

Hypothesis 19: The more consumers are attracted towards a company, the more favorable the image of the company among consumers.

5. Materials and methodology

5.1. Empirical setting

The developed hypotheses were investigated via two samples of consumers from the UK and Russia, who hold the website accounts of the HSBC Plc (in the UK) or Sberbank (in Russia), and give nearly an ideal empirical setting to research the study constructs for a number of reasons. HSBC in the UK was chosen based on the Best Global Brand ranking by Interbrand as the number one brand in the UK (2014, 2015) and it is one of the largest UK-based global companies in the world. Since the financial crisis, HSBC has held a strong position and is

rated 32nd for strategic assets of value in Best Global Brands (2015) by Interbrand. Sberbank in Russia was chosen based on Brand Finance Global Banking 500 (100) ranking in 2014, in that it was the most reliable Russian brand in the world and was 17th around the globe; in 2015 it became 27th and in 2016, 35th due to the overall economic downturn in Russia. In 2014, Sberbank was in 75th place among global brands in the ranking of the BrandZ Top 100. A new image of Sberbank is being formed as a modern, high-tech and customer-friendly company (Sberbank, 2015). Also, Sberbank has over 13 million active online banking users according to the Sberbank website (Sberbank, 2015).

5.2. Data collection

This study adopted mixed method approach by following Foroudi et al. (2014) recommendations to incorporate 4 focus groups with consumers and 7 interviews with the experts as the qualitative phase, following by the main study survey as the quantitative stage. The procedures were done similarly in both research contexts. During the qualitative stage 7 interviews and 4 focus groups were conducted in the UK and 7 interviews and 4 focus groups were conducted in Russia (in the Russian language) (interview participants – Table 2, and focus group participants – Table 3). This research adopted the Harpaz et al. (2002) recommendation for translation of the questions and translation of the transcriptions in a non-mechanical way "to discuss each question and the alternatives in a small group of persons fluent in both languages… until an agreement was reached" (p. 236). As a result of the qualitative stage and the literature review, the questionnaire was developed representing the survey.

The pilot study was conducted before the main survey to examine the research instrument. The pilot study produced 73 usable questionnaires from academics (lecturers and doctoral researchers) that was used to test for reliability by using Cronbach's alpha and exploratory factor analysis (EFA) was examined to simplify the items and investigate the dimensionality of the constructs (Churchill, 1979; Foroudi et al., 2014). This study employed EFA in the pilot and main studies to reduce the number of items and to detect any pattern in the data (De Vaus, 2002; Hair et al., 2014; Tabachnick and Fidell, 2007). The principal components method was used for factor extraction (Hair et al., 2014; Kothari and Garg, 2014; Tabachnick and Fidell, 2007). Principal components (PC) analysis "is a procedure to convert a set of observations of possibly correlated variables into a set of values of linearly uncorrelated variables called principal components" (Kothari and Garg, 2014, p. 356). It is employed "to

summarise the most of the original information (variance) in a minimum number of factors for prediction purposes" (Hair et al., 2014, p. 105). The Varimax rotation method is adopted to analyze the orthogonal factors and maximize the variance of factor loading, with loadings of .5 or higher considered significant (Hair et al., 2014). To evaluate the number of factors to extract, the latent root criterion with eigenvalue >1.00 was employed (Hair et al., 2014; Nunnally and Bernstein, 1994).

Additionally, the Cronbach's alpha coefficient method was chosen to measure reliability, as it is widely accepted within the academic research community (Cronbach, 1951; De Vellis, 2012; Melewar, 2001; Nunnally, 1978; Tabachnick and Fidell, 2007). "A low coefficient alpha indicates the sample of items performs poorly in capturing the construct" (Melewar, 2001, p. 39). Moreover, it is used to assess the scale validity. According to scholars (De Vaus, 2002; Foroudi et al., 2014; Hair et al., 2014; Nunnally, 1978; Palmer, 2011), a coefficient alpha that is greater than .70 shows a high degree of reliability. The measurement scale illustrated a high degree of reliability, with a Cronbach alpha's of higher than .8 (De Vaus, 2002; Hair et al., 2006; Nunnally, 1978; Palmer, 2011). Some of the items were removed based on the item to the total correlation of less than .5 and for multiple loadings on two factors (Hair et al., 2014). The pilot study participants were not invited to participate in the final study (Haralambos and Holborn, 2000).

After the pilot study, the main study was conducted in the form of a survey questionnaire, being one of the most popular data collection techniques in the social sciences and marketing research (Sekaran, 2003), was performed in order to collect the data for further scale purification and hypothesis testing. The two versions of the survey (in English in the UK and Russian in Russia) were developed by employing the same constructs measures. The research was collected from two setting (HSBC in the UK and Sberbank in Russia) by using a convenience sampling technique (Bryman and Bell, 2007; Foroudi et al., 2014; McDaniel and Gates, 2006). The researcher used a seven-point Likert type scale from strongly disagree (1) to strongly agree (7) for the main survey to investigate the level of agreement or disagreement to measure consumers' attitude towards the CWF, conditional to their knowledge of the situation (Shiu et al., 2009).

The data were gathered via various methods. According to Rubin and Babbie (2016), "mail, face-to-face, telephone, and online surveys – researches can combine these modalities" (p.

396). Authors (Dillman, 2014; Rubin and Babbie, 2016), noted that by combining the different ways of questionnaire collection the response rates could be improved. The 2000 questionnaires were distributed via a convenience sampling method in each country by using the respondent that were available. In total, the 405 surveys were returned out of 2000 in the UK and 403 of 2000 in Russia. The overall response rate is 20% in the UK and 20% in Russia, which is considered to be an average response rate according to Sirnivassam et al. (2002). Additionally, the face to face method was employed, as it is a widely adopted method in a large survey (Churchill, 1999). The 150 questionnaires were conducted face to face in the UK and 160 in Russia from 15 January 2016 to 31 March 2016.

As a result, the 555 usable questionnaires were collected in the UK and 563 in Russia. The sample size of more than 300 is considered to be a rigorous statistical analysis data sample (Stevens, 1996). All the respondents mentioned that they are users (consumers) of the HSBC in the UK or Sberbank in Russia and visit the HSBC bank website or Sberbank website a few times a week (UK 56.2% and Russia 43.9%) or a month (UK 37.8; Russia 51.3%). To examine the familiarity of participants with the companies' websites of interest, they were asked about the relevant website-visiting patterns.

5.3. Development of measures and refinement
The scale development procedure followed Churchill (1979) recommendations to develop a better marketing measure. At the beginning of the research, the theoretical literature review was conducted following by the qualitative studies (interviews and focus groups) to specifying the domain of the study. The seven interviews with communication and design consultants and focus groups with university faculty in the UK (Middles University London) and same procedure in Russia (Kazan Federal University in Russia) (Foroudi et al., 2014). The triangulation of the data enhances the validity of research and provides the richness of the research result (Churchill, 1979; Deshpande, 1983; Foroudi et al., 2014; Saunders et al., 2007). Before the main study survey, the items pool were gathered based on the literature review and qualitative findings (Appendix 1).

To evaluate the face and content validity of the items, the initial item pool was discussed with seven faculty members in the department of marketing, consisting of four academics from the Middlesex University Business School and three bilingual academics from Kazan Federal University Business School departments, as academic expert judges, who are familiar with

the topic (Bearden et al., 1993; Foroudi et al., 2014; Zaichkowsky, 1985). The academics, who were expert judges in previous studies, were asked to comment on the relevance of the items, clarity of wording and whether the items represented the topic of interest (Foroudi et al., 2014).

In this study, the CWF construct was developed based on the qualitative research and literature review (Alhudaithy and Kitchen, 2009; Beatty et al., 2001; Bravo et al., 2012). The independent measures, such as navigation (Cyr, 2008; Cyr and Head, 2013; Tarafdar and Zhang, 2008), visual (Cyr, 2008; Cyr and Head, 2013; Kim and Stoel, 2004), usability (Casalo et al., 2008; Flavian et al., 2006; Tarafdar and Zhang, 2008), customization (Kabadayi and Gupta, 2011; Srinivasan et al., 2002; Tarafdar and Zhang, 2008), security (Ranganathan and Ganapathy, 2002; Tarafdar and Zhang, 2008; Wolfinbarger and Gilly, 2003), availability (Alwi and Ismail, 2013; Parasuraman et al., 2005; Tarafdar and Zhang, 2008), website credibility (Bhattacherjee and Sanford, 2006; Li, 2015), customer service (Kumar et al., 2014; Wolfinbarger and Gilly, 2003), perceived corporate social responsibility (Glavas and Kelley, 2014; Martinez and Del Bosque, 2013), perceived corporate culture (consist of corporate values, corporate philosophy, corporate mission, corporate principles, corporate history, founder of the company, country of origin and company's subcultures) (Abratt, 1989; Bravo et al., 2012; Campbell and Yeung, 1991; Melewar, 2003; Melewar and Karaosmanoglu, 2005) were obtained through the literature review, prior research and qualitative study in line with the context of study. The dependent measures of corporate image (Foroudi et al., 2014; Karaosmanoglu et al., 2011), corporate reputation (Foroudi et al., 2014; Nguyen and LeBlanc, 2001), consumer-company identification (Karaosmanoglu et al., 2011; Martinez and Del Bosque, 2013), loyalty (Alwi and Ismail, 2013; Srinivasan et al., 2002) were obtained from existing scales according to the context. Satisfaction (Cyr and Head, 2013; Fan et al., 2013; Perez and Del Bosque, 2015) and attractiveness (Highhouse et al., 2003; Turban, 2001) were employed based on the existing scales.

6. Results and analysis
Following Churchill's (1979) guidelines to construct better measures, during the primary stages the exploratory factor analysis (EFA), and coefficient alpha was adopted to evaluate scale validity (Aaker, 1997), as well as to decrease the amount of the research indicators (Hair et al., 2014). Initially, 180 items relating to the CWF were investigated by EFA contributing to 25 theoretically established constructs. 34 items from the UK and 51 items

from Russia were found to be cross-loaded and therefore excluded. The final round of the EFA shows that the retained variables indicated communalities bigger than .5, which meets the practical significance criteria (Hair et al., 2014), ranging from .513 to .955 in the UK and .617 to .953 in Russia. The principal component analysis (PCA) shows that the most significant variance extracted by items into a construct was observed for CWF (18.914) in the UK and CWF (25.363) in Russia. The factor loadings produced a satisfactory result with a range from .617 to .924 in the UK and .558 to .934 in Russia and items loaded on 25 factors. In addition, the Cronbach's alphas were assessed for each factor, and all factors were higher than .70 (De Vaus, 2002; Hair et al., 2014; Nunnally, 1978; Palmer, 2011). Altogether, based on the PCA, the 25 components with eigenvalues bigger than one explained a total variance of 80.070% in the UK and 83.318% in Russia. Based on the EFA results, it can be concluded that the items fit within the theoretical factor structures.

Afterward, the structural equation modeling (SEM) was implemented to test the measurement model and the hypotheses of the research for each country (UK and Russia). The research adopted SEM by following Anderson and Gerbing's (1988) two-stage procedure by Analysis of Moment Structure (AMOS) 21. In the first stage, confirmatory factor analysis CFA confirmed that the absolute correlation between the construct and its measuring of manifest items (i.e., factor loading) was above the minimum threshold criteria of .7 and satisfied the reliability requirements (Churchill, 1979). According to Hair et al. (2014), the "rule of thumb suggests that we rely on at least one absolute fit index and one incremental fit index, in addition to the $\chi 2$ results" (p. 630). In addition, no specific value on any index can separate models into unacceptable fits and acceptable, and at least one absolute index and one incremental index, and the value and associated degrees of freedom should be reported (Hair et al., 2014). GFI was introduced by Joreskog and Sorbom (1982). It can be valued in a range between 0 and 1. The indication of a good fit is considered to be a value of .9 or above (Byrne, 2001; Hair et al., 2014; Tabachnick and Fidell, 2007). Moreover, Gerbing and Anderson (1993) stated that there is an absence of agreement between researchers regarding the best goodness-of-fit index, and, since some indices are sensitive to sample size, the best strategy is to use some different goodness-of-fit indices. By following the guidelines from scholars (Hair et al., 2014), the goodness-of-fit indices indicated acceptable model fit (UK: chi-square =10153.165 (df=4715; p <.001); RMSEA=.046; CFI=.927; IFI=.928; TLI=.920/ Russia: chi-square=9315.601 (df=4323; p<.001); RMSEA=.045; CFI=.934; IFI=.934; TLI=.927). Thus, each criterion of fit indicates that the proposed measurement model's fit is

satisfactory in both contexts. Therefore, based on the findings, the measurement model is nomologically valid (Steenkamp and Van Trijp, 1991).

Convergent validity was evaluated by using widely accepted methods 'average variance extracted' (AVE), Cronbach alpha, and composite reliability (Hair et al., 2014). The AVE for each construct ranged from .599 to .825 in the UK and from .572 to .845 in Russia. Hair et al. (2014) stated that ".5 or higher is a good rule of thumb suggesting an adequate converge" (p. 619). Composite reliability for all constructs was above .7, and Cronbach's alpha values ranged from .854 through .978 in the UK and from .823 through .982 in Russia, which are above the threshold value of .70 (Hair et al., 2014). All are good indicators of the convergent validity (Fornell and Larckers, 1981). Thus, the measures satisfied the suggested reliability criteria (Hair et al., 2014). Afterward, the research hypothesis was examined via a structural model (Table 4). The results of goodness-of-fit indices (UK: chi-square =11903.306 (df=4975; p <.001); RMSEA=.050; CFI=.907; IFI=.907; TLI=.904/ Russia: chi-square =11553.444 (df=4586; p <.001); RMSEA=.052; CFI=.908; IFI=.908; TLI=.904) confirmed that the hypothesized model in both countries offers an adequate fit for the empirical data of the research. Given the directional nature of the research hypotheses, the tests are all one-tailed.

During the second stage the relationships in the conceptual proposed framework via hypothesis testing were generally supported with the exception of those named below: 1) two links in the UK: between the usability (CWU) and corporate website favorability (CWF), and attractiveness (CRA) and corporate image (CI); and 2) five links in Russia: visual (CWV) and corporate website favorability (CWF), usability (CWU) and corporate website favorability (CWF), customization (CWCU) and corporate website favorability (CWF), website credibility (CWCR) and corporate website favorability (CWF), customer Service (CWCS) and corporate website favorability (CWF). In the UK the results indicate the H1 (CWN -->CWF), H2 (CWV -->CWF), H3 (CWI-->CWF), H5 (CWCU-->CWF), H6 (CWS-->CWF), H7 (CWA-->CWF), H8 (CWCR-->CWF), H9 (CWCS--> CWF), H10 (CWCSR--> CWF), H11 (CC-->CWF), H12 (CWF-->CI), H13(CI -->CR), H14 (CR-->I), H15(I-->L), H16 (CWF-->S), H17(S-->CI), H18(CWF-->CRA) hypotheses were statistically significant (H1 γ=.033, H2 γ=.080, H3 γ=.298, H5 γ=-.133, H6 γ=.139, H7 γ=.148, H8 γ=.097 , H9 γ=.087 , H10 γ=.219 , H11 γ=.311, H12 γ=.144, H13 γ=.456, H14 γ=.462, H15 γ=.228, H16 γ=.156, H17 γ=.264, H18 γ=.104), whereas H4 (CWU-->CWF), H19 (CRA-->CI) were

rejected (H4 γ=.095, H19 γ=.057) (Table 5, Fugire 1). In Russia the findings show that H1 (CWN-->CWF), H3 (CWI-->CWF), H6 (CWS-->CWF), H7 (CWA-->CWF), H10 (CWCSR-->CWF), H11 (CC-->CWF), H12 (CWF-->CI), H13 (CI-->CR), H14 (CR-->I), H15(I-->L), H16(CWF -->S), H17(S-->CI), H18(CWF-->CRA), H19 (CRA-->CI) were statistically significant (H1 γ=.115, H3 γ= .083, H6 γ= .112, H7 γ= .066, , H10 γ= .123, H11 γ= .400, H12 γ= .239, H13 γ= .565, H14 γ= .603, H15 γ= .396, H16 γ= .363, H17 γ= .329, H18 γ= .401, H19 γ= .244), whereas H2 (CWV-->CWF), H4 (CWU-->CWF), H5 (CWCU-->CWF), H8 (CWCR-->CWF), H9 (CWCS-->CWF), were rejected (H2 γ=-.065, H4 γ= .056, H5 γ=.012), H8 γ=.097, H9 γ= .087 (Table 5, Figure 1). Therefore, the SEM testing showed that the conceptual proposed framework was generally supported, with 17 hypotheses in the UK and 14 hypotheses in Russia supported out of the 19 hypotheses.

"Insert Table 5 about here."

"Insert Figure 1 about here."

7. Discussion

This article demonstrates the notion of consumer-based CWF. This research highlights that irrespectively of the business field they are in, or the competition they face, management should monitor the favorability of the corporate website concerning the organization's communications.

Around the world, the corporate website is employed to project corporate identity. The creation and maintenance of a favorable website is an essential strategy for company success in the marketplace (Ageeva et al., 2018; Alhudaithy and Kitchen, 2009; Foroudi et al., 2017; Kim et al., 2001; Palmer, 2002). The favorability of a corporate website appeals to the extent to which consumers positively regard the corporate website. Therefore, when consumers have a positive attitude towards a CWF, they have a more favorable image of the company.

This study offers an empirically validated framework that outlines the relationship between the construct of a CWF and the factors (its antecedents) that influence CWF and its consequences from consumer perspective, based on the identified research gaps by marketing scholars and practitioners (Ageeva et al., 2018; Cox and Emmott, 2007; Hendricks, 2007; Lombard and Hite, 2007; Tarafdar and Zhang, 2008; Taylor et al., 2002). The results

demonstrated that CWF incorporates the following factors: 1) in the UK and; 2) in Russia.

The results demonstrated that navigation, information, security, availability, perceived corporate social responsibility, and perceived corporate culture factors were found to influence the CWF in both the UK and Russia. Furthermore, the findings showed that the usability factor does not influence CWF in both countries. Unexpectedly, the visual, customization, website credibility, and customer service factors were rejected in Russia, but accepted in the UK. The outcomes of the study are connected to the research setting. The findings unexpectedly provide no support in Russia for the hypothesized antecedents effect of visual, customization, website credibility, customer service on the CWF, however, in the UK, these factors showed a significant relation to the CWF. The unexpected outcome in Russia might be attributed to a number of reasons, as discussed below. Scholars (Supphellen and Gronhaug, 2003) have identified "important differences between Western and Russian perceptions" (p. 220) by studying the Aakers' (1997) brand personality for the first time for the Russian consumers. Overall, consumers in Russia are less developed in regards to the online technologies compared to the Western consumers (awaragroup.com, 2013). Also, Griffin et al. (2004) found differences when conducting a study of the materialism construct among consumers in Russia, Denmark, and France, and concluded that more research should be done to validate the marketing scales across the different nations or develop scales simultaneously in multiple countries. Thus, the differences in the results might be attributed to the differences in the perceptions of the Russian consumers from the Western consumers.

On the other hand, the differences might be hidden in the context of the company's website itself. The findings can be attributed to the Sberbank's website, in that the Sberbank company started a phase of significant re-branding in 2009 (sberbank.ru, 2014), from changing the logo and in regards to the whole company approach. However, the process is continuing in relation to the website development, where, in 2013, Sberbank officially launched a competition for the development of the new website worth 50 million rubles), where the website was named as a significant way to implement the strategy of the company to improve the corporate image (cnews.ru, 2016). The Sberbank website was first created in 1997 and has been renewed twice since then in 1997 and 2013-2014 (cnews.ru, 2016). Towards the end of 2013, the Sberbank launched a beta version, followed by the official launch in February 2014 of the new website and received a number of comments from website design experts (sostav.ru, 2016).

Furthermore, this paper also considers some precise aspects of this conceptualization by investigating how the consumer-based favorable corporate website (i.e., CWF) is built, measured and managed. Also, the strategies to create a favorable corporate website are discussed in relation to the multi-disciplinary approach. Additionally, the favorable corporate website is discussed in relation to the corporate image, corporate reputation, consumer-company identification, loyalty, and satisfaction and attractiveness.

The findings highlighted the effect of CWF as a contributing factor to the corporate image, corporate reputation, consumer-company identification, loyalty, and satisfaction and attractiveness in both countries. The findings illustrated a mediation or indirect effect between the CWF and corporate image in both countries in relation to satisfaction. However, attractiveness and corporate image relationships were supported in Russia but not in the UK.

This study empirically showed that there are mediation and indirect effect between CWF and corporate image for satisfaction in Russia and the UK. However, in regards to attractiveness there is mediation and indirect impact between CWF and corporate image in Russia, but not in the UK. The findings indicated that CWF results in the outcomes, such as satisfaction (Casalo et al., 2008; Cyr, 2008), attractiveness (Braddy et al., 2008). This outcome is supported by prior scholars (Braddy et al., 2008; Casalo et al., 2008; Santouridis et al., 2009), who found that a company's website has a direct and positive influence on customer satisfaction (Casalo et al., 2008; Santouridis et al., 2009) and company's attractiveness (Braddy et al., 2008). Furthermore, a communication manager comment highlighted the significance of CWF in enhancing the satisfaction and attractiveness and added that:

> *"Websites are quite a fascinating subject. When I am imagining my favorite website, I think that I am fulfilled with it, and the overall quality of the website is high, that positive feeling that it gives me after using it ...All of those things definitely make me like a company more, satisfied with the company and attracted to it. However, if I think about the websites that I had a bad experience with and leaving me with a feeling of irritation after using it, I will change my perceptions about the company and not in a good way".* (RUS.KS)

Therefore, consumers who believe that they receive superior value from the services or products are satisfied with and attracted to the company, and, thus, are more likely to prefer that company over others. Furthermore, from the interviews, respondents also described this from their perspective:

"A basic, direct and clear website builds a positive impression and a good reputation of the company. When the website is clear and direct it makes me very comfortable, satisfied with the company and attracted to the company". (UK.FG2)

"One of the aims of our company is to leave consumers satisfied with their experience about the company and the products/services that the company provides. We implement training for employees with the sole goal in mind being to satisfy our customers. Nowadays, through the company website, we provide customer service, an easy and simple way for people to find answers to their questions on our website. I think this helps us to build a good image of us for people and satisfy consumers". (UK.KH)

Indeed, the study results in both countries highlighted how a fit between the website and the company's image improves consumers' perceptions of the company. Managers in the comments below have emphasized this relationship:

"In my experience, some of the main elements of the website design are usability, navigation functions, information content, visual elements, legal compliance (standards compliance). In order to build a website that achieves positive feelings and positive image in the consumer's mind, the website needs to be visually elegant and high quality (visual elements), easy to use (usability), does not crash or have any bugs (availability) and have 'catchy' information on the website worth reading about. Based on my 10 years of experience in the industry, the website should be smooth, sophisticated and friendly to users". (UK. KH)

"The image is in the mind of the beholder. What the company does overall and everything that is connected with the company affects the image of the business in the minds of the people. When the website changes, when the way the company communicates changes that would change the company's image". (RUS.EA)

Therefore, a company's website can impact on the consumer perceptions and assist consumers in constructing their views about the company. Thus, the corporate website can influence the corporate image, which represents an external indication of the internal identity of the company. When consumers constructed the positive image of the company, over time, it affects the company reputation. The significance of corporate reputation is apparent when the consumers trust the company and its products/services. One of the focus group participants commented on the importance of corporate reputation: "I believe that the cornerstone of the reputation is trust and delivering the promise to the consumer. Take Ryanair, it is a low-cost airline, where there is no particular good design, but they deliver exactly what they promise to deliver-cheap flights." (UK.FG4).

Thus, the corporate website can influence the reputation of the company, that can be reached by constructing the positive corporate image first. Managers commented regarding the importance of reputation, as follows:

> *"The website has a big influence on a company's reputation and image. First, consumers build up an impression of the company, in the form of a corporate image, and, in time, it grows to reputation. The reputation of the company is affected by many things and websites are one of the important controlled elements of communication that help to build the solid reputation of the company. By providing a favorable website with the consumers in mind and what they need will improve reputation. When consumers don't know the company and first going to the website to find out about it, the website becomes a key for corporate image and reputation".* (UK. AI)

> *"Any website is going to say powerfully what the company wants the consumers to believe in terms of image and reputation".* (RUS.KS)

When consumers positively regard the company's reputation, it affects their identification with the company. "When I hear good things about the brand, and it is considered to be a famous and trusted company, I start to care about the company and its products… when I read positive things about the company online or on their website. I think this company is successful" (UK.FG3).

Finally, when consumers positively identified with the company, they feel loyal to it. In order to improve the level of consumer identification, companies must work to engage stakeholders and increase the visibility of the favorable corporate website. Consumers that are loyal to the company is a key factor for business success and sustainability over time (Flavian et al., 2006; Keating et al., 2003). Loyal consumers benefit a company more than new customers do since the former is less affected by price changes (Berry and Parasuraman, 1991; Bowen and Shoemaker, 1998; Dowling and Uncle, 1997; Tepeci, 1999). Loyal consumers are one of the most important goals for the managers, which can be seen from the managers' comments:

> *"I feel strongly identified with the Apple company and its products. It is really hard to explain the reason why. It just feels right. Each time when the new iPhone launches – I feel proud of the company. I find myself talking about it with my friends over and over again. Getting into arguments with friends who have Samsung or Nokia. Probably there are many reasons why I feel strongly about Apple, the visuals, the simplicity and clarity of the website and purchasing on the website, how quickly and efficiently they deal with my issues. And, the most important – they are, who they claim to be. I call myself a loyal customer".* (RUS. AK)

"Loyal consumers are the dream of every company, they trust you, they want to use the company again and again. They are proud to be the customer of the company and recommend it to their family and friends". (UK.KH)

8. Conclusion

The main contribution of this paper is to address gaps in prior research concerning: 1) what is the impact of the specific antecedents of CWF on corporate image, corporate reputation, consumer-company identification, and loyalty? and 2) what are the main favorable influences of CWF on corporate image, corporate reputation, consumer-company identification, and loyalty? These study findings address both questions within the context of the financial setting in the UK and Russia. Firstly, the favorable corporate website is shown to be a favorable tool for companies marketing specialists that can result in forming consumers' positive perception-based bonds with the company. Secondly, it provides the valuable managerial and theoretical and managerial implications concerning the deeper knowledge construction of the favorable corporate website.

8.1. Implications for theory

This study offers an empirically validated framework that outlines the relationship between the construct of corporate website favorability and the factors (its antecedents) that influence corporate website favorability and its consequences. The research contributes to the knowledge in the areas of marketing, corporate identity, and corporate visual identity through investigating the hypothesized relationships from the consumers' perspective, as well as offering novel theoretical discoveries. The developed research framework for evaluating and assessing corporate website favorability is a unique aspect of the current research. The construction of a multi-disciplinary paradigm for corporate website favourability and the creation of the CWF construct are the main contributions of this research. This research is among the first to examine empirically the proposition provided by scholars (Cox and Emmott, 2007; Hendricks, 2007; Lombard and Hite, 2007; Tarafdar and Zhang, 2008; Taylor et al., 2002) that a favorable corporate website influences corporate image, corporate reputation, consumer-company identification, and loyalty.

Additionally, this study investigates the identified research gaps and addresses the prior calls for examination (Al-Qeisi et al., 2014; Tarafdar and Zhang, 2008). Thus, the results of this

study provide the benefits in the context of the financial setting in the UK and Russia. However, the findings require considerable caution when invoking the corporate website favorability model and employing it in a different setting using any theories developed in the financial context.

8.2. Implications for managerial practice

The empirical and theoretical contributions described in the sections above have a number of implications. This is beneficial for general managers who are very important in shaping company website strategies as they are well placed to take an organization-wide viewpoint and are aware of the external environment of the organization. This study is based on a multi-disciplinary approach that illustrates that creating a favorable corporate website that enhances corporate image, corporate reputation perceptions, consumer-company identification and loyalty, and cross-functional efforts is to be preferred to a single-functional approach. The propositions and the conceptual framework present an approach through which a corporation can design and manage a favorable corporate website. This investigation provides significant implications for general managers, website builders, and decision-makers in respect to the CWF phenomenon, its antecedents, relations, and its main consequences. Additionally, the clarification of the phenomenon can assist cross-functional managers and designers to develop corporate websites that can lead to a favorable corporate image, corporate reputation, loyalty, and consumer-company identification.

Also, company managers face challenges to build a website that addresses consumers' needs: "companies need to do more to engage readers in a dialogue with the company, e.g., by asking them to register with the site or letting them customize their views of the company's website according to their needs and interests. Companies could then design their sites accordingly and would be able to deliver more useful information to their multiple audiences" (Pollach, 2005, p. 298). According to Louvieris et al. (2003), when building solid relationships with customers, great importance should be given to website design, in particular, to the experience of the website as a whole, where "customer, rather than producer, orientation should be pre-eminent in the site's design" (p. 169). Thus, this study helps managers and decision-makers to build a better relationship with consumers by constructing a favorable website.

Also, the research findings will contribute to reaching a better understanding among designers and managers (Foroudi et al., 2014, 2015; Walker, 1990). When planning a website company have many design concerns, thus companies should learn how to make a useful website to satisfy the expectations of the consumers (Scheffelmaier and Vinsonhaler, 2002). It is essential for managers and designers to communicate in one language and understand each other well (Foroudi et al., 2014, 2015; Henderson et al., 2003; Kohli and Suri, 2002) to reach a mutual goal and achieve success in the marketplace. It is highly costly and demanding for companies to establish a corporate visual identity (e.g., website) (Foroudi, 2012; Henderson and Cote, 1998); therefore, managers should exert considerable effort to construct a favorable corporate website that communicates the identity of the company in a reliable way. A company that designs a favorable corporate website will perform well in relation to its rivals. Thus, this study is of extreme significance to marketing managers, since they need to carefully organize the factors that impact on a favorable corporate website. Additionally, this research assists consultants and managers in evaluating whether the corporate website achieves the goals and objectives of the company to portray the company's identity and build's the right image in the minds of consumers.

As previously mentioned, a corporate website is not merely a combination of hyperlinks and pages, but rather the primary vehicle of corporate visual identity, which, by transmitting consistent images and messages about the nature of the organization to a company's audience, enables a company to build a positive image of itself in the minds of consumers (Abdullah et al., 2013; Melewar and Karaosmanoglu, 2006; Pollach, 2005, 2010; Tarafdar and Zhang, 2008). Therefore, the management and creation of a website should be a critical part of the strategic management of the corporate identity of the company as a whole, and one where the managers at different levels should acquire a comprehensive knowledge about it to reach the company's goals and objectives.

This study helps various types of decision-maker in the company (company managers) to comprehend the importance of the corporate website by presenting the critical factors of CWF (navigation, visual, information, customization, security, availability, website credibility, customer service, perceived corporate social responsibility, perceived corporate culture in the UK, and navigation, information, security, availability, perceived corporate social responsibility, perceived corporate culture in Russia). Therefore, this study assists in building a corporate website by producing guidelines for website marketers, designers, and

managers, where all parties involved in the process should make sure that the website is aligned with the identity of the company to reach the company's goals and objectives, as well as satisfy and attract consumers. Additionally, this research recommends that the decision-makers try to understand the designers better and to try to think from their point of view, and, thus, communicate with them accordingly when modifying a website or building it from scratch. Furthermore, this study suggests that decision makers (company's managers) take a more active approach in the website development process and should follow the corporate website guidelines developed in this research. Therefore, building and managing a favorable corporate website needs a combined approach from an academic and professional perspective to efficiently communicate with external and internal stakeholders. This study aims to assist consultants and managers by clarifying that a company's website is a crucial element of the corporate identity management (Opoku et al., 2006), which enables communication (Ganguly et al., 2010) and impacts on corporate image, corporate reputation, consumer-company identification, and loyalty. The outcomes of this research will assist managers to assure that they know that generating a favorable corporate website to communicate in the market strengthens the corporate image, leading to improving corporate reputation, consumer-company identification, and loyalty with the consumers. Thus, this study has important implications for managers, website designers, and website programmers when planning, building and modifying a favorable corporate website.

9. Limitations and future research directions

This study comprises a method of sampling/analysis for which the limitations should be considered. As with other marketing research (Al-Qeisi et al., 2014), where a probability-based sampling method cannot be performed because of the imposed limitations, such as data protection, the non-probability sampling technique (i.e., convenience sample) is a suitable option. However, non-probability sampling can lead to the generalizability of its statistical results being relatively limited (Denscombe, 2002). The current research is primarily based on a convenience sample, namely, a non-random sampling technique. According to Bryman and Bell (2007), "convenience samples are very common and indeed are more prominent than are samples based on probability sampling" (p. 198). Even though a convenience sample may be used as an appropriate means for theory testing, a probability sampling technique should be adopted in future studies to abolish the potential bias regarding the validity and generalizability of the scales (Churchill, 1999).

The other limitation of this research might be attributed to the context of the study. The research setting of this study is the financial industry in the UK and Russia. However, the results might be different when applied to other countries. Additionally, the websites of two companies from the financial industry (i.e., banking) (HSBC in the UK and Sberbank in Russia) were targeted as the focal companies. Although some items for the scales were based on the qualitative studies in various settings, the specific features of Sberbank and HSBC could affect some aspects of the research. Additionally, since particular companies were assessed in the UK and Russia (i.e., HSBC in the UK and Sberbank in Russia), which both belong to the financial industry, other studies should consider using various companies from different industries to increase the validity and generalizability of the research. While keeping in mind that any specific company does not apply to entirely signify all sectors, based on the notions discussed above and the concept supported by scholars (Aaker, 1997; Churchill, 1999; Van Riel et al., 1998) that a high externally valid survey-based study can be generalized to different sectors and the population, it can be concluded that the outcome of this study may be widespread across different sectors and industries.

Another limitation can be attributed to the design of the research, in that interviews with experts, as well as focus groups with academics were used to generate additional measurement items. Thus, the questions that were used in qualitative research were associated with the study, and, therefore, might restrain the prospects of generalizing the measurement items.

Furthermore, this research adopted a cross-sectional approach with collecting the data in one point in time, thus to increase the generalizability of the results, longitudinal research (Kumar et al., 2014) can be adopted in the further studies to test the research model of this study.

This research concentrates on the notion of CWF its antecedents and consequences (i.e., corporate image, corporate reputation, consumer-company identification, and loyalty), which can be developed further to advance the knowledge concerning the favorable corporate website, corporate visual identity and corporate identity. This research is the first attempt to conceptualize and construct comprehensive measurement scales for the CWF construct by using the mixed method approach. Thus future studies should be implemented to enhance the items measurement validity concerning CWF.

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Table 1: Definitions for the key research constructs

Constructs	Definitions	Major references
Corporate website favourability	Corporate website favourability is the extent to which a company projects its corporate identity through the corporate website as a primary vehicle of corporate visual identity to gain positive attitudes from the consumers, by transmitting consistent images and messages about the nature of the organization to its audience that enables a company to build a positive image of itself in the minds of consumers.	Ageeva et al. (2018); Booth and Matic (2011); Braddy et al. (2008); Chen and Wells (1999); Dou and Tan (2002); Foroudi et al. (2017); Gatewood et al. (1993); Haliburto and Ziegfeld (2009); Hamill (1997); Melewar and Karaosmanoglu (2006); Pollach (2005, 2010); Shin and Huh (2009); Tarafdar and Zhang (2008); Winter et al. (2003)
Navigation	Navigation is the extent to which users can navigate the website and represents those characteristics that help users navigate the website better.	Cyr (2008); Cyr and Head (2013); Ganguly et al. (2010); Gefen et al. (2000); Keeney (1999); Kumar et al. (2014); Tarafdar and Zhang (2005, 2008)
Visual	Visual is the extent to which the company uses its 'graphic design' and 'structure design' to create the overall look and feel of the website for the users.	Cyr (2008); Cyr and Head (2013); Foroudi et al. (2014); Ganguly et al. (2009); Garrett (2003); Melewar (2001); Wang and Emurian (2005)
Information	Information on the website refers to the quality of the content, the way it is arranged and how relevant it is to the purpose of the website.	Bruce (1998); Cyr (2008); Cyr and Head (2013); Ganguly et al. (2009); Tarafdar and Zhang, (2005, 2008)
Usability	Usability refers to the effort required to use the website, with which the user is capable of learning to manage the system with ease.	Casalo et al. (2008); Davis (1989); Flavian et al. (2006); Nielsen (1994); Tarafdar and Zhang (2005, 2008)
Customisation	The customisation is the ability of a website to tailor products, services, and the transactional environment to individual customers.	Fan et al. (2013); Kabadayi and Gupta (2011); Srinivasan et al. (2002); Tarafdar and Zhang (2005, 2008)
Security	Security refers to the degree to which the website can be perceived as safe and has the necessary provisions for executing secure transactions.	Devaraj et al. (2002); Koufaris and Hampton-Sosa (2004); McKnight et al. (2002); Tarafdar and Zhang (2005, 2008)
Availability	Availability is the correct technical performance of the website.	Alwi and Ismail (2013); Parasuraman et al. (2005); Tarafdar and Zhang (2008)
Website credibility	Website credibility is the degree to which consumers believe in the website expertise and trustworthiness.	Goldsmith et al. (2000); Lowery and DeFleur (1995); Metzger et al. (2003)
Customer service	Customer service is the degree of how efficient, helpful and willing the service provided to the consumers is.	Kaynama and Black (2000); Parasuraman et al. (1991); Wolfinbarger and Gilly (2003); Xie et al. (1998)

Perceived corporate social responsibility	Perceived corporate social responsibility is the consumers' perceptions of corporate environmental responsibility, social involvement, responsiveness, accountability of companies, and consumers' expectations of corporations.	Chapple and Moon (2005); Glavas and Kelley (2014); Klein and Dawar (2004)
Perceived corporate culture	Perceived corporate culture is the consumer's perceptions about the corporate values, corporate philosophy, corporate mission, corporate principles, corporate history, founder of the company, country of origin and company's subculture running and resulting from the corporate identity.	Cui and Hu, (2012); Deshpande and Webster (1989); Melewar (2003); Ravasi and Schultz (2006)
Corporate values	Corporate values characterized by the values of the company that can be identified as a central system of beliefs inside the company, which shape corporate identity.	Melewar (2003); Melewar and Karaosmanoglu (2006); Van Riel and Balmer (1997)
Corporate philosophy	The corporate philosophy is a combination of the main values and norms of the organization that forms its corporate culture, which represents the intention of the company to help to build more meaningful relationships.	Abratt (1989); Ind (1992); Melewar (2003); Melewar and Karaosmanoglu (2006)
Corporate mission	The corporate mission is the reason why the organization exists and the purpose that differentiates it from its competitors.	Abratt (1989); De Witt and Meyer (1998); Ind (1992); Melewar (2003); Melewar and Karaosmanoglu (2006)
Corporate principles	Corporate principles represent the materialization and clarification of the values, targets, and mission of the organization, which construct the foundation for all corporate activities.	Melewar (2003); Melewar and Karaosmanoglu (2006); Schmitt (1995)
Corporate history	Corporate history represents a chronological account of a company's creation and business activities, which influences corporate identity through its connection with the corporate culture.	Llopis et al. (2010); Marzec (2007); Melewar (2003); Melewar and Karaosmanoglu (2006)
Founder of the company	Founder of the company represents the person who brought the company into existence, which makes him inseparable from the identity of the company.	Deal and Kennedy (1985); Melewar (2003); Olins (1989); Sadri and Lees (2001)
Country of origin	Country of origin is defined as the country where the corporate headquarters of the company marketing the product or brand is located, which can influence the quality of the brand perceived by customers, brand loyalty, brand choice, brand preference perceived by customers and has a strong link with the corporate identity of the company.	Foo and Lowe (1999); Johansson et al. (1985); Melewar (2003); Melewar and Karaosmanoglu (2006); Moradi and Zarei (2011); Rowlinson and Procter (1999); Varey and Lewis (2000)
Company's subculture	Company's subculture refers to the distinct group within that company, which consists of the subsets of organizational members who regularly interact with one another and who employ a common way of thinking that is unique to the group.	Bellou (2008); Harris and Ogbonna (1999); Hatch (1997); Melewar (2003); Melewar and Karaosmanoglu (2006); Van Maanen (1991); Van Maanen and Barley (1985)
Corporate image	Corporate image is the overall immediate impression left in the minds of customers in comparison to its competitors and represents an asset, which allows companies to differentiate and increase the chances of success.	Balmer et al. (2011); Bravo et al. (2009); Foroudi et al. (2014, 2017); Gray and Balmer (1998); Karaosmanoglu et al. (2011); Mazursky and Jacoby (1986); Richard and Zhang (2012); Williams

		and Moffit (1997); Zimmer and Golden (1988)
Corporate reputation	Corporate reputation concerns the judgment that results from the reception of direct and indirect experiences and information of a company over time.	Alesandri (2001); Fombrun and Shanley (1990); Foroudi et al. (2014, 2017); Gotsi and Wilson (2001); Gray and Balmer (1998); Herbig et al., (1994); Markwick and Fill (1997); Ruth and York (2004); Yoon et al. (1993)
Consumer - company identification	Consumer-company identification represents the strong social relationships between the consumer and the company, such that consumers perceive themselves with the same attributes that they believe define the company.	Bhattacharya and Sen (2003); Dutton et al. (1994); Einwiller et al. (2006); Homburg et al. (2009); Knight and Haslam (2010); Marin and De Maya (2013); Rooney et al. (2010)
Loyalty	Loyalty is the consumer's psychological attachment and intention to continue doing business with the company, expressed over time, where several alternatives are available.	Bergeron (2001); Gefen (2002); Jacoby and Kyner (1973); Liang and Wang, (2008); Melewar et al. (2017); Zeithaml et al. (1996)
Attractiveness	Attractiveness is how exciting, attractive, appealing, fun and subjectively pleasing the company is in the mind of consumers.	Alwi and Ismail (2013); Cao et al. (2005); Tractinsky et al. (2006)
Satisfaction	Satisfaction is the consumers' evaluations of a product or service with regard to their needs and expectations.	Anderson and Sullivan (1993); Flavian et al. (2006); Law and Bai (2008); Oliver (1980)

Table 2: The details of in-depth interviews with consultants and managers

Interview Date	Organization	Interview position	Location	Interview approx. duration
02. 06.2015	Communication Manager		UK	60 min.
08.06. 2015	Marketing Consultant		UK	90 min.
10.06. 2015	Communication Manager		UK	30 min.
12.06.2015	Ex Communication Consultant		UK	60 min.
16.06.2015	Marketing Lecturer and Design Consultant		UK	82 min.
21.06.2015	Managing Director		UK	90 min.
26.06.2015	Co-owner and Managing Director		UK	65 min.
01. 08. 2015	Chairman		Russia	60 min.
01. 08. 2015	Managing Director		Russia	30 min.
03.08.2015	Communication Manager and Design Consultant		Russia	62 min
05.08.2015	Managing Director		Russia	85 min.
07.08.2015	Communication Manager		Russia	90 min
07.08.2015	Creative Manager		Russia	32 min
09.08.2015	Brand Strategist		Russia	60 min
	Topics discussed			
	-The understanding of corporate website and corporate website favorability. -The factors that influence corporate website favorability. -Their experience of what they understand about corporate website favorability and its influences on corporate image, corporate reputation, identification, and loyalty. -Discussion of elements of the corporate website and whether they influence corporate website favorability. -The main perceived impacts of corporate website favorability.			

Source: The researcher

Table 3: Details of the participants in the focus groups

Interview date	Number of participants	Interviewee occupation	Location	Age range	Interview approx. length
26.05.2015	6	An employee of Middlesex University London and Doctoral researchers	UK	25-42	90 min.
27.05.2015	6	An employee of Middlesex University London and Doctoral researchers	UK	30-37	85 min
29.05.2015	6	An employee of Middlesex University London and Doctoral researchers	UK	25-29	60 min
30.05.2015	6	An employee of Middlesex University London and Doctoral researchers	UK	25-37	63 min
28.07.2015	6	An employee of Kazan Federal University and Candidacy students (equivalent to Ph.D. in the UK)	Russia	23-25	65 min
29.07.2015	6	An employee of Kazan Federal University and Candidacy students (equivalent to Ph.D. in the UK)	Russia	23-29	90 min
02.08.2015	7	An employee of Kazan Federal University and Candidacy students (equivalent to Ph.D. in the UK)	Russia	23-27	86 min
02.08.2015	6	The staff of Kazan Federal University, Candidacy students (equivalent to Ph.D. in the UK)	Russia	23-26	60 min

Topics discussed

-Their understanding of corporate website and corporate website favorability

-General information about different global websites

-The impression of what they understand about corporate website favorability and their relationship to a company's image, company's reputation, identification, and loyalty.

-The impact of corporate websites on the minds of consumers

-The influences of corporate website favorability on company products or services

-The main perceived impacts of corporate website favorability

Source: The researcher

Table 4: Goodness-of-fit indices of model modification

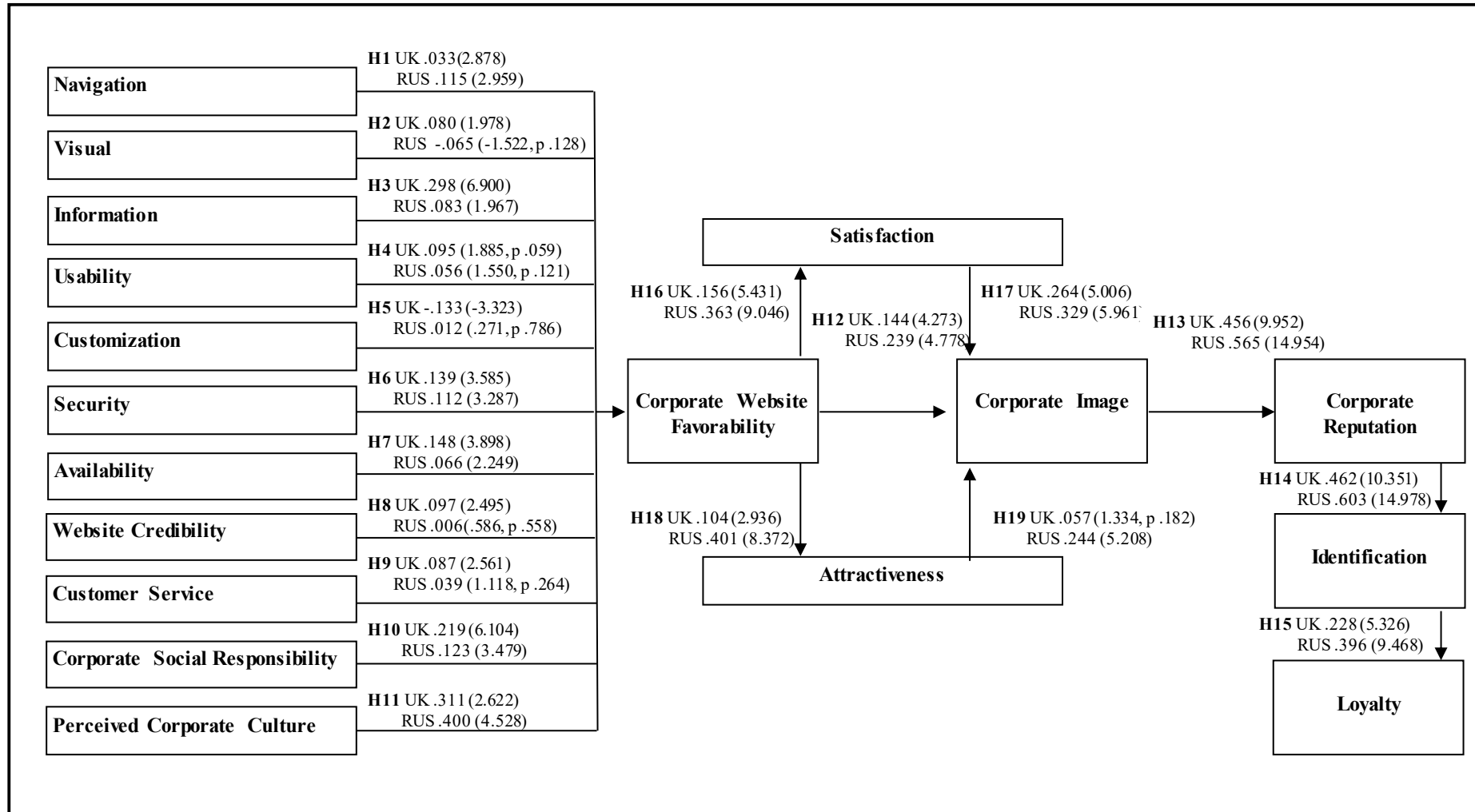|	Model fit indicators								
	Chi-square/X^2	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI
UK	10153.165	4715	.046	.740	.873	.927	.711	.928	.920
Russia	9315.601	4323	.045	.757	.884	.934	.728	.934	.927
	Chi-square (X^2); degree of freedom (Df); Root mean square error of approximation (RMSEA); Goodness-of-fit index (GFI); Normated fit index (NFI); Comparative fit index (CFI); Adjusted goodness-of-fit index (AGFI); and Tucker Lewis Index (TLI)								

Table 5: Results of hypothesis testing

Standardised regression paths			UK					Russia				
			Estimate	S.E	C.R	P	Hypothesis	Estimate	S.E	C.R	p	Hypothesis
H1	Navigation	--->	C. Website Favorability	.033	.011	2.878	.004	Supported	.115	.039	2.959	.003	Supported
H2	Visual	--->	C. Website Favorability	.080	.040	1.978	.048	Supported	-.065	.042	-1.522	.128	Not Supported
H3	Information	--->	C. Website Favorability	.298	.043	6.900	***	Supported	.083	.042	1.967	.049	Supported
H4	Usability	--->	C. Website Favorability	.095	.050	1.885	.059	Not Supported	.056	.036	1.550	.121	Not Supported
H5	Customization	--->	C. Website Favorability	-.133	.040	-3.323	***	Supported	.012	.044	.271	.786	Not Supported
H6	Security	--->	C. Website Favorability	.139	.039	3.585	***	Supported	.112	.034	3.287	.001	Supported
H7	Availability	--->	C. Website Favorability	.148	.038	3.898	***	Supported	.066	.029	2.249	.024	Supported
H8	Website Credibility	--->	C. Website Favorability	.097	.039	2.495	.013	Supported	.006	.010	.586	.558	Not Supported
H9	Customer Service	--->	C. Website Favorability	.087	.034	2.561	.010	Supported	.039	.035	1.118	.264	Not Supported
H10	Perceived C. Social Responsibility	--->	C. Website Favorability	.219	.036	6.104	***	Supported	.123	.035	3.479	***	Supported
H11	Perceived C. Culture	--->	C. Website Favorability	.311	.119	2.622	.009	Supported	.400	.088	4.528	***	Supported
H12	C. Website Favorability	--->	C. Image	.144	.034	4.273	***	Supported	.239	.050	4.778	***	Supported
H13	C. Image	--->	C. Reputation	.456	.046	9.952	***	Supported	.565	.038	14.954	***	Supported
H14	C. Reputation	--->	C-C Identification	.462	.045	10.351	***	Supported	.603	.040	14.978	***	Supported
H15	C-C Identification	--->	Loyalty	.228	.043	5.326	***	Supported	.396	.042	9.468	***	Supported
H16	C. Website Favorability	--->	Satisfaction	.156	.029	5.431	***	Supported	.363	.040	9.046	***	Supported
H17	Satisfaction	--->	C. Image	.264	.053	5.006	***	Supported	.329	.055	5.961	***	Supported
H18	C. Website Favorability	--->	Attractiveness	.104	.035	2.936	.003	Supported	.401	.048	8.372	***	Supported
H19	Attractiveness	--->	C. Image	.057	.042	1.334	.182	Not Supported	.244	.047	5.208	***	Supported

*** $p < 0.001$

Notes: Path = Relationship between independent variable on dependent variable; β = Standardised regression coefficient; S.E. = Standard error; p = Level of significance.

Figure 1: Validated Structural Model

H1 UK .033 (2.878)
RUS .115 (2.959)

H2 UK .080 (1.978)
RUS -.065 (-1.522, p .128)

H3 UK .298 (6.900)
RUS .083 (1.967)

H4 UK .095 (1.885, p .059)
RUS .056 (1.550, p .121)

H5 UK -.133 (-3.323)
RUS .012 (.271, p .786)

H6 UK .139 (3.585)
RUS .112 (3.287)

H7 UK .148 (3.898)
RUS .066 (2.249)

H8 UK .097 (2.495)
RUS .006 (.586, p .558)

H9 UK .087 (2.561)
RUS .039 (1.118, p .264)

H10 UK .219 (6.104)
RUS .123 (3.479)

H11 UK .311 (2.622)
RUS .400 (4.528)

H16 UK .156 (5.431)
RUS .363 (9.046)

H12 UK .144 (4.273)
RUS .239 (4.778)

H17 UK .264 (5.006)
RUS .329 (5.961)

H13 UK .456 (9.952)
RUS .565 (14.954)

H18 UK .104 (2.936)
RUS .401 (8.372)

H19 UK .057 (1.334, p .182)
RUS .244 (5.208)

H14 UK .462 (10.351)
RUS .603 (14.978)

H15 UK .228 (5.326)
RUS .396 (9.468)

Navigation

Visual

Information

Usability

Customization

Security

Availability

Website Credibility

Customer Service

Corporate Social Responsibility

Perceived Corporate Culture

Satisfaction

Corporate Website Favorability

Corporate Image

Corporate Reputation

Attractiveness

Identification

Loyalty

Appendix 1: Measurement items of the theoretical constructs and the codes.

Construct	Items	Major references	Codes
Corporate website favourability			
1	The company website is relevant	The qualitative study	CWF1
2	The company website is rational	Adapted from Alhudaithy and Kitchen (2009)	CWF2
3	The company website is functional	Adapted from Alhudaithy and Kitchen (2009) and Francis and White (2002)	CWF3
4	The company website is fresh	The qualitative study	CWF4
5	The company website is dynamic	Adapted from Alhudaithy and Kitchen (2009); Bravo et al. (2012)	CWF5
6	The company website is responsive	Adapted from Park and Gretzel (2007) and also supported by the qualitative study	CWF6
7	The company website is fulfilling	Adapted from Park and Gretzel (2007)	CWF7
8	The company website is high quality	Everard and Galletta (2006); Yoo and Donthu (2001) and also supported by the qualitative study	CWF8
9	The company website is beautiful	The qualitative study	CWF9
10	The company website is a necessity	The qualitative study	CWF10
11	The company website is favorable	Adapted from Alhudaithy and Kitchen (2009); Beatty et al. (2001) Moore et al. (2005)	CWF11
12	The company website makes me have positive feelings towards the company	The qualitative study	CWF12
13	The company website is unique	The qualitative study	CWF13
14	The company website is status symbol for the organisation	Adapted from White and Raman (2000)	CWF14
15	The company website portrays the company's identity	Adapted from Bravo et al. (2012); Cornelius et al. (2007); Perry and Bodkin (2000)	CWF15
16	The company website is innovative	Adapted from Kim and Stoel, 2004	CWF16
17	The company website achieves the company's goals and objectives	Adapted from Chiou et al. (2010) and supported by the qualitative	CWF17
18	The company website conveys a socially desirable impression of their company	Adapted from White and Raman (2000)	CWF18
19	The company website makes it easy for me to build a relationship with the company	Chen and Wells (1999)	CWF19
20	I feel surfing the company website is a good way for me to spend my time	Chen and Wells (1999)	CWF20
Navigation			
1	The company's website provides good navigation facilities to information content	Cyr (2008); Cyr et al. (2005, 2013); Harris and Goode (2010); Kumar et al. (2014)	CWN1
2	The company's website provides directions for using the website	Harris and Goode (2010); Kumar et al. (2014)	CWN2
3	Navigation through the website is intuitively logical	Chiew and Salim (2003); Harris and Goode (2010); Kumar et al. (2014)	CWN3
4	When I am navigating the website, I feel that I am in control of what I can do	Casalo et al. (2008); Flavian et al. (2006)	CWN4
5	There are meaningful links	Tarafdar and Zhang (2005, 2008)	CWN5
6	The links on the website are well maintained and updated	Chiew and Salim (2003)	CWN6
7	The links are consistent	Tarafdar and Zhang (2005, 2008)	CWN7
8	Placement of links/menu is standard throughout the website, so I can easily recognize them	Chiew and Salim (2003); Tarafdar and Zhang (2005, 2008)	CWN8
9	The description of the links on the website is clear	Tarafdar and Zhang (2005, 2008) and supported by the qualitative	CWN9

10	I can easily know where I am on the website	Chiew and Salim (2003); Cyr 2008; Cyr and Head (2013); Cyr et al. (2005)	**CWN10**
Visual			
1	The company's website animations are meaningful	Cyr et al. (2005); Cyr et al. (2008, 2013)	**CWV1**
2	The company's website displays a visually pleasing design	Kim and Stoel (2004)	**CWV2**
3	The company's website is visually appealing	Kim and Stoel (2004)	**CWV3**
4	The degree of interaction (video, demos selected by the user) offered by the website is sufficient	Cyr et al. (2005); Cyr et al. (2008, 2013)	**CWV4**
5	The company's name on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1991) and supported by the qualitative study	**CWV5**
6	The company's logo on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1991) and supported by the qualitative study	**CWV6**
7	The company's typography on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1991) and supported by qualitative study	**CWV7**
8	The company's slogan on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1991) and supported by the qualitative study	**CWV8**
9	The color scheme on the website is visually appealing	Adapted from Dowling (1994); Melewar (2001); Melewar and Saunders (1999); Olins (1991) and supported by the qualitative study	**CWV9**
10	The company's website looks well presented	Adapted from Cyr et al. (2008); Garett (2003)	**CWV10**
11	The company's website looks professionally designed	Cyr et al. (2008); Cyr et al. (2005, 2013); Garett (2003)	**CWV11**
12	The screen design of the company's website is harmonious (i.e., colors, boxes, menus, navigation tools, etc.)	Cyr et al. (2008); Garett (2003)	**CWV12**
13	The screen design (i.e., colors, images, layout, etc.) is attractive	Cyr (2008); Cyr et al. (2005); Cyr and Head, (2013)	**CWV13**
Information			
1	The information is complete	Cyr (2008); Cyr and Head (2013)	**CWI1**
2	The information is sufficient	Cyr (2008); Cyr and Head (2013)	**CWI2**
3	The information is effective	Cyr (2008); Cyr and Head (2013); Kim and Stoel (2004)	**CWI3**
4	The Information is detailed	Tarafdar and Zhang (2005, 2008)	**CWI4**
5	The Information is current	Tarafdar and Zhang (2005, 2008)	**CWI5**
6	The information on the company's website is pretty much what I need to carry out my tasks	Kim and Stoel (2004)	**CWI6**
7	The information meaning is clear	Tarafdar and Zhang (2005, 2008)	**CWI7**
8	The information is accurate	Kumar et al. (2014); Tarafdar and Zhang (2005, 2008)	**CWI8**
9	The information is easy to locate	Tarafdar and Zhang (2005, 2008)	**CWI9**
10	The information is useful	Tarafdar and Zhang (2005, 2008)	**CWI10**
11	The information is systematically organized	Tarafdar and Zhang (2005, 2008)	**CWI11**
12	The information is applicable to the company's website activities	Tarafdar and Zhang (2005, 2008)	**CWI12**

13	The Information layout is easy to understand	Tarafdar and Zhang (2005, 2008)	**CWI13**
14	The company's website adequately meets my information needs	Cyr (2008); Cyr and Head (2013); Kim and Stoel (2004)	**CWI14**
15	In general, the company's website provides me with high-quality information	Kumar et al. (2014)	**CWI15**
16	The range of information is high	Tarafdar and Zhang (2005, 2008)	**CWI16**
Usability			
1	The company's website is entertaining	Tarafdar and Zhang (2005, 2008)	**CWU1**
2	The company's website is exciting and interesting	Tarafdar and Zhang (2005, 2008)	**CWU2**
3	It is easy to move within the company's website	Casalo et al. (2008); Flavian et al. (2006)	**CWU3**
4	The company's website is easy to use	Casalo et al. (2008); Cyr (2008); Cyr et al. (2005); Cyr et al. (2013); Flavian et al. (2006); Tarafdar and Zhang (2005, 2008)	**CWU4**
5	The use of multimedia is effective for my tasks on the company's website	Tarafdar and Zhang (2005, 2008)	**CWU5**
6	In the company's website everything is easy to understand	Casalo et al. (2008); Flavian et al. (2006)	**CWU6**
Customisation			
1	The company's website customizes information to match my needs	Srinivasan et al. (2002); Kabadayi and Gupta (2011)	**CWCU1**
2	The company's website makes me feel that I am a unique consumer	Srinivasan et al. (2002); Kabadayi and Gupta (2011)	**CWCU2**
3	The company's website has personalization characteristics	Tarafdar and Zhang (2005, 2008)	**CWCU3**
4	The company's website offers customized information	Tarafdar and Zhang (2005, 2008)	**CWCU4**
5	The company's website has provisions for designing customized products	Tarafdar and Zhang (2005, 2008)	**CWCU5**
Security			
1	I feel safe in my transactions with the company's website	Wolfinbarger and Gilly (2003)	**CWS1**
2	The company's website has adequate security features	Tarafdar and Zhang (2005, 2008); Wolfinbarger and Gilly (2003)	**CWS2**
3	The company's website has provisions for user authentication	Tarafdar and Zhang (2005, 2008)	**CWS3**
4	The company's website has an information policy	Tarafdar and Zhang (2005, 2008)	**CWS4**
5	The company to which the website belongs has a well-known brand	Tarafdar and Zhang (2005, 2008)	**CWS5**
6	The company's website has provision for alternate, non-online models for financial transactions	Ranganathan and Ganapathy (2002)	**CWS6**
7	The company's website has provision to create an individual account with a logon-id and password	Ranganathan and Ganapathy (2002)	**CWS7**
8	The company's website shows overall concern about the security of transactions over the Internet	Ranganathan and Ganapathy (2002)	**CWS8**
Availability			
1	The company's website does not crash	Alwi and Ismail (2013); Parasuraman et al. (2005)	**CWA1**
2	The company's website can be accessed at any time	Alhudaithy and Kitchen (2009) and also supported by the qualitative study	**CWA2**
3	The company's website launches and runs right away	Alwi and Ismail (2013); Parasuraman et al. (2005)	**CWA3**
4	The company's website is always available	Alwi and Ismail (2013); Parasuraman et al.	**CWA4**

	for business	(2005); Tarafdar and Zhang (2008)	
5	The company's website can be accessed from any location	Alhudaithy and Kitchen (2009) and also supported by the qualitative study	**CWA5**
6	The company's website is well-maintained so that the information is easy to acquire (no dead links, for example)	Tarafdar and Zhang (2008)	**CWA6**
7	It is easy to read off the contents of the company's website	Tarafdar and Zhang (2008)	**CWA7**
Customer service			
1	The company's website offers the ability to speak to a live person if there is a problem	Parasuraman et al. (2005) and also supported by the qualitative study	**CWCS1**
2	The company's website provides sufficient contact information to reach the company	Parasuraman et al. (2005) and also supported by the qualitative study	**CWCS2**
3	The company's website offers online customer support in real time	Chang and Chen (2009); De Lone and McLean (1992); Kumar et al. (2014); Parasuraman et al. (2005) and also supported by the qualitative study	**CWCS3**
4	Inquiries are answered promptly	Chang and Chen (2009); De Lone and McLean (1992); Kumar et al. (2014); Parasuraman et al. (2005); Wolfinbarger and Gilly (2003)	**CWCS4**
5	When you have a problem, the company's website shows a sincere interest in solving it	Wolfinbarger and Gilly (2003)	**CWCS5**
6	The company is willing and ready to respond to customer needs	Wolfinbarger and Gilly (2003)	**CWCS6**
7	Overall, the customer service offered on the company's website is outstanding	Chang and Chen (2009); De Lone and McLean (1992); Kumar et al. (2014)	**CWCS7**
Website credibility			
1	The company's website provides customer reviews	The qualitative study	**CWCR1**
2	The company's website shows the reputable partners of the company	The qualitative study	**CWCR2**
3	The company's website presents successful case studies	The qualitative study	**CWCR3**
4	The company's website shows the intellectual property of the company (what they have to offer)	The qualitative study	**CWCR4**
5	The company's website is credible	Bhattacherjee and Sanford (2006); Li (2015); Ohanian (1990)	**CWCR5**
6	The company's website appears to be an expert in its field	Bhattacherjee and Sanford (2006); Li (2015); Ohanian (1990)	**CWCR6**
7	The company's website reflects the experience	Bhattacherjee and Sanford (2006); Li (2015); Ohanian (1990)	**CWCR7**
8	The company's website is trustworthy	Bhattacherjee and Sanford (2006); Li (2015); Ohanian (1990)	**CWCR8**
9	The company's website appears to be knowledgeable in its field	Bhattacherjee and Sanford (2006); Ohanian (1990)	**CWCR9**
Perceived corporate social responsibility			
1	The company protects the environment	Bravo et al. (2009); Brown and Dacin (1997); Castelo and Lima (2006); Martinez and Del Bosque (2013)	**CWCSR1**
2	The company is transparent	The qualitative study	**CWCSR2**
3	The company directs part of its budget to donations to social causes	Bravo et al. (2009); Brown and Dacin (1997); Castelo and Lima (2006); Martinez and Del Bosque (2013)	**CWCSR3**
4	The company provides annual reports on the website	The qualitative study	**CWCSR4**
5	The company shows its committed toward	Bravo et al. (2009); Brown and Dacin	**CWCSR5**

	society by improving the welfare of the communities in which it operates	(1997); Castelo and Lima (2006); Martinez and Del Bosque (2013)	
6	The code of ethics can be clearly seen on the website	The qualitative study	**CWCSR6**
7	Contributing to the well-being of the community is a high priority in the company	Glavas and Kelley (2014)	**CWCSR7**
8	Environmental issues are integral to the strategy of the company	Glavas and Kelley (2014)	**CWCSR8**
Perceived corporate culture			
Corporate values			
1	The company's values are concerned with its beliefs	Adapted from Campbell and Yeung (1991); Gray and Balmer (1997); Melewar (2003); Melewar and Karaosmanoglu (2006); Overbeeke and Snizek (2005); Van Riel and Balmer (1997)	**CCCV1**
2	The company's values are concerned with its moral principles	Adapted from Campbell and Yeung (1991); Gray and Balmer (1997); Melewar (2003); Melewar and Karaosmanoglu, (2005); Overbeeke and Snizek (2005)	**CCCV2**
3	The company's values comprise everyday language, ideologies, and rituals of personnel	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV3**
4	The company's values are aligned with the corporate identity of the company	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV4**
5	The company's values are manifested by symbolic devices such as myths	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV5**
6	The company's values are manifested by symbolic devices such as rituals	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV6**
7	The company's values are manifested by symbolic devices such as stories	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV7**
8	The company's values are manifested by symbolic devices such as legends	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV8**
9	The company's values are manifested by symbolic devices such as specialized language	Adapted from Melewar (2003); Van Riel and Balmer (1997)	**CCCV9**
10	The company's values are shared by the organizational members	Adapted from Bravo et al. (2012); Llopis et al., (2007); Ogbonna and Wilkinson (1990); Sorensen (2002)	**CCCV10**
11	The company's values are consistent with the purpose of the company	Adapted from Qubein (1999); Sadri and Lees (2001)	**CCCV11**
12	The company's values are embedded in the mission statement of the company	Adapted from Melewar and Karaosmanoglu (2006)	**CCCV12**
Corporate philosophy			
1	The company's philosophy is associated with the fundamental values and assumptions of a company created by senior management	Adapted from Abratt (1989); Melewar (2003); Melewar and Karaosmanoglu (2006)	**CCCPH1**
2	The company's philosophy is the guidelines that will be applied to the company	Adapted from Llopis et al. (2010)	**CCCPH2**
3	The company's philosophy is the business mission and values	Adapted from Balmer (1995); Melewar (2003)	**CCCPH3**
4	The company's philosophy is espoused by the management board	Adapted from Balmer (1995); Melewar (2003)	**CCCPH4**
5	The company's philosophy is associated with its core values	Adapted from Balmer (1995); Melewar (2003)	**CCCPH5**
6	The company's philosophy is embedded in the mission statement of the company	Adapted from Abratt (1989); Ind (1992); Melewar and Karaosmanoglu, (2006)	**CCCPH6**
Corporate mission			

1	The company's mission is the reason for which the company exists	Adapted from Abratt (1989); De Witt and Meyer (1998); Ind (1992); Melewar (2003); Melewar and Karaosmanoglu (2006)	**CCCM1**
2	The company's mission is the most important part of its corporate philosophy	Adapted from Abratt (1989); Ind (1992); Melewar (2003); Melewar and Karaosmanoglu (2006)	**CCCM2**
3	The company's mission is what sets the company apart from all other companies	Adapted from Abratt (1989); Melewar (2003)	**CCCM3**
4	The company's mission strongly influences its corporate culture	Adapted from Melewar and Karaosmanoglu (2006)	**CCCM4**
5	Corporate culture is fostered by a mission statement	Adapted from Melewar and Karaosmanoglu (2006)	**CCCM5**
Corporate principles			
1	The company's principles are the mission, targets, and values of the company	Adapted from Melewar (2003); Melewar and Karaosmanoglu (2006); Schmidt (1995)	**CCCPR1**
2	The company's principles form the basis of and standards for all corporate actions	Adapted from Melewar (2003); Melewar and Karaosmanoglu (2006); Schmidt (1995)	**CCCPR2**
3	The company's principles are one of the distinguishing features and crucial success factors of the company	Adapted from Wilson (1997)	**CCCPR3**
4	The company's principles are embedded in the mission statement of the company	Adapted from Melewar and Karaosmanoglu (2006)	**CCCPR4**
5	The company's principles guide the behavior of staff in the company	Adapted from Fritz et al. (1999); Melewar (2003)	**CCCPR5**
6	The company's principles are aligned with the corporate identity of the company	The qualitative study	**CCCPR6**
Corporate history			
1	The company's history is aligned with the company's corporate identity	Adapted from Melewar and Karaosmanoglu (2006)	**CCCH1**
2	The company's history strongly influences its corporate culture	Adapted from Melewar and Karaosmanoglu (2006)	**CCCH2**
3	The company's history can be understood as the events which have led the company to the current reality	Adapted from Llopis et al. (2010); Marzec (2007)	**CCCH3**
4	The company's history builds personal relationships	The qualitative study	**CCCH4**
5	The company's history creates an authentic personality of this company	The qualitative study	**CCCH5**
6	I like the company's history	The qualitative study	**CCCH6**
Founder of the company			
1	The founder of the company has a direct influence on the corporate culture	Adapted from Deal and Kennedy (1982); Sadri and Lees (2001)	**CCF1**
2	The founder of the company tends to be inseparable from the organization's identity	Adapted from Olins (1989)	**CCF2**
3	The founder of the company is directly linked to the corporate success	Adapted from Deal and Kennedy (1982)	**CCF3**
4	The founder of the company is the person who brought the company into existence	Adapted from Melewar (2003)	**CCF4**
5	The founder of the company is the heart of the company	The qualitative study	**CCF5**
Country of origin			
1	The company's country of origin has a strong link with the corporate identity of the company	Adapted from Foo and Lowe (1999); Melewar and Karaosmanoglu (2006); Rowlinson and Procter (1999); Varey and Lewis (2000)	**CCCO1**
2	The company's country of origin has a significant influence on the company's corporate culture	Adapted from Melewar and Karaosmanoglu (2006)	**CCCO2**

3	The company's country of origin is a country where the corporate headquarters of the company marketing the product or brand is located	Adapted from Johansson et al. (1985)	**CCCO3**
4	The company's country of origin can influence the quality of the brand perceived by customers	Adapted from Moradi and Zarei (2011)	**CCCO4**
5	The company's country of origin can influence brand loyalty perceived by customers	Adapted from Moradi and Zarei (2011)	**CCCO5**
6	The company's country of origin can influence brand choice perceived by customers	Adapted from Moradi and Zarei (2011)	**CCCO6**
7	The company's country of origin can influence brand preference perceived by customers	Adapted from Moradi and Zarei (2011)	**CCCO7**
Company's subcultures			
1	The company's subcultures strongly influence corporate culture	Adapted from Melewar and Karaosmanoglu (2006)	**CCS1**
2	The company's subcultures are the subsets of organizational members who interact regularly with one another	Adapted from Van Maanen and Barley (1985)	**CCS2**
3	The company's subcultures members identify themselves as a distinct group within that company	Adapted from Van Maanen and Barley (1985)	**CCS3**
4	The company's subcultures' members share the same problems	Adapted from Van Maanen and Barley (1985)	**CCS4**
5	The company's subcultures' members employ a common way of thinking that is unique to the group	Adapted from Van Maanen and Barley (1985)	**CCS5**
6	The company's subcultures are the multiple small cultures existing within the company	Adapted from Hatch (1997)	**CCS6**
7	The company's subcultures' contain elements of the main culture, such as core values, practices and behaviors	Adapted from Bellou (2008)	**CCS7**
8	The company's subcultures have distinctive characteristics, reflecting the particular values of sub-units	Adapted from Bellou (2008)	**CCS8**
9	The company's subcultures can influence perceptions, attitudes, and behaviors of employees to a greater extent than the main culture	Adapted from Harris and Ogbonna (1999)	**CCS9**
10	The company's subcultures are the different cultures belonging to different divisions or departments in the organization	Adapted from Melewar (2003); Van Maanen (1991)	**CCS10**
Corporate image			
1	I like the company	Brown and Dacin (1997); Foroudi et al. (2014); Sen and Bhattacharya (2001); William and Moffit (1997)	**CI1**
2	The company is honest	Bravo et al. (2009) and supported by the qualitative study	**CI2**
3	The company is friendly	Bravo et al. (2009) and supported by the qualitative study	**CI3**
4	The company inspires confidence	Bravo et al. (2009) and supported by the qualitative study	**CI4**
5	The company's website enhances the company's image	Adapted from Argyriou et al. (2006); Berthon et al. (1996); Halliburton and Ziegfeld (2009); Robbins and Stylianou (2002) and also validated by the qualitative	**CI5**

		study	
6	I like the company compared to other companies in the same sector	Foroudi et al. (2014); Karaosmanoglu et al. (2011); Nguyen and LeBlanc (2001); William and Moffit (1997)	**CI6**
7	The company is aimed at customers like me	Bravo et al. (2009) and supported by the qualitative study	**CI7**
8	The company makes a good impression on me	Bravo et al., (2009); Karaosmanoglu et al. (2011); Nguyen and LeBlanc (2001)	**CI8**
9	I think other consumers like the company as well	Foroudi et al. (2014); Karaosmanoglu et al. (2011); Nguyen and LeBlanc (2001); William and Moffitt (1997)	**CI9**
10	The company's website communicates information about the company to its customers	Adapted from Pollach (2010) and supported by the qualitative study	**CI10**
Corporate reputation			
1	I have a good feeling about the company	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	**CR1**
2	I admire and respect the company	Chun (2005); Foroudi et al. (2014)	**CR2**
3	I trust the company	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	**CR3**
4	The company offers products and services that are good value for money	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014); Helm (2007)	**CR4**
5	The company has excellent leadership	Fombrun et al. (2000); Foroudi et al. (2014); Helm (2007)	**CR5**
6	The company is well managed	Chun (2005); Fombrun et al. (2000); Foroudi et al. (2014)	**CR6**
7	I believe the company offers high-quality services and products	Chun (2005); Foroudi et al. (2014); Helm (2007)	**CR7**
8	In general, I believe that the company always fulfills the promises it makes to its customers.	Alwi and Ismail (2013); Nguyen and LeBlanc (2001)	**CR8**
9	The company has a good reputation	Alwi and Ismail (2013); Casalo et al. (2008); Nguyen and LeBlanc (2001)	**CR9**
10	I believe that the reputation of the company is better than other companies	Nguyen and LeBlanc (2001)	**CR10**
Consumer-company identification			
1	If someone criticises the company, I feel personally insulted	Karaosmanoglu et al. (2011); Mael and Ashforth (1992); Martinez and Del Bosque (2013)	**I1**
2	I care about what others think about the company	Karaosmanoglu et al. (2011); Mael and Ashforth (1992); Martinez and Del Bosque (2013)	**I2**
3	When I talk about the company, I say 'we' instead of 'they'	Karaosmanoglu et al. (2011); Mael and Ashforth (1992); Martinez and Del Bosque (2013)	**I3**
4	The success of the company is my success	Karaosmanoglu et al. (2011)	**I4**
5	If someone appreciates the company, I feel proud	Karaosmanoglu et al. (2011)	**I5**
Loyalty			
1	When I need to make a transaction, the company is my first choice	Alwi and Ismail (2013); Karaosmanoglu et al. (2011); Nguyen and LeBlanc (2001); Srinivasan et al. (2002); Zeithaml et al. (1996)	**L1**
2	I seldom consider switching to another company	Alwi and Ismail (2013); Srinivasan et al. (2002)	**L2**

3	To me, the company is the best company to do business with	Alwi and Ismail (2013); Nguyen and LeBlanc (2001); Srinivasan et al. (2002)	L3
4	I believe that it is my favorite company	Alwi and Ismail (2013); Casalo et al., 2008; Srinivasan et al. (2002)	L4
5	I say positive things about the company to other people	Cyr et al. (2010); Nguyen and LeBlanc (2001); Srinivasan et al. (2002); Zeithaml et al. (1996);	L5
6	I recommend the company to someone who seeks my advice	Karaosmanoglu et al. (2011); Parasuraman et al., (2005); Zeithaml et al. (1996)	L6
7	I encourage friends and relatives to do business with the company	Karaosmanoglu et al. (2011); Parasuraman et al., (2005); Zeithaml et al. (1996	L7
Satisfaction			
1	The company is exactly what I need	Bravo et al. (2009); Cronin et al. (2000); Cyr (2008); Cyr et al. (2010); Oliver (1997); Perez and Del Bosque (2015)	S1
2	I am satisfied with my decision to use the company	Bai et al. (2008); Bravo et al. (2009); Casalo et al. (2008); Fan et al. (2013); Law and Bai (2008); Lee et al. (2000); Perez and Del Bosque (2015)	S2
3	I think that I did the right thing when I used the company	Bai et al. (2008); Casalo et al. (2008); Cronin et al. (2000); Fan et al. (2013); Law and Bai (2008); Oliver (1997)	S3
4	I feel happy about my decision to choose the company	Law and Bai (2008); Perez and Del Bosque (2015)	S4
5	My choice to use the company was a wise one	Bravo et al. (2009); Chiou et al. (2002); Cronin et al. (2000); Fan et al. (2013); Oliver (1997); Perez and Del Bosque (2015)	S5
6	Using the company is satisfactory overall	Casalo et al. (2008); Cyr (2008); Cyr et al. (2010, 2013)	S6
Attractiveness			
1	The products and services of the company are very attractive	The qualitative study	CRA1
2	I am interested in learning more about the company	Highhouse et al. (2003)	CRA2
3	A job in the company is very appealing to me	Highhouse et al. (2003)	CRA3
4	For me, the company would be a good place to work	Highhouse et al. (2003)	CRA4
5	I would exert a great deal of effort to work for the company	Turban (2001)	CRA5
6	The company would be one of my first choices as an employer	Highhouse et al. (2003); Turban (2001)	CRA6
7	I would definitely accept a job offer from the company if I were offered one	Turban (2001)	CRA7
8	The company is attractive	The qualitative study	CRA8