

**Faculty of Business**

**Generation Y's Behavioural Usage of Small Businesses' Retail  
Websites in Canada**

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**This thesis is presented for the Degree of**

**Doctor of Philosophy**

**of**

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## **Declaration**

To the best of my knowledge and belief this thesis contains no material previously published by any other person except where due acknowledgement has been made.

This thesis contains no material which has been accepted for the award of any other degree or diploma in any other university.

## Human Ethics

(For projects involving human participants/tissue, etc). The research presented and reported in this thesis was conducted in accordance with the National Health and Medical Research Council National Statement on Ethical Conduct in Human Research (2007) – updated March 2014. The proposed research study received human research ethics approval from the Curtin University Human Research Ethics Committee (EC00262), Approval Number # CSEA 070813.



Signature:

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## **Abstract**

The objective of this research is to better understand the Canadian Generation Y's usage of small businesses' retail websites. The research model for this research is based on the use of Technology Two (UTAUT2) adapted model. This research is an attempt to bridge the current gap in the available literature on Canadian Generation Y's use of small businesses' retail websites. Generation Y is currently the largest segment of the Canadian society and is rapidly replacing baby boomers as the single largest part of the Canadian workforce. At these crossroads, small businesses are increasingly playing an important role in contributing to the Canadian economy and job creation. Canadian small businesses should take advantage of this opportunity to sell their products and services to Generation Y, who are becoming more affluent with their increased participation in the workforce. The Canadian Generation Y is the most IT savvy generation, and the Internet is the ideal medium to reach them.

In order to better understand how retailers can shape their strategies, the questionnaire survey and personal interviews data collection methods were applied. The findings suggest that there are positive relationships between Behavioural Intention (BI) and Use Behaviour (UB), Habit (H) and Use Behaviour (UB), and between Facilitating Conditions (FC) and Use Behaviour (UB). Performance Expectancy (PE), Social Influence (SI), Hedonic Motivation (HM), Habit (H), and Behavioural Intention (BI) are also being supported. Age and gender have been found to have a moderating effect on the positive relationship between Performance Expectancy (PE) and Behavioural Intention (BI). Age, gender, and experience also have a moderating effect on the positive relationship between Habit (H) and Behavioural Intention (BI), and between Habit (H) and Use Behaviour (UB).

It is imperative that more measures to ensure security and privacy and to establish trust need to be in place to increase the confidence of Generation Y in the retail websites of small Canadian businesses. The Internet charges in Canada are still high, and it is necessary that the Canadian federal government gives more licenses to Internet Service Providers (ISPs) to create more competition among the ISPs in order to lower Internet

charges. Nevertheless, small Canadian businesses are increasingly and progressively expanding their sales channels to include the Internet.

# TABLE OF CONTENTS

## CHAPTER 1 – INTRODUCTION

|            |   |    |
|------------|---|----|
| <b>1.1</b> | <b>Introduction</b>                                 | 1  |
| <b>1.2</b> | <b>Research Problem</b>                             | 4  |
|            | 1.2.1 Understanding Canadian Small Businesses       | 6  |
|            | 1.2.2 Understanding Canadian Generation Y Consumers | 7  |
| <b>1.3</b> | <b>Research Questions</b>                           | 9  |
| <b>1.4</b> | <b>Research Objectives</b>                          | 16 |
| <b>1.5</b> | <b>Research Organisation</b>                        | 17 |

## CHAPTER 2 – LITERATURE REVIEW

|            |   |    |
|------------|---|----|
| <b>2.1</b> | <b>Introduction</b>                                 | 19 |
| <b>2.2</b> | <b>Small Business Retail</b>                        | 20 |
|            | 2.2.1 The Retail Industry                           | 21 |
|            | 2.2.1.1 Retail                                      | 23 |
|            | 2.2.1.2 Internet Commerce                           | 23 |
|            | 2.2.1.3 Social Networking and Mobile Marketing      | 25 |
|            | 2.2.2 Internet Infrastructure                       | 26 |
|            | 2.2.2.1 Computer and Communications Infrastructure  | 27 |
|            | 2.2.2.2 Social/Cultural Infrastructure              | 28 |
|            | 2.2.2.3 Government/Legal Infrastructure             | 30 |
|            | 2.2.2.4 Marketing/Distribution Infrastructure       | 33 |
|            | 2.2.3 Strategic Models                              | 36 |
|            | 2.2.3.1 Customer Relationship Management            | 36 |
|            | 2.2.3.2 Supply Chain Management                     | 39 |
|            | 2.2.3.3 Enterprise Resource Planning                | 42 |
|            | 2.2.3.4 Porter's Five Forces Model                  | 43 |
|            | 2.2.3.4.1 Rivalry among Existing Firms              | 45 |
|            | 2.2.3.4.2 Threat of New Entrants                    | 45 |
|            | 2.2.3.4.3 Threat of Substitute Products or Services | 46 |
|            | 2.2.3.4.4 Bargaining Power of Buyers                | 47 |
|            | 2.2.3.4.5 Bargaining Power of Suppliers             | 48 |
|            | 2.2.3.5 Porter's Generic Strategy                   | 48 |
|            | 2.2.3.5.1 Cost Leadership                           | 49 |
|            | 2.2.3.5.2 Differentiation                           | 50 |
|            | 2.2.3.5.3 Focus                                     | 50 |
|            | 2.2.3.6 Blue Ocean Strategy                         | 51 |
|            | 2.2.3.7 Service Quality                             | 57 |
|            | 2.2.3.7.1 Tangibles                                 | 58 |
|            | 2.2.3.7.2 Reliability                               | 60 |

|   |           |
|---|-----------|
| 2.2.3.7.3 Responsiveness  | 60        |
| 2.2.3.7.4 Assurance   | 61        |
| 2.2.3.7.5 Empathy   | 62        |
| <b>2.3 Generation Y</b>   | <b>63</b> |
| <b>2.4 Behavioural Technology Adoption Models</b>                     | <b>68</b> |
| 2.4.1 Theory of Reasoned Action (TRA)                                 | 68        |
| 2.4.2 Theory of Planned Behaviour (TPB)                               | 69        |
| 2.4.3 Rogers's Diffusion of Innovation Model                          | 72        |
| 2.4.4 Technology Acceptance Model (TAM)                               | 74        |
| 2.4.5 Unified Theory of Acceptance and Use of Technology Two (UTAUT2) | 81        |
| 2.4.5.1 Performance Expectancy  | 85        |
| 2.4.5.2 Effort Expectancy   | 85        |
| 2.4.5.3 Social Influence  | 86        |
| 2.4.5.4 Facilitating Conditions                                       | 86        |
| 2.4.5.5 Hedonic Motivation  | 87        |
| 2.4.5.6 Price Value   | 88        |
| 2.4.5.7 Habit   | 88        |
| 2.4.5.8 Age   | 89        |
| 2.4.5.9 Gender  | 89        |
| 2.4.5.10 Experience   | 90        |
| 2.4.5.11 Behavioural Intention  | 91        |
| 2.4.5.12 Use Behaviour  | 92        |
| 2.4.5.13 Additional Factors   | 92        |
| 2.4.5.13.1 Security and Privacy                                       | 93        |
| 2.4.5.13.2 Trust  | 94        |
| <b>2.5 Research Gap</b>   | <b>95</b> |
| <b>2.6 Summary</b>  | <b>96</b> |
| 2.6.1 Process of Literature Review                                    | 108       |

## **CHAPTER 3 – METHODOLOGY**

|  |            |
|--|------------|
| <b>3.1 Introduction</b>                    | <b>112</b> |
| <b>3.2 Research Paradigm</b>               | <b>112</b> |
| 3.2.1 Quantitative Paradigm                | 113        |
| 3.2.2 Qualitative Paradigm                 | 114        |
| <b>3.3 Research Design</b>                 | <b>115</b> |
| 3.3.1 Mixed Method Approach                | 115        |
| 3.3.2 Questionnaire Survey                 | 122        |
| 3.3.2.1 Data Collections                   | 123        |
| 3.3.2.2 Questionnaire Survey Pilot Testing | 126        |
| 3.3.2.3 Main Questionnaire Survey          | 126        |
| 3.3.3 Semi-Structured Interviews           | 130        |
| 3.3.3.1 Trustworthiness                    | 131        |
| 3.3.3.1.1 Credibility                      | 135        |
| 3.3.3.1.2 Transferability                  | 137        |

|   |            |
|---|------------|
| 3.3.3.1.3 Dependability                                     | 138        |
| 3.3.3.1.4 Confirmability                                    | 139        |
| 3.3.3.2 Interview Bias                                      | 140        |
| 3.3.3.3 Coding  | 142        |
| 3.3.4 Sampling  | 148        |
| 3.3.5 Types of Data   | 149        |
| 3.3.6 Recruitment of Participants                           | 150        |
| 3.3.6.1 Pilot Questionnaire Survey                          | 150        |
| 3.3.6.2 Main Questionnaire Survey                           | 151        |
| 3.3.6.3 Semi-Structured Personal Interviews                 | 151        |
| 3.3.7 Validity  | 154        |
| 3.3.7.1 Criterion Validity                                  | 154        |
| 3.3.7.2 Content Validity                                    | 155        |
| 3.3.7.3 Construct Validity                                  | 155        |
| 3.3.8 Structural Equation Modelling                         | 156        |
| 3.3.8.1 Indicators  | 156        |
| 3.3.8.2 Common Method Bias                                  | 158        |
| 3.3.8.3 Sample Size for Structural Equation Modelling (SEM) | 159        |
| <b>3.4 Data Analysis</b>                                    | <b>160</b> |
| <b>3.5 Summary</b>  | <b>163</b> |

## **CHAPTER 4 – QUANTITATIVE DATA ANALYSIS**

|  |            |
|--|------------|
| <b>4.1 Introduction</b>  | <b>164</b> |
| <b>4.2 Pilot Test</b>  | <b>165</b> |
| <b>4.3 Main Test</b>   | <b>167</b> |
| 4.3.1 Demographic Profile  | 167        |
| 4.3.1.1 Missing Data   | 169        |
| 4.3.1.2 Outliers   | 169        |
| 4.3.1.3 Non-Response Bias  | 170        |
| 4.3.1.4 Normality  | 170        |
| 4.3.1.5 Linearity  | 171        |
| 4.3.1.6 Multicollinearity  | 172        |
| 4.3.1.7 Homoscedasticity   | 174        |
| 4.3.2 Constructs of the Main Questionnaire Survey  | 174        |
| <b>4.4 Structural Equation Modelling (SEM)</b>   | <b>178</b> |
| 4.4.1 Confirmatory Factor Analysis (CFA)   | 179        |
| 4.4.2 Common Method Bias   | 185        |
| 4.4.3 Structural Model   | 189        |
| 4.4.4 Hypothesis Testing   | 191        |
| 4.4.4.1 RQ2 What are the Factors Affecting the Usage of Small<br>Businesses' Retail Websites by Generation Y Consumers<br>in Canada? | 192        |
| 4.4.4.2 RQ3 Do the Factors Depend on the Background of Canadian<br>Generation Y Consumers?   | 195        |
| 4.4.4.2.1 Age and Gender Moderating Impact on the Positive<br>Relationship between Performance Expectancy (PE)                       | 195        |

|   |     |
|---|-----|
| and Behavioural Intention (BI)  |     |
| 4.4.4.2.2 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Effort Expectancy (EE) and Behavioural Intention (BI)              | 197 |
| 4.4.4.2.3 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Social Influence (SI) and Behavioural Intention (BI)               | 199 |
| 4.4.4.2.4 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Facilitating Conditions (FC) and Behavioural Intention (BI)        | 201 |
| 4.4.4.2.5 Age and Experience Moderating Impact on the Positive Relationship between Facilitating Conditions (FC) and Actual Small Businesses' Websites Use (UB) | 204 |
| 4.4.4.2.6 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Hedonic Motivation (HM) and Behavioural Intention (BI)             | 205 |
| 4.4.4.2.7 Age and Gender Moderating Impact on the Positive Relationship between Price Value (PV) and Behavioural Intention (BI)                                 | 207 |
| 4.4.4.2.8 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Habit (H) and Behavioural Intention (BI)                           | 209 |
| 4.4.4.2.9 Age, Gender, and Experience Moderating Impact on the Positive Relationship between Habit (H) and Actual Small Businesses' Websites Use (UB)           | 211 |
| 4.4.4.2.10 Gender and Experience Moderating Impact on the Positive Relationship between Security and Privacy (SP) and Behavioural Intention (BI)                | 213 |
| 4.4.4.2.11 Gender and Experience Moderating Impact on the Positive Relationship between Trust (T) and Behavioural Intention (BI)                                | 215 |
| 4.4.4.2.12 Experience Moderating Impacts on the Positive Relationship between Behavioural Intention (BI) and Actual Small Businesses' Websites Use              | 216 |

## **CHAPTER 5 – QUALITATIVE DATA ANALYSIS**

|   |     |
|---|-----|
| <b>5.1 Introduction</b>   | 218 |
| <b>5.2 RQ1 How do Canadian Generation Y consumers carry out their activities on the Internet?</b> | 218 |
| 5.2.1 Free Time   | 218 |
| 5.2.2 Time Accessing the Internet   | 219 |
| 5.2.3 Types of Search Engine Use  | 220 |
| 5.2.4 Shop at Specific Retail Websites  | 221 |
| 5.2.4.1 Context   | 224 |
| 5.2.4.2 Condition   | 224 |



|  |     |
|--|-----|
| 5.3.2.3.2 Internet Service Providers' (ISPs) Support   | 258 |
| 5.3.2.4 Category   | 260 |
| 5.3.2.5 Consequences   | 260 |
| 5.3.2.6 Covariance   | 260 |
| 5.3.2.7 Contingencies  | 260 |
| 5.3.3 Laws Governing Internet Commerce   | 261 |
| 5.3.4 Canadian Government Promotion of Internet Commerce   | 261 |
| 5.3.5 Retail Websites' Features  | 262 |
| 5.3.5.1 Context  | 265 |
| 5.3.5.2 Condition  | 265 |
| 5.3.5.3 Causes   | 265 |
| 5.3.5.3.1 Features   | 265 |
| 5.3.5.4 Category   | 268 |
| 5.3.5.5 Consequences   | 268 |
| 5.3.5.6 Covariance   | 268 |
| 5.3.5.7 Contingencies  | 268 |
| 5.3.6 Advertisements for Retail Websites   | 268 |
| 5.3.7 Customer Loyalty Programmes  | 269 |
| 5.3.8 Trust Influence on Canadian Generation Y Consumers' Use of<br>Canadian Small Businesses' Retail Websites | 270 |
| 5.3.8.1 Context  | 273 |
| 5.3.8.2 Condition  | 273 |
| 5.3.8.3 Causes   | 273 |
| 5.3.8.3.1 Reputation of Retail Websites  | 273 |
| 5.3.8.3.2 Delivery Time  | 276 |
| 5.3.8.3.3 Product Pricing  | 278 |
| 5.3.8.3.4 Description of Product   | 279 |
| 5.3.8.3.5 Privacy Policy and Security  | 280 |
| 5.3.8.3.6 Information Organisation   | 281 |
| 5.3.8.3.7 Retail Website Speed   | 282 |
| 5.3.8.3.8 Terms and Conditions   | 282 |
| 5.3.8.3.9 Marketing Activities   | 283 |
| 5.3.8.4 Category   | 285 |
| 5.3.8.5 Consequences   | 285 |
| 5.3.8.6 Covariance   | 285 |
| 5.3.8.7 Contingencies  | 286 |
| <b>5.4 RQ5 How do Canadian Generation Y consumers use social media websites?</b>                               | 286 |
| 5.4.1 Social Media Use   | 286 |
| 5.4.2 Security and Privacy for Social Media  | 286 |
| 5.4.2.1 Context  | 288 |
| 5.4.2.2 Condition  | 289 |
| 5.4.2.3 Causes   | 289 |
| 5.4.2.3.1 Non-Disclosure of Personal Information   | 289 |
| 5.4.2.3.2 Security and Privacy Controls  | 291 |
| 5.4.2.3.3 Identity Checking  | 292 |
| 5.4.2.4 Category   | 293 |

|  |            |
|--|------------|
| 5.4.2.5 Consequences   | 293        |
| 5.4.2.6 Covariance   | 293        |
| 5.4.2.7 Contingencies  | 294        |
| 5.4.3 Small Businesses Use of Social Media for Selling Products and Services | 294        |
| 5.4.4 Features for Social Media  | 295        |
| 5.4.5 Advertisement for Social Media   | 295        |
| <b>5.5 Summary</b>   | <b>297</b> |

## **CHAPTER 6 – DISCUSSION**

|   |            |
|---|------------|
| <b>6.1 Discussion of Research Questions</b>   | <b>299</b> |
| <b>6.2 RQ1: How do Canadian Generation Y consumers carry out their activities on the Internet?</b>  | <b>299</b> |
| <b>6.3 RQ2: What are the the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors affecting the usage of small businesses' retail websites by Canadian Generation Y consumers in Canada?</b> | <b>300</b> |
| <b>6.4 RQ3: Do the the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors depend on the background of Canadian Generation Y consumers?</b>   | <b>307</b> |
| <b>6.5 RQ4: How can Canadian Generation Y consumers be enticed to increase the adoption of Canadian small businesses' retail websites?</b>  | <b>309</b> |
| <b>6.6 RQ5: How do Canadian Generation Y consumers use social media websites?</b>   | <b>311</b> |

## **CHAPTER 7 – CONCLUSION**

|   |            |
|---|------------|
| <b>7.1 Introduction</b>                                       | <b>313</b> |
| <b>7.2 Contributions</b>                                      | <b>313</b> |
| 7.2.1 Canadian Generation Y and Canadian Society Contribution | 313        |
| 7.2.2 Managerial Contribution                                 | 314        |
| 7.2.3 Canadian Government Contribution                        | 316        |
| 7.2.4 Theoretical Contribution                                | 316        |
| <b>7.3 Limitations</b>  | <b>323</b> |
| <b>7.4 Future Research Avenues</b>                            | <b>324</b> |
| <b>7.5 Conclusion and Recommendations</b>                     | <b>325</b> |

|                   |            |
|-------------------|------------|
| <b>References</b> | <b>329</b> |
|-------------------|------------|

|                          |            |
|--------------------------|------------|
| <b>Appendix A</b>        | <b>395</b> |
| <b>Quantitative Data</b> |            |

|  |     |
|--|-----|
| <b>Appendix B</b>                                    | 417 |
| <b>Qualitative Data</b>                              |     |
| <b>Appendix C</b>                                    | 461 |
| <b>Ethics Approval</b>                               |     |
| <b>Appendix D</b>                                    | 463 |
| <b>Information Sheet – Questionnaire Survey</b>      |     |
| <b>Appendix E</b>                                    | 466 |
| <b>Information Sheet – Semi-Structured Interview</b> |     |
| <b>Appendix F</b>                                    | 469 |
| <b>Questions for Semi-Structured Interview</b>       |     |
| <b>Appendix G</b>                                    | 471 |
| <b>Pilot Questionnaire Survey</b>                    |     |
| <b>Appendix H</b>                                    | 484 |
| <b>Main Questionnaire Survey</b>                     |     |
| <b>Appendix I</b>                                    | 496 |
| <b>Ethical Issues</b>                                |     |

## FIGURE LISTING

|  |     |
|--|-----|
| Figure 2-1: Chapter Layout   | 20  |
| Figure 2-2: Online Products and Services in Terms of their Degree of<br>Digitality   | 23  |
| Figure 2-3: Traditional data structure in this data structure, each<br>functional area has its own data, tied into separate applications | 42  |
| Figure 2-4: Centralised data structure in this data structure, data is<br>shared   | 43  |
| Figure 2-5: Porter's Five Forces Model   | 45  |
| Figure 2-6: comFree Property Sales   | 47  |
| Figure 2-7: Porter's Typology and Generic Strategies   | 49  |
| Figure 2-8: Simplified representation of a free grid layout e-retail store   | 59  |
| Figure 2-9: Theory of Reasoned Action  | 69  |
| Figure 2-10: Theory of Planned Behaviour (TPB)   | 70  |
| Figure 2-11: Rogers Innovation Adoption Curve  | 73  |
| Figure 2-12: Technology Acceptance Model   | 75  |
| Figure 2-13: The Unified Theory of Acceptance and Use of Technology<br>(UTAUT)   | 82  |
| Figure 2-14: The Unified Theory of Acceptance and Use of Technology<br>Two (UTAUT2)  | 84  |
| Figure 2-15: Research Model for the Usage of Canadian Small<br>Businesses' Websites Use by Canadian Generation Y<br>Consumers            | 99  |
| Figure 3-1: Process of Questionnaire Survey Testing  | 125 |
| Figure 3-2: The Six Cs Model   | 144 |
| Figure 3-3: Strauss and Corbin's Axial Coding Paradigm   | 147 |
| Figure 3-4: Research Steps   | 162 |
| Figure 3-5: Data Collection  | 163 |
| Figure 4-1: Overall Layout for Chapter 4   | 164 |
| Figure 4-2: Multiple Regression Scatterplot  | 171 |
| Figure 4-3: Before Confirmatory Factor Analysis (CFA)  | 179 |
| Figure 4-4: Confirmatory Factor Analysis (CFA)   | 184 |
| Figure 4-5: Without Marker Variables   | 187 |
| Figure 4-6: After Inclusion of Marker Variables  | 188 |
| Figure 4-7: The Path Model   | 190 |
| Figure 5-1: Shop at Specific Retail Websites   | 223 |
| Figure 5-2: Security and Privacy on the Internet   | 236 |
| Figure 5-3: Security and Privacy on Retail Websites  | 245 |
| Figure 5-4: Information and Communication Technologies Support   | 256 |
| Figure 5-5: Retail Websites Features   | 264 |
| Figure 5-6: Trust on Retail Websites   | 272 |
| Figure 5-7: Security and Privacy for Social Media  | 288 |

## TABLE LISTING

|  |     |
|--|-----|
| Table 1-1: Research Questions  | 10  |
| Table 2-1: Different Types of Canadian Retail Structures   | 22  |
| Table 2-2: Canadian Electronic Commerce, Types of Product Ordered  | 29  |
| Table 2-3: Red Ocean versus Blue Ocean strategy  | 53  |
| Table 2-4: Types of Innovation   | 54  |
| Table 2-5: The Profit and Growth Consequences of Creating Blue Oceans  | 55  |
| Table 2-6: Definitions of Predictors of Behaviour in the Theory of Planned Behaviour   | 71  |
| Table 2-7: Factors and Variables Affecting the Usage of Small Businesses' Retail Websites in Canada  | 100 |
| Table 2-8: Initial Preliminary Topics Discussed  | 110 |
| Table 3-1: Types of Design by Four Criteria  | 120 |
| Table 3-2: Indicators for Model Fit  | 129 |
| Table 3-3: Translation of Grounded Theory Data Analysis Concepts   | 145 |
| Table 3-4: Summary of Differences between Types of Measurement Model   | 157 |
| Table 4-1: Reliability of Pilot Testing Questionnaire Survey   | 167 |
| Table 4-2: Demographic Information of the Respondents  | 168 |
| Table 4-3: Skewness and Kurtosis   | 170 |
| Table 4-4: Multicollinearity Test  | 172 |
| Table 4-5: Constructs of the Main Questionnaire  | 175 |
| Table 4-6: Standardised Regression Weights: (Default model)  | 181 |
| Table 4-7: Correlations  | 182 |
| Table 4-8: Indicators for Model Fit  | 185 |
| Table 4-9: Standardised Regression Weights   | 191 |
| Table A1-1: Hypothesis Testing between Exogenous (Independent) and Endogenous (Dependent) Factors for this Model                               | 395 |
| Table A1-2: Moderators Effect on the Positive Relationship between Performance Expectancy (PE) and Behavioural Intention (BI)                  | 396 |
| Table A1-3: Moderators Effect on the Positive Relationship between Effort Expectancy (EE) and Behavioural Intention (BI)                       | 397 |
| Table A1-4: Moderators Effect on the Positive Relationship between Social Influence (SI) and Behavioural Intention (BI)                        | 399 |
| Table A1-5: Moderators Effect on the Positive Relationship between Facilitating Conditions (FC) and Behavioural Intention (BI)                 | 400 |
| Table A1-6: Moderators Effect on the Positive Relationship between Facilitating Conditions (FC) and Actual Small Businesses' Websites Use (UB) | 402 |
| Table A1-7: Moderators Effect on the Positive Relationship between Hedonic Motivation (HM) and Behavioural Intention (BI)                      | 404 |
| Table A1-8: Moderators Effect on the Positive Relationship between Price Value (PV) and Behavioural Intention (BI)                             | 405 |
| Table A1-9: Moderators Effect on the Positive Relationship between Habit (H) and Behavioural Intention (BI)                                    | 406 |
| Table A1-10: Moderators Effect on the Positive Relationship between Habit  | 407 |

|   |     |
|---|-----|
| (H) and Actual Small Businesses' Websites Use (UB)  |     |
| Table A1-11: Moderators Effect on the Positive Relationship between Security and Privacy (SP), and Behavioural Intention (BI)                 | 409 |
| Table A1-12: Moderators Effect on the Positive Relationship between Trust (T) and Behavioural Intention (BI)                                  | 410 |
| Table A1-13: Moderators Effect on the Positive Relationship between Behavioural Intention (BI) and Actual Small Businesses' Websites Use (UB) | 411 |
| Table A1-14: Inter-Item Correlation   | 412 |
| Table A1-15: Skewness and Kurtosis  | 414 |

## LIST OF ACRONYMS

|        |  |
|--------|--|
| AGFI   | Adjusted Goodness of Fit Index                                     |
| BI     | Behavioural Intention  |
| CATI   | Computer-Assisted Telephone Interview                              |
| CFA    | Confirmatory Factor Analysis                                       |
| CFI    | Comparative Fit Index  |
| CLF    | Common Latent Factor   |
| CRM    | Customer Relationship Management                                   |
| DIT    | Diffusion Innovation Theory  |
| EE     | Effort Expectancy  |
| EFA    | Exploratory Factor Analysis  |
| ERP    | Enterprise Resource Planning                                       |
| FC     | Facilitating Conditions  |
| FTC    | Federal Trade Commission   |
| GDP    | Gross Domestic Product   |
| GFI    | Goodness of Fix Index  |
| H      | Habit  |
| HM     | Hedonic Motivation   |
| IoT    | Internet of Things   |
| ISPs   | Internet Service Providers   |
| JIT    | Just-In-Time   |
| KMO    | Kaiser-Meyer-Olkin   |
| ML     | Maximum Likelihood Method  |
| MM     | Motivational Model   |
| NHMRC  | National Statement on Ethical Conduct in Research Involving Humans |
| NNFI   | Non-normed Fix Index   |
| OLAP   | Online Analytical Processing                                       |
| PCA    | Principal Component Analysis                                       |
| PCFI   | Parsimony Comparative Fit Index                                    |
| PE     | Performance Expectancy   |
| PEOU   | Perceived Ease of Use  |
| PGFI   | Parsimony Goodness of Fit Index                                    |
| PIPEDA | Personal Information Protection and Electronic Documents Act       |
| PNFI   | Parsimonious Normed Fit Index                                      |
| POS    | Point-of-Sales   |
| PU     | Perceived Usefulness   |
| PV     | Price Value  |
| RFID   | Radio Frequency Identification                                     |
| RMSEA  | The Root Mean Square Error of Approximation                        |
| ROI    | Return of Investment   |
| SCM    | Supply Chain Management  |
| SCT    | Social Cognitive Theory  |
| SEM    | Structural Equation Modelling                                      |
| SI     | Social Influence   |
| SMEs   | Small and Medium Enterprises                                       |

|                |  |
|----------------|--|
| SP             | Security and Privacy                                   |
| SPSS           | Statistical Package for Social Service                 |
| T              | Trust  |
| TAM            | Technology Acceptance Model                            |
| TLI            | Tucker Lewis Index                                     |
| TPB            | Technology of Planned Behaviour                        |
| TRA            | Theory of Reasoned Action                              |
| UB             | Use Behaviour  |
| UTAUT          | Unified Theory of Acceptance and Use of Technology     |
| UTAUT2         | Unified Theory of Acceptance and Use of Technology Two |
| VMI            | Vendor Managed Inventory                               |
| X <sup>2</sup> | Chi-square test  |

## Chapter 1: Introduction

### 1.1 Introduction

Canadian small businesses have been making inroads into Canadian society by enriching its quality of life. Having said that, there is still room for improvement as far as the development and progress of Canadian small businesses is concerned. Since 2015, small businesses have employed 8.2 million people in Canada, 70.5 per cent of the total private sector, thus, contributing significantly to the growth and stability of Canadian economy (Innovation, Science and Economic Development Canada, 2016). As of December 2015, there were 1.14 million small businesses (1 to 99 employees) representing 97.90 per cent of employer businesses in Canada (Innovation, Science and Economic Development Canada, 2016). However, the success of small businesses in Canada is also dependent on the economic, political, and social conditions in Canada and the United States (Ensign, 2008). Strong ties between the two countries were established with the creation of the North American Free Trade Area (NAFTA) in 1992.

According to Joe Oliver, the Canadian Minister of Finance, *“Small businesses drive Canadian prosperity, representing about 50% of jobs in the private sector and a third of Canada’s gross domestic product. That is why we are taking action to make small businesses stronger. Our new Small Business Job Credit would lower taxes for business owners and make it easier for them to create jobs for Canadians. Canada has become an economic success story, but the global economy is fragile and there are geopolitical tensions. Therefore, we must continue taking action, as we have today, to create jobs, growth and long-term prosperity”* (Government of Canada, 2014, p. 1). These words show that Canadian small businesses make a substantial contribution to the creation of employment and wealth.

Nevertheless, there is no universal definition of a small business, and several definitions are used in Canada. Industry Canada defines a small business as employing less than 100 people in the manufacturing industry and less than 50 people in non-manufacturing industries (Balderson, 2011). Canada's Ministry of State for Small Businesses defines a small business as generating an annual revenue of C\$2 million, and the Canadian Revenue Agency's definition is based on small businesses having a net operating profit of at least C\$300,000 (Balderson, 2011). According to the Committee for Economic Development guides in the United States, a small business can be defined based on any two criteria: independent management (for example, the owner is the manager), owner-owned capital, local area of operation, and the small size of the company relative to its industry (Balderson, 2011). For this research, it is more practical to define a small business as having an independent management and having a local area of operation for ease in data collection.

Small businesses contributed slightly more than 30 per cent to Canada's Gross Domestic Product (GDP). In 2010, small businesses employed 5 million people in Canada. Further, a 1 per cent increase in consumer spending is correlated with a 0.7 per cent increase in the sales for small businesses (CIBC World Markets, 2003). As such, the importance of small businesses in generating employment for Canadians cannot be ignored.

Further, a survey by the Royal Bank of Canada in 2013 showed that only 46 per cent of small businesses in Canada have a website while 48 per cent of them are not equipped with e-commerce capabilities (McKinnon, 2013). At the same time, 38 per cent of small businesses with e-commerce capabilities generate 25 per cent of their sales online (McKinnon, 2013). This shows that Canadian small businesses have not fully exploited the potential of the Internet. Online commerce can open up a bigger geographical area in terms of availability of retailers and consumers to increase the variety of products and the pricing (Gomez-Herrera, Martens and Turlea, 2014). As such, small businesses can act as manufacturers selling products directly to consumers, sell their products to wholesalers and retailers, or act as wholesalers and retailers reselling products to consumers (Balderson, 2011).

Electronic intermediaries have also gradually increased small businesses' marketing role for products and services (Doherty and Ellis-Chadwick, 2010). Electronic commerce offers an opportunity for small businesses in Canada to strategise and increase their sales. Undercapitalised small businesses can use the Internet to reach international markets (Warf, 2013) and, thus, increase sales (Loiacono and McCoy, 2004). Small businesses first embraced the Internet by only using email and web surfing (Simmons, Armstrong and Durkin, 2008) and then gradually registering websites to display company brochures and product offerings (Barry, 2000). As small businesses have limited resources compared to large companies, it is expected that they will enhance their websites gradually as they gather knowledge and experience (Chen, Haney, Patrick, Spigarelli and Jesseman, 2003).

According to Porter (2001, p. 64), *"The key question is not whether to deploy Internet technology – organisations have no choice if they want to stay competitive – but how to deploy it"*. Small businesses can gain value by strategically developing strong customer relationships (Bengtsson, Boter and Vanyushyn, 2007) and using interactive tools such as online forums, blogs, and hyperlinks (Simmons, 2007). More than a century ago, Marshall (1890) stated that information is a vital resource for economic growth; information and knowledge have become more important in promoting economic growth due to globalisation (Nonaka and Takeuchi, 1995). According to Souitaris and Balabanis (2007, p. 245), *"Internet technology is the ideal tool to serve the present-day fragmented consumer market"*. Tapscott (2009, p. 17) states that *"the most significant change affecting youth is the rise of the computer, the Internet, and other digital technologies. This is why I call the people who have grown up during this time the Net Generation, the first generation to be bathed in bits"*. The Net Generation is also called Generation Y (Sheahan, 2009).

In 2013, Canadians visited 3731 webpages on an average per month, the highest in the world (CIRA Factbook, 2014). At the same time, in 2013, Canadians spent an average of 41.30 hours per month on the Internet, a close second only to the United States (CIRA Factbook, 2014). Sixty-nine per cent of these households use more than one type of device

for simultaneous Internet use, including desktop computers (62 per cent), laptop computers (74 per cent), and wireless handheld devices (59 per cent) (Statistics Canada, 2013a).

According to Statistics Canada (2014), Canadians purchased C\$7.7 billion worth of goods and services from online retailers in 2012, up from C\$6.6 billion in 2011. The increase resulted from more consumers buying online and at higher volumes. However, empirical research carried out by Yousefi and Tang (2012) found that security was still the main concern about Internet use. However, with the introduction of third-party payment verifiers such as PayPal, concerns about credit card transactions and privacy violations may decrease.

E-commerce spending is expected to increase to nearly C\$50 billion in 2019, and this sales forecast only represents 8.8 per cent of the overall retail sales in Canada (eMarketer, 2015). A survey conducted in 2012 by the Bank of Montreal found that 60 percent of Canadians purchased good and services impulsively (Regina Metro, 2012a). They shopped and spent C\$3,720 yearly on purchasing items such as clothes, shoes, and food to uplift their moods. At the same time, 55 per cent of Canadians bought items because of price discounts and not because of immediate need. Canadian retailers face competition from American websites, which offer better product selection and lower pricing.

## **1.2 Research Problem**

Among the different Canadian generations, Canadian Generation Y is poised to be the next dominant workforce by 2028 (ExecuTrade, 2014). As a comparison to its predecessor, Generation Y is more computer literate and more educated, but more doubtful about its environment (Reisenwitz and Iyer, 2009). Generation Y grew up in a better economic and technological environments. They are informal, more risk takers, less brand loyalty, but more socially and environmentally aware (Reisenwitz and Iyer, 2009). Generation Y is the first generation deeply engrossed in technology (Nielsen, 2014) as well as the most electronically connected one (Cimperman, Harrison, Hatch, Pillar and Snipes, 2018). According to Short

and Reeves (2009), Generation Y consists of people born between 1982 and 2003. This research defines Generation Y as those born between 1980 and 2003.

The expectations and demands of Generation Y consumers cannot be ignored because of the size of its representation. There are 9.5 million people classified as Generation Y (Desjardins, 2016), the single largest generation in Canada (Scott, 2015) out of 36.16 million people as of April 2016 (Statistics Canada, 2016). This generation represents about 30 per cent of the Canadian population (Statistics Canada, 2012) and will represent 75 per cent of the Canadian workforce by 2028 (ExecuTrade, 2014); they are expected to dominate the workforce for the next 40 years (Spence, 2012). As such, it is important for small businesses to be able to sell to this segment of the population; as more of them enter the workforce, they will become more affluent and will have more discretionary and disposable incomes in the coming years.

Generation Y prefers to deal with small businesses because they feel that large corporations tend to be slow in adapting to changing trends and are not in close contact with the customers' needs and wants (Garner, 2010). Canadian Generation Y is the most educated generation so far (Redmond, 2014) and expects to be communicated in plain simple language while living an active and healthy lifestyle (Jones, 2011). At the same time, they like to have a work-life balance (McDonald and Hite, 2008). This generation wants to have a good quality of life surrounded by family members, friends, and the community (Marilee, 2011). Nevertheless, they may quickly lose interest in a subject because of their constant exposure to the changing world (Canadian Association of Marketing Professionals, 2014).

Because of the tech-savviness of this generation, communication must be carried out through multiple channels such as mobile applications, text messaging, live chat, and online videos (Gromov, 2012). They are also into luxury spending such as upmarket dining, travelling, and fashion (Shaw, 2012) and have outspent other generations (The Canadian Press, 2012). In order to sell to Generation Y, a high level of trust needs to be established (Kunz, 2013). Further, 78 per cent of them prefer a brand that offers a loyalty programme and free gifts (PR Newswire, 2012).

### 1.2.1 Understanding Canadian Small Businesses

On the one hand, every year in Canada, 100,000 new businesses are being established, on the other, 11,000 businesses have declared bankruptcy (Balderson and Mombourquette, 2000). In order to remain resilient and relevant in an ever-changing economic landscape, small businesses have to adapt and adopt new technologies and efficient work practices. Porter (2001) has reviewed that small businesses are able to adopt new technologies as soon as they are introduced. Small businesses can use Internet technologies to overcome their size limitations and to compete with larger businesses in the bigger markets. Because of the small size of small businesses, they are able to forge closer relationships with customers, be more adaptable to managing operations, and better respond to change (Moriarty, Jones, Rowley and Kupiec-Teahan, 2008).

Still, small businesses need to comprehend how to use computer technologies from production to sale in order to be competitive (Gautam, 2012). The introduction of the Internet has enabled small businesses to increase their revenue and productivity (Weisberg, Te'eni and Arman, 2011). The use of search engine optimisation marketing and electronic marketing can decide the fate of small businesses' success or failure. In the early stages, small businesses use the Internet to source suppliers and new markets (Levenburg, 2005). This is followed by a more complex use of Internet technology to interact with the customers.

Despite the numerous benefits for small businesses of engaging with electronic commerce, many Canadian small businesses have yet to participate in it. According to the Royal Bank of Canada's (RBC) poll (2013), 46 per cent of Canadian small businesses have established their own websites, and 48 per cent mentioned that they sell their products and services online. Thirty-nine per cent of the entrepreneurs said that they use social media to introduce their products and services. The RBC's survey also found that 38 per cent of small

businesses generate more than 25 per cent of their revenues through online sales, and 22 per cent generate more than 50 per cent of their revenues in this manner.

In Canada, the small business tax rate is 11 per cent and is considered relatively low (Finance Canada, 2013). Small businesses are able to go online when dealing with Canada Revenue Agency (CRA). The Canadian Federal government has also introduced a code of conduct for the credit and debit card industry to assist small businesses' owners in dealing with credit card organisations in order to ensure that they are not excessively charged for interest. Nevertheless, many studies have found that small businesses in Canada have been rather slow to embrace electronic commerce compared to other countries, especially the United States (Trites, Boritz & Pugsley, 2013). This can be due to several constraints such as technology, funding, the organisation itself, and the operations (Trites, Boritz & Pugsley, 2013). Despite these constraints, online retailing has continue to dominate the retail landscape in Canada (Shaw, 2017). At these crossroads, Canadian small retailers have become a dominant force in contributing to the Canadian economy but are still not very comfortable with online sales (Shaw, 2017).

### 1.2.2 Understanding Canadian Generation Y Consumers

Canadian Generation Y consumers are getting more affluent as they build their careers, start families, and establish their homes (Canada Post, 2017). Generation Y are the single largest generation of the Canadian population, and they are getting more affluent as they advance in their careers (Guffey, Rhodes and Rogin, 2010). As such, this market is expected to grow substantially and it is an important consumer market that is not fully exploited to its full potential. In order to capture this market, retailers need to have a better understanding of their behavioural intention.

Canadian small retailers are faced with competition from large US e-commerce subsidiaries such as Amazon.com and Amazon.ca, Apple, eBay.ca, Costco.ca, and Walmart.ca that dominate e-commerce in Canada (Shaw, 2017). These retailers generated sales of C\$3.5

billion, C\$1.6 billion, C\$1.5 billion, C\$771 million, and C\$605 million, respectively, in 2016. The top 22 retailers in Canada generated two-thirds of the e-commerce of C\$18 billion (Shaw, 2017). There can be structural differences between large and small retailers in terms of pricing, product variety, operational costs, promotional activities, manpower, reputation, financial support, supplier relationship, distance, customer relationship, sales channels, payment modes, customer service, and training (Toma, 2014).

The Internet can bring manifold benefits to the retailing industry in Canada, specifically to the Canadian small business retailers. Due to the expanding use of the Internet, a few theoretical models have been reviewed to better understand the various factors affecting technology acceptance. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model was developed to include the most comprehensive factors and most consistent empirical outcome for its factors to understand the behaviour of technology users (Venkatesh, Thong and Xu, 2012). The factors are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioural intention, and use behaviour (Venkatesh, Thong and X, 2012). Canadian Generation Y consumers are able to determine the small business retail environment based on their behavioural intention.

However, very limited research has been carried out in Canada as to the factors that lead to successful internet retailing as a whole. At present, no single academic research is being carried out that focuses on the behavioural usage of Canadian small businesses' retail websites by Generation Y and the factors are not clear. As such, in order to overcome this limitation, the purpose of this research is to fill the gap by investigating Canadian Generation Y consumers' online behavioural intention and behavioural use, and thus contribute to the current body of knowledge. By better understanding of these individuals behavioural intention, Canadian small business retailers are able to engage and serve them better in a long-term.

The statement problem of this research refers to the factors and variables that contribute to the behavioural adoption of Canadian Generation Y consumers' behaviour of Canadian small retail businesses' websites.

### **1.3 Research Questions**

The main purpose of this research is to determine the factors and variables that can increase the number of Canadian Generation Y consumers' behaviour using Canadian small businesses' retail websites. This will provide information how small business retailers are able to plan strategies and tasks to engage them.

RQ1 is to gather quantitative (descriptive statistics) and qualitative data from Canadian Generation Y consumers' on their daily Internet and online shopping activities, and security and privacy on the Internet. This question is based on concurrent mixed methods and concurrent data collection.

RQ2 uses the adapted UTAUT2 model (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, security and privacy, trust, behavioural intention, and use behaviour) to analyse statistical behavioural data based on Structural Equation Modelling (SEM). RQ3 moderates the UTAUT2 factors based on age, gender experience.

RQ4 collects quantitative data (descriptive statistics) and qualitative data based on security and privacy on retail websites, infrastructure, laws, government initiatives, retail websites' user interfaces, advertisements, loyalty programmes, and consumers' trust. This research question is based on concurrent mixed methods and concurrent triangulated data collection. RQ5 gathers qualitative data on social media usage.

The five main research questions are displayed in Table 1-1 below.

**Table 1-1: Research Questions**

| No. | Research Question   | Data Collection   |
|-----|---|---|
| RQ1 | <p><b>How do Canadian Generation Y consumers carry out their activities on the Internet?</b></p> <p>Proposition1: Generation Y consumers' activities on the Internet</p>  | <p>Questionnaire Survey (Section A and Section B) and Semi-structured Personal Interviews</p> <p><i>Descriptive Statistics and Content Analysis</i></p> |
| RQ2 | <p><b>What are the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors affecting the usage of small businesses' retail websites by Canadian Generation Y consumers in Canada?</b></p> <p>H12: <u>Behavioural Intention (BI)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H13: <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H14: <u>Effort Expectancy (EE)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H15: <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> | <p>Questionnaire Survey (Section C)</p> <p><i>Predictive Statistics – Cronbach Reliability Test and Structured Equation Modelling (SEM)</i></p>         |

|     |   |  |
|-----|---|--|
|     | <p>H16: <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H17: <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H18: <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H19: <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H20: <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H21: <u>Habit (H)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H22: <u>Security and Privacy (SP)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H23: <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</p> |  |
| RQ3 | <p><b>Do the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors depend on the demographic variables of Canadian Generation Y consumers?</b></p> <p>H1.1: <u>Age</u> differences (moderating variable) for <u>Performance Expectancy (PE)</u> are</p>   | Questionnaire Survey (Section A and Section C) |

|   |   |
|---|---|
| <p>positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H1.2: <u>Gender</u> differences (moderating variable) for <u>Performance Expectancy (PE)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H2.1: <u>Age</u> differences (moderating variable) for <u>Effort Expectancy (EE)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H2.2: <u>Gender</u> differences (moderating variable) for <u>Effort Expectancy (EE)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H2.3: <u>Experience</u> differences (moderating variable) for <u>Effort Expectancy (EE)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H3.1: <u>Age</u> differences (moderating variable) for <u>Social Influence (SI)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H3.2: <u>Gender</u> differences (moderating variable) for <u>Social Influence (SI)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H3.3: <u>Experience</u> differences (moderating variable) for <u>Social Influence (SI)</u> are</p> | <p><i>Predictive Statistics – Structured Equation Modelling (SEM)</i></p> |
|---|---|

|  |  |
|--|--|
| <p>positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H4.1: <u>Age</u> differences (moderating variable) for <u>Facilitating Conditions (FC)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H4.2: <u>Gender</u> differences (moderating variable) for <u>Facilitating Conditions (FC)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H4.3: <u>Experience</u> differences (moderating variable) for <u>Facilitating Conditions (FC)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H5.1: <u>Age</u> differences (moderating variable) for <u>Facilitating Conditions (FC)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H5.2: <u>Experience</u> differences (moderating variable) for <u>Facilitating Conditions (FC)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H6.1: <u>Age</u> differences (moderating variable) for <u>Hedonic Motivation (HM)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H6.2: <u>Gender</u> differences (moderating variable) for <u>Hedonic Motivation (HM)</u> are</p> |  |
|--|--|

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|---|--|
| <p>positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H6.3: <u>Experience</u> differences (moderating variable) for <u>Hedonic Motivation (HM)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H7.1: <u>Age</u> differences (moderating variable) for <u>Price Value (PV)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H7.2: <u>Gender</u> differences (moderating variable) for <u>Price Value (PV)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H8.1: <u>Age</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H8.2: <u>Gender</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H8.3: <u>Experience</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H9.1: <u>Age</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> |  |
|---|--|

|   |  |
|---|--|
| <p>H9.2: <u>Gender</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H9.3: <u>Experience</u> differences (moderating variable) for <u>Habit (H)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> <p>H10.1: <u>Gender</u> differences (moderating variable) for <u>Security and Privacy (SP)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H10.2: <u>Experience</u> differences (moderating variable) for <u>Security and Privacy (SP)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H11.1: <u>Gender</u> differences (moderating variable) for <u>Trust (T)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H11.2: <u>Experience</u> differences (moderating variable) for <u>Trust (T)</u> are positively associated with <u>Behavioural Intention (BI)</u>.</p> <p>H12.1: <u>Experience</u> differences (moderating variable) for <u>Behavioural Intention (BI)</u> are positively associated with <u>Actual Small Businesses' Websites Use (UB)</u>.</p> |  |
|---|--|

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|-----|--|---|
|     |  |   |
| RQ4 | <p><b>How can Canadian Generation Y consumers be enticed to increase the adoption of Canadian small businesses' retail websites?</b></p> <p>Proposition 2: Canadian Generation Y consumers are being enticed to increase the adoption of Canadian small businesses' retail websites.</p> | <p>Questionnaire Survey (Section A and Section C) and Semi-structured Personal Interviews</p> <p><i>Descriptive Statistics and Content Analysis</i></p> |
| RQ5 | <p><b>How do Canadian Generation Y consumers use social media websites?</b></p> <p>Proposition 3: Canadian Generation Y consumers' use of social media websites.</p>   | <p>Semi-structured Personal Interviews</p> <p><i>Descriptive Statistics and Content Analysis</i></p>  |

### 1.4 Research Objectives

The research objectives are as follows:

1. To explore how Canadian Generation Y consumers' behavioural use the Internet.
2. To identify the factors that influence the behavioural usage of Canadian small businesses' retail websites by Canadian Generation Y consumers.
3. To investigate whether moderators for Canadian Generation Y consumers, such as gender, education level, and computer literacy level, influence the behavioural use of Canadian small businesses' retail websites.

4. To establish ways to entice Canadian Generation Y consumers' behaviour to increase the use of Canadian small businesses' retail websites.
5. To understand how social media is being used by Canadian Generation Y consumers so that Canadian small retail businesses can strategise how to reach out to this generation.

The rationale behind the research objectives is to better understand Canadian Generation Y's behavioural usage of Canadian small businesses' retail websites. As it is imperative for retail websites to be an intrinsic part of the Internet, it is therefore important to understand Canadian Generation Y's behavioural usage of the Internet as well. The objectives can explain the linkages between all factors of the UTAUT2 theory with Generation Y's usage behaviour of small Canadian retail websites. Furthermore, demographic variables such as age, experience, and gender that may have an influence in these linkages are explored. In addition, a practical understanding of how Generation Y can be attracted to increase their online purchases and become connected with small retail websites is examined. For this purpose, social media websites that play an integral role in Generation Y's lives are considered as an important tool for reaching out to them.

## **1.5 Research Organisation**

This research comprises five chapters. Chapter One explains the introduction, background, research problem, research questions, research objectives, delimitations, and overall research layout. Chapter Two discusses the two parent disciplines that comprise the usage of small businesses' retail websites and Generation Y. Different contemporary models that support the diffusion of Internet commerce will be discussed. Chapter 3 reviews the different research paradigms (quantitative and qualitative), the research design, and ethical issues. Chapter Four analyses descriptive statistics, pilot testing, main testing, and structural equation modelling (SEM). Chapter Five discusses the qualitative data gathered from personal interviews. Chapter Six reviews the triangulation of the findings. Chapter Seven

explains the theoretical contributions, describes the research limitations, suggests future research, summarises the research conclusion, and proposes recommendations.

## Chapter 2: Literature Review

### 2.1 Introduction

Chapter Two reviews the existing literature for research on “*Generation Y Behavioural Usage of Small Businesses' Retail Websites in Canada*”. The focal construct or factor of this research is based on behavioural intention of Canadian Generation Y consumers' usage of Canadian small businesses' retail websites.

This chapter is grouped into five sections. Section 2.1 explains the overall layout of this chapter and its conceptual framework. It covers small business retail (Section 2.2) and Generation Y (Section 2.3). Section 2.2.2 reviews the internet infrastructure applicable to this research. Section 2.2.3 describes the different strategic models while Section 2.4 describes the different behaviours that identify the best model that can be used by Canadian Generation Y consumers. Section 2.5 summarises all the variables included in the research. Section 2.6 explains the research gap that justifies the need for this study.

The conceptual framework is illustrated below in Figure 2-1 and consists of the concepts, models, and theories used in this research (Miles and Huberman, 1994).

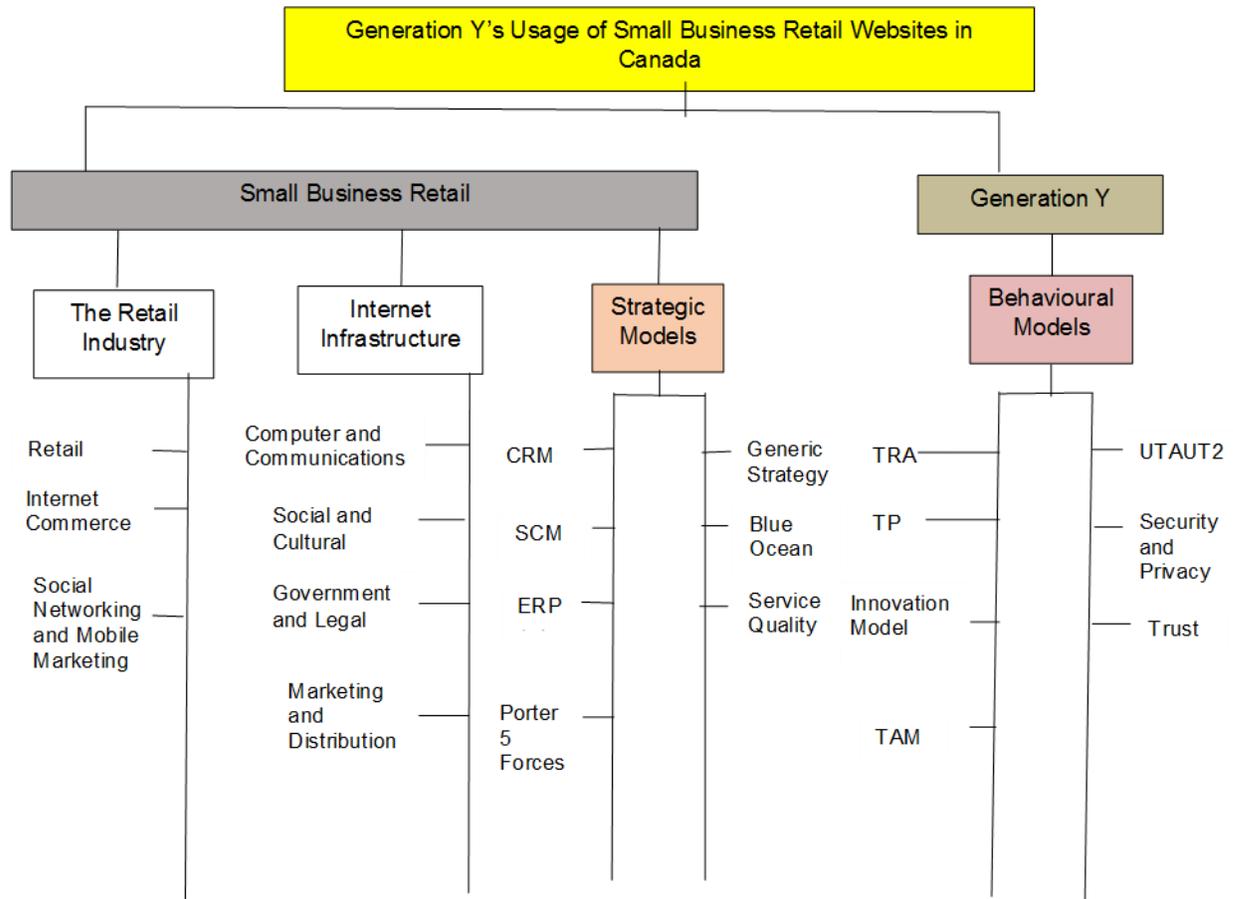


Figure 2-1: Chapter Layout

## 2.2 Small Business Retail

As small retailers are an integral part of this research, the concept of small retail in Canada is discussed at length here. Different government agencies in Canada have defined small businesses differently based on either the number of employees, the revenue, or the profit. Industry Canada defines a small business as employing less than 100 people in the manufacturing industry and less than 50 people in a non-manufacturing industry (Balderson, 2011). On the one hand, the Ministry of State for Small Business of Canada defines a small business as generating an annual revenue of up to C\$2 million. On the other, the Canadian Customs and Revenue Agency's definition of small business is based on businesses that

have up to C\$300,000 net operating profit (Balderson, 2011). According to Balderson (2011), the Committee for Economic Development guides in the United States define a small business based on any two of the criteria stated below:

- whether the business has an independent management (for example, the owner acts as a manager)
- owner's owned capital
- the localised area of operations
- a relatively small company compared to its industry

For the ease of respondents and interviewees in identifying small businesses' retail websites, a small business had been defined for this study as having an independent management and a localised area of operation. There are more than 1 million small businesses that employ people in Canada (Industry Canada, 2011). Between 2002 and 2007 alone, an average of 204,000 new small businesses had been established.

### 2.2.1 The Retail Industry

Canada has one of the highest GDP growth rates among developed countries (Broadbridge, 2007). The drivers of retail sales are a strong economy, a strong housing market, and a high consumer spending power because of the strong Canadian Dollar and low interest rates. In 2012, Canada was ranked number 17 in terms of the ease of doing business (1=most business friendly) (The World Bank, 2013).

The Canadian retail industry established itself in the 1900s into the 1950s in the form of department stores located in the main streets of Canadian cities and towns (Table 2-1 below) (Williams, 2010). From the 1950s to the 1990s, it started to evolve in the form of speciality stores built into shopping centres. Later, big-box retail in the format of power centres was established in suburban areas. With the introduction of internet commerce between 2000 and 2010, electronic retailing offered shopping convenience with the establishments of retail websites. This format of retailing is preferred by the younger generation (Williams, 2010).

From 2010 onwards, retailing is moving towards multi-channel selling in the form of physical retail stores, catalogue mailing, and electronic retailing enabled by the use of retail websites, computers, and mobile devices. With this form of multi-channel selling, mass consumers can be reached.

**Table 2-1: Different Types of Canadian Retail Structures (Williams, 2010, p. 3)**

| <b>Time</b> | <b>Retail</b>                          | <b>Format</b>                                       | <b>Values</b>                             | <b>Customer</b>        |
|-------------|--|---|---|------------------------|
| 1900 – 1950 | Department Stores                      | Main Street   | Assortment                                | Traditional            |
| 1950 – 1990 | Specialty Stores                       | Shopping Centre                                     | Variety                                   | Middle Mass            |
| 1990 – 2000 | Big-Box                                | Power Centre  | Value                                     | Suburban               |
| 2000 – 2010 | Rise of E-retail                       | Web   | Convenience                               | Young                  |
| 2010        | Cross-Channel<br><br>Digital<br>Mobile | Store<br>Catalogue<br>Web<br>Computer<br>Cell Phone | Research<br>Simple<br>Low Cost<br>Instant | Mass<br>Early Adopters |

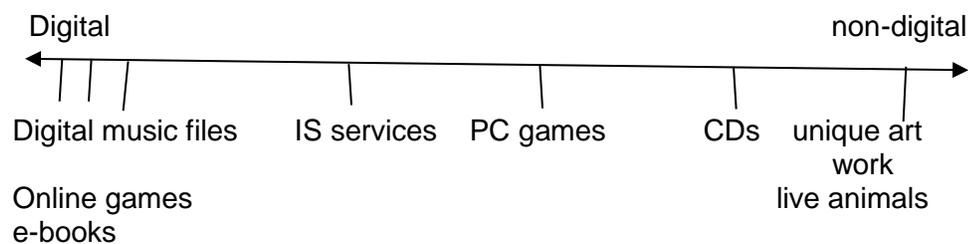
In the last 15 years, there has been an increase in customers moving from shopping malls to suburban and regional “*power centres*” (Broadbridge, 2007). These large retail establishments are Wal-Mart, Costco, Home Depot, RONA, Loblaws, and Canadian Tire and are complemented by the specialised smaller retailers. Because of the increased competition, retailers from various sectors have expanded into each other’s areas of speciality. As a result, the small retailers need to find more innovative ways of reaching out to future customers that can offset the limitations of their small size.

### 2.2.1.1 Retail

There is no universal definition for retail. According to Davies (1993), “*retail*” is defined as selling in small quantities. A more elaborate definition of “*retail*” is besides selling commodities or services in small quantities to the ultimate consumers, it is also the sale of products or services that add value to the customers for their own personal or family use (Levy and Weitz, 1998). Sommers and Barnes’s (2007, p. 310) definition of “*retail*” is more comprehensive and defines sales as “*the sale, and all activities directly related to the sale, of goods and services to end-consumers for personal, non-business use*”.

A very broad-based definition of retail is “*If the buyer in the transaction is an ultimate consumer, the seller in the same transaction is engaged in retailing. If the buyer in a transaction is buying for the purposes of resale, or to further his business operations, the seller in that same transaction is engaged in wholesaling*” (Cundiff and Still, 1964, p. 76).

In the context of this research, “*retail*” is defined as the sale of goods or services in small quantities to end users. Figure 2-2 below shows the degree of digitality of the products and services sold over the Internet.



**Figure 2-1: Online Products and Services in Terms of their Degree of Digitality  
(Patokorpi and Kimppa, 2006, p. 22)**

### 2.2.1.2 Internet Commerce

Internet commerce has enabled small Canadian businesses to expand their retail capacity by linking it with a broader customer base through multichannel settings. According to Wang and Goldfarb (2017) and Voorveld, Smit, Neijens and Bronner (2016), offline and online channels complement each other to increase sales, contrary to Min and Wolfinbarger (2005)

that mentioned that bricks and clicks business models have better sales than a pure click business model. However, Voorveld et al. (2016)'s research found that consumers that used online channels were inclined to purchase online. The researchers further explained that consumers that used offline channels equally supported offline and online purchases.

Electronic commerce technology has come a long way since the 1970s when it was based on Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT) to issue purchase orders or invoices electronically (Singh, Bansal and Kaur, 2012). Credit cards, automated teller machines (ATMs), and telephone banking were introduced in the 1980s, while the 1990s saw the introduction of the Internet for commercial use as it became easier and more accessible (Singh, Bansal and Kaur, 2012).

Today, internet commerce capabilities include secured online ordering, virtual promotional updates and tours, and the consumers' capacity to browse, pick, order, and pay at any time of the day or night (Andrews, 2014). Although the fundamentals of retailing are generally the same, whether it is an online retail store or a brick and mortar retail store, Internet retailing is able to transcend time by allowing consumers from all over the world to purchase a product or service, as long as, they have access to a computer.

Whatever channels retailers decide to establish and develop, trust is an important consideration for the consumers. In an Internet environment, trust indirectly also affects perceived risk (Van Der Heijden and Verhagen, 2001). Consumers that have built trust with specific brick and mortar retail stores have a higher confidence in purchasing from their online retail stores (Hahn and Kim, 2009). Similarly, according to Verhagen and van Dolen (2009), perceptions of brick and mortar stores and online stores directly affect online purchases. To increase trust for online small businesses, warranties, service assurances, and security must be established (Lee, 2002). Trust in an e-company can tremendously increase the confidence of the consumers to purchase online (Palvia, 2009). Businesses establish a reputation and a brand as a means of differentiating them from their competitors (Morrison and Crane, 2007).

Intermediaries that can offer value-added services in the supply chain continue to remain relevant though retail disintermediation has continued at a modest pace. The brick and mortar retail environment continues to remain pertinent and flourish, although, certain segments of retail such as travel, music, entertainment, and publication have greatly felt the effect of online consumer purchasing.

#### 2.2.1.3 Social Networking and Mobile Marketing

Today, there is a need to engage consumers through more than the traditional consumer touch points like direct transactions. Small businesses are facing competition from the Internet and, as such, the use of social media should be included as a marketing tool promoting customer relationship (Arman, 2014; Taneja and Toombs, 2014). The main characteristic of social media is connecting brands and consumers to communicate (Schultz and Peltier, 2013).

Social media (e.g., Facebook, Twitter, Instagram, LinkedIn, YouTube, blogging, etc.) is the largest and most effective source of word-of-mouth advertising (Brown and Laurier, 2014). Product information is shared through reviews, comments, feedback, and ratings from actual users (Chau and Xu, 2012). Businesses should respond promptly to Generation Y consumers to keep them engaged (Moreno, Lafuente, Carreon and Moreno, 2017). They love to socialise and associate with their preferred brands.

Generation Y consumers also love to use mobile devices. Smartphones, tablets, and computer laptops are some examples of mobile-networked devices, and these small devices include hardware, software, and network technologies (Lariviere, Joosten, Malthouse, Birgelen, Aksoy, Kunz and Huang, 2013; Lucius and Hanson, 2016). For mobile commerce, the focus is on the sellers joining the buyers' environment to promote sales activities (Shankar, Venkatesh, Hofacker and Naik, 2010), however, according to Persaud and Azhar (2012), purchasing through mobile marketing is not a priority for consumers who tend to use smartphones for their personal use and for business, entertainment, and social networking

(Persaud and Azhar, 2012). Young consumers are more inclined to download music, watch videos, and send messages (Chan and Chong, 2013).

Mobile channels can be used to facilitate the enhancement of the brand itself (Nysveen, Pedersen, Thorbjomsen and Berthon, 2005). The Short Message Service (SMS) channel is perceived as a complement to the brand's main channel. Instant messaging (IM) can help build interpersonal relationships (Ou and Davison, 2009). Likewise, advertising and sales promotions by email are also a good marketing strategy because checking their email is a daily activity for many consumers (Yousefi and Tang, 2012). Advertising is more effective when supported by trained sales personnel able to answer customer enquiries and a consistent availability of the advertised products or services (Anderson, Simester and Zettelmeyer, 2010). However, consumers remain highly concerned about the security and privacy of mobile marketing (Persaud and Azhar, 2012; Yeh and Li, 2009). This shows that there is an immense potential in e-commerce for businesses if they can establish trust with their customers.

### 2.2.2 Internet Infrastructure

The Diffusion of Global E-Commerce model is classified as computer and communications infrastructure, social/cultural infrastructure, government/legal infrastructure, and marketing/distribution infrastructure (Jayalgi and Ramsey, 2001). These factors include consumers' demands and organisational and environmental considerations. Computer and communications infrastructure refers to infrastructure providers, such as hardware and software providers, that support e-commerce. Social/cultural infrastructure refers to the social and cultural interactions among users in embracing e-commerce. The government/legal infrastructure is associated with the policies and laws governing e-commerce. Lastly, the marketing/distribution infrastructure is related to marketing and distribution activities.

### 2.2.2.1 Computer and Communications Infrastructure

According to Web Index (2012), Canada was ranked number four in the world in terms of utilisation of the Internet and ranked number one in the social impact of the Internet such as providing health care information and online education. However, Canada ranked below number ten in terms of internet infrastructure such as Internet speed although still better than the US.

The Canadian federal government had established the Canadian Economic Action Plan, commencing from October 2009, with C\$225 million allocated over three years to extend broadband coverage to as many unserved and underserved communities as possible (Canada's Action Plan, 2013). This project is to bridge the broadband gap in Canada by getting the private sector to develop rural broadband infrastructure.

Broadband Canada, funded by the Canadian federal government, is set to increase the availability of broadband Internet services to Canadian homes within specified geographical areas (Canada's Action Plan, 2013). Before the establishment of this programme, it was estimated that 94 per cent of Canadian homes had a minimum connection speed of 1.5 Mbps only while the other 6 per cent were located in remote and rural areas of Canada that were considered unserved (no Internet access) or underserved (having broadband speed of less than 1.5 Mbps). The purpose of this programme is to provide financial assistance to develop the infrastructure to enable as many homes as possible to be able to access broadband services.

The Canadian federal government has provided up to 50 per cent of the project costs to the awarded Internet service providers to provide broadband infrastructure and services to these unserved or underserved areas (Canada's Action Plan, 2013). The rest of the costs were absorbed by the Internet service providers. Nonetheless, First Nations (native Canadians) projects were still eligible for federal government funding of up to 100 per cent. It is hoped that with this initiative, the broadband gap between the non-urban and urban areas can be bridged. Investments in broadband infrastructure can not only improve the communities'

economic competitiveness but also be able to support the creation of new business models. The Broadband Canada initiative is expected to benefit 218,000 Canadian homes.

At the same time, the Canadian federal government organised spectrum auctions for the 700 MHz and 2500 MHz bands in 2013 and 2014 (Canada's Action Plan, 2013). For the 700 MHz band, the government imposed specific measures in order to ensure that Canadians living in rural areas were able to receive the same high-quality broadband services as the rest of the country. Companies that were awarded more than one block of the 700 MHz band were required to deploy new advanced technology services to 90 per cent of the population in the specified area within five years and subsequently to 97 per cent within seven years.

The increased competition has reduced the mobile wireless Internet rates in Canada (Posadzki, 2013). This can benefit e-commerce as it brings costs down and increases internet penetration further.

#### 2.2.2.2 Social/Cultural Infrastructure

According to the Canadian Internet Registration Authority (CIRA), an average Canadian spends 45 hours per month on the Internet compared to 40 hours in the United States and the 24 hours world average (Canadian Internet Registration Authority, 2013). Canada's Internet economy in 2012 was worth C\$49 billion, representing 3 per cent of its Gross Domestic Product (GDP).

Likewise, in a survey carried out by Statistics Canada in 2010, eight out of ten homes had Internet access (Canadian Internet Registration Authority, 2012). Internet access tends to be higher in large cities than medium-sized cities or rural areas. Eighty-one per cent of the population had Internet access in large cities, 76 per cent in small cities, and 71 per cent in rural areas, respectively. However, data show that there is no significant difference for Internet access between the urban and non-urban areas (Canadian Internet Registration Authority, 2012). In terms of provinces, British Columbia had the highest Internet access rate at 84 per cent, followed by Alberta at 83 per cent, and then, Ontario at 81 per cent.

In tandem with Internet usage, 51 per cent of the Canadian Internet users ordered goods and services online in 2010 (Canadian Internet Registration Authority, 2012). It made up nearly 114 million orders valued at C\$15.3 billion. Travel arrangements represented more than 55 per cent of online shopping as shown in Table 2-2 below. This was followed by buying tickets for entertainment events at 48 per cent, and books, magazines, and newspapers at 40 per cent.

**Table 2-2: Canadian Electronic Commerce, Types of Product Ordered (Canadian Internet Registration Authority, 2012)**

|  | Percentage (%) |
|--|----------------|
| Travel arrangements (e.g., hotel reservations, travel tickets, rental cars)                    | 55             |
| Tickets for entertainment events (e.g., concerts, movies, sports)                              | 48             |
| Books, magazines, online newspapers  | 40             |
| Clothing, jewellery or accessories   | 36             |
| Memberships or registration fees (e.g., health clubs, tuition, online television subscription) | 32             |
| Music (e.g., CDs, MP3)   | 30             |
| Software   | 23             |
| Consumer electronics (e.g., cameras, stereos, TVs, DVD players)                                | 22             |
| Videos or DVDs   | 20             |
| Toys and Games   | 19             |
| Photographic services  | 16             |
| Computer hardware  | 15             |
| Gift certificates or gift cards  | 15             |
| Other health or beauty products (e.g., vitamins, cosmetics)                                    | 12             |

|   |    |
|---|----|
| Housewares (e.g., large appliances, furniture)                      | 12 |
| Sports equipment  | 11 |
| Food or beverages (e.g., speciality foods, wine, or pizza delivery) | 11 |
| Home improvement or gardening supplies (including tools)            | 7  |
| Prescription drugs or products (e.g., glasses)                      | 3  |
| Others  | 16 |

### 2.2.2.3 Government/Legal Infrastructure

People post their personal information online for easier identification (Forman, Ghose and Wiesenfeld, 2008). However, social networking websites have been criticised for restricted privacy enforcement (Xu, Michael and Chen, 2013). In 2010, Facebook's Places, which enables location sharing with friends, came under criticism from users for using a cyberstalking tool. Phelps, Nowak and Ferrell (2000) find that personal information disclosure has an inverse effect on shopping time. Similarly, privacy risks have a negative impact on online retail sales (Pavlou and Gefen, 2004). However, personal information disclosure has a positive effect on purchasing information recommendations (Phelps, Nowak and Ferrell, 2000). When it comes to privacy matters, benefits should exceed risks to encourage people to disclose their personal information (Xu, 2009; Xu et al., 2013). People who are concerned with privacy issues are also more likely to read online privacy policies (Milne and Culnan, 2004).

In order to better understand how consumers view privacy, there is a need to look at it from a social perspective. Privacy has a social value whereby it can protect the safety of both individuals and society, especially societies that emphasise freedom for people (Lobo and Elaluf-Calderwood, 2012). A Canadian telecommunication company called Research in Motion (RIM), which produces BlackBerry smartphones, has refused to allow foreign governments to access data from its servers. Some governments are concerned that BlackBerry smartphones, which have advanced 256-bit encryption feature, can be exposed to terrorists to evade the scrutiny and interception controls of the foreign government

intelligence agencies. BlackBerry uses servers that are based outside these countries whereas these governments wanted the servers to be based within the legal jurisdiction of their countries.

Although at times, the interests of many governments may be in conflict with the Internet service providers, Canada's e-Business Initiative (CeBI) is a good testimony of a government and private partnership to support small and medium enterprises (SMEs) by offering various IT consultancy and support services (Hanna, 2010). This partnership involves the Department of Industry, which provides liaison and coordination, with joint chairs of the representatives of the IT industry and the Canadian Chamber of Commerce. This programme was initiated out of initial concerns that 99 per cent of Canadian SMEs were not involved in e-business adoption. The support services are established based on feedback from organisational surveys that stated that SMEs have difficulties in adopting electronic business solutions to support online business transactions and enhance customer service after establishing their websites.

Besides carrying out initiatives to support SMEs to extend their reach to e-commerce, the Canadian government has also established the criteria of criminal acts in the virtual world. Child pornography is a criminal offence in Canada, and offenders can be charged under Section 163.1 of the Canadian Criminal Code (Royal Canadian Mounted Police, 2013). The production, distribution, and possession of child pornographic materials are considered criminal offences. However, there is a distinction between pornographic offence and pornographic websites. Accessing pornographic websites by adults are not considered illegal in Canada.

In Canada, it is not illegal to post information on the Internet on how to make a bomb (Royal Canadian Mounted Police, 2013). Nevertheless, it is a criminal offence for anybody to have possession of explosive materials under Section 82 of the Criminal Code of Canada. It is also a criminal offence for anybody to incite another person(s) to construct a bomb.

Cyberbullying is increasing in occurrence and becoming a major issue while using communication tools such as emails, websites, chat rooms, and social networks on the Internet (Royal Canadian Mounted Police, 2013). Under Section 423 (1) of the Canadian Criminal Code (although it does not specifically mention cyberbullying), any form of intimidation includes the Internet environment for its application.

Technology has made it easier to find personal information on the Internet (Royal Canadian Mounted Police, 2013). Personal information has protection under the Personal Information Protection and Electronic Documents Act (PIPEDA). This includes identity theft and fraud. The following laws are applicable to thefts:

- Theft from mails (Section 356)
- Theft, forgery using credit cards (Section 342)
- Identity fraud (impersonating another person) (Section 403)

For telemarketing fraud, an individual can file a complaint with the Canadian Anti-Fraud Centre (Royal Canadian Mounted Police, 2013). PIPEDA was first enforced in the Canadian territories. On 1 January 2001, PIPEDA was first enforced in Nunavut, Yukon, and Northwest Territories (Trites, Boritz & Pugsley, 2006). By 1 January 2002, PIPEDA included the collection, usage, or disclosure of personal individual health information. On 1 January 2004, PIPEDA was enforced to include all commercial activities. The only exception to the enforcement was if a province has already passed a privacy law similar to PIPEDA. The assessment to weigh whether provincial privacy laws are similar to PIPEDA is carried out by the Privacy Commissioner of Canada. By January 2004, Quebec, Alberta, and British Columbia had passed similar provincial privacy laws and by November 2004, the Privacy Commissioner of Canada had ascertained that these provinces' privacy laws were similar to PIPEDA.

The right to privacy for Canadians is also safeguarded by the Privacy Act (1983) that covers the protection of personal information in relation to collection, usage, and disclosure by Canadian federal agencies (Trites, Boritz and Pugsley, 2006). Under this act, personal

information is defined as information that can discriminate against an individual or is the invasion of an individual's privacy. These include the individual's name, height, weight, age, medical information, personal income, buying habits, ethnicity, race, biometrics, marital status, religion, qualification, house address, and telephone number.

Privacy with the creation of the Internet has also created a lot of debate on the control of the Internet based on international jurisdictional principles (Kuleska, 2012). When it comes to jurisdiction, Canadian courts served judgement based on the localised Canadian provincial and US state laws. The case of the use of French language on websites is to be noted here. In the Attorney General of Quebec province v. HyperInfo Canada, Inc. (2001), the Canadian court found that a disclaimer that stated that the website was not intended for Quebec residents was not sufficient to meet the Charter of the French language of the Canadian constitution. Likewise, by blocking IP addresses using the ".qc" extension is also not enough to validate a disclaimer.

In another case in 1999, a Canadian Court of Appeals refused to accept its jurisdiction rights in the Zippo case of a Canadian resident who had alleged libel statement on a stock exchange website (Kuleska, 2012). The Canadian company Braintech filed a lawsuit in a Texas court and was awarded US\$400,000 in damages. The company requested the case to be transferred to a Canadian court, but the Canadian court refused to hear the case on the grounds that it was a passive website. In the 3DO case, the court claimed jurisdiction based on the interactivity of the website and produced an interactive effect. In Dostona Enterprises LLC v. Federal Express Corporation, a US court argued that the location of a server cannot be used as a reason for jurisdictional rights. Hence, the legal implications of setting up a website definitely need to be reviewed by small retailers before building one.

#### 2.2.2.4 Marketing/Distribution Infrastructure

Service quality is an important offering for businesses that need to extend to every aspect of marketing for consumers to appreciate them. There is a positive correlation between the service quality and B2C channel usage satisfaction (Devaraj, Fan and Kohli, 2002). Internet retailing organisations should focus on strategically trying to create value perceptions,

satisfaction, and loyalty with the customers (Mollenkopf, Rabinovich, Laseter, Boyer and Kenneth, 2007). In order to do that, an organisation's agility has become a competitive tool to increase sales, particularly in a very dynamic environment (Goodrich, 2007). Organisations are adding value by forming strategic alliances with their business partners for agility and fast responses based on real-time information flow (Gunasekaran and Ngai, 2004).

Flexibility is an advantage for organisations, and its essence is the formation of networked organisations (Doyle, 2000). It is not the market forces but trust and opportunity that shape and coordinate the network structure (McNaughton and Bell, 2001). The benefits of coordination are difficult to establish by a single organisation without giving out some autonomy to the other stakeholders. This could prove difficult for small businesses as they lack the resources and the expertise required for network skills outside their organisations. Networking can facilitate cooperation for small businesses similar to the economies of scale achievable by larger corporations (Julian, 1993). As such, networks can reduce an organisation's risk of failure and enhance the possibility of its success (Watson, 2007). Likewise, consumers also expect flexibility in the form of personalisation. Customised services based on consumer profiling have perceived benefits (Xu, Teo, Tan and Agarwal, 2009).

Product information and third-party product assurances can reduce product purchase uncertainty and increase trust (Dimoka, Hong and Pavlou, 2012; Ponte, Carvajal-Trujillo and Escobar-Rodriguez, 2015). Many small retailers and unfamiliar online retailers can benefit from using third-party certification (Kim and Kim, 2011). Third-party certification is an economical way for these retailers to develop initial trust in shoppers. At the same time, shoppers will continue to disclose their personal information if they are being offered online discounts or promotions (Hui, Teo and Lee, 2007).

Another way to develop a customer's trust is to use hyperlinks. Hyperlinks can be a form of sponsorship that Internet retailers offer to peers (Stewart, 2006). Consumers interpret the use of hyperlinks as a quality signal when it is positively associated (Pavlou, Liang and Xue,

2007). Hyperlinks are also associated with Internet retail stores as online stores are perceived as having many online alliances (Qu, Wang, Wang and Zhang, 2013). Affiliate programmes apply compensation-based incentives for advertising (Silk, Klein and Berndt, 2001). Amazon is hyperlinked to its many affiliated websites. The affiliated parties receive a commission for every product that Amazon sells through the hyperlinks.

The more links and keywords available for websites, the better the chances for a website to be on top of the search engines' outputs based on the Search Engine Optimisation (SEO) approach (Schlinke and Crain, 2013). About half of all online purchases are based on a keyword search on search engines (Heinemann and Schwarzl, 2010). As such, downloading web pages should not take too long to avoid customers' frustration. It is also estimated that the maximum waiting time to download a page should not be more than a few seconds (Pearson, Pearson and Green, 2007).

Ease of use is important for users as it can affect their emotions towards certain websites (Chakraborty, Srivastava and Warren, 2005). Website quality, in terms of convenience, is an important consideration for using a specific website (Fan, Lee and Kim, 2013). A website's characteristics and features have an impact on the user's behaviour (Eroglu, Machleit and Davis, 2003). Physical attributes of a website such as sound, graphics, colour, hue, and other visualisations have a significant impact on the consumers' product selection and perceived choices (Constantinides et al., 2010). In an online retail environment, some of the store features such as product display, music, background colour, and navigational layout can be displayed when customers are allowed access to customise these features (Vrechopoulos, 2010). However, these features cannot be customised so effectively in a brick and mortar environment.

Detailed product information, excellent customer service, and convenient payment methods can also increase online sales (Wu, 2002). According to Keng, Ting and Cheng (2011), product information and the quality of online experience can have a significant effect on the intention to purchase. The latest online customer service and technical information can be

placed in the Frequently Asked Questions (FAQs) section of the website (Ghosh, 1998). Moreover, consumers expect the website to provide accurate information on its products and services (Celik and Veysel, 2011).

A positive attitude towards a product can also increase the consumer's tendency to purchase (Jiang and Benbasat, 2007). However, when the monetary value of the product is higher, consumers tend to perceive it as a higher risk, and therefore, put more time in making a purchase decision (Rhee, 2010). Nevertheless, Internet retailers that offer the cheapest price on books and CDs do not get the most sales (Brynjolfsson, 2000). Therefore, online customised product sales is one area that requires more research (Coker and Nagpal, 2013).

### 2.2.3 Strategic Models

Under this section, a number of relevant models and theories that can be applied to explain how Canadian Generation Y consumers can be enticed to shop at Canadian small businesses' retail websites will be reviewed. Many of these factors and variables from these models and theories are overlapping. Each of these models and theories have their own strengths and weaknesses, and as such, a meta-analysis is required. The models and theories explained in sequence are Customer Relationship Management (CRM), Supply Chain Management (SCM), Enterprise Resource Planning (ERP), Five Forces Model, Generic Strategies Model, Blue Ocean Strategy, and Service Quality.

#### 2.2.3.1 Customer Relationship Management

Businesses are shifting their focus from relationship marketing to online customer relationship management (Hendriyani and Auliana, 2018). An elaborate definition of Customer Relationship Management (CRM) includes people, process, and technology (Rahimi, 2017). The benefits of purchasing online that have been discussed so far can enhance customer relationship if retailers continue to enjoy good sales through proper management in the long term. Internet technology can be an integrated part of CRM as a

database, and in data warehousing, data mining, online analytical processing (OLAP), and other related technologies (Wang, 2008).

Customer Relationship Management (CRM) is becoming an important aspect of marketing strategies as services continue to represent a significant part of the global gross domestic product (GDP). Recent data shows that services represent two-thirds of the global GDP (World Trade Organization, 2010). Marketing has often been criticised for not being able to justify spending and a link to sales (Aksoy, 2013). Customer loyalty is essential for the organisations' long-term success in order to be able to continuously generate revenue from customers (Rust, Lemon and Ziethaml, 2004). As such, customers are the centre of attention of CRM where the collaborative businesses interlinking the supply chain face the demand of customers in an extended chain (Greenberg, 2004).

The value of repetitive customers' purchases over their lifetimes has a positive impact on long-term organisational performance (Gupta, Ziethaml and Stuart, 2004) as getting new customers does not necessarily mean that companies are able to retain them (Wang and Wu, 2012). A 5 per cent increase in customer retention can increase an organisation's profits between 20 to 100 per cent (Reichheld, Markey and Hopton, 2000). Researchers at McKinsey and Company have identified that retaining customers in an online environment is easier than in a brick and mortar environment (Iwaarden, Wiele, Ball and Millen, 2003). This is highly significant as once a customer is lost, the cost of securing a new customer is five times the cost of retaining a present customer (Kotler, Ang, Leong and Tan, 1999). To phrase it in another manner, repeat customers are five times more profitable than potential customers (Kim and Gupta, 2009). Nevertheless, 50 per cent of repeat customers do not pursue a third purchase. Online organisations spend three to five times less to retain their customers (Iwaarden, Wiele, Ball and Millen, 2003). These indicators have shown that it is better to retain a customer rather than losing one.

Although electronic CRM is not often considered a strategy for small businesses, close customer relationships give a competitive advantage to them (Peltier, Schibrowsky and

Zhao, 2009). Small businesses have the tendency to develop closer relationships with customers compared to large businesses because of their size (Jack et al., 2010). These businesses need to maintain and engage customers at a certain level to be able to secure and manage their information (Sandberg, 2014). Small businesses are now using social media to complement their CRM undertakings (Harrigan and Miles, 2014). It can be concluded that the combination of social media and CRM is an important element for operating a contemporary business (Arman, 2014). Social media tools such as wikis, podcasts, videos, photos, and blogs can be considered tools for CRM as well (Chau and Xu, 2012).

Electronic CRM improves customer relationships by promoting personalised communication with them (Day and Hubbard, 2003) and can help small businesses improve their customer service and loyalty and create value (Zontanos and Anderson, 2004). Customer loyalty can be promoted by offering incentives such as coupons, improved aesthetics of the website, and an updated content (Smith, 2005). Continuous email communications remind customers of the presence of the website. Free gifts, rewards, and product or service price discounts are the most appealing ways of bonding for online customer loyalty programmes (Sonal and Preeta, 2005). Online customer loyalty means that customers will return to the website to make purchases continuously (Gefen, 2002).

Future research may want to consider the inclusion of trust in relation to customer loyalty (Seto-Pamies, 2012). There are many studies that indicate a strong positive relationship between trust, satisfaction, and perceived value with loyalty (Valvi and Fragkos, 2012). Perceived value is the same concept as usability, perceived usefulness, and benefits.

With respect to the retailers, the objectives of electronic CRM should not necessarily be based on increasing sales volume but rather selling smarter (Bailey, Baines, Wilson, and Clark, 2009). They should also be able to identify profitable and non-profitable customers. Analysing and converting customer data into information are the key factors for the successful use of CRM (Smith, 2006). By using CRM analytics, the Return of Investment

(ROI) can be ascertained (Ranjan and Bhatnagar, 2009). Recently, researchers have also recommended the use of integrated data gathered from routine, digital, and neurophysiological sources (Kumar, Chattaraman, Neghina, Skiera, Aksoy, Buoye, and Henseler, 2013). With in-depth customer information collected from the CRM database, retailers can prevent customers from switching brands, products or another website by “*locking-in*” the customers (Verona and Prandelli, 2002). “*Lock-in*” is carried out by monitoring and profiling customers to increase their satisfaction by giving them customised product offerings.

#### 2.2.3.2 Supply Chain Management

The impact of Porter’s (1985) value chain model that includes CRM has also overlapped and extended to include logistics management to provide effective and efficient use of the total system of related organisations from suppliers to consumers; a concept that is called supply chain management (SCM) (Graview and Farris, 2008). The concept of SCM was first introduced in the 1990s. The Internet can reduce transaction costs by improving coordination among supply chain stakeholders (Rabinovich, Bailey and Carter, 2003) and has the ability to transfer complex information accurately in an efficient and timely manner throughout a supply chain system (Elliman and Orange, 2000).

Contemporary SCM concepts such as globalisation, decentralisation, outsourcing, and Just-In-Time (JIT) are becoming common to improve supply chain efficiency in the digital space (Ghadge, Dani, Chester and Kalawsky, 2013). The most popular business function use of the Internet for the supply chain include logistics, order processing, vendor relationship management, purchasing, and customer service (Rahman, 2004). An integrated SCM should also be able to increase speed, decrease costs, enhance flexibility, and shorten the supply chain (Lankford, 2004). In an SCM system, the external integration (organisation) builds up the internal integration (suppliers/buyers) (Flynn, Huo and Zhao, 2010). Contracts to stakeholders are important tools to align the stakeholders’ objectives in a supply chain (Cachon, 2003).

The many project implementations of SCM are not without their challenges. The use of electronic SCM can be overly focused on speed rather than agility (Lee, 2005). Many unforeseen events can happen within the processes of a supply chain. The ability to adapt to the supply and demand of the market is crucial for businesses to remain competitive. As such, it is important for the organisation to share information in a timely manner within the organisation and its business partners. Organisations cannot afford to compete by ignoring their suppliers and other stakeholders in the supply chain (Lummus, Vokurka and Alber, 1998). Vendor managed inventory (VMI), joint planning, and Just-In-Time (JIT) delivery are some of the approaches to provide a continuous flow of goods (Disney and Towill, 2003) by maintaining a minimum threshold of inventory (Devaraj, Krajewski and Wei, 2007).

VMI was first put in practice by Kurt Solomon Associates in 1992 (Attaran and Attaran, 2007). It was first applied to the retail industry where the decisions to replenish were centralised with the distributor or manufacturer. Collaborative planning is important in this sphere as business partners are mutually able to negotiate and compromise on the number of sales orders and the required inventory replenishment based on better planning and forecasting. With respect to JIT, data regarding the replenishment of inventory are based on point of sale (POS) from retail outlets, which are more accurate as they are stored in a single database compared to inventory withdrawals from retail warehouses. In terms of SCM coordination, Dell Corporation has managed to achieve a high-level coordination to the extent that the delivery of many items to Dell can be achieved within hours rather than days, thus establishing an almost real just-in-time (JIT) inventory system (Trites, Boritz and Pugsley, 2006).

In contrast, BestBuy gives its customers the option of picking up the products from their retail stores (Anderson, Simester and Zettelmeyer, 2010). In 2000, the management of inventory was made locally by different retail stores, and communication and coordination were ineffective between retail stores and online store. As such, customers found themselves unable to collect their products from the retail stores.

Whether an organisation maintains its own inventory or not depends on its business model. Many pure Internet retailers that only operate online do not maintain an inventory and get their supply from the suppliers just in time (Chen, Hum and Sim, 2005). These retailers tend to lack the funds required initially to develop their warehouses and inventory computer systems, which means they also have the flexibility to forego inventory based on the uniqueness of the Internet characteristics. Nevertheless, multichannel retailers are likely to adopt a positive inventory level.

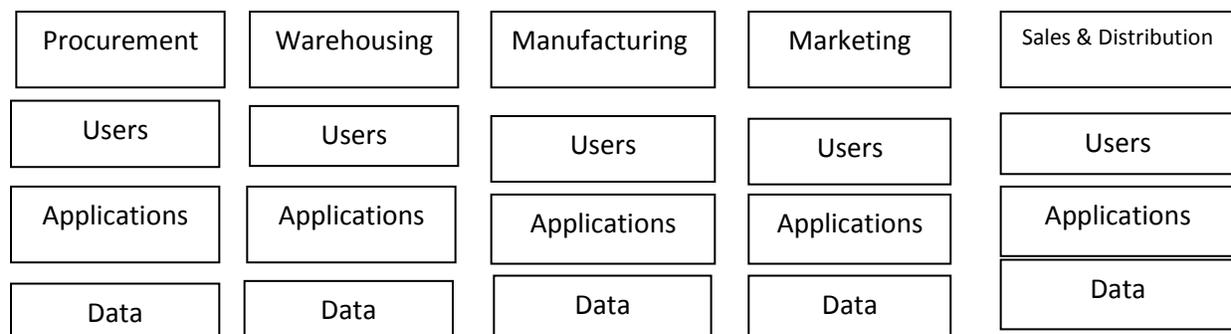
Similarly, for Internet retailers that have low sales, it is better for third parties to fulfil customer orders whereas, for high sales volume, online retailers should manage their own inventory (Chen, Hum and Sim, 2005). With high sales volume, there is a higher likelihood that most goods will be sold by the end of the expected sales season with a higher profit margin. When the profit margin is high, retailers tend to offer steep discounts to Internet retailers, and it will be better for the latter to outsource order fulfilment rather than manage their own inventory. By not maintaining inventory, the holding cost will be reduced or eliminated altogether.

Alternatively, General Motors, Ford, and Daimler-Chrysler have used the Internet to establish a website called Covisint.com to reduce operational costs by allowing automobile parts suppliers to bid against each other (Overby and Min, 2001). However, small businesses suffer from inefficiencies in their supply chains (Lewis, 2005). There is also a need to be innovative to improve service delivery as small businesses are normally focused on niche markets with fewer customers (Hudson et al., 2001).

With the introduction of new radio frequency identification (RFID) tags, goods can be tracked in real-time (Dlodlo, Foko, Mvelase and Mathaba, 2012). Unlike barcodes that use optical machine-readable data, RFID uses radio waves to confirm products. RFID alerts the management when to reorder while tag reading check-out counters enable consumers to make faster payment. The inclusion of these technologies has greatly improved the effectiveness and efficiency of the SCM.

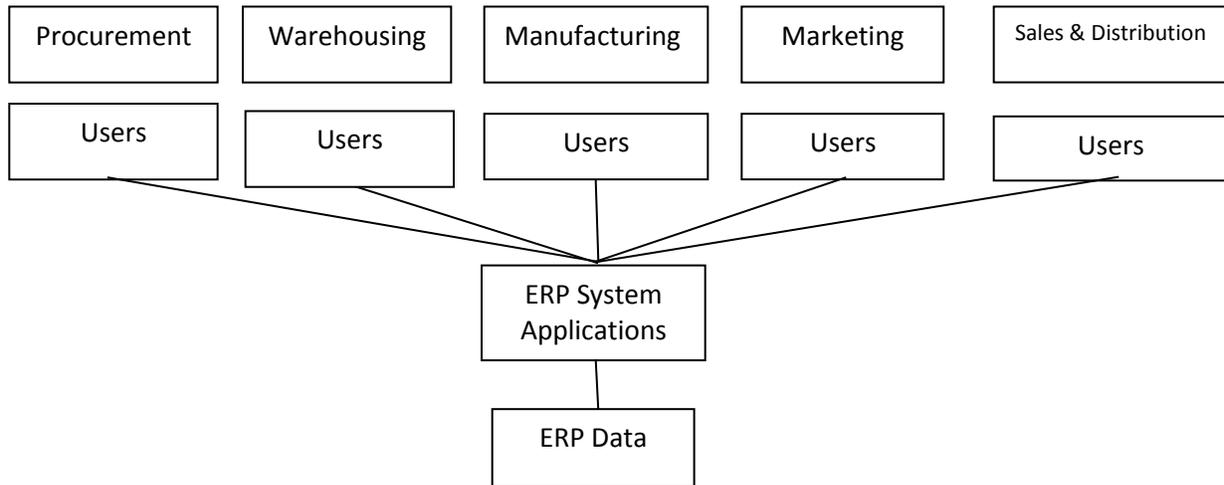
### 2.2.3.3 Enterprise Resource Planning

Regardless of whether it is a customer relationship management (CRM) or a supply chain management system (SCM), the underlying computer architecture that binds the integration altogether is called enterprise resource planning (ERP). The ERP system has its humble beginnings in the late 1980s to early 1990s because of massive IT integration issues (Shatat and Udin, 2012). There was a need then of an integrated software to facilitate various business functional domains and to allow these domains to share a single centralised database without any data duplication. Figure 2-3 shows the traditional data structure based on different business functional domains, whereas Figure 2-4 shows the centralised data structure based on shared data.



**Figure 2-2: Traditional Data Structure**

**In this data structure, each functional area has its own data, tied into separate applications (Trites, Boritz and Pugsley, 2013, p. 73)**



**Figure 2- 3: Centralised Data Structure**

**In this data structure, data is shared (Trites, Boritz and Pugsley, 2013, p. 73)**

Customer trust is developed and enhanced when the customer receives the product(s) or service(s) from the company in good condition (Doligaski, 2015). In the context of internet customer relationships, the focus on trust tends to increase as customers' perceived risk increases (Doligaski, 2015). This trust can be increased by creating websites that are perceived as easy to use and useful (Gefen, Karahanna and Straub, 2003a). Trust is an important factor for Internet users to carry out online purchases from websites (Urban, Amyx and Lorenzon, 2009). However, no single trust model that can fit all aspects of marketing (Doligaski, 2015).

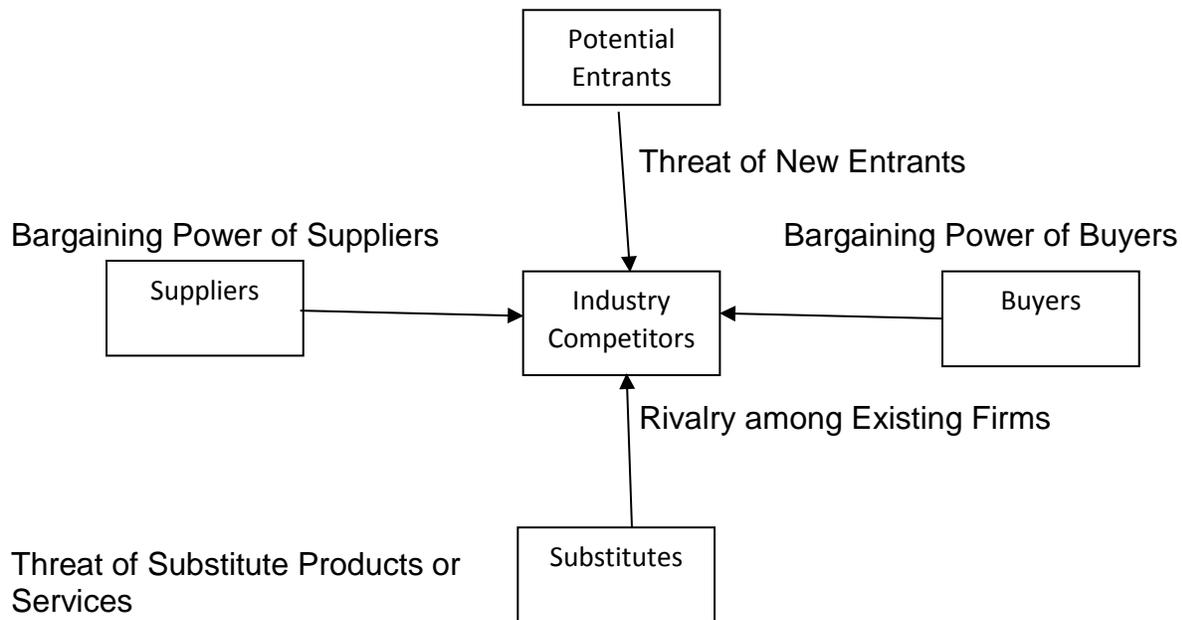
#### 2.2.3.4 Porter's Five Forces Model

The Internet can influence the industry structure by disseminating more information to more people (Smith, 2005). Nevertheless, the industry structure persists, and Porter's Five Forces Model remains relevant in explaining how competitive an organisation is with its competitors. Porter's Five Forces Model is also applicable in an Internet environment. Because of the easier proliferation of information through the Internet, there is a levelling effect that makes purchasing and marketing information available to everyone. This levelling effect has a

negative effect on profitability and the opportunity for differentiation despite the easy access and the lower costs for establishing websites.

Internet commerce still requires the support of warehouses, inventories, electronic systems, and sales personnel throughout the supply chain (Smith, 2005). The high transaction costs of doing business has encouraged many organisations to indulge in Internet commerce. There are also organisations such as eBay and online dating companies that do not operate their own warehouses and logistics. The main advantage is that businesses are able to do away with holding costs for tangible products, but they may have less control over their inventory. In the more competitive segments of electronic commerce, the lack of online differentiation is forcing organisations to compete with each other based on price.

The Porter's Five Forces Model (1979) consists of rivalry among existing firms, the threat of new entrants, the threat of substitute products or services, the bargaining power of buyers, and the bargaining power of suppliers (Figure 2-5 below). The strength of each factor of Porter's Five Forces Model is the function of the structure that underlies the economic and technical features of the industry (Porter, 2008). This is relevant as the Internet will not create a completely new industry but will profoundly redefine the "*playing field*" and the profitability of existing industries.



**Figure 2-4: Porter's Five Forces Model (Porter, 1979)**

#### 2.2.3.4.1 Rivalry among Existing Firms

The intense rivalry between existing competitors depends on the type of industry (Porter, 1979). The Internet increases the rivalry between competitors and encourages competitors to expand their market space (McGrath and Heiens, 2003). Because of the Internet, many companies are brought to face each other *"head-on"*. The Internet will also speed up industry growth to expand the reach of the business to consumers all over the world, forming business partnerships, lowering start-up costs, and switching costs. The drivers that can affect the rivalry factor are transparency in offering, availability, and price (Buhalis and Zoge, 2007). The more intense the competition, the lower the chance for profitability in that industry (Rothaermel, 2008) and greater the need to be innovative for online companies (Doligaski, 2015).

#### 2.2.3.4.2 Threat of New Entrants

The advent of the Internet has greatly reduced the barriers to entry for most industries, leading to an increase in competition (McGrath and Heiens, 2003). The most common forms

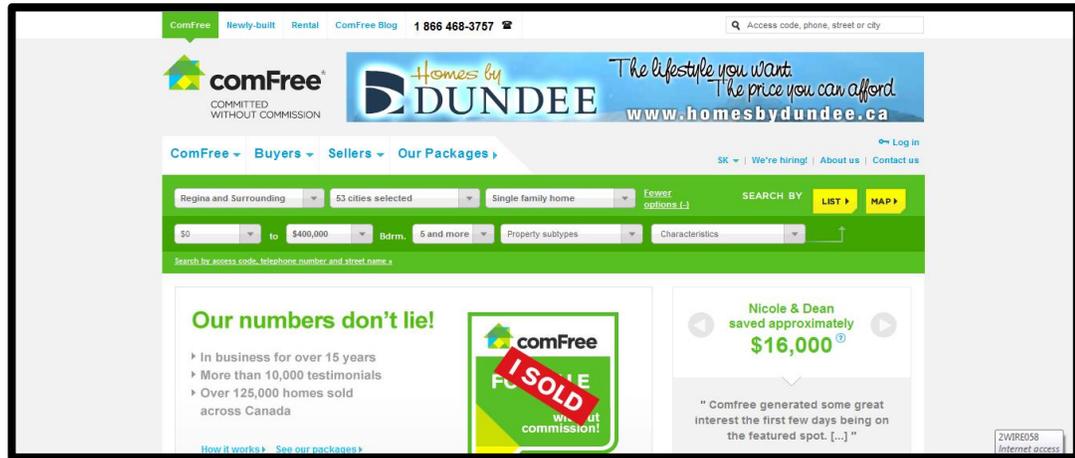
of entry barriers are legal obstacles, physical obstacles, economies of scale, and capital investment (Karagiannopoulos, Georgopoulos and Nikolopoulos, 2005).

#### 2.2.3.4.3 Threat of Substitute Products or Services

Small businesses are also able to offer substitute products or services on the Internet because of low-cost access (McGrath and Heiens, 2003). The Internet affects the price, value, and switching cost of the substitutes (Porter, 1985a). The threat of a substitute may affect switching costs such as retraining, reproducing, and redesigning (Karagiannopoulos et al., 2005).

Close substitutes make it difficult for suppliers to increase prices as customers may switch to other suppliers if they do (Rothaermel, 2008). In some industries, the perceived threat of the Internet is more greatly felt for traditional channels if the product or service is a close substitute or has a superior quality (Anderson, Simester and Zettelmeyer, 2010). Travel agents, investment brokers, and real estate agents are concerned that the Internet may take away their businesses. However, customers in the insurance and finance industries may refuse to give their personal information over the Internet. The strengths of these agents and brokers are based on their relationships.

In Canada, the property industry has also been revolutionised by the Internet. Figure 2-6 below is the largest website for Canadian property sales, comFree ([www.comfree.com](http://www.comfree.com)). It has created a new business model for the property industry. Unlike the conventional way of dealing with property agents in real estate, there is no commission for any property sales transactions on this website (comFree, 2013). The website enables users to search for a property based on a certain set of criteria and earns revenues through advertisers that place their advertisements on the website. comFree is also able to add value by providing its customers with specialised advisors' support, marketing assistance, free in-house consultation, and sales coaching.



**Figure 2-6: comFree Property Sales  
(comFree, 2013)**

#### 2.2.3.4.4 Bargaining Power of Buyers

The Internet has given more power to buyers to make decisions by increasing their product or service choices (Pires, Stanton and Rita, 2006). As the buyers become more familiar with how to use the Internet, they are able to search for information more efficiently. Consumer search cost will be reduced with the growing use of the Internet (Bakos, 1997). Online buying has also enabled buyers to reduce transaction costs and, thus, increase their bargaining power (McGrath and Heiens, 2003).

The bargaining power of buyers will also increase when there is a high concentration of buyers (Karagiannopoulos et al., 2005). This can be achieved by collectively forming a buying group (Pires, Stanton and Rita, 2006). As the bargaining power of the buyers increases, they are able to pressurise sellers to lower prices and request them for a higher quality of products (Rothaermel, 2008). Buyers' bargaining power also increases when they buy in large quantities and control the channels linking them to the end users. Likewise, sole buyers hold a lot of power. On top of that, buyers who hold low switching costs will also increase their bargaining power by being able to switch to another seller if an agreement cannot be reached.

#### 2.2.3.4.5 Bargaining Power of Suppliers

Internet connectivity has given small businesses the convenience to source products and services (McGrath and Heiens, 2003). The Internet can facilitate direct contact with customers, reduce logistics costs, and develop partnerships with business affiliates and distributors (Kim, Nam and Stimpert, 2004). It improves transparency for suppliers and increases competition among suppliers to offer their products or services to customers (O'Connor, 2003). A common mistake made by many small businesses to reduce costs is to try to do everything in-house without the proper knowledge and expertise (Chen, Haney, Patrick, Spigarelli and Jesseman, 2003). The dynamism of Internet commerce has forced many organisations to carry out outsourcing and reduce the control of their core activities and processes (Smith, 2005). Mass customisation, production based on demand, and personalised offering at competitive prices are becoming the norm (Go, Govers and van den Heuvel, 1999).

While strong buyers' power can reduce suppliers' profits, dominant suppliers can increase their revenue by quoting a higher price for their products or services (Rothaermel, 2008). The fewer the substitutes in the market, the higher the bargaining power of the suppliers. Suppliers also become more powerful when there are fewer suppliers in the marketplace. Likewise, if the products are unique or differentiated, or faced with high switching costs, suppliers' power can be enhanced. In extension of what has been said, the strength of the suppliers increases when there is forward integration.

#### 2.2.3.5 Porter's Generic Strategy

Porter's generic strategies are based on cost leadership, differentiation, and focus that targets narrow and broad markets (Porter, 1980). These strategies are the positional advantages in the marketplace. An organisation that fails to use any of these strategies may find itself "*stuck in the middle*" (Acquaah, 2006; Porter, 1980, p. 44). However, because of the scalability of the Internet, the cost leadership and differentiation strategies can be applied at the same time (Kim, Nam and Stimpert, 2004). For products that are homogenous, cost

leadership strategy can be applied, whereas for products that are heterogeneous, the differentiation strategy can be introduced (Figure 2-7 below).

|                          |               | <b>Competitive Advantage</b> |                       |
|--------------------------|---------------|------------------------------|-----------------------|
|                          |               | Lower Cost                   | Differentiation       |
| <b>Competitive Scope</b> | Broad Target  | Cost Leadership              | Differentiation       |
|                          | Narrow Target | Cost Focus                   | Focus Differentiation |

**Figure 2-7: Porter's Typology and Generic Strategies  
(Porter, 1985, p. 2)**

#### 2.2.3.5.1 Cost Leadership

A cost leadership strategy is applied by organisations that are low-cost producers in the industry (Porter, 1980). The cost advantage can be in the form of economies of scale when the business has lower overhead costs. According to Allen, Helms, Jones, Takeda and White (2008), cost leadership can be achieved by mass distribution, mass production, economies of scale, product design, technology, utilisation of resources, input cost, and raw materials. Cost leadership is commonly applied by organisations selling standardised products such as CDs and books, and other common items among Internet organisations (Kim, Nam and Stimpert, 2004a).

Small businesses may not be able to afford traditional marketing unlike large corporations (Halstead and Becherer, 2003). However, the use of the Internet is cost effective for both small businesses and large corporations. For some organisations, a combination of cost leadership and differentiation is the most effective strategic pursuit (Gopalarkrishna and Subramaniam, 2001).

#### 2.2.3.5.2 Differentiation

A differentiation strategy is applied when an organisation can distinguish its products from those of its competitors (Porter, 1980). Companies are able to differentiate their products and services based on their perceived uniqueness (Acquaah, 2006). Consumers will not mind paying a higher price if Internet retailers are able to differentiate themselves (Bailey, Faraj and Yuliang, 2007).

The strategy for differentiation is to create a competitive advantage based on the features, performance standards, and other considerations that are not directly linked to price and cost (Pearce and Robinson, 1994). Differentiation can also be in the form of product bundling whereby consumers will benefit from the convenience and competitive pricing. For Dell Corporation, which acts as a retailer as well as a manufacturer, customers can order customised computers online (Goodrich, 2007). Dell uses real-time information up and down its supply chain to communicate instantaneously with its suppliers to respond to the customers' orders. The organisation does not keep any inventory and only assembles and ships its computers when there is a customer demand.

However, most of the competition in an Internet environment tends to be a price war that reduces service quality and profitability (Porter, 2001). Generally, explicitly written service guarantees are able to give an organisation a competitive advantage (Shin and Ellinger, 2013). Service guarantees are still uncommon but do provide value to customers (McCollough, 2010). Amazon.com absorbs the customer service inadequacies of its business partners that sell products on its website (Green, 2009).

#### 2.2.3.5.3 Focus

Focus strategy is based on concentrating on a narrow market base (Porter, 1980). Organisations can optimise the strategy based on cost focus and/or differentiation focus. Small businesses have to start business operations in a niche market based on the differentiation focus to survive (Jeffcoate, Chappell and Feindt, 2002). These companies

neither have the expertise nor the resources to become low-cost producers in a broad market.

Many new Internet companies are also applying the focus strategy by focusing on a specific niche market (Kim, Nam and Stimpert, 2004a). Many online businesses have lower investment costs and, therefore, a lower break-even cost. The advantage of Internet search engines is that they provide small businesses with the opportunity to focus on niche markets. The Internet also allows companies to customise their offerings based on the needs and wants of customers. Furthermore, the customers' information is tracked over time when they visit the website.

For example, in the automotive dealing industry, the Internet can affect the players who dominate certain geographical areas (Anderson, Simester and Zettelmeyer, 2010). Due to travelling distances, many customers are limited to only a few automotive dealers when they want to buy a vehicle. With the emergence of the Internet, some automotive dealers such as Thom Toyota (at Route 1 in Norwood, Massachusetts, United States) quickly embraced the Internet for a competitive advantage. Thereafter, the company was able to secure customers that live within a radius of 45 miles, an area much bigger than that covered by traditional automotive dealers.

#### 2.2.3.6 Blue Ocean Strategy

Apart from the factors based on Porter's Five Forces Model that can determine the profitability of a firm, another important factor is innovation (Karagiannopoulos et al., 2005). Competitive advantage can be availed through revolutionary and innovative ideas (Hamel and Gatz, 2004). Technological innovation is an important driver for competitive advantage to achieve growth in many industries (Rothaermel, 2008). The need for innovation is more apparent now than ever before due to globalisation, fast technological developments, and an accelerated rate of diffusion for technologies. Sustainable competitive advantage can only be pursued through continued innovation (Karagiannopoulos et al., 2005). Innovative

activities concurrently raise the overall value creation, while lowering costs and increasing profitability.

Value innovation is the key to the Blue Ocean Strategy (Kim and Mauborgne, 2005). Values by innovation can come in the form of utility, price, and/or cost. According to the Blue Ocean Strategy, the intention is to classify the market space into two types of oceans. Metaphorically speaking, the oceans are called red oceans and blue oceans.

Red oceans are defined as scenarios where the companies try to compete against each other for a share of the market. In competitive red oceans, organisations experience no or little growth because of the increased competition and, hence, reduced customer loyalty. Companies in this scenario attempt to increase profits by improving marketing activities and reducing production costs. These rejuvenated tactics may prove to be ineffective because competitors apply the same approach as in a zero-sum game. However, according to Porter (2001, p. 71), operational effectiveness is achieved by *“doing the same things your competitors do but doing them better”*.

In contrast, the blue oceans refer to untapped marketplaces where there is no competition (Kim and Mauborgne, 2005). Companies can earn more profits by offering innovative products in new markets by having the first mover's advantage. It does not mean that success only comes when new products are introduced to new markets but extends to the introduction of innovative products in existing markets as well. Companies in matured markets should pursue value innovation to serve unserved customers.

Creating and developing blue oceans is not a static but a dynamic process of change (Chang, 2010). Value creation can be contributed not only by different stakeholders of an organisation, such as suppliers, educational institutions, research and development organisations, and government institutions, but also by competitors (Tether and Tajar, 2008). By advertising on the Internet, the advertising costs for companies will reduce, allowing them to expand and strategise to create many new blue oceans. Some examples of internet technology companies that have experienced blue ocean scenarios are eBay and AOL (Sull and Eisenhardt, 2001).

Table 2-3 below summarises the key differences between red oceans and blue oceans.

**Table 2-3: Red Ocean versus Blue Ocean strategy (Kim and Mauborgne, 2005)**

| Red Ocean Strategy  | Blue Ocean Strategy  |
|---|--|
| Compete in existing market space  | Create uncontested market space  |
| Beat the competition  | Make the competition irrelevant  |
| Exploit the existing demand   | Create and capture new demand  |
| Make the value-cost trade-off   | Break the value-cost trade-off   |
| Align the whole system of a firm's activities with its strategic differentiation and/or low cost choice | Align the whole system of a firm's activities in pursuit of differentiation and/or low cost. |

In order to better understand the Blue Ocean Strategy, there is a need to better understand what value creation really is. According to Kim and Mauborgne (2005), there are four values classified as economic value, functional value, psychological value, and creative value. Economic value refers to profits and losses, whereas functional value refers to the functional aspects of a product. Psychological value refers to the perceived value by the customers for the company and its brand(s), and creative value refers to the creation of the innovative products. The pursuit of value should be based on the providers giving value to the customers and receiving value from them as well in a “win-win” strategy (Yang and Yang, 2011). A more elaborate explanation of value innovation is given by Siegemund (2008), which classifies value innovation in the form of business innovation, product innovation, process innovation, marketing innovation, and service innovation (Table 2-4 below).

**Table 2-4: Types of Innovation (Siegemund, 2008, p. 19)**

| Types of innovation  | Description  |
|----------------------|--|
| Business innovation  | Business Model innovation implicates changing the way business is done in terms of additional value.   |
| Product innovation   | Product innovation involves the introduction of a good or service that is new or substantially improved. This might include any improvement in the functional characteristics, technical abilities, ease of use, or any other dimension. |
| Process innovation   | Process innovation represents the implementation of a new or significantly improved production process or logical method.  |
| Marketing innovation | Marketing innovation is the development of new marketing methods with product design or packaging, product promotion or pricing.   |
| Service innovation   | Service innovation refers to service product innovation, which might be compared to product innovation or process innovation with relatively less involvement of technological advancement.  |

The Blue Ocean Strategy used “*eliminate-reduce-raise-grid*”, and these actions can be explained as such (Kim and Mauborgne, 2005):

- eliminate – to reduce costs by eliminating factors that have no value for consumers.
- reduce – overdesigned features of products or services that increase costs and offer no value to customers should be reduced or removed.
- raise – features that have any significant value for the customers should be reviewed with the possibility of increasing their fulfilment.
- create – factors that can create a completely new wealth of value for existing customers and prospective customers should be created.

As compared to Table 2-5 below, business creation is only 14 per cent for blue oceans compared to red oceans’ 86 per cent (Kim and Mauborgne, 2005). The revenue impact for blue oceans is only 38 per cent compared to red oceans’ 62 per cent. However, blue oceans’ profit impact is 61 per cent compared to red oceans’ 39 per cent.

**Table 2-5: The Profit and Growth Consequences of Creating Blue Oceans  
(Kim and Mauborgne, 2005)**

|                   | Launches within Red Oceans | Launches for Creating Blue Oceans |
|-------------------|----------------------------|-----------------------------------|
| Business Launches | 86%                        | 14%                               |
| Revenue Impact    | 62%                        | 38%                               |
| Profit Impact     | 39%                        | 61%                               |

There have been many blue oceans, not only at present, but also in the past before competition increased and they became red oceans. Most of the innovations in the 20th

century were related to automation (National Academy of Engineering, 2000, pp. 40–41). For the first two-thirds of the 20th century, electricity was the source of automation while in the following one-third, it was based on a combination of computer chip, electrical, and digital technologies that made automation flexible with high intelligence. As showed in Table 2-8 below, all the innovations in the 20th century were credited with electricity. For the latter part of the 20th century, innovation was based on technology and quality control, while minimising the cost of products.

The three possible innovations for the early twenty-first century are information technology, nanotechnology, and biotechnology (National Academy of Engineering, 2000, pp. 40–41). The key to information technology innovation is the increased speed based on the computer chip and backed by process re-engineering, product improvement, and efficient business models in the service sector.

Volkswagen offers a good example for a blue ocean strategy in practice in the 21st century. The German car company allows its customers to contribute ideas to guide the design of new cars through their “*App my Ride*” campaign (National Academy of Engineering, 2000). This opens up opportunities for innovation with the use of internet integration. By being able to track and measure the customers’ feedback, Volkswagen can assess its success from the early stages of customer engagement to the later phases of customer loyalty. The organisation monitors brand value and product perception to continuously redefine its products. Earlier, Volkswagen redefined its products based on previous sales figures. In this context, the promotion of innovation did not lie merely on the quality of management or the availability of resources, but on the processes and values in place in the organisation. The Internet has become an intrinsic part of the whole organisation right from resource and budget planning to the workflow and logistics processes that represent the values of Volkswagen.

### 2.2.3.7 Service Quality

The Internet retailing online service quality is an important factor that can decide the success or failure of Internet commerce (Ziethaml, Parasuraman and Malhotra, 2002). High service quality can support strategic initiatives by improving customer retention rates, operational efficiency and effectiveness, and profitability (Cronin, 2003). Customers expect high service quality and not service recovery that may create economic losses (Fassnacht and Koese, 2006; Iwaarden, Wiele, Ball and Millen, 2003). Customer satisfaction is based on balancing the customers' expectations with their experiences with the products or services (Ziethaml, Parasuraman and Berry, 1990). When an organisation is able to offer services that are above the customers' expectations, only then can the customers be satisfied.

Customers' expectations do not remain static and continue changing (Iwaarden, Wiele, Ball and Millen, 2003). Because of these changing expectations, organisations need to continue improving their product and service quality to remain relevant and keep their customers satisfied. A customer's experience is not merely based on one aspect of the organisation but the whole experience encountered with the organisation, including experiences such as the product and service deliverables.

There are numerous scales to measure Internet commerce. According to Delone and McLean (1999), there are six main dimensions for information system success that comprise of individual impact, organisational impact, systems quality, user satisfaction, actual use, and information quality. Nevertheless, these dimensions are focused on only measuring information system success. Scales such as SITEQUAL, with aesthetic designs, ease of use, security, and speed dimensions, only measure the website (Yoo and Donthu, 2001). Then there is the E-S-Qual that consists of customer service, security/privacy, website design, and fulfilment/reliability dimensions, first developed by Parasuraman, Ziethaml and Malhotra (2005) and then applied in numerous studies (Parasuraman, Ziethaml and Malhotra, 2005; Santouridis, Trivellas and Tsimonis, 2012; Wolfenbarger and Gilly, 2003). E-S-Qual is also at an early stage of development that will require further research

(Santouridis, Trivellas and Tsimonis, 2012) and does not focus on hedonic values (e.g., the aesthetic design of a website) (Atrek, 2012).

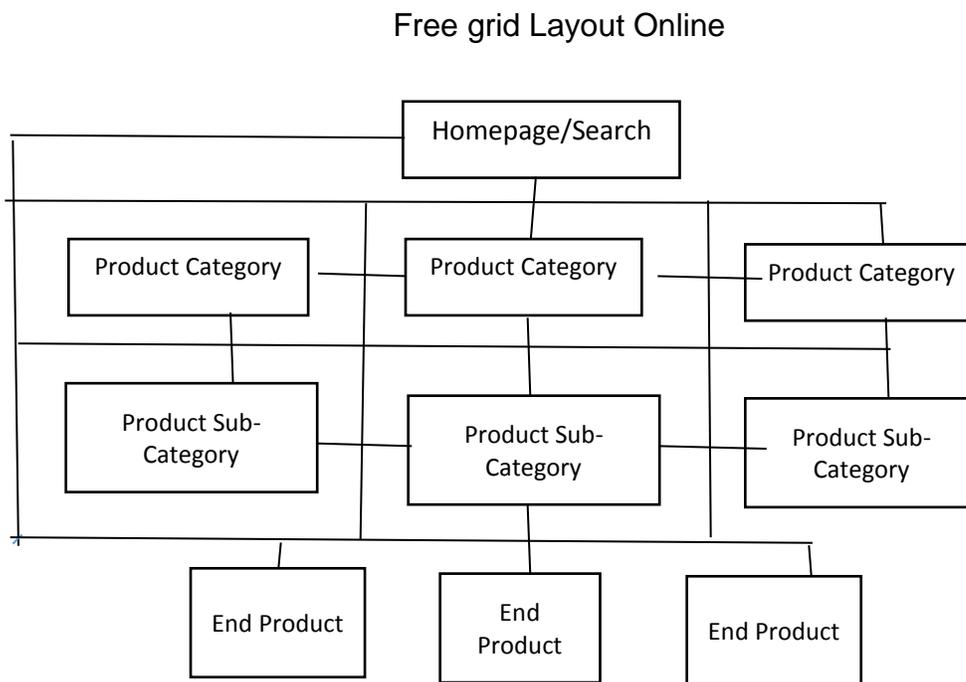
A more comprehensive and popular scale to measure customer service is SERVQUAL. The SERVQUAL, established by Ziethaml, Parasuraman and Berry (1990), is based on the dimensions of tangibles, reliability, responsiveness, assurance, and empathy dimensions. E-service quality is a predictor of e-satisfaction (Bresolles, Durrieu and Senecal, 2014). In the context of Internet banking, quality e-SQ factors have a significant positive impact on the e-satisfaction while the e-satisfaction itself has a significant positive effect on e-loyalty (Ariff, Yun, Zakuan and Ismail, 2013). Many of the variables to support online retail may overlap among the dimensions.

#### 2.2.3.7.1 Tangibles

Tangibles refer to physical appearances such as physical facilities, equipment, and the physical appearance of the employees (Ziethaml, Parasuraman and Berry, 1990). In the context of the virtual world, the quality of a website is an important factor in electronic commerce literature (Aladwani and Palvia, 2002). Tangibles are also refer to how user interface design appeals to the customers (Kim and Lee, 2002). According to Yen and Lu (2008), information, navigation, fulfilment, online payment, and ease of use are important sub-processes. Turban, King, Viehland, and Lee (2006) and Huizingh (2000) have identified that navigation tools such as navigation bar and column, search function, sitemaps, directory, and hyperlinks should be provided for online customers.

In order to avoid confusion among online users, every webpage should be standardised when it comes to navigation tools such as the format and style (Turban, King, Viehland and Lee, 2006). By having a broad (horizontal) website design structure, online users will feel at ease as they will have fewer number of clicks to access information. The shopping cart symbol that is common today to represent intended product or service purchase should be present on a retail website (Olsina, Papa and Moline, 2008). A website that is easy to read and navigate is important for customers (DeLone and McLean, 2003). It has been suggested

by Vrechoupolos, O’Keefe, Doukidis and Siomkos (2004) that the best e-retail layout should be based on a combination of a free-flow design and a grid design as it is more adaptive for non-regular and regular customers (Figure 2-8 below). The non-regular customers may be more comfortable with certain free-flow designs whereas regular customers are used to the grid design.



**Figure 2-5: Simplified representation of a free grid layout e-retail store (Vrechoupolos, et al., 2004) (cited in Pantano, Nguyen, Dennis, Merrilees and Gerlach, 2017, p. 183)**

Apart from the ease of use previously mentioned, the retailers focus on self-service technology that can translate into reduced operational costs, improved efficiency and effectiveness of service, and a higher level of customer loyalty and satisfaction (Huo and Hong, 2013). However, it will not fully replace the conventional interpersonal service.

#### 2.2.3.7.2 Reliability

Reliability refers to the ability of offering services at a high level of accuracy and consistency (Ziethaml, Parasuraman and Berry, 1990). Customers must feel comfortable that the website can perform an error-free transaction and uphold the sales terms and conditions (Trocchia and Janda, 2003). This can come in the form of delivery promise, latest and accurate information, and improved security for online transactions (Lee and Lin, 2005; Zhu, Wymer and Chen, 2002). Huang and Finch (2010) have also stressed the importance of fulfilment of speed, reliability, and customer service.

Online buyers expect their order deliveries to be faster and based on their convenience much more than their expectations from the brick and mortar environment (Soopramanien and Robertson, 2007). If a website has good user interface but poor delivery or wrong delivery items, customers may switch to other websites or even to brick and mortar outlets. Low risk and standardised items such as CDs, books, and tickets are often purchased online (Grewal, Iyer and Levy, 2002). In contrast, products that require more information are less likely to be bought online. This suggests that the reliability of online purchases has to be higher than their brick and mortar counterparts.

#### 2.2.3.7.3 Responsiveness

Responsiveness refers to an efficient service and a willingness to help customers (Ziethaml, Parasuraman and Malhotra, 2002) and can be measured by time (Watson, Akselsen and Pitt, 1998). Online customers expect their enquiries will be answered quickly (Liao and Cheung, 2002). Moreover, the lack of real-time interaction can discourage potential customers from buying online (Yang and Jun, 2002). There is also a need for a website design to not only focus on aesthetics but also have an efficient uploading and downloading speed (Hoffman and Novak, 1996; Rose, Meuter and Curran, 2005; Weinberg, 2000). It is recommended that downloading speed should be less than 12 seconds before the online users get distracted and leave the webpage (Turban et al., 2006). Activities such as puzzles, games, and contests can lure consumers to the websites (Watson, Berthon, Pitt and

Zinkhan, 2000). Extravert consumers that seek excitement will be positively influenced by website interaction (Ganguly, Dash and Cyr, 2011).

Customers also like to know all the important information with regard to the purchase and the ability to compare different offers (Shankar, Smith and Rangaswamy, 2003; Trocchia and Janda, 2003). Information provided on the website must be recent to avoid miscommunication (Jairak and Praneetpolgrang, 2011). By providing detailed information about the features, and the types of products and services as well as the terms and conditions of payments will increase the credibility and trust of the website concerned (Alzola and Robaina, 2005). Frequently Asked Questions (FAQs) and other Help functions should be included on the website for the customers' convenience (Stefani and Xenos, 2008). Websites hyperlinked to trusted online community site(s) for customers to read comments and communicate with other customers can further help in gaining their confidence. In order to improve customer service, the availability of a round-the-clock call centre and live chat can also provide a better response (Fang and Salvendy, 2003; Lai, Ulhas and Lin, 2014). All these considerations need to be included by small retailers while building their websites.

#### 2.2.3.7.4 Assurance

Assurance refers to the ability to build trust within customers (Ziethaml, Parasuraman and Malhotra, 2002). Privacy protection is important for consumers to complete the order transactions (Elliott and Speck, 2005). Customers consider their personal information confidential and expect it to not be sold or exposed to others (Ahn, Ryu and Han, 2007; Kassim and Ismail, 2009). By creating privacy policies, Internet retailers are perceived as trustworthy (Chuang and Hu, 2012; Rafiq, Lu and Fulford, 2012).

Trust is also very important in a buyer-seller relationship and, especially, in an uncertain online environment (Reichheld and Schefter, 2000). According to Gefen, Karahanna and Straub (2003), trust is important in electronic commerce because there are no proven guarantees that electronic sellers may not resort to discriminatory pricing, providing false information, invasion of privacy, or illegitimate use of credit card information. Consumers do

not mind paying a premium price for products and services if their personal information is protected (Tsai, Egelman, Cranor and Acquisti, 2011). The critical factor to develop trust in an electronic environment is for websites to be able to fulfil customer orders without any hiccups (Urban, Sultan and Qualls, 2000). This includes delivering the right order at the right time and at the right place.

When it comes to security, an online order transaction is deemed to be more trustworthy by consumers when it is made using the secured socket layer (SSL), especially websites that include monetary transactions (Turban et al., 2006). Internet retailers can also provide third-party certifications such as VeriSign and Better Bureau Business (BBB) to prevent fraud and make customers feel more secure (Kim and Lennon, 2012; Ozpolat, Gao, Jank and Viswanathan, 2013). When it comes to marketing, there should be opportunities for consumers to test or try out the products or services (Jairak and Praneetpolgrang, 2011). Product or service warranties should be available as the consumers cannot touch or feel the product or service offerings online (Jairak and Praneetpolgrang, 2011). Assurance can also be supported by expert or customer reviews for the products or services displayed on the website (Chiou, Lin and Perng, 2010) and the provision of return options (Lai, Ulhas and Lin, 2014; Mollenkopf, Rabinovich, Laseter and Boyer, 2007).

Gift cards are also a good solution to minimise risk while making online purchases. These have a limited amount of credit and generally can only be used by a specific company (Obal and Kunz 2013). For example, iTunes gift cards can only be used to make purchases on the iTunes website. Brick and mortar stores do stock various gift cards for online shoppers.

#### 2.2.3.7.5 Empathy

Empathy refers to the ability to put oneself into the customers' shoes to better understand them (Ziethaml, Parasuraman and Malhotra, 2002). As such, empathy is utilised so that organisations are able to provide better customer care. This can be achieved by offering personalisation based on the customers' needs and wants. Lee (2005) defines personalisation as the degree to which any information or service is customised based on

the customers' needs. The website should be written in multiple languages (Stefani and Xenos, 2008) depending on the target market. In the context of Canada, the two official languages are English and French.

Self-service technology should be included for customers to complete their orders, as it can reduce errors and operational costs for the website (Prahalad and Ramaswamy, 2004). Customers should be able to access and manage their online accounts (Olsina and Rossi, 2002). In this sense, they are able to amend and append sales information that includes functions like add, delete, edit, and calculate.

The customers must have various channels of interactive communication in order to improve their satisfaction and, hence, the sales (Cao, Zhang and Seydel, 2005). Various communication modes such as online surveys, emails, comment forms, electronic newsletters, product or service demonstrations, forums, and online communities can be utilised (Turban et al., 2006). Call back features are increasingly being used to prevent the customers from waiting for a response (Heinemann and Schwarzl, 2010). With the availability of these features, a customer can press a telephone button that indicates that a person would like to receive a phone call within a few minutes. Personalisation for customers can also come in the form of payment options. Payment options can be diversified by cash on delivery, money transfer, credit card, and other forms (Kim, 2002; Stefani and Xenos, 2008). Customers may be given different delivery arrangements for different days and locations convenient to them (Feinberg, Kadam, Hokama and Kim, 2002).

## **2.3 Generation Y**

By knowing customers intimately, Internet retailers are able to conduct market segmentation and personalisation (Zingale and Arndt, 2001), and this ought to be done with Generation Y as well. The definition of Generation Y was first given in 1993 in a book called "*Advertising Age*" that refers to the last generation that was born in the 20th century (Reed, 2007). Although there is no universally accepted definition for Generation Y, those who were born between 1980 and 1994 represent its principal classification (Schiffman, Bednall, O'Cass,

Paladino, Ward and Kanuk, 2008). According to Benckendorf, Moscardo and Pendergast (2010), Generation Y is defined as those born between 1978 and 1994, and according to Short and Reeves (2009), Generation Y is the generation of people born between 1982 and 2003.

Generation Y are the early adopters of internet technology (Tan and Lau, 2016) and have adapted very well to the use of interactive technologies (Hargittai, 2008). They are used to multitasking and the use of multimedia applications such as Bluetooth, Windows CE handhelds, emails, instant messaging, laptops, and cell phones (Bradley, 2007). Generation Y are heavy users of mobile services such as texting, gaming, and music (Kumar and Lim, 2008). Therefore, mobile service providers need to customise value-added services to cater to this generation's unique characteristics.

In Canada, there are 10 million people classified as Generation Y, which represents the single largest generation in Canada (Guffey, et al., 2010). Generation Y have personal experience of their baby boomer parents' long working hours, frequent layoffs, and high divorce rates (Loughlin and Barling, 2001). They are concerned about their parents' experiences and prefer "*to make a life*" rather than "*to make a living*" (Zhang, Straub and Kusyk, 2007). They view leisure time as more important than working time (Twenge, Campbell, Hoffman and Lance, 2010). This generation is not lazy but has strong work ethics. Nevertheless, Generation Y search for a work-life balance in their lifestyle (Fenich, Scott-Hassell and Hashimoto, 2011). They are also a socially and economically conscious generation comfortable with multiculturalism (Hewlett, Sherbin and Sumberg, 2009). This can be seen from their engagement with social networks. A Generation Y person, on an average, is connected with 450 friends on Facebook and has frequent communication with former colleagues through LinkedIn while trying to establish his or her personal brand by promoting himself or herself in various contexts or engagements (Parment, 2012).

The use of social media is very popular among Generation Y (Amin and Rahman, 2015; Bolton, Parasuraman, Hoefnagels, Migchels, Kabadayi, Gruber, Komarova Louriero and

Solnet, 2013; Francis, 2015). Therefore, the impact of social media advertising on this generation cannot be taken lightly. Justin Bieber, the young Canadian heartthrob singer and a Generation Y person, started his career by singing one of his most popular songs called “*Baby*” on YouTube in 2006 before he achieved stardom (Boone, 2010). By the time he released his “*My World*” album in November 2009, he had 50 million YouTube subscribers. By April 2010, his social media fan base included 2.5 million Facebook fans, 1.7 million Twitter followers, and 2.5 million Myspace fans.

The demographic composition of Generation Y is not only limited to Canada but also the United States (Sweeney, 2008). In general, Generation Y consumers are fashion and brand conscious (Noble, Haytko and Phillip, 2008). They switch brands more often than Generation X (Reisenwitz and Iyer, 2009) and make more spontaneous purchasing decisions than any other generation before them (Williams and Page, 2011). Moore and Carpenter (2008) found significant prestige sensitivity regarding the pricing of clothing between Generation Y and Baby Boomers. Generation Y is highly sensitive to the high pricing of apparel that is associated with the prestige of the brand. Consumer status consumption is the highest with Generation Y when compared to Generation X and Baby Boomers (Eastman and Liu, 2012).

At the same time, Generation Y is becoming more value conscious in relation to price/quality and long-term reliability (Heinze, 2010). Generation Y tends to use the Internet to research and find the cheapest price for a product based on its perceived value (Garau, 2012; Gauzente, 2012; Ling, Zhilin and Minjoon, 2013) even though their disposable income is still less than the earlier generations (Lu, Bock and Joseph, 2013). They are more likely to use the Internet than any older generations (Valentine and Powers, 2013) and use social media to gather product or service information through online reviews (Mangold and Smith, 2012).

The people of this generation tend to be very comfortable in expressing themselves. They are not only conscious about brands and products but also about social relationships (Moreno, Lafuente, Carreon and Moreno, 2017). Generation Y consumers are developing

their own brands by relating them to their own personality traits (Mikunda, 2007) despite having no strong brand loyalty (Moreno et al. 2017). The competition among brands is rather intense and has created highly fragmented markets (Mikunda, 2007). Brands need to tap into different cohesive groups to be relevant. For example, in 2006, Nike introduced Nike+ that has the technology to track data from the runners' activities and link runners from all over the world. This product is a good example of how companies are targeting this generation and leveraging their love for social networking and work-life balance.

Canadian Generation Y consumers are attracted to products that can make the world a better place, such as respecting the environment (Lu, Bock and Joseph, 2013) and supporting social responsibility; for example, by consuming organic food and boycotting polluting factories (Nga and Leong, 2013). They are willing to pay an additional C\$15.90 on an average for an ethically produced product, much more than any other generation in Canada (Colletto, 2012).

When it comes to user interaction, Generation Y expects websites to be easy to use, have high visualisation, and offer personalised interaction. Generation Y consumers have benefited from continuous customisation and personalised services on online websites (Berry, Bolton, Bridges, Meyer, Parasuraman and Seider, 2010). According to Colletto (2012, p. 13), *"brands that allow for some sort of customisation [on their website] will ultimately stand out from the crowd"*. Google news is providing customised news to users based on their online behaviour (Das, Datar, Garg and Rajaram, 2007). Generation Y consumers also give preference to online coupons, competitive products, and shipping rates (Smith, 2011). These consumers also prefer high graphic design and side-panels advertisements rather than pop-ups advertisements. They are also more likely to heed online reviews and be ready to write these reviews. The four characteristics used in an index in a retail website, large images, limited text, search bar, and the images of celebrities, are very appealing for Generation Y (Djamasbi, Siegel and Tullis, 2010).

Generation Y consumers are also conscious and sensitive to a store's image, irrespective of it being a store website or a physical store layout (King, 2012; Oh, Fioritob, Cho and Hofackerd, 2008). They prefer communication through images rather than text. When purchasing from a store, Generation Y is most likely to use online interactions compared to other generations. These interactions include price comparisons, membership registration, subscribing to online promotional newsletters, and downloading coupons (Malcolm, 2013; Moreno, Lafuente, Carreon and Moreno, 2017).

Despite all these factors, trust is at the forefront for the foundation of value proposition for this generation (Heinze, 2010). Generation Y consumers who do not purchase online are most likely not to do so due to a distrust of online security (Valentine and Powers, 2013). Other constraints that can deter Generation Y consumers from buying online are an inability to physically view and touch a product, high shipping costs, and online privacy concerns (Valentine and Powers, 2013).

If there is trust, Generation Y consumers can influence their families in their purchasing decisions (Sullivan and Heitmeyer, 2008). One advertising nightmare faced by advertisers is that Generation Y consumers tend to have a short attention span (Proserpio and Gioia, 2007) and make fast decisions about purchase using electronic media and peer reviews to verify information (Moreno et al., 2017). They are expected to not keep quiet if their needs are not being fulfilled (Jones, 2007). Nevertheless, marketers should focus on advertising on the Internet when they wish to target their products and services for this generation (Reisenwitz. and Iyer, 2009). In short, Welch (2007) has summarised Generation Y's holistic preferences as follows:

- short meetings without intervals;
- technology savvy and like to use PDAs, IM, Wi-Fi;
- confidence and empowerment inclined;
- inquisitive and love to get involved;
- like to interact;

- possess the ability to multi-task;
- interactive/team player;
- short attention span;
- love to be connected with peers and
- flexible

Moreover, Generation Y is the youngest generation joining the workforce at a very fast pace (Deal, Altman and Rogelberg, 2010). They are expected to join the workforce in large numbers until 2022 (Hershatter and Epstein, 2010). Therefore, it is expected that they are going to become earning members of society with disposable incomes, making them the most viable customers of the future.

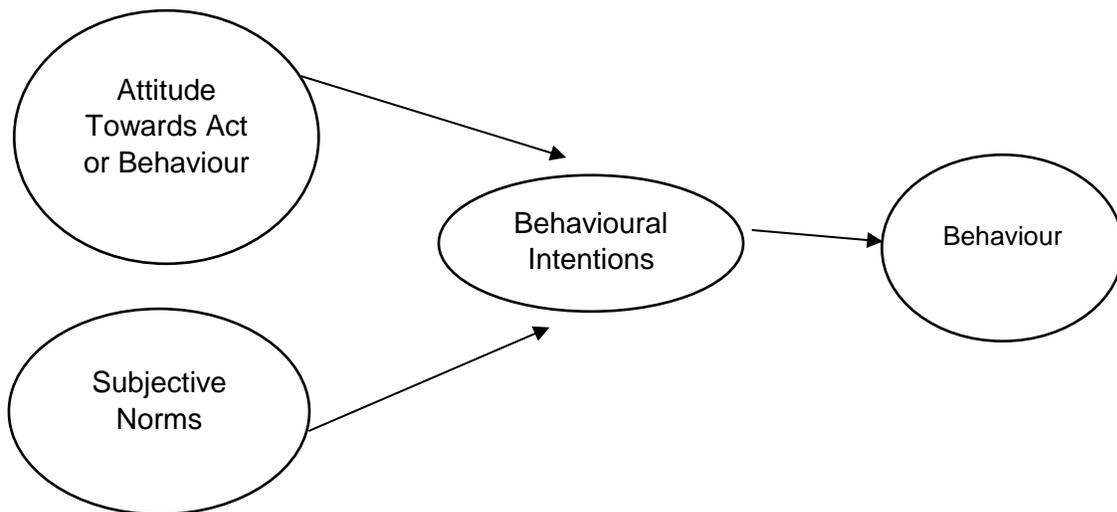
#### 2.4 Behavioural Technology Adoption Models

Under this section, various behavioural technology adoption models such as the Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), Rogers' Diffusion of Innovation Model, Technology Acceptance Model (TAM), and Unified Theory of Acceptance and Use of Technology Two (UTAUT2) have been explained and reviewed to present the best model suited to target Canadian Generation Y consumers. They can help to explain consumers' behavioural intention and usage.

##### 2.4.1 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA), presented in Figure 2-9 below, is a model used to study human intention behaviour (Fishbein and Ajzen, 1975). It has contributed significantly to different marketing areas (Bonera, 2011). However, the basic TRA lacks the internal and external considerations when making a decision about using a technology (Bonera, 2011). The underlying concept of TRA is based on the salient beliefs used to identify attitudes and subsequent behaviour intentions and behaviour (Fishbein and Ajzen, 1975). Attitude refers to an individual's positive or negative feelings for carrying out specific target behaviour. Social norms are influenced by group normative beliefs such as those of friends, family, or relatives, and these beliefs subsequently influence behavioural intention for each individual.

There are many deliberations on attitudinal and subjective norms. Certain studies have found that attitude does influence behavioural intentions (Ajzen, 2001; Kim, Chun and Song, 2009) whereas others have not (Davis, Bagozzi and Warshaw, 1989). Subjective norms were found to have a strong relationship with behavioural intentions only for novice users (Taylor and Todd, 1995). There was no relationship between subjective norms and behavioural intentions according to Davis (1989) and Teo and Schaik (2012). However, a study carried out by Peslak, Ceccucci and Sendall (2010) on instant messaging (IM) found a significant positive relationship between subjective norms and behavioural intentions.



**Figure 2-6: Theory of Reasoned Action (Fishbein and Ajzen, 1975)**

#### 2.4.2 Theory of Planned Behaviour (TPB)

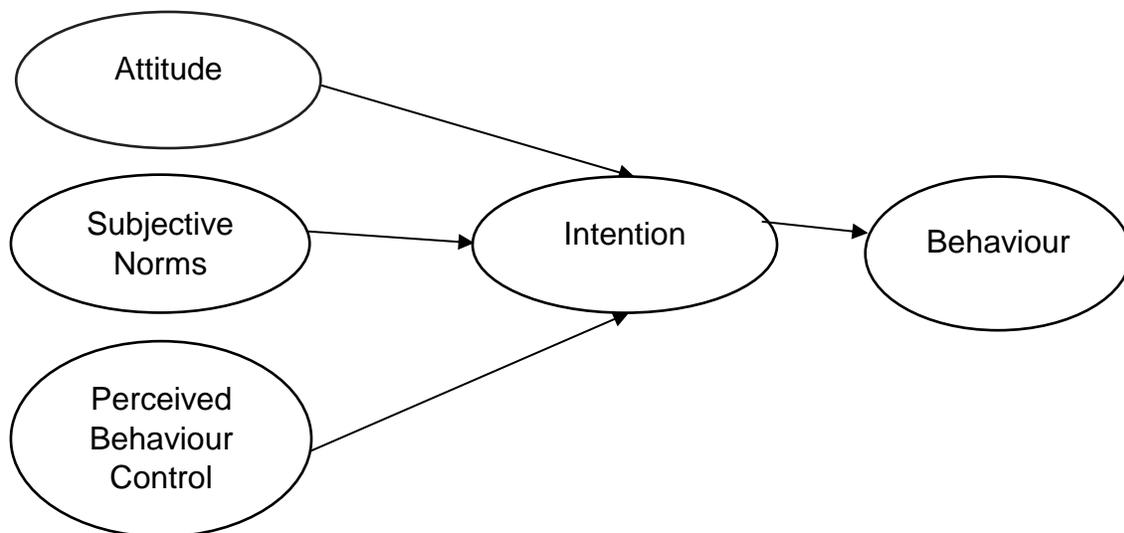
Theory of Planned Behaviour (TPB) (Ajzen, 1985; Ajzen, 1991) was established by extending the Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). An individual's behaviour is predicted by intentions based on their attitude towards behaviour, attitude, subjective norms, and perceived behavioural control.

The first and second factors are the attitudes towards behaviour used to describe the users' feelings that will ultimately lead to the decision of whether to use a technology (Amin and Nayak, 2010). The third factor or the subjective norms refer to a user's decision about a

technology that will be affected, for example, by other users' opinions. Subjective norms, therefore, are similar to social influences (Taylor and Todd, 1995). The limitation of subjective norms is that they cannot be observed (Ozkan and Kanat, 2011). They are more important for novice, users and the relationship between them and intentions is stronger when the users are inexperienced (Taylor and Todd, 1995).

The fourth factor is the perceived behavioural control that refers to time and experience, among other factors (Amin and Nayak, 2010). Perceived behavioural control in most research studies is not a critical predictor of intentions or behaviour (Sentosa and Nik Mat, 2012). Both subjective norms and perceived control behaviour are the antecedents of perceived usefulness (PU) (TAM) and perceived ease of use (PEOU) (Hu and Dinev, 2005).

Figure 2-10 below shows the overall layout of the Theory of Planned Behaviour while Table 2-6 explains the factors of this theory in greater detail.



**Figure 2-7: Theory of Planned Behaviour (TPB) (Ajzen, 1991)**

**Table 2-6: Definitions of Predictors of Behaviour in the Theory of Planned Behaviour  
(Yayla and Hu, 2007 p. 181)**

| Construct                     | Definition   |
|-------------------------------|--|
| Behavioural Intention         | Refers to an individual's intention to perform a behaviour and is a function of Attitude, Subjective Norms, and Perceived Behavioural Control                                      |
| Attitude                      | Refers to an individual's positive or negative evaluation of behaviour (Ajzen, 1988)   |
| Subjective Norms              | Refers to an individual's "perception of social pressure to perform or not to perform the behaviour" (Ajzen, 1988 p. 132)  |
| Perceived Behavioural Control | Refers to the "perceived ease or difficulty of performing the behaviour and reflects past experience, as well as, the anticipated impediments and obstacles" (Ajzen, 1988, p. 132) |

TPB is used to explain and predict human behaviour while also including considerations for individual organisation's positions and social systems (Ajzen, 1991). Behaviour, in most occurrences, is motivated culturally and decided by situational factors (Al-Lozi and Papazafeiropoulou, 2012). According to Ajzen (1991), TPB must include additional predictors that can improve the predictability of the theory.

Based on 185 independent studies published until 1997, TPB was found to only account for 27 per cent and 39 per cent of the variance in behaviour and intentions, respectively (Armitage and Conner, 2001). Another study by Armitage and Conner (2001) found that TPB explained only 20 per cent of the variance of actual behaviour. A study by Yao and Linz

(2008) found that these three main factors only explained 17 per cent of the variation for behavioural intentions and 24 per cent of the actual use. As such, TPB has not proved to be accurate in the previous studies.

#### 2.4.3 Rogers's Diffusion of Innovation Model

The diffusion of an innovation is not a one-time conclusion but a continuous one (Rogers, 1995). Rogers's Diffusion of Innovation Model can be classified into the factors of relative advantage, complexity, compatibility, trialability, and observability (Rogers, 2003).

Relative advantage is defined as the extent to which an innovation is perceived to be better than before (Rogers, 2003). In short, it is perceived as the degree to which an innovation has brought additional benefits for a user. It can be measured in the forms of profitability, productivity, and other benefits. Complexity is the degree to which an innovation is perceived to be easy or difficult to comprehend and use. Relative advantages and complexity are similar to the perceived usefulness (PU) and the perceived ease of use (PEOU) for TAM (Iqbal and El-Gohary, 2014; Sutanonpaiboon and Pearson, 2006).

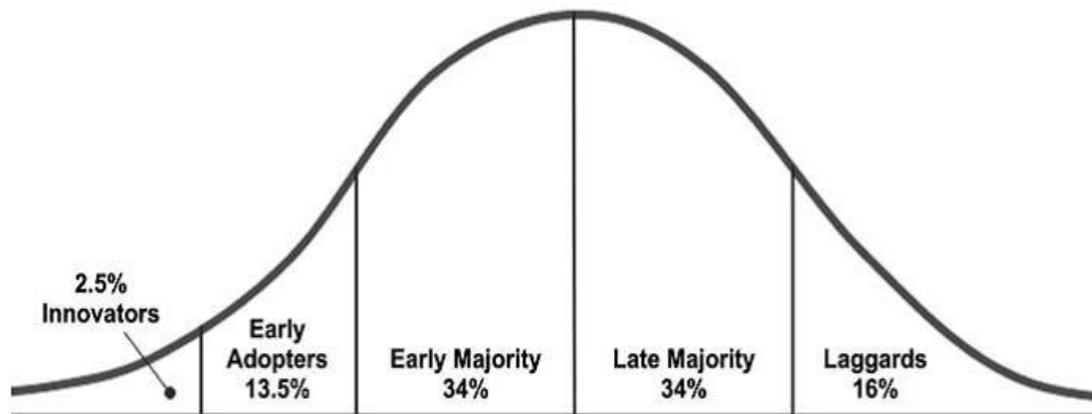
Compatibility refers to the degree to which an innovation is perceived as being in line with present values, previous experiences, and the needs of users (Rogers, 2003). An innovation compatible with the present values and norms tends to fit the needs of the users as a part of their lives. Trialability refers to the degree to which an innovation is tested on a limited trial basis. Innovations that are able to be tested on a restricted basis can be adopted at a faster rate. Observability is the degree to which the outcomes of the innovations are easily observable and communicated to the users. Compatibility, trialability, and observability are expected to be reduced as users gain more experience over time (Karahanna, Straub and Chervany, 1999).

The Rogers' Diffusion of Innovation Model includes four elements that comprise innovation, communication channels, social systems, and time (Rogers, 2003). The first element is innovation and consists of mainly technological innovations which are adopted faster than the others. The factors that affect the speed of adoption are the relative advantages, compatibility, complexity, trialability, and observability of the innovations.

The second element is the communication channel used to pass information about the inventions to the potential users (Rogers, 2003). Examples of communication channels are the radio, television, magazines, books, signboards, newspapers, fairs, interest groups, and word-of-mouth publicity. Innovators tend to have technical knowledge that potential users may not have or understand, which is why having change agents to communicate them is important.

The third element is the social system based on boundaries, status, values, objectives, ethics, cultures, norms, and other demographic variables (Rogers, 2003). These factors can play a vital role in how quickly the innovations are adopted.

The fourth element is time as only time can tell whether an innovation is successful or not (Rogers, 2003). Not all users adopt a new technology simultaneously, and it tends to spread over time. Users or adopters can be classified into innovators (2.5 per cent), early adopters (13.5 per cent), early majority (34 per cent), late majority (34 per cent), and laggards (16 per cent) based on the different timeframes of adopting the innovation (Figure 2-11 below).



Source: Wikimedia.org

**Figure 2-11: Rogers' Innovation Adoption Curve (cited in Dunn, 2009, p. 98)**

There are major drawbacks of Rogers' Diffusion of Innovation Model. A theoretical framework for the adoption of new technology should include and consider a wide range of variables to try to gain maximum adoption in the market (MacVaugh and Schiavone, 2010). Some variables may be directly or indirectly influenced by the new technology, whereas others may be external and restrictive to the new technology and better suited for existing technology. Technology adoption needs to be based on a multidisciplinary approach which requires meta-analyses.

Rogers' Diffusion of Innovation Model is more suited to organisational actions for the implementation of an innovation (Choudrie and Culkin, 2013). The innovation diffusion theory helps to explain how a technology can be included in the organisations from the aspect of marketing and how an innovation can be diffused into a social system (Rogers, 1995).

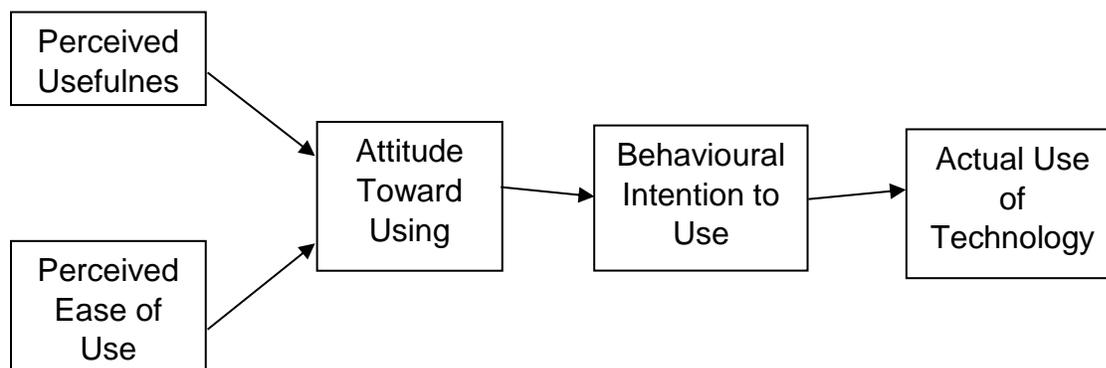
#### 2.4.4 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a widely recognised user acceptance model for new technologies (Park, Son and Kin, 2012). It is viewed more positively by researchers and considered more straightforward (Davis, 1989) (Figure 2-17) than the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) because it has fewer factors (Yayla and Hu, 2007; Zarpou, Saprikis, Markos and Vlachopoulou, 2012). Taylor and Todd (1995) have favoured TAM over TPB because it can better predict the usage behaviour of IT. It is also considered cheaper and easier to use than TRA (Davis, Bagozzi and Warshaw, 1989). TAM is superior in usage for compulsory settings to a combined model (TAM and TPB) (Venkatesh, Morris, Davis and Davis, 2003). It is also more suited to technology imperative than TPB, which is more suitable for organisational and social perspectives (Yayla and Hu, 2007).

TAM also has its foundation in TRA and TPB, which are based on whether a user will be willing to carry out a transaction if the perceived risk is low (Ajzen, 1985; Ajzen, 1991; Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). TAM predicts the users' attitudes and behaviours based on the perceived usefulness (PU) and the perceived ease of use (PEOU)

(Davis, 1989). Perceived usefulness (PU) refers to the degree to which the users believe that using a technology can increase their performance. Inexperienced users gain more from the perceived usefulness for the use of the Internet (Hernandez, Jimenez and Martin, 2009). Perceived ease of use (PEOU) refers to how easy it is to use a technology (Davis, 1989). Past studies have identified that the PEU becomes insignificant when users have gained the technological know-how, (Sun and Zhang, 2006).

Attitude is considered one of the determinants of TAM in its early models (Davis, 1989) (Figure 2-12 below) and defined as positive or negative beliefs and change behaviour (Ajzen, 1991). Attitude is dependent on the PU and the PEOU and shapes the behavioural intention (BI) to use, finally, affecting the actual use itself (Davis, 1989). However, in some instances, a person may consider a system to have PU and a good behavioural intention without actually developing an attitude. In many instances, what has been perceived may not be what a person is thinking about (Davis, 1989). The users of new technologies tend to use a new technology because of their functionality rather than their ease of use. Irrespective of how difficult a new technology is to adopt, users are willing to learn it if they find that the benefits of using it are substantial.



**Figure 2-12: Technology Acceptance Model (Davis, 1989, p. 985)**

TAM has been evolving since it was first developed by Davis (1989). A longitudinal research carried out by Davis, Bagozzi and Warshaw (1989) found that PU has a strong relationship with behavioural intention, whereas PEOU has a limited but significant impact on behavioural intention that diminishes over time. Both PU and PEOU have a direct relationship with behavioural intention, and therefore the attitude component can be removed. However, Davis (1993) states that PU can have a direct influence on system use, while system characteristics have a direct relation to attitude, without the need to develop a belief.

In a research on Canadians' adoption of online shopping, it was found that attitude, PU, and trust have a significant influence on intention (Ashraf, Thongpapanl and Auh, 2014). PU has a significant, direct, and indirect impact on Canadians' intention to buy online. PU and PEOU are major factors in establishing users' attitudes (Hess, McNab and Basoglu, 2014; Martins, Oliveira and Popovic, 2014). In a research on Facebook usage, PU was also found to be an important factor for intention to use that can ultimately translate into actual use (Rauniar, Rawski, Yang and Johnson, 2014). Attitude was found to have a poor relationship with purchase intention (Wixom and Todd, 2005).

Over time, attitude was removed from TAM, as without it the model was still robust (Brown, Massey, Montoya-Weiss and Burkman, 2002). "*Attitude Towards Using*" was removed and "*System*" was replaced by "*External Variables*" for the final version of TAM (Venkatesh and Davis, 1996). According to Venkatesh and Brown (2001), external variables are an important part of TAM and these variables not only include system characteristics but also user training and involvement as well as the implementation procedure from the organisation's perspective (Venkatesh and Davis, 1996).

Most of the research using TAM has found a strong statistical relationship between PU and behavioural intention (Chuttur, 2009) as proposed in the final version of TAM by Venkatesh and Davis (1996). However, results were mixed regarding a direct relationship between PEOU and actual use.

There are also the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh, Morris, Davis and Davis, 2003) and TAM3 (Venkatesh and Bala, 2008) models. The UTAUT model has four factors that comprise performance expectancy, effort expectancy, social influence, and facilitating conditions that influence behavioural intention and user behaviour (Venkatesh, Morris, Davis and Davis, 2003). It also has four moderating variables – age, gender, experience, and the voluntariness of use. TAM3 includes social influence, facilitating conditions, system characteristics, and individual differences (Venkatesh and Bala, 2008).

Regarding the electronic commerce aspect, TAM can be applied for organisations as well as users. PU is the foundation for the use of technology in the workplace environment (Hess, McNab and Basoglu, 2014). PU has been identified as an important factor in the adoption of internet-based transaction processing by small businesses (Dembla, Palvia and Krishnan, 2007). A research carried out by Gefen and Straub (2000) on the application of TAM for e-commerce has found that PU and PEOU are important factors in the adoption of purchasing and searching from the websites.

However, in some instances, the use of the World Wide Web (WWW) does not depend on PU and PEOU alone but can also be dependent on the interest of the user (Moon and Kim, 2001). Many Internet users use social media for fun and entertainment (Lee, Xiong and Hu, 2012). Nevertheless, PU is an important factor in initiating purchase and repurchase (Detlor, Hupfer, Ruhi and Zhao, 2013). Although TAM is widely used in e-retailing research in developed countries (Dennis, Merrilees, Jayawardhena and Wright, 2009; Gefen and Straub, 2003; Iqbal and El-Gohary, 2014; Wakefield, Wakefield, Baker and Wang, 2011) and applied more specifically for computer use than TRA that is more general in use (Iqbal and El-Gohary, 2014). TAM also predicts mobile purchases better than other adoption models (Yang, 2012a).

However, critics have also claimed that TAM is unable to explain social exertion and real user intentions (Aren, Guzel, Kabadayi and Alpkan, 2013; Bouwman, Hooff, Wijngaert and Dijk, 2005; Legris, Ingham and Colerette, 2003). Emotional factors such as beliefs and

nervousness can affect PEOU (Saade and Kira, 2006). TAM also lacks social dimensions such as trust and cultural exertions (Alsajjan and Dennis, 2010). On the one hand, Bagozzi (2007) and Ahn, Ryu and Han (2007) have criticised the TAM model, claiming that it focuses only on PEOU and PU and has too many antecedents and moderators to develop a model. On the other hand, Lee, Kozar and Larsen (2003) have argued that TAM has been used for simple and fast research. That is why there is no surprise that TAM has only managed to predict 40 per cent of the purpose of technology use (Legris et al., 2003).

Meta-analyses should be used to organise the various variables suggested in the past studies of TAM (Straub and Burton-Jones, 2007) and to use path analysis model for theory testing (Yayla and Hu, 2007). It is suggested that future research on consumers' online buying behaviour and related technology should include antecedents in a TAM model that are more specific to the environment of the research study (Yayla and Hu, 2007).

In some studies, using TAM, satisfaction has been included as a factor. Satisfaction is an important factor to consider in a virtual environment according to Agarwal, Rastogi and Mehrotra (2009) and Audrain-Pontevia, N'goala and Poncin (2013). It is referred to as a customer evaluation of and an affective response to a comprehensive online shopping experience (Chen and Chou, 2012). It has been reported that the success of electronic commerce depends on it (Devaraj, Fan and Kohli, 2002). Satisfaction is not restricted to only product satisfaction but can extend to other forms of satisfaction as well (Balabanis, Reynolds and Simintiras, 2006). Customer loyalty tends to create customer satisfaction but not the other way around (Fragouli, 2014). Likewise, PU (Kim, 2012; Lien, Wen and Wu, 2011) and customers' attitudes towards online shopping play an important role in increasing customer satisfaction (Hung, Chen and Huang, 2014; Roman, 2010). According to Kim (2012), PEOU has an indirect relationship with the first purchase intent. In another research, PU and PEOU have been identified as major factors for satisfaction in an electronic commerce environment (Rezaei and Amin, 2013).

Website satisfaction was also found to have a positive influence on the intention to purchase (Belanche, Casalo and Guinaliu, 2012). However, behavioural intentions (BIs) are different

from behavioural goals, which refer to continued purchase behaviour in an electronic commerce environment (Campbell and Parboteeah, 2014). The success of new technology acceptance should also be based on continuous use rather than a one-time experience (Bhattacharjee, 2001). Amazon.com and other websites are offering users registration to the products they have the intention to purchase in the future (Campbell and Parboteeah, 2014). Companies should propose incentives for these prospective customers as the chances of purchase diminish the longer the products are in the waitlist.

The term computer satisfaction refers to a higher level of usage and technology performance (Davis, Bagozzi and Warshaw, 1992). For this research, Canadian Generation Y consumers will be selected based on various levels of computer literacy.

Most of the research studies have found that trust is an important predictor of consumers' actual actions (Al-Nasser, Yusoff, Islam and Al-Nasser, 2014). Trust is one of the more salient or visible factors in online shopping (Hoffman, Novak and Peralta, 1999). The relationship between trust and satisfaction was found to be weak empirically (Dabholkar, van Dolen and de Ruyter, 2009). It also has a weak relationship with attitude (Swan, Bowers and Richardson, 1999). Trust is associated with reliability or consistency (Miller and Batchelor, 2008) and security (Benassi, 1999), and an increased level of trust has an inverse effect on risk (Sulieman, Rashid and Saad, 2011). In order to improve the credibility of TAM, trust has been added as a factor of Internet business adoption in many studies (Eriksson, Kerem and Nilsson, 2005; Gefen and Straub, 2003; Hong and Cho, 2011; Kim, Ferrin and Rao, 2009; Munoz-Leiva, Hernandez-Mendez and Sanchez-Fernandez, 2012; Pavlou, 2003; Singh, Park and Kalliny, 2013). Initial trust and TAM factors have an impact on first-time purchase for online users (Kim, 2012). As a result, it is often deliberated that trust is an important factor for consumers wanting to do online e-commerce transactions (Gefen, Karahanna and Straub, 2003).

The trust factor has a direct or indirect link to customer satisfaction (Gefen, Karahanna and Straub, 2003), a relationship with repurchase intention (Rose, Clark, Samouel and Hair, 2012), and a link with customer loyalty (Wu, Cheng and Yen, 2008). The relationship

between trust and PEOU (Zarpou, Saprikis, Markos and Vlachopoulou, 2012) and with PU has been the topic of many studies on electronic commerce (Gefen, Karahanna and Straub, 2003; Palvia, 2009; Zarpou, Saprikis, Markos and Vlachopoulou, 2012).

The service quality has a significant impact on trust for electronic commerce (Al-Nasser, Yusoff, Islam and Al-Nasser, 2013). Trust linked to the e-service quality creates a positive customer attitude towards electronic shopping (Al-Nasser, Yusoff, Islam and Al-Nasser, 2013) and marketing activities (Al-Nasser, Yusoff, Islam and Al-Nasser, 2013a). A survey by Nunkoo, Juwaheer and Rambhunjun (2013) found that trust has a direct and positive relationship with attitude for online travellers. Security and privacy have been used as a construct with relation to trust in an Internet banking research in Tunisia carried by Nasri and Charfeddine (2012).

There are also a number of external factors and moderating variables that have been added to TAM models in various researches. This shows that TAM has to adopt and adapt to different environments, and some of them are discussed in the subsequent sections.

PU, PEOU, and security and privacy risk are found to be important determinants for BI for online banking (Giovani, Binioris and Polychronopoulos, 2012). The term risk is rather subjective for each user and therefore difficult to quantify objectively (Shin and Kim, 2008). Security and privacy were also found to be the most important factors for the users of e-banking by Virk (2013). A research study in electronic commerce found that 87% of the users were concerned about security and privacy (Ray, Ow and Kim, 2011). Consumers need to understand security and privacy risk when engaging in electronic commerce to have a more realistic perception (Tsiakis, 2012).

More electronic marketing studies are needed in relation to TAM (El-Gohary, 2010). Relationship building drivers can improve customer relationships and therefore increase the purchase of products (Zarpou, Saprikis, Markos and Vlachopoulou, 2012). An organisation can improve its customer relationships by having high competencies (Morgan, 2000). Product quality perceived by the consumers is based on extrinsic and intrinsic values

such as branding, pricing, packaging, design, functionality, and materials (Chen and Dubinsky, 2003; Guo, 2012).

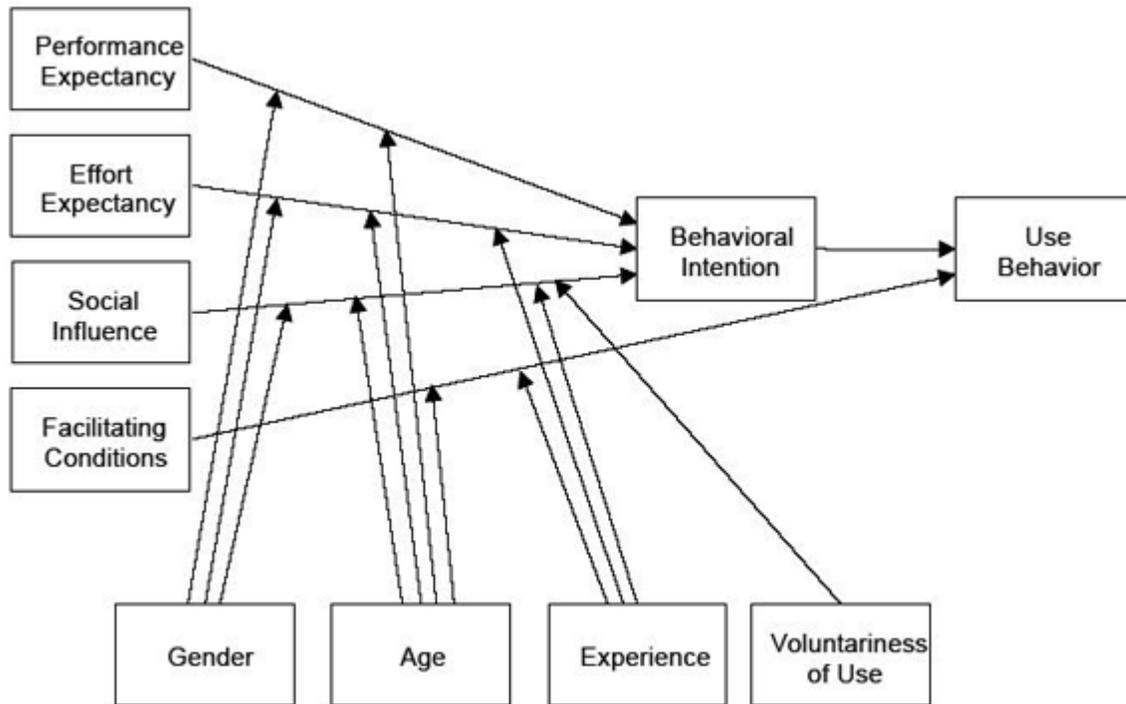
Education level is considered an important predictor for electronic transactions (Al-Gahtani, 2011), and there is an inverse relationship between the level of education and Internet usage (Teo, 2001). Individuals with lower education level perceive Internet usage as having higher risks (Liebermann and Stashevsky, 2002), and this has a negative impact on the user's attitude about Internet usage (Burke, 2002; Porter and Donthu, 2006). Nevertheless, less educated individuals are more accommodating about accepting promotional emails when shopping online (Burke, 2002).

Irrespective of income levels, Burke (2002) found that consumers were interested in personalisation functions. Lower-income individuals tend to be late adopters of a new technology (Rogers, 1995), and income levels can negatively impact the user's attitude towards Internet usage (Porter and Donthu, 2006). Individuals with higher incomes (US\$60K+) prefer to view photos of the products and use credit cards when buying online (Burke, 2002).

#### 2.4.5 Unified Theory of Acceptance and Use of Technology Two (UTAUT2)

The Unified Theory of Acceptance and Use of Technology (UTAUT) integrates eight theories that include TAM to explain technology acceptance and its use by employees (Venkatesh, Davis, Davis and Morris, 2003) through TAM predictive criticism (Agarwal and Prasad, 1998). UTAUT can explain up to 70 per cent of technology acceptance characteristics (Masrom and Hussein, 2008). The models that have been reviewed are Social Cognitive Theory (SCT), Motivational Model (MM), Model of PC Utilization, Theory of Reasoned Action (TRA), Technology Planned Behaviour (TPB), Diffusion Innovation Theory (DIT), Technology Acceptance Model (TAM), and the TAM/TPB combination (Venkatesh et al., 2003). The main four determinants have been identified as effort expectancy, performance expectancy, social influence, and facilitating conditions. The moderating variables that affect the intention to use and behaviour are age, gender, experience, and voluntariness.

TAM has a limited predictive capability compared to UTAUT, which is more integrative but less effective in explaining the intervention factors that promote adoption (Brown, Dennis and Venkatesh, 2010). The UTAUT model is shown below in Figure 2-13.



**Figure 2-13: The Unified Theory of Acceptance and Use of Technology (UTAUT)**  
(Venkatesh et al., 2003, pp. 425-478)

UTAUT has been used to study mobile payments in China (Wang and Yi, 2012) and social networking in a developing country (Kaba and Toure, 2014). It is also applied to a research on the use of travel content for mobile smartphones (No and Kim, 2014) and interactive whiteboards (Tosuntas, Karadag and Orhan, 2015).

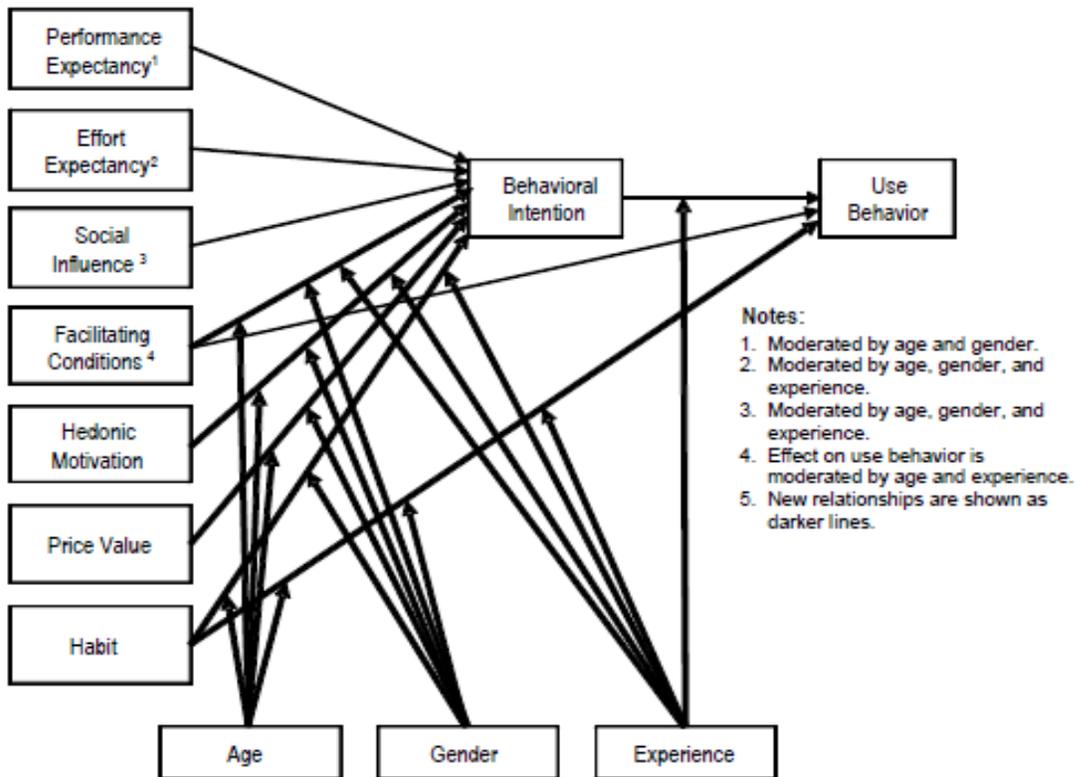
UTAUT2 was established to accommodate the needs of the consumers for the technology acceptance of mobile internet in Hong Kong (Venkatesh, Thong and Xu, 2012). When

compared to UTAUT, UTAUT2 has an improved explanation for the variances in BI from 56 per cent to 74 per cent. It also has an improved explanation for variances in usage from 40 per cent to 52 per cent. In UTAUT2, with the inclusion of its moderating variables, the explanation for variances in BI has also increased from 44 per cent to 74 per cent. The inclusion of its moderating variables increased the explanation for variances in usage from 35 per cent to 52 per cent.

UTAUT2 has added the hedonic motivation, price value, and habit determinants to UTAUT while removing voluntariness of use (Venkatesh, Thong and Xu, 2012). The current nine determinants are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. BI and use behaviour are derived from TAM (Venkatesh and Davis, 1996). The moderating variables for BI and use behaviour are age, gender, and experience (Venkatesh, Thong and Xu, 2012).

UTAUT2 has been applied in numerous online purchase researches and different forms of technology. It has been applied to the study of e-learners using cloud computing (Nguyen, Nguyen, Pham and Misra, 2014) and electronic invoice service acceptance in Taiwan (Lian, 2015). UTAUT2 is also used in a study on the customer usage of mobile Internet in Latvia (Fuksa, 2013) and the social networking incentives for the participants (Koohikamali, Gerhart and Mousavizadeh, 2015). However, according to Venkatesh, Thong and Xu (2012), future research for UTAUT2 should include different technologies from different age groups from different countries.

Figure 2-14 below shows the original Unified Theory of Acceptance and Use of Technology Two (UTAUT2) (Venkatesh, Thong and Xu, 2012, p. 160).



**Figure 2-14: The Unified Theory of Acceptance and Use of Technology Two (UTAUT2) (Venkatesh, Thong and Xu, 2012, p. 160)**

Unlike UTAUT, which is focused on organisations, the UTAUT2 model is customised to focus on consumer usage of technology (Venkatesh, Thong and Xu, 2012) and therefore more suited for this study that focuses on Canadian Generation Y consumers.

Below are the section-wise factors and moderating variables for UTAUT2. The factors comprise performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioural intention, and use behaviour. The moderating variables are age, gender, and experience, and the two additional factors included are security and privacy, and trust.

#### 2.4.5.1 Performance Expectancy

Performance expectancy refers to how a person perceives a technology that can improve his or her competency and is an important construct in UTAUT (Venkatesh et al., 2003). It is similar to PU in TAM (Bhattacharjee and Premkumar, 2004; Fuksa, 2013) and relative advantage in the Diffusion Innovation Model (Iqbal and El-Gohary, 2014; Sutanonpaiboon and Pearson, 2006). Performance expectancy has a direct positive relationship with BI and is moderated by age and gender (Venkatesh, Thong and Xu, 2012).

The multi-functionality of a mobile device has a significant impact on its users (Lin, Chan and Xu, 2012). Smartphone functionalities are instant messaging, music, emailing, games, video, browsing, social networking, and online shopping (Negahban and Chung, 2014). Personalisation can take out excessive information and functions (Srinivansan, Anderson and Ponnnavolu, 2002). In a study on the use of innovative Internet intermediary platforms, performance expectancy was found to have a strong positive significant relationship with BI (Chu, 2013).

#### 2.4.5.2 Effort Expectancy

Effort expectancy refers to the number of efforts required to use a technology (Venkatesh et al., 2003; Venkatesh, Thong and Xu, 2012). It is similar to PEOU in TAM (Kaba and Toure, 2014) and complexity factors in the Diffusion of Innovation Model (Iqbal and El-Gohary, 2014; Sutanonpaiboon and Pearson, 2006). Effort expectancy has a direct positive relationship with BI and is moderated by age, gender, and experience (Venkatesh, Thong and Xu, 2012).

Effort expectancy can only be realised when a technology has been tested out by a user, and he or she can change her mind or perception about the difficulty of use of technology based on that experience (Venkatesh and Davis, 1996). The more difficult it is to use a technology, the lesser the adoption rate among its users (Venkatesh and Brown, 2001). If a user interface is difficult to use and the screen small, a user may not continue to use that particular mobile technology (Fuksa, 2013). Therefore, effort expectancy highly influences technology use, but this influence diminishes once the users are accustomed to it (Agarwal and Prasad, 1998).

#### 2.4.5.3 Social Influence

Social influence is defined as the extent to which individuals perceive the importance of others' beliefs in a technology (Venkatesh et al., 2003). It is similar to the subjective norms of Theory of Planned Behaviour (Taylor and Todd, 1995) and the social/cultural infrastructure in the Model of Diffusion Global E-Commerce (Jayalgi and Ramsey, 2001). Social influence has a direct positive relationship with BI and is moderated by age, gender, and experience (Venkatesh, Thong and Xu, 2012).

In a research on Generation Y consumers' intention to use Internet marketing in Malaysia and South Korea, social influence was not found to be a significant factor (Tan, Chong and Lin, 2013). Social influence can be affected by relationships with family members, friends, superiors, colleagues, teachers, and community members (Kim and Tran, 2013). It is similar to the subjective norms of TPB and TRA (Venkatesh et al., 2003). The cultural conditions can impact the user's technology perceptions (Alsajjan and Dennis, 2010). Social influence can also be found in social media whereby consumers share their experiences with others (Novani and Kijima, 2013). It is a strong predictor of BI in the usage of innovative Internet intermediary platforms (Chu, 2013).

#### 2.4.5.4 Facilitating Conditions

Facilitating conditions are defined as the training and support provided to organisations and consumers for technology use (Venkatesh, Thong and Xu, 2012). It is similar to behavioural control in the Theory of Planned Behaviour (Ajzen, 1991) and technology infrastructure in

the Model of Diffusion Global E-Commerce (Jayalgi and Ramsey, 2001). Facilitating conditions have a direct positive relationship with BI and are moderated by age, gender, and experience (Venkatesh, Thong and Xu, 2012). They also have a positive direct relationship with use behaviour, with the moderators being age and experience.

Technology infrastructure refers to adequate resources such as computers, software, and telecommunications that support electronic commerce (Jayalgi and Ramsey, 2001; Makame, Jang and Park, 2014). Electronic commerce covers all business activities carried out electronically and includes search engines, media, faxes, telephones, Internet, and e-mails, to name a few (Jayalgi and Ramsey, 2001; McGeachie, 1999). Facilitating conditions can also come in the form of superior user interface such as search, navigate, and access (Yang, 2010).

Technological and trust variables are important factors in increasing BI in the initial adoption of online tax filing (Wu and Chen, 2005). Similarly, IT infrastructure has been classified as a factor in a research on an electronic Zambian government's implementation (Bwalya, Plessis and Rensleigh, 2014). Facilitating conditions do have a significant impact on the use behaviour as shown by a research on the use of innovative Internet intermediary platforms (Chu, 2013) and Internet marketing behavioural intentions by Malaysians and South Koreans (Tan, Chong and Lin, 2013).

#### 2.4.5.5 Hedonic Motivation

Hedonic motivation refers to the excitement or fun of using a technology (Brown and Venkatesh, 2005) and provides self-satisfaction to the users (Sun and Zhang, 2006a). Customers can experience positive or negative emotions while using a technology (Cambria, Schuller, Liu, Wang and Havasi, 2013; Pham, Geuens and De Pelsmacker, 2013). Positive emotions refer to enjoyment and playfulness, whereas depression and anger are negative emotions (Laros and Steenkamp, 2005). Hedonic motivation has a direct positive relationship with BI and is moderated by age, gender, and experience (Venkatesh, Thong and Xu, 2012).

Hedonic values are positively related to future purchase intent (Chiu, Wang, Fang and Huang, 2012; Venkatesh, Thong and Xu, 2012). Interactive shopping on a website provides enjoyment to the shoppers by offering customised services (Ho, 2012; Jiang and Benbasat, 2007). Personalisation or customisation can be in the form of website aesthetics (Li, Sarathy and Xu, 2011) and can increase positive emotions (Pappas, Kourouthanassis, Giannakos and Chrissikopoulos, 2014). Fantasy and enjoyment are hedonic motivations that enable people to continue using social networks (Li, Liu, Xu and Heikkila, 2013). Pop-up discount offers can create a sense of fun and enjoyment that gives consumers an experience of adventure and reduces stress (Chiu, Hsu, Lai and Chang, 2012).

#### 2.4.5.6 Price Value

Unlike UTAUT, where the focus is more on the organisational perspective and the employees do not absorb any usage costs, UTAUT2 focuses on consumers that normally absorb the cost and the price of using a technology to purchase product(s) and/or service(s) (Venkatesh, Thong and Xu, 2012). Price value has a positive direct relationship with BI, and the moderators are age and gender. It can bring more benefits and influence the behavioural intention to use a particular technology.

This includes the cost of using a mobile internet (Binde and Fuksa, 2013). The cheap cost of using a technology may encourage individuals to use it frequently (Leonardi, 2011) and source cheaper products through the internet (Jensen, 2012; Ling, Zhilin and Minjoon, 2013). For example, buying textbooks from Amazon.com can save up to 30 per cent of the cost of new textbooks and up to 90 per cent for used ones (Mimouni-Chaabane and Volle, 2010). The main reason that consumers purchase online air tickets from budget airlines is because of cheaper price rates (Escobar-Rodriguez and Carvajal-Trujillo, 2014).

#### 2.4.5.7 Habit

Habit refers to an individual learning that results in the likelihood of performing a behaviour spontaneously (Kim, Malhotra and Narasimhan, 2005; Venkatesh, Thong and Xu, 2012) and can explain a large variance in a user's continuous use of a website (Gefen, 2003). It has a positive direct relationship with BI, and the moderators are age, gender, and experience

(Venkatesh, Thong and Xu, 2012). Habit also has a direct positive relationship with use behaviour, and the moderators are age, gender, and experience. The stronger the habit, the less conscious a person is towards his or her intention to use a specific technology (Limayem, Hirt and Cheung, 2007). A technology is deemed to be in continuous use when it has been accepted by the user (Schoonenboom, 2012). However, in the study by Hsu and Lin (2015), habit did not have any direct impact on users' intention to purchase in a mobile commerce environment.

#### 2.4.5.8 Age

Age is the moderator for the positive direct relationship between facilitating conditions, hedonic motivation, price value, habit, and BI for UTAUT2 (Venkatesh, Thong and Xu, 2012). It also acts as a moderator for the direct relationship between habit and use behaviour.

Younger people find it easier to adapt to new technology (Chong, 2013); therefore, age has a moderating effect on online shopping (Lian and Yen, 2014) and online banking use (Martins, Oliveira and Popovic, 2014). When it comes to technology use, older people's mental and physical factors have been overlooked (Chen and Chan, 2011). Information technology can improve the quality of life for older people by providing online learning, online shopping, and online socialising (Hough and Kobylanski, 2009). However, the current research is focused on Canadian Generation Y consumers between the age of 18 and 36 (in 2015). Therefore, it is recommended that future studies should also focus on the online shopping and banking experiences of the older segments of society.

#### 2.4.5.9 Gender

Gender is the moderator for the positive relationship between facilitating conditions, hedonic motivation, price value, habit, and behavioural intention factors for UTAUT2 (Venkatesh, Thong and Xu, 2012). It also acts as the moderator for the positive relationship between habit and use behaviour. Several previous studies have also identified gender as an important moderating variable for technology usage (Venkatesh and Morris, 2000).

Empirical researches have shown that males and females have different interpretations of TAM factors (Gefen and Straub, 1997) and that gender is an important predictor for electronic transactions (Al-Gahtani, 2011). It was concluded that males were found to be more participative than females in electronic commerce (Zhang, Mandl and Wang, 2011) and information computer technology (ICT) (Venkatesh et al., 2003). Males with high incomes also tend to buy online more often (Chang and Samuel, 2004) and learn to use technology faster than women (Gefen and Straub, 1997).

On the other hand, females are more concerned about online security and privacy than males (Garbarino and Strahilevitz, 2004). Burke (2002) has identified that females are more attentive to product information, promotional activities, pricing, emails, and coupons than males. However, gender influence decreases as a technology's use diffuses over time (Zhou, Dai and Zhang, 2007). A research carried out by Hill, Beatty and Walsh (2013) on online users also found that there was no difference among genders with regard to online shopping. However, a research carried out using UTAUT2 by Lian (2015) on e-invoice use found that gender does play a moderating role between facilitating conditions and BI as well as social influence and BI.

#### 2.4.5.10 Experience

The amount of knowledge a person has through practice is called experience (Venkatesh and Davis, 2000). Experience is the moderator for the positive relationship between facilitating conditions, hedonic motivation, habit, and behavioural intention factors of UTAUT2 (Venkatesh, Thong and Xu, 2012). It is also the moderator for the positive relationship between habit and use behaviour. Computer technology is converging with mobile technology whereby mobile phones today can access the Internet (Fuksa, 2013). The adoption of a new technology depends on how much knowledge a user has gained (Rogers, 1995). Previous experience of using a specific technology has a positive impact on its future acceptance and use (Lu, Yu, Liu and Yao, 2003). For example, mobile Internet users that have experience will more easily embrace the use of mobile Internet (Fuksa, 2013). Experienced Internet users are also less worried about security matters (Korgaonkar

and Wolin, 1999). However, individuals that have lower use of a technology have less interest in using it in the future (Stanley, 2003).

#### 2.4.5.11 Behavioural Intention (BI)

BI is the strength of an individual to carry out a specific behaviour (Fishbein and Ajzen, 1975) and is a strong predictor of the actual use of information technologies (Venkatesh et al., 2003). It has a direct positive relationship with use behaviour, and the moderator is experience (Venkatesh, Thong and Xu, 2012). It is generally accepted by researchers that BI is the extent of readiness and the likelihood of conducting a particular behaviour in the future (Ajzen, 1991; Han and Ryu, 2006).

However, BI or purchase intention does not always translate to actual purchase (Crossler, Johnston, Lowry, Hu, Warkentin and Baskerville, 2013; Shih and Fang, 2004). Positive and negative emotions have different effects on BI (Koenig-Lewis and Palmer, 2014). Positive emotions are linked to positive consequences, whereas negative emotions are linked with negative consequences (Babin and Babin, 2001; Ziethaml, Berry and Parasuraman, 1996). Therefore, scales that are designed to gauge respondents' emotional responses can predict the consumers' BI (Andrade, 2005).

Individuals can change their decision to purchase when making real-life decisions (Crossler, Johnston, Lowry, Hu, Warkentin and Baskerville, 2013; Shih and Fang, 2004). The relationship with BI is ever-changing and based on multiple entities (Karahanna, Agarwal and Angst, 2006). BI does not relate strongly to the external factors based on unforeseen circumstances or unusual events (Venkatesh, Brown, Maruping and Bala, 2008). External and internal stimuli can change rapidly and, thus, impact BI. Factors that beyond the control of the consumers cannot accurately foretell BI.

For the questionnaire survey, only Canadian Generation Y consumers who have had an experience of buying goods/services from the retail websites of Canadian small businesses are included in the sample. The purpose of this research is to identify the contributing factors

and variables that can encourage these consumers to have repurchase intentions from different Canadian small business retail websites. The items under the behavioural intention section enquire about the intention to purchase again from these retail websites.

#### 2.4.5.12 Use Behaviour

Use behaviour or actual behaviour can be measured on the basis of the frequency of use (Venkatesh, Thong and Xu, 2012). There is a difference between use behaviour or actual behaviour and BI. Similar to Venkatesh, Thong and Xu (2012), Wu and Wang (2005) also define use behaviour as the measurement of actual behaviour, whereas BI is the measurement of the likelihood of an individual carrying out an action. Some examples of use behaviour have been added as a part of a model on actual mobile Internet browsing, instant messaging, and Internet banking (Im, Hong and Kang, 2011; Moon and Kim, 2001; Yun, Lee, Kim and Kettinger, 2011).

Although there is a high correlation between BI and actual use (Bernadette, 1996), the time interval between BI and use behaviour can hinder the actual purchase (Fishbein and Ajzen, 1975). For example, although an individual wants to change his or her smartphone for a newer version, he/she may be deterred from doing so after realising the high switching costs from the existing contractual obligation (Campbell and Parboteeah, 2014). Likewise, when a person has openly mentioned that he or she wants to change his actual behaviour, it may not happen if the existing habit is still strong (Webb and Sheeran, 2006).

#### 2.4.5.13 Additional Factors

Based on the literature review, security and privacy, and trust factors have been added as an extension of the UTAUT2 model.

#### 2.4.5.13.1 Security and Privacy

Perceived risk has not been included in the original UTAUT2 model as it is associated with security and privacy concerns (Chen, 2008; Huang and Liu, 2012; Raynes-Goldie, 2010). Security and privacy have been grouped together in many studies (Nasri and Charfeddine, 2012), and they are closely related (Belanger, Hiller and Smith, 2002; Ha, 2004). The availability of e-commerce has created an awareness of the importance of security and privacy (Azab, 2012). A recent study of Generation Y consumers in India have found that security and privacy are of major concerns in online shopping repurchase (Trivedi and Yadav, 2018). It is similar to the government/legal infrastructure of the Model of Diffusion Global E-Commerce (Jayalgi and Ramsey, 2001).

The security and privacy factor is originally not included in UTAUT as it is considered a factor that can hinder the adoption of a technology (Xu, Gupta and Shi, 2009). However, there is a difference between the security and privacy construct and the performance expectancy or facilitating conditions. The security and privacy construct refers to whether a website has sufficient security features and the assurance that the customers' personal information will not be shared with unauthorised parties (Wen, Prybutok, Blankson and Fang, 2014). Performance expectancy refers to whether a person perceives that a technology can improve his or her competency (Venkatesh et al., 2003). An empirical UTAUT study shows that the security and privacy construct hinders performance expectancy (Xu and Gupta, 2009).

Facilitating conditions refer to the level to which a person perceives organisational and technical support has been given for the use of a technology (Venkatesh et al., 2003). This factor or construct is to identify the variables that promote the use of a technology (Xu, Gupta and Shi, 2009). The security and privacy concerns refer to a specific aspect of facilitating conditions regarding a user's interpretative opinions of the service provider's policy on managing private information (Xu, Gupta and Shi, 2009). Therefore, enhanced security and privacy do have a positive relationship with BI (Shin, 2010).

#### 2.4.5.13.2 Trust

As mentioned earlier, Venkatesh, Thong and Xu (2012) have suggested the inclusion of other constructs in the model depending on the research context. Trust is a subjective belief regarding whether an individual will meet his or her commitments (Lu, Yang, Chau and Cao, 2011), and it is more important in a virtual environment because of the relative lack of social cues and transparency (Zhou, 2012). In the backdrop of this uncertainty of doing business online, an increase in trust can reduce the perception of risk (Gefen, Karahanna and Straub, 2003; McKnight, Choudhury and Kacmar, 2002; Morgan and Ravindran, 2014). For first-time online users, trust is even more critical to try out the service (Lindgren, 2015). A recent study of Generation Y repurchase on online commerce in India found that trust is an important factor (Trivedi and Yadav, 2018).

The trust construct is not included in the original UTAUT2 model although it is an important construct and widely recognised for the diffusion of e-commerce applications. Many studies on TAM have included the trust factor and shown that it has a strong relationship with BI (Ashraf, Thongpapanl and Auh, 2014; Palvia, 2009; Rose, Clark, Samouel and Hair, 2012; Sullivan and Heitmeyer, 2008; Valentine and Powers, 2013). Trust is linked with reliability (Miller and Batchelor, 2008) and is similar to the reliability factor of SERVQUAL (Ziethaml, Parasuraman and Berry, 1990).

Trust has been applied to numerous UTAUT and UTAUT2 research applications. In a research on Spanish online consumers, risk and trust have been added to UTAUT2 (Pascual-Miguel, Agudo-Peregrina and Chaparo-Pelaez, 2015). A research on online consumer purchase of tickets, perceived trust and consumer innovativeness have been added to better understand the extent of a wide range of influencing factors (Escobar-Rodriguez and Carvajal-Trujillo, 2014). It has also been included to explain the online motivators of consumers' purchase of airline tickets (Escobar-Rodriguez and Carvajal-

Trujillo, 2013). Trust is also added as a predictor of UTAUT2 in its application on the study of adopted mobile payment gateways (Slade, Williams and Dwivedi, 2014). The addition of trust as a single construct instead of multiple constructs has been shown to be parsimonious in many studies (Slade, Williams and Dwivedi, 2014) despite its positive association with security and privacy (Costante, Hartog and Petkovic, 2015).

## **2.5 Research Gap**

Retailing practices and studies have experienced an enormous change over the years. From the mid-1990s until the 2000s, the Internet has profoundly influenced retailing practices (Grewal and Levy, 2009). According to Grewal and Levy (2009), the areas in retail seem to focus on the diffusion of the Internet and electronic commerce, branding and customer loyalty, service strategies, and the behavioural aspects of pricing and customer visits. Based on the Journal of Retailing, 173 journal articles between 2004 to 2009 were identified. The studies were based on marketing theories, microeconomic theory, consumer theory, social exchange theory, information processing theory, satisfaction theory, pricing theory, competitive theory, attribution theory, psychological theories, sociological theories, and others (Brown and Danth, 2009). There is, however, still a lack of theories to support information systems research findings (Vermolen, 2010).

There is also a lack of research on construct development and validation for small retailers (Runyan and Droge, 2008). In the coming years, it is expected that integrated issues such as infrastructure, organisation, commerce, governance, and user interface will continue to have gaps in internet research (Schwartz, 2010). These areas of research are expected to see continuous development similar to the past 20 years. It is also expected that new software development will concentrate on how to interact with virtual communities (Martinez-Torres, Toral, Barrero and Cortes, 2010). Since 2004, new research areas such as social media marketing, product/service assessments, user-based content, social marketing, mobile marketing, search engines, online data indicators, and social games marketing have emerged (Pomirleanu, Schibrowsky, Peltier and Nill, 2013).

According to Burke (2002), it is important to continue carrying out consumer research on traditional and new retail approaches to identify customers' preferred shopping experience. Data ought to be collected from consumers to identify and test the most promising ideas. Along with that, organisations need to concentrate on consumer innovation by addressing their issues rather than focusing on technical innovation. If constructs are well defined and measured, theoretical concepts can then be tested accurately (Runyan and Droge, 2008).

An important area that requires further research is the security and privacy of Internet platforms (Lowry, Dinev and Willison, 2017) and privacy (Gupta and Dhimi, 2015). Based on a literature review conducted by Ketonen-Oksi, Jussila and Karkkainen (2016), it was reported that very little literature on social media application as an integrated part of a business model, especially with small businesses, was available (Husain, Ghufuran and Chaubey, 2016). Academicians and practitioners are putting more emphasis to better understand the development of buyer and seller relationship with respect to social media (Barger, Peltier and Schultz, 2016).

Having said that, there is a deep gap in existing literature Generation Y consumers' behaviour on the usage of Canadian small businesses' retail websites encompassing social media. For any contemporary business model, it is difficult to alienate the use of social media. Social media has become an integral part of contemporary business model. As such, the research of Canadian Generation Y consumers' usage behavior on Canadian small businesses' retail websites can add new knowledge to the current theoretical body of knowledge.

## **2.6 Summary**

Three classifications form the basis of this research. The first involves small business retail, Internet commerce, social networking and mobile marketing, Internet infrastructure, and strategic models. The second involves Generation Y and the third includes behavioural models.

Factors contributing to the diffusion of the Internet and e-commerce have been widely covered in previous studies.

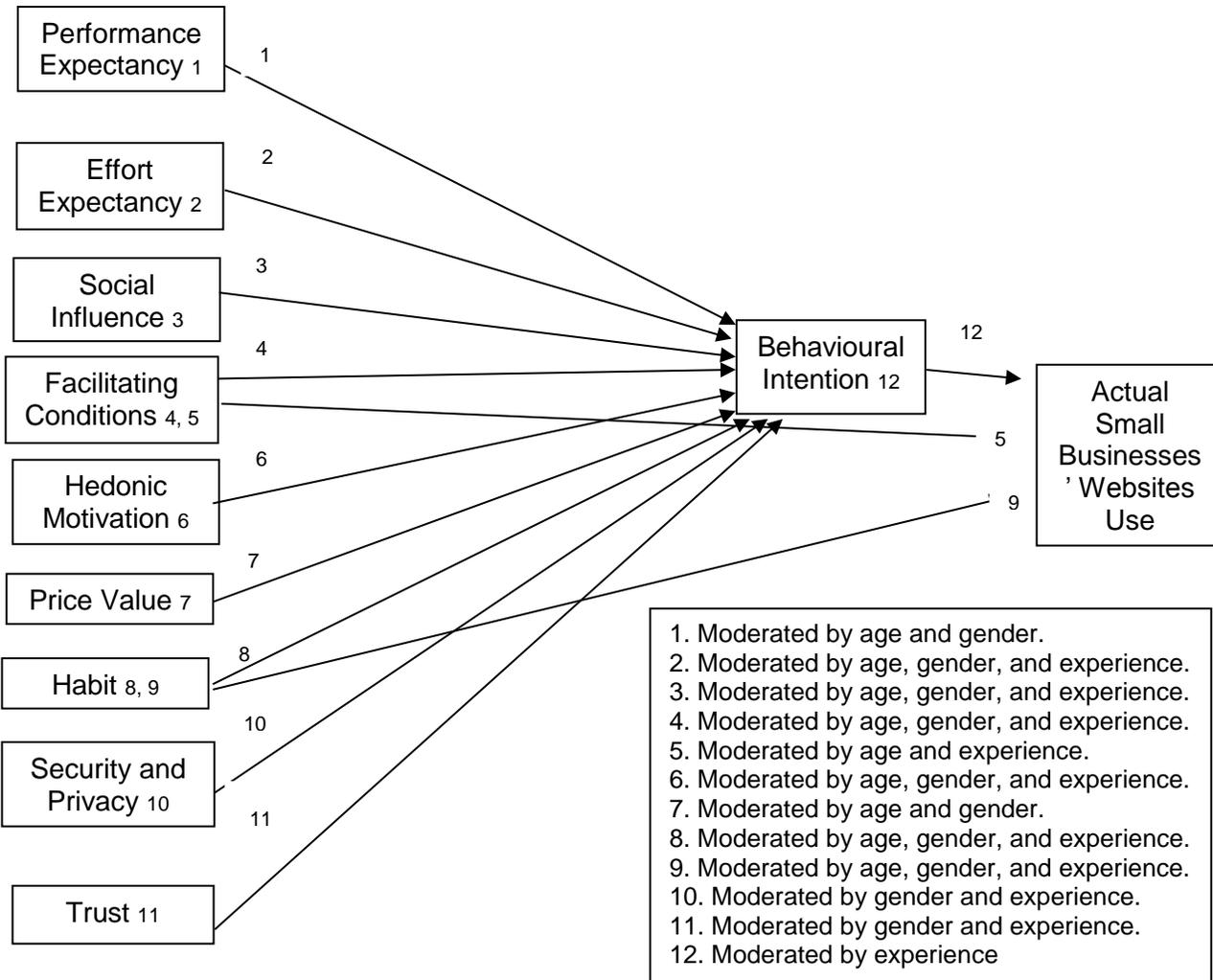
There are various relevant models and theories that can be applied to explain the usage of the retail websites of small businesses by Generation Y consumers in Canada, and they have overlapping factors. The models and theories discussed so far can be viewed from both the consumers' and the organisations' perspectives interchangeably. The theories and models reviewed are Value Chain Analysis (Porter, 1985), Five Forces Model (Porter, 1979), Generic Strategies Model (Porter, 1980), Blue Ocean Strategy (Kim and Mauborgne, 2005), Service Quality (Ziethaml, Parasuraman and Malhotra, 2002), Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980), Theory of Planned Behaviour (TPB) (Ajzen, 1991), Diffusion of Innovation Model (Rogers, 2003), Technology Acceptance Model (TAM) (Davis, 1989), Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003), and Unified Theory of Acceptance and Use of Technology Two (UTAUT2) (Venkatesh, Thong and Xu, 2012).

Some researchers have applied behavioural models to predict Internet adoption, such as the Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980), Theory of Planned Behaviour (TPB) (Ajzen, 1991; Ajzen and Fishbein, 1980), Diffusion of Innovation Model (Rogers, 2003), and Technology Acceptance Model (TAM) (Davis, 1989), Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003), and Unified Theory of Acceptance and Use of Technology Two (UTAUT2) (Venkatesh, Thong and Xu, 2012).

Among the various diffusion models, Unified Theory of Acceptance and Use of Technology Two (UTAUT2), the updated version of UTAUT, is the most robust and reliable (Venkatesh, Thong and Xu, 2012). It was first developed for use with consumer usage of mobile internet in Hong Kong. UTAUT2 comprises performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. It has three moderators that are age, gender, and experience. UTAUT2 focuses on consumer adoption and is most suited for this research that focuses on Canadian Generation Y consumers.

The research model, as shown below in Figure 2-15, is hypothesised after reviewing all the relevant models and theories in an attempt to answer the Generation Y consumers' usage of the retail websites of small businesses in Canada.

UTAUT2 is the mainstay of the research model that comprises performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioural intention, and user behaviour (Venkatesh, Thong and Xu, 2012). The three moderating variables are age, gender, and experience, and the two additional factors of security and privacy and of trust. The moderating variables applied to the initial factors are based on the original UTAUT2. The security and privacy factor and the trust factor are moderated by the existing variables supported by literature review. The research model is shown below in Figure 2-15.



**Figure 2-15: Research Model for the Usage of Canadian Small Businesses' Websites Use by Canadian Generation Y Consumers**

Table 2-7 below shows the factors and variables that can impact the diffusion of small business retail websites used by Generation Y consumers in Canada. First, the factors and variables are grouped based on the design of the questionnaire survey, and then the researched factors and variables that are included in UTAUT2 are classified in a sequence based on the research model.

**Table 2-7: Factors and Variables Affecting the Usage of Small Businesses' Retail Websites in Canada**

**Source: Developed for this Research**

| <u>No.</u> | <u>Item Number</u> | <u>Item</u>   | <u>Question Related from Other Research</u>   | <u>Model</u> | <u>Construct</u>       | <u>Reference</u>                |
|------------|--------------------|---|---|--------------|------------------------|---------------------------------|
| 1.         | 1.1.1              | Buying from Canadian small businesses' retail websites benefits me.   | I find mobile Internet useful in my daily life.   | UTAUT 2      | Performance Expectancy | Venkatesh, Thong and Xu (2012). |
| 2.         | 1.1.2              | Buying from Canadian small businesses' retail websites increases my efficiency.                               | Using mobile Internet increases my productivity.  | UTAUT 2      | Performance Expectancy | Venkatesh, Thong and Xu (2012). |
| 3.         | 1.1.11 (now 1.1.3) | I expect that good(s) and/or service(s) sold at Canadian small businesses' retail websites can be customised. | I am able to customize my choices with internet marketing.                                    | UTAUT        | Performance Expectancy | Tan, Chong and Lin (2013).      |
| 4.         | 1.1.4              | My online shopping tasks can be completed faster with Canadian small businesses' retail websites.             | Using Internet innovation intermediary platforms enables me to accomplish tasks more quickly. | UTAUT        | Performance Expectancy | Chu (2013).                     |

|     |                   |   |  |         |                        |                                 |
|-----|-------------------|---|--|---------|------------------------|---------------------------------|
| 5.  | 1.1.5             | Buying from Canadian small businesses' retail websites improves my chances of getting the product (s) and/or service (s).               | Using LCC e-commerce websites increases my chances of achieving things that are important to me in the purchasing process. | UTAUT   | Performance Expectancy | San Martin and Herrero (2012).  |
| 6.  | 1.2.1             | Canadian small businesses' retail websites are easy to interact with.   | My interaction with the mobile Internet is clear and understandable.   | UTAUT 2 | Effort Expectancy      | Venkatesh, Thong and Xu (2012). |
| 7.  | 1.2.2             | It is easy to learn to be skilled at using Canadian small businesses' retail websites.  | It is easy for me to become skilful at using mobile Internet.  | UTAUT 2 | Effort Expectancy      | Venkatesh, Thong and Xu (2012). |
| 8.  | 1.2.3             | Canadian small businesses' retail websites are easy to use.   | I would find Internet innovation intermediary platforms easy to use.   | UTAUT   | Effort Expectancy      | Chu (2013).                     |
| 9.  | 1.2.4             | Purchasing from Canadian small businesses' retail websites does not take much time.   | Learning to participate in internet marketing would not take much of my time.  | UTAUT   | Effort Expectancy      | Tan, Chong and Lin (2013).      |
| 10. | 1.3.4 (now 1.3.1) | People whose opinions I value think that I should use Canadian small businesses' retail websites when buying good(s) and/or service(s). | People whose opinions that I value prefer that I use mobile Internet.  | UTAUT 2 | Social Influence       | Venkatesh, Thong and Xu (2012). |
| 11. | 1.3.2             | Individuals that are important to me feel that I should purchase from Canadian small businesses' retail websites.                       | People who are important to me think that I should use the mobile Internet.  | UTAUT 2 | Social Influence       | Venkatesh, Thong and Xu (2012). |

|     |                      |   |  |                      |                         |                                 |
|-----|----------------------|---|--|----------------------|-------------------------|---------------------------------|
| 12. | 1.3.3                | Individuals that shape my behaviour think that I should purchase from Canadian small businesses' retail websites.     | People who influence my behaviour think that I should use the mobile Internet. | UTAUT<br>2           | Social Influence        | Venkatesh, Thong and Xu (2012). |
| 13. | 1.3.4                | I decide to buy from Canadian small businesses' retail websites as many people are doing so.                          | I use the OASIS services because many people use it.                           | UTAUT                | Social Influence        | Tsohou, Lee and Irani (2014).   |
| 14. | 1.3.5                | Different media have been used to promote Canadian small businesses' retail websites                                  | Information in media recommends trying the mobile Internet.                    | UTAUT,<br>UTAUT<br>2 | Social Influence        | Fuksa (2013).                   |
| 15. | 1.4.1                | I have the resources to use Canadian small businesses' retail websites.   | I have the resources necessary to use mobile Internet.                         | UTAUT<br>2           | Facilitating Conditions | Venkatesh, Thong and Xu (2012). |
| 16. | 1.4.3<br>(now 1.4.2) | I am knowledgeable about using Canadian small businesses' retail websites.  | I have the knowledge necessary to use mobile Internet.                         | UTAUT<br>2           | Facilitating Conditions | Venkatesh, Thong and Xu (2012). |
| 17. | 1.4.4<br>(now 1.4.3) | The technologies that I used are similar to Canadian small businesses' retail websites.                               | Mobile Internet is compatible with other technologies I use.                   | UTAUT<br>2           | Facilitating Conditions | Venkatesh, Thong and Xu (2012). |
| 18. | 1.4.6 (now 1.4.4)    | I am able to receive assistance from others when there is a problem using Canadian small businesses' retail websites. | I can get help from others when I have difficulties using mobile Internet.     | UTAUT<br>2           | Facilitating Conditions | Venkatesh, Thong and Xu (2012). |

|     |                   |   |  |         |                         |   |
|-----|-------------------|---|--|---------|-------------------------|---|
| 19. | 1.4.5             | The Internet experience I have is enough to use Canadian small businesses' retail websites without any assistance.    | I have enough Internet experience to use OASIS services on my own.             | UTAUT   | Facilitating Conditions | Tsohou, Lee and Irani (2014).                   |
| 20. | 1.4.6             | My lifestyle is suited to use Canadian small businesses' retail websites.   | Using OASIS services fits well with my lifestyle and habits.                   | UTAUT   | Facilitating Conditions | Tsohou, Lee and Irani (2014).                   |
| 21. | 1.4.7             | The initial costs (hardware, software, etc.) do not prevent me from using Canadian small businesses' retail websites. | In my opinion, the initial costs do not inhibit the use of internet marketing. | UTAUT   | Facilitating Conditions | Tan, Chong and Lin (2013).                      |
| 22. | 1.4.8             | Internet charges do not prevent me from using Canadian small businesses' retail websites.                             | In my opinion, internet charges do not inhibit the use of internet marketing.  | UTAUT   | Facilitating Conditions | Tan, Chong and Lin (2013).                      |
| 23. | 1.4.9             | I am comfortable using Canadian small businesses' retail websites.  | I feel comfortable using LCC e-commerce websites.                              | UTAUT 2 | Facilitating Conditions | Escobar-Rodriguez and Carvajal-Trujillo (2014). |
| 24. | 1.5.7 (now 1.5.1) | Buying from Canadian small businesses' retail websites is fun.  | Using the mobile Internet is fun.  | UTAUT 2 | Hedonic Motivation      | Venkatesh, Thong and Xu (2012).                 |
| 25. | 1.5.8 (now 1.5.2) | Buying from Canadian small businesses' retail websites is entertaining.   | Using the mobile Internet is very entertaining.                                | UTAUT 2 | Hedonic Motivation      | Venkatesh, Thong and Xu (2012).                 |
| 26. | 1.5.3             | Buying from Canadian small businesses'  | Using the mobile Internet is enjoyable.  | UTAUT 2 | Hedonic Motivation      | Venkatesh, Thong and Xu (2012).                 |

|     |                   |  |  |                |                    |                                 |
|-----|-------------------|--|--|----------------|--------------------|---------------------------------|
|     |                   | retail websites is enjoyable.  |  |                |                    |                                 |
| 27. | 1.5.5 (now 1.5.4) | The Canadian economy is facing a rapid economic growth.<br><b>(marker)</b>                                       |  |                | Hedonic Motivation | Babad (2012).                   |
| 28. | 1.6.1             | The price of using the Internet is reasonable to access Canadian small businesses' retail websites.              | Mobile Internet is reasonably priced.  | UTAUT 2        | Price Value        | Venkatesh, Thong and Xu (2012). |
| 29. | 1.6.2             | The present price of using the Internet is value-worth to access the Canadian small businesses' retail websites. | At the current price, the mobile Internet provides a good value.                       | UTAUT 2        | Price Value        | Venkatesh, Thong and Xu (2012). |
| 30. | 1.6.3             | The Internet fee is negligible to my monthly Internet bill to use Canadian small businesses' retail websites.    | Mobile Internet fee does not significantly affect my monthly bill for mobile services. | UTAUT, UTAUT 2 | Price Value        | Fuksa (2013).                   |
| 31. | 1.7.1             | I am dependent on using Canadian small businesses' retail websites to buy good(s) and/or service(s).             | I am addicted to using apps.   | UTAUT 2        | Habit              | Hsu and Lin (2015).             |
| 32. | 1.7.2             | Canadian small businesses' retail websites are my first choice to buy  | When I need to buy paid apps, this app would be my first choice.                       | UTAUT 2        | Habit              | Hsu and Lin (2015).             |

|     |                   |   |  |         |                       |   |
|-----|-------------------|---|--|---------|-----------------------|---|
|     |                   | good(s) and/or service(s).  |  |         |                       |   |
| 33. | 1.7.3             | I have a habit of using Canadian small businesses' retail websites to buy good(s) and/or service(s).                  | The use of the mobile Internet has become a habit for me.              | UTAUT 2 | Habit                 | Venkatesh, Thong and Xu (2012).                 |
| 34. | 1.7.4             | Using Canadian small businesses' retail websites to shop has become a way of life to me.                              | Using LCC e-commerce websites has become natural to me.                | UTAUT 2 | Habit                 | Escobar-Rodriguez and Carvajal-Trujillo (2014). |
| 35. | 1.7.5             | It is easy to get a good paying job in Canada. <b>(marker)</b>  |  |         | Habit                 | McMahon (2013.)                                 |
| 36. | 1.8.1             | I plan to continuously use Canadian small businesses' retail websites to buy good(s) and/or service(s) frequently.    | I plan to continue to use the mobile Internet frequently.              | UTAUT 2 | Behavioural Intention | Venkatesh, Thong and Xu (2012).                 |
| 37. | 1.8.2             | I intend to continue using Canadian small businesses' retail websites to buy good(s) and/or service(s) in the future. | I intend to continue using the mobile Internet in the future.          | UTAUT 2 | Behavioural Intention | Venkatesh, Thong and Xu (2012).                 |
| 38. | 1.8.4 (now 1.8.3) | I am the first in my family to purchase from a Canadian small business retail website.                                | Among my family members, I am the first to try out internet marketing. | UTAUT   | Behavioural Intention | Tan, Chong and Lin (2013).                      |
| 39. | 1.8.4             | I only want to use Canadian   | I aim to use internet marketing instead of the                         | UTAUT   | Behavioural Intention | Tan, Chong and Lin (2013).                      |

|     |        |  |   |         |                      |  |
|-----|--------|--|---|---------|----------------------|--|
|     |        | small businesses' retail websites instead of others.   | traditional ones (printed ads).   |         |                      |  |
| 40. | 1.9.1  | I have used Canadian small business(es)'(s) retail website (s) to get product (s) and/or service(s) information.       | Get information on different types of loans.  | UTAUT 2 | Use Behaviour        | Arenas-Gaitan, Peral-Peral and Ramon-Jeronimo (2015); Patsiotis, Hughes and Webber (2012). |
| 41. | 1.9.2  | I frequently shop at Canadian small business(es)'(s) retail website (s).   | I often use cellular mobile payments.   | UTAUT 2 | Use Behaviour        | Chia, Wei, Ching, Vian and Yee (2014); Peng, Xu and Liu (2011).                            |
| 42. | 1.9.3  | I have suggested Canadian small business(es)'(s) retail website (s) to others to shop.                                 | I have ever recommended a mobile payment service to others.   | UTAUT 2 | Use Behaviour        | Chia, Wei, Ching, Vian and Yee (2014); Peng, Xu and Liu (2011).                            |
| 43. | 1.10.1 | My personal privacy means a lot to me.   | Personal privacy is very important to me.   | UTAUT 2 | Security and Privacy | Chen (2013); Koohikamali, Gerhart and Mousavizadeh (2015).                                 |
| 44. | 1.10.2 | I am worried that my privacy being invaded.  | I am concerned about my privacy.  | UTAUT 2 | Security and Privacy | Buchanan, Paine, Joinson and Reips (2007); Koohikamali, Gerhart and Mousavizadeh (2015).   |
| 45. | 1.10.3 | I am worried that Canadian small businesses' retail websites may use my personal information for unauthorised purpose. | I am concerned that service providers may use my location information for other purposes, e.g., analysing my daily activities to derive information about me. | UTAUT 2 | Security and Privacy | Koohikamali, Gerhart and Mousavizadeh (2015); Xu and Teo (2004).                           |
| 47. | 1.10.4 | I am worried about privacy   | I am concerned about the privacy of my personal   | UTAUT 2 | Security and Privacy | Escobar-Rodriguez and  |

|     |                     |   |   |         |                      |  |
|-----|---------------------|---|---|---------|----------------------|--|
|     |                     | intrusion of my personal information when making an online transaction.                               | information during a transaction.   |         |                      | Carvajal-Trujillo (2014).  |
| 48. | 1.10.8 (now 1.10.5) | I feel that the cost of living in Canada is low. <b>(marker)</b>                                      |   |         | Security and Privacy | Deutsche Bank's survey (cited in Tencer, 2015).                          |
| 49. | 1.10.6              | I am confident about security measures provided Canadian small businesses' retail websites for users. | The LCC e-commerce websites implement security measures to protect users. | UTAUT 2 | Security and Privacy | Escobar-Rodriguez and Carvajal-Trujillo (2014); Kim, Lee and Law (2008). |
| 50. | 1.10.2 (now 1.10.7) | Online security is important for me to visit a Canadian small business retail website.                | The LCC e-commerce websites implement security measures to protect users. | UTAUT 2 | Security and Privacy | Escobar-Rodriguez and Carvajal-Trujillo (2014); Kim, Lee and Law (2008). |
| 51. | 1.10.8              | Online credit card transaction is not secure.   | Using credit cards online is not secure.                                  | UTAUT 2 | Security and Privacy | Lian (2015); Parasuraman (2000).   |
| 52. | 1.11.2 (now 1.11.1) | Canadian small businesses' retail websites are reliable.  | LCC e-commerce websites are reliable.                                     | UTAUT 2 | Trust                | Escobar-Rodriguez and Carvajal-Trujillo (2014).                          |
| 53. | 1.11.1 (now 1.11.2) | I trust buying from Canadian small businesses' retail websites.                                       | LCC e-commerce websites are trustworthy.                                  | UTAUT 2 | Trust                | Escobar-Rodriguez and Carvajal-Trujillo (2014).                          |
| 54. | 1.11.3              | Canadian small businesses' retail websites have high integrity.                                       | Government e-invoice services have high integrity.                        | UTAUT 2 | Trust                | Lian (2015)  |
| 55. | 1.11.4              | Generally, Canadian small businesses' retail websites uphold the terms                                | In general, online stores keep their promises and agreements.             | UTAUT 2 | Trust                | Pascual-Miguel, Agudo-Peregrina and Chaparo-Pelaez (2015).               |

|     |        |  |   |         |       |  |
|-----|--------|--|---|---------|-------|--|
|     |        | and conditions stated on their websites.   |   |         |       |  |
| 56. | 1.11.5 | Generally, Canadian small businesses' retail websites offer good customer service. | In general, online stores can offer a good service. | UTAUT 2 | Trust | Pascual-Miguel, Agudo-Peregrina and Chaparo-Pelaez (2015). |

### 2.6.1 Process of Literature Review

In order to identify the research gaps, a literature review has been carried out. After identifying the main research gaps, the first step was to ensure that a saturation of literature review had been achieved by exploring the various sub-topics in different journals and books and narrowing them to a few research areas such as Generation Y, small businesses, and Internet commerce. By first identifying the research area and then the topics within the areas, all the possible options could be narrowed down (Punch, 2014). Based on the research gap from these topics, the research problem was identified and, subsequently, research questions and research sub-questions established. A precisely written research question enables the researcher to identify certain specific areas of a theory or theories (Maxwell, 2005). Theories are used as conceptual tools to provide a better understanding for research questions. The research problem was identified based on the practical and the theoretical perspectives (Guzman-Valenzuela, 2016).

Keywords such as Canadian Generation Y, Generation Y, diffusion, adoption, acceptance, technology, retail, small business, social media, consumers, Internet commerce, electronic commerce, e-commerce, digital marketing, digital commerce, and Internet marketing in various combinations were searched in Business Source, eBook Library, Emerald, Informit, ProQuest, ScienceDirect, Scopus, SpringerLink, Wiley Online Library, Google Scholar, Google, and others, especially the latest publications within the last five years. For non-journal materials, the researcher searched for keywords in Google Scholar, Ebsco, and SpringerLink. Generally, the literature review is based on descriptive materials. Based on a

keyword search, other information was discovered and, subsequently, led to more information.

There is a need to balance the research problem with immediate disciplines (Perry, 1998). Initially, the preliminary topics identified were as stated in Table 2-8 below. A way to balance that is to group concepts based on school disciplines and themes, without first considering the relationships between different groupings. The researcher was able to identify that Generation Y has a strong association with social networking and mobile marketing. As the focus of this research is on Generation Y, the sections on baby boomers, Generation X, and Generation Z were later removed.

In order to identify Internet commerce adoption models, the research questions were based on the researcher's experience as an educator and a practitioner of Internet marketing. With this experience, the researcher reviewed existing theories that he knows and has gained with experience as a practitioner. Quality research is based on applying previous research theories to establish current research for interpretation (Jennex, 2009). This is carried out by summarising and analysing the theories and identifying the research gaps (Jennex, 2009).

As the main adoption theories have been identified for conventional marketing, further literature review was narrowed down to keywords such as e-commerce, electronic commerce, digital commerce, digital marketing, and internet marketing. By using these keywords, terms such as customer relationship management (CRM), supply chain management (SCM), and enterprise resource planning (ERP) have been associated.

For each diffusion model, each factor was searched against the search engines mentioned above. For example, after an extensive review, the UTAUT2 model was identified as the most robust technology adoption model.

Table 2-8 below shows the preliminary topics discussed initially and the literature reviewed.

**Table 2-8: Initial Preliminary Topics Discussed**

|   |
|---|
| <p>Different Generations</p> <p>-baby boomers/Canadian baby boomers, Generation X/Canadian Generation X, Generation Y/Canadian Generation Y, and Generation Z/Canadian Generation Z</p> <p>Small Business</p> <p>Retail Websites</p> <p>-Internet/Canadian Internet, Internet Commerce/Canadian Internet Commerce, and Retail/ Canadian Retail</p> <p>Generation Y</p> <p>Social Networking and Mobile Marketing</p> <p>Adoption Theories</p> <p>-Porter's Five Forces Model, Porter's Generic Strategy, Blue Ocean Strategy, Service Quality, Theory of Reasoned Action, Theory of Planned Behaviour, Roger's Diffusion of Innovation Model, Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, Unified Theory of Acceptance and Use of Technology Two, and Jayalgi and Ramsey's Model of Diffusion of Global E-Commerce</p> |
|---|

Source: Developed for this Research

As this is a PhD thesis, journal articles are preferred over books as they have the latest research findings recorded. In order to overcome an information overload, keywords have been used to search for information. Digital data is expected to double every two years, and it is expected to increase from 4.4 zettabytes in 2013 to 44 zettabytes in 2020 (IDC, 2014).

The researcher only reviewed literature in English as it is more convenient for him to understand (Jennex, 2009).

According to Bryman (2001), theoretical saturation is attained when there are no newer insights to be gained. To end the literature search, the researcher needs to ask himself or herself whether unknown studies can substantially affect the research findings (Fingfeld-Connett and Johnson, 2013). Charmaz (2006) mentioned that a theoretical saturation is reached when there are no more theoretical categories and as such no more theoretical sampling is needed through a literature review. Theoretical sampling promotes narrowing down the questions to search for answers until no new theoretical categories are found and includes inductive and deductive reasoning (Charmaz, 2012). It also continuously makes a comparison for the next data collection by the researcher to continue establishing the theory (Holton, 2007). By carrying out theoretical sampling, the researcher is able to control the magnitude of the generalisability of the emerging theory.

Similarly, for this research, saturation was reached when the same references were cited in journals and books and no new related information was found. Nevertheless, as the interactions between Canadian Generation Y and Canadian small business retail websites happen in a dynamic environment that continues to change, the researcher continued to update new material every year, especially publications ideally within the last two years to remain current.

There is still a lack of integrated studies on Generation Y's usage of the retail websites of small businesses in Canada. Current research studies are somewhat fragmented in explaining the factors that contribute to the growth of Internet commerce, not to mention the lack of research studies on small businesses' usage of retail websites.

## Chapter 3: Methodology

### 3.1 Introduction

Chapter 3 explains the methodology used in this research. Section 3.1 gives an illustration of this chapter, and Section 3.2 describes the research paradigm. Section 3.3 shows the layout of the research design, and Section 3.4 focuses on the data analysis that support this research. Lastly, Section 3.5 summarises the Chapter.

Chapter Two reviewed the existing literature to develop the existing research model. The eleven factors identified as significant are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, security and privacy, trust, behavioural intention, and use behaviour. Forty-one hypotheses and three propositions have been established from the five research questions.

### 3.2 Research Paradigm

This section explains the paradigm for this research. A paradigm is described as a set of assumptions, concepts, and values held by the researcher (Johnson and Christensen, 2008). Since the 1960s, the term “*paradigm*” has been used to explain the philosophy of the scientific disciplines or epistemological perspectives that have guided the study. Two different philosophical perspectives for a research are the positivist and interpretivist/phenomenological paradigms (Easterby-Smith, Thorpe and Lowe, 1991). The positivist paradigm is the same as the quantitative paradigm, which believes in studying phenomenon by following a scientific method, free from value judgments and from an objective perspective.

The interpretivist paradigm, on the other hand, is the same as the qualitative paradigm. This philosophy believes in studying a phenomenon through the subjective opinions of the actors involved in a situation. The major difference between the two perspectives is that positivists believe social science studies should be modelled after studies in the sciences to discover

facts, while the interpretivists believe that there are no “*facts*” in social science, only subjective realities.

### 3.2.1 Quantitative Paradigm

The positivist paradigm is based on strict, scientific, observable, empirical, and quantifiable verification (Laban, 2012). This paradigm was first established by Auguste Comte, a French sociologist and philosopher, in mid-19th century. In the field of social sciences, positivism is adopted by researchers who believe that social reality is objective, and its ontology is based on the view of a world independent of existing knowledge. Such researchers are more likely to apply quantitative methodologies in their research.

For most of the 20th century, the quantitative paradigm was the main paradigm used (Johnson and Christensen, 2008). The scientific undertaking sees the world as value-free, where knowledge can be identified by human senses and be ascertained through testing hypotheses. The epistemological aspect of the positivist paradigm focuses on the principles of measurement, cause-effect, generalisation, and replication. The most commonly used research methods in positivist paradigms are surveys, questionnaires, structured interviews, experimentations, semi-experimentations, and content analysis.

The advantages of quantitative research are numerous (Johnson and Onwuegbuzie, 2004). It allows theories to be tested and validated and allows predictions about how a phenomenon occurred. Hypotheses are developed prior to the collection of data. The findings of quantitative studies can be generalised when an acceptable sized random sample has been collected. The data collection for quantitative data is faster than the qualitative data and quicker to analyse using statistical software. As mentioned earlier, quantitative research is also independent of the researcher’s views and biases to a great extent.

The disadvantages are that the researcher’s classifications and theories may not be applicable to certain local conditions (Johnson and Onwuegbuzie, 2004). The researcher

may also overlook a fact as he or she is focused only on theory testing (deductive) rather than theory generation (inductive). Moreover, the results lack a rich description of data and the context of its collection.

### 3.2.2 Qualitative Paradigm

The qualitative paradigm began to evolve from the 1980s and has a different ontological and epistemological perspective than the quantitative paradigm (Johnson and Christensen, 2008). The ontology for the qualitative paradigm is that reality is subjective and has multiple views to it (Creswell, 1994). For qualitative researchers, the perspective of a study is not to prove a theory per se but to ascertain facts as they exist (Johnson and Christensen, 2008). There are many realities in the world that are socially constructed, interpreted and subjected to various perspectives (Johnson and Christensen, 2008). Qualitative research is a generic term used for different methodologies such as case studies, naturalistic inquiry, ethnography, and phenomenological studies (Bogdan and Biklen, 1982).

The ontology of the qualitative paradigm is based on interpretivism (Creswell, 2003; Sale, Lohfeld and Brazil, 2002) and is widely used in the MIS discipline because of the rapid technological advancements in this field (Sutherland, 2016). For interpretivists, the definition of behaviour is based on understanding it instead of trying to explain its meaning within a pre-constructed framework (Borim-de-Souza, Balbinot, Travis, Munck and Takahasi, 2015). Having an extensive interview, with both structured and unstructured elements, can ensure that the interviewees understand the questions and the researcher understands their interpretation (Denzin and Lincoln, 2011; Saunders, Lewis and Thornhill, 2003). For this study, the interpretivism paradigm is used to support and to improve the reliability of the positivist paradigm.

Just like quantitative research, qualitative research also has numerous strengths (Johnson and Onwuegbuzie, 2004). The data gathered from participants offers an insight into their thoughts, experiences as well as the interpretation of a phenomenon based on its natural

settings, local conditions, and the stakeholders' perspectives. By studying a limited number of cases in detail, researchers are able to provide answers to complex and dynamic phenomena. Using cross-analysis among the case studies, the researchers can use inductive logic and arrive at an explanatory theory.

Qualitative research also has a few weaknesses (Johnson and Onwuegbuzie, 2004). The information gathered may not be generalised for other people and environments. It is also more difficult to test hypotheses and theories and quantitatively predict a phenomenon. Data collection and data analysis for qualitative research take longer than for quantitative research. The results are also more likely to be influenced by the researcher.

However, using mixed methodology can offer a framework which combines the strengths from both epistemologies while limiting the weaknesses. A rich description of the context and an exploration of a number of perspectives on the situation can be conducted while offering a greater extent of generalisability and objectivity.

### **3.3 Research Design**

This section explains the research design for this research and the various methods applied for data collection.

#### **3.3.1 Mixed Methods Approach**

Although there is significant progress in promoting the mixed method approach by pragmatists, many researchers still make distinctions between the quantitative and qualitative approaches (Onwuegbuzie and Leech, 2005). These distinctions are in the aspects of ontological, epistemological, methodological, and axiological perspectives.

While the positivist camp holds forth that the ontology is based on one reality that can be measured with a high degree of validity and reliability, the interpretivist camp thinks that there is more than one perspective of reality and that the results are based on their

interpretation (Onwuegbuzie and Leech, 2005). The interpretivists' view ontology on the basis of relativism whereby reality is subject to the individuals' perspective (Guba and Lincoln, 1994). Human consciousness creates realities when it engages with any object and perceives it through its senses (Crotty, 1998).

With regard to the epistemological aspect, the positivists believe that researchers should separate themselves from what is being studied, while the interpretivists view the researchers' relationship with the participants as an important tool in the study (Onwuegbuzie and Leech, 2005). The interpretivist epistemology is subjective, based on the real world, and is not separated from human knowledge (Crotty, 1998). It is also based on individual experiences without any preconceived notions (Creswell, 2009).

The research methodology is different from a research method as the former consists of ontological and epistemological perspectives, whereas the latter is a strategy for collecting and analysing data (Noorderhaven, 2004). The axiological differences are that the positivists believe that a research should be value-free, whereas the interpretivists believe that it should be influenced by the researcher's values and ethics (Onwuegbuzie and Leech, 2005).

Most qualitative studies are mainly based on interpretivism (Ritchie, Lewis, Nicholls and Ormston, 2013), where the individuals' experiences are time- and context-related (Giorgi, 2005). Despite qualitative research's focus on induction, there are both deductions and inductions at the various stages of research. For this research, the interpretive framework is put into practice by focusing on the individuals' experiences in specific contexts and situations. As such, there are deductions and inductions when the researcher needs to analyse and interpret the data. In the initial phase of the research, present theories that could assist in the research design were identified, and thereafter, the focus was on understanding the individuals' extensive experience. The findings were then related back to the researcher's interpretation, and compared with existing theories (Ritchie et al., 2013).

However, there are similarities between the quantitative and qualitative paradigms (Onwuegbuzie and Leech, 2005). Both the paradigms establish research questions (Onwuegbuzie and Leech, 2005) and describe and explain the data (Sechrest and Sidani, 1995). In order to reduce the amount of data presented, both paradigms use data reduction methods such as factor analysis, cluster analysis, and thematic analysis, to name a few (Onwuegbuzie and Leech, 2005). For behavioural and social sciences research, the epistemology of both paradigms is the same in the sense that they both try to understand human behaviour. As such, more pragmatic researchers should use the mixed method approach considering the increasingly dynamic, complex, and multidisciplinary nature of modern research whereby researchers need to use and understand multiple approaches in order to carry out high-quality research (Johnson and Onwuegbuzie, 2004).

Mixed methods research started to establish itself as a methodology with the publication of a series of books and journal articles to explain the rationality of combining the quantitative and qualitative research methods (Creswell and Piano Clark, 2011). Researchers believe that by immersing themselves in ontological and epistemological matters, they show an expert practice of pragmatism in their research (Bryman, 2007).

This research is based on the collection of data based on multiple approaches to answer different research questions. The researcher believes that a single method will not be able to capture the complexity of the data in this research. The mixed method approach for this research is an embedded design based on a two-phase process that uses simultaneous methods (Mayoh and Onwuegbuzie, 2015; Morse, 1991). The mixed method can be based on an equal emphasis on the quantitative and qualitative methods or a higher focus on either the quantitative or the qualitative approach by the researcher (Creswell, Clark, Gutmann and Hanson, 2003). The final choice may be due to data collection constraints, the sequence of presentation for quantitative and qualitative data, or the researcher's view of the readers' preference.

The two-phase mixed methods approach for this research is based on deduction and induction processes focussed on the Canadian Generation Y. For the first phase, the deduction part is based on the application of the UTAUT2 adoption model through a questionnaire survey. The induction part is based on personal interviews for further probing their internet activities, website experience, and the use of social media. For the second phase, as the added security and privacy factor and the privacy factor (UTAUT2) are found to be insignificant, further probing of these factors were carried out through personal interviews.

The benefits gained from the mixed methods approach are that it helps researchers to innovate, add value, and gain better insight into the complex and ever-evolving business and management world. This complex world reflects the reality of this research about the Canadian Generation Y consumers' usage of the retail websites of small businesses.

A mixed methods approach is often linked with a meta-analysis that has mechanisms that may discover a substantial theory by enabling researchers to identify factors and relationships between variables with respect to a phenomenon while defining the boundaries surrounding these relationships (Venkatesh, Brown and Bala, 2013). Researchers are also able to convert contexts and words into numbers (Laban, 2012). A concurrent mixed methods approach (quantitative and qualitative methods) is applied so that researchers can capture a phenomenon over time instead of having a sequential approach that will prove to be more difficult in identifying the changes linked with time and/or the data collection method (Venkatesh, Brown and Bala, 2013).

The use of the mixed methods approach is not uncommon. Harrison and Reilly (2011) analysed articles published between 2003 and 2009 in nine renowned marketing journals and found that 79 per cent of them applied the mixed methodology in data collection with 63 per cent focusing more on quantitative data in the mix. The use of mixed methods as an alternative to the use of quantitative or qualitative methods alone is, therefore, gradually

gaining acceptance and has increasingly been made use of in business and management research as well (Cameron and Molina-Azorin, 2011).

Increasingly, mixed methods approach is beginning to see the inclusion of interpretive structural equation modelling (SEM) (Pfohl, Gallus and Thomas, 2011). A research by Castro, Meneses and Moreira (2013) also used this technique to identify e-commerce drivers. However, there is a need to systematically define the mixed methods framework (Mayoh and Onwuegbuzie, 2014). Many journal articles based on mixed methods research do not clearly explain their procedures.

For this research, under the concurrent triangulation design (most common among the six designs; see Table 3-1 below), the quantitative and qualitative methods are used to compensate each other's weaknesses (Creswell et al., 2003). By combining both methods, a more comprehensive analysis of the research question can be established (Creswell, 2013). However, in practice, the concurrent triangulation design normally integrates data from both methods (Creswell et al., 2003). The advantage of such a design is the flexibility it offers in establishing an emergent theoretical foundation, the possibility of extending it to an embedded method, and the huge improvement in the credibility of the study (Creswell, et al., 2003). As a result, for this research, concurrent triangulation has been chosen.

Since the added factors of security and privacy, and trust factors of UTAUT2 were found to be statistically insignificant, more qualitative data on security and privacy, and trust on retail websites were collected by personal interviews.

**Table 3-1: Types of Design by Criteria  
(Creswell, Clark, Gutmann and Hanson, 2003)**

| Design Type               | Implementation  | Priority   | Stage of Integration                   | Theoretical Perspective  |
|---------------------------|---|--|--|--|
| Sequential Explanatory    | Quantitative followed by qualitative  | Usually quantitative; can be qualitative or equal    | Interpretation phase                   | May be present   |
| Sequential Exploratory    | Qualitative followed by quantitative  | Usually qualitative; can be quantitative or equal    | Interpretation phase                   | May be present   |
| Sequential Transformative | Either quantitative followed by qualitative or qualitative followed by quantitative | Quantitative, qualitative, or equal                  | Interpretation phase                   | Definitely present (i.e., conceptual framework, advocacy, empowerment) |
| Concurrent Triangulation  | Concurrent collection of quantitative and qualitative data                          | Preferably equal; can be quantitative or qualitative | Interpretation phase or analysis phase | May be present   |
| Concurrent Nested         | Concurrent collection of quantitative and qualitative data                          | Quantitative or qualitative                          | Analysis phase                         | May be present   |
| Concurrent Transformative | Concurrent collection of quantitative and qualitative data                          | Quantitative, qualitative, or equal                  | Usually analysis phase; can be during  | Definitely present (i.e., conceptual framework,                        |

|  |  |  |                      |                        |
|--|--|--|----------------------|------------------------|
|  |  |  | interpretation phase | advocacy, empowerment) |
|--|--|--|----------------------|------------------------|

Like in the case of research paradigm, according to Lincoln and Guba (1985), the triangulation of data collection methods also can increase the dependability and the reliability of the data. According to Yin (1994, p. 36), the objective of reliability is to “*minimize the errors and biases in a study*”. Reliability in a research can be improved by increasing the number of operational steps (Yin, 1994). Furthermore, data collection methods from several sources are used to increase the reliability of the research (Hussey and Hussey, 1997). In this research, triangulation was achieved in primary and secondary data by using an extensive literature review, a questionnaire survey, and semi-structured interviews. By triangulating the data collection process, this research hopes to improve the reliability and trustworthiness of this study. The qualitative data were collected through semi-structured personal interviews, and the quantitative data is collected through a questionnaire survey from Canadian Generation Y consumers.

It is not practical to separate the inductive and deductive processes (Carson, Gilmore, Perry and Gronbaug, 2001). Researchers will not benefit from pure induction as they will not be able to use the knowledge base from existing theories (Parkhe, 1993). On the one hand, a pure inductive approach will be the development of grounded theory (Glaser, 1992). On the other hand, researchers will not be able to develop any new theories if the research is purely deductive in nature (Parkhe, 1993).

The formulation of hypotheses for testing is associated with a positivist paradigm (Easterby-Smith, Thorpe and Lowe, 1991). According to Easterby-Smith, Thorpe and Lowe (1991), the beliefs of the positivist paradigm are that the world is an external entity and objective in nature. The observer’s role is independent of the research, which is important as science should be viewed as being free from values and value-based judgments. As such, the research needs to focus on facts and look for causal relationships and fundamental laws (Easterby-Smith, Thorpe and Lowe, 1991).

The mixed method approach is applied based on research questions (Stockman, 2015). For research questions that have a-priori knowledge about the different variables, a hypothesis can be developed from this knowledge (Levers, Anderson, Boone, Cebula, Edger, Kuhn, Neuman and Sindlinger, 2008). Answers to research questions can be found either through the process of deduction or the process of induction or a combination of them (Sekaran, 2000). Hypothesis testing is a part of deductive research, and conclusions are reached based on the interpretations of the data that has been analysed (Sekaran, 2000).

For this research, both inductive and deductive approaches are to be utilised. The existing knowledge base will be used to form hypotheses, while the findings of the study will be used to formulate any theories that may emerge. However, this study leans towards a deductive approach as it intends to certify whether the hypotheses are valid or not.

### 3.3.2 Questionnaire Survey

The questionnaire is an instrument used by the phenomenological and positivistic approaches (Easterby-Smith, Thorpe and Lowe, 1991). The phenomenological approach can use open-ended questions to find out concepts and information that might be overlooked while designing the research. The positivist approach will be more productive by choosing a structured questionnaire and using a deductive view to generalise and replicate the data.

The questionnaire survey is the most popular way of collecting data (Easterby-Smith, Thorpe and Lowe, 1991). A large population can be surveyed through a small representative sample in this approach. It is quick, economical, reliable, and valid. Data that has been keyed into an electronic format can easily be converted into graphs.

According to Sekaran (2000), questions should be written keeping in mind the level of the respondents' understanding as they are the ones being studied. Overbearing words should be avoided completely, and the questions should not be difficult to recall as humans have a narrow attention span. Because of that, documented records may be a better source of information.

Questions should also not be phrased in a way that the respondents tend to answer in a socially accepted manner (Sekaran, 2000). The phrasing of the questions should not offer any chance of bias towards what the researcher expects the respondents to reply. Emotionally charged questions should also be avoided as the respondents may be prejudiced based on their interpretive points of view. The length of the question and the number of questions should not be too much as the respondents may lose their concentration or simply change their minds about participation. Finally, sensitive questions, if any, should be placed at the end. Psychologically, the respondents may want to complete the questionnaire since it was already started.

#### 3.3.2.1 Data Collection

The questionnaire survey was completed and collected from Generation Y consumers (respondents) in shopping malls, sports complexes, community centres, and educational establishments. The physical presence of the researcher assisted respondents in completing the questionnaire survey and thus ensured a higher rate of return and a higher quality of responses.

There are many media for collecting data through questionnaire surveys (Bethlehem, 2009). First, sending the questionnaire survey by mail is an economical way to collect data and does not require the interviewer's presence. Respondents are more receptive towards sensitive questions. However, the absence of a researcher can also create certain disadvantages. It is best to have somebody to guide the respondent about how to answer the questions irrespective of whether the instructions are provided in the written form. As a result, the questionnaires sent by mail need to be highly organised. The absence of the researcher also affects the response rate.

Second, face-to-face interviews are the most expensive method of data collection whereby interviewers will meet interviewees face-to-face, but they have a very high response rate (Bethlehem, 2009). The interviewers are able to guide the respondents if they are unsure of how to answer certain questions and hence better quality data can be collected. The

disadvantage of this method is that with the interviewer present, the respondent may not be comfortable answering sensitive questions.

Third, telephone interviews can save travelling time compared to face-to-face interviews (Bethlehem, 2009). This method costs less, and the respondents are more receptive towards sensitive questions. However, the disadvantages are that the interview cannot be too long, the questions cannot be complex, and the respondents may lack a proper sampling frame. This may be because telephone directories may not be comprehensive.

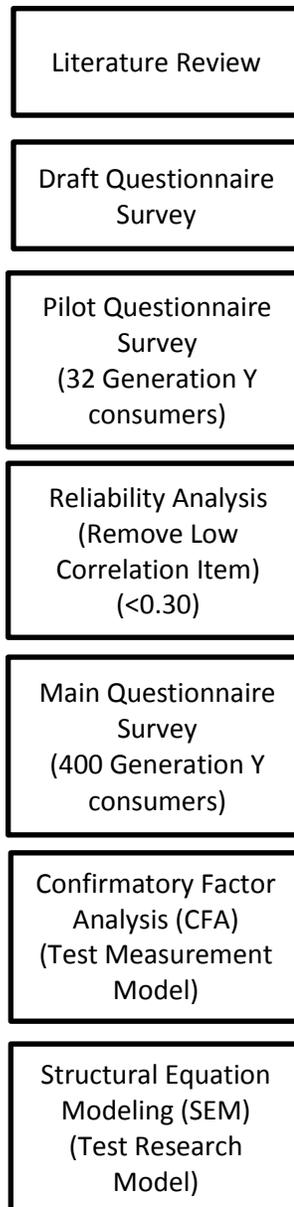
Fourth, data from the questionnaire survey can also be collected through computer-assisted telephone interviews (CATI) (Bethlehem, 2009). Although the data collected is of a high quality, it is complex, costly, and takes a lot of time. However, with the growing use of the Internet, questionnaire surveys can be distributed at a much lower cost. Questionnaire surveys using the Internet can be launched very fast (Bethlehem, 2009).

Questionnaire surveys can be sent by emails (De Vaus, 2013). The quality of the data will depend on the email listing, response rate, and the population that needs to be generalised. Effective communication by email is important to get respondents to complete the questionnaire survey. Unsolicited email is called spam and is considered improper netiquette that can result in a poor response and a poor quality of data collected.

A questionnaire survey can also be completed by a respondent by attaching it to a webpage (URL) through a pop-up questionnaire survey (De Vaus, 2013). However, this method will restrict the sample to the people who want to visit the webpage and complete the questionnaire survey, and may not be generalisable for a population. Another way to catch the attention of Internet users to complete a questionnaire survey is by linking it to other websites such as newsgroups and chat groups, but the ability to generalise still remains a concern. There are also companies that charge a fee to contact people based on the sampling frame and gives gifts to people upon completing the questionnaire survey. The

main disadvantages of Internet questionnaire surveys are that many respondents do not have access to the Internet, which affects proper sampling (Bethlehem, 2009).

Figure 3-1 below shows the process of questionnaire survey testing.



**Figure 3-1 Process of Questionnaire Survey Testing**

### 3.3.2.2 Questionnaire Survey Pilot Testing

For internal reliability test, multi-item scales must have a Cronbach alpha value of at least 0.70 and more (Hair, Anderson, Tatham and Black, 1998; Nunnally, 1978). This benchmark was tested for each item in the questionnaire (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioural intention, use behaviour, security and privacy, trust, and overall group test).

### 3.3.2.3 Main Questionnaire Survey

Since there is a priori theory for this research, factor analysis is based on Confirmatory Factor Analysis (CFA) for this research.

There are differences between the Exploratory Factor Analysis (EFA) and the Confirmatory Factor Analysis (CFA). EFA is used for factor analysis without any priori theory, whereas CFA is used to test for factor analysis with an assumption that there is a priori theory (Plonsky, 2016; Salkind, 2010). For EFA, several tests such as Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (Kaiser, 1974) and Bartlett's Test of Sphericity (Barlett, 1954) need to be carried out to confirm the suitability of the data. The KMO scale ranges between 0 and 1, and values higher than 0.50 are considered acceptable (Kaiser, 1974). Values between 0.50 and 0.70 are considered average, values greater than 0.70 and 0.80 are considered good, and values more than 0.80 and 0.90 are considered excellent. For KMO, values will be dropped due to multicollinearity. Bartlett's Test of Sphericity (Barlett, 1954) is based on statistical significance and can identify whether the data has homoscedasticity or equal variances.

In order to identify items in the questionnaire survey that form strong clusters, a factor analysis was carried out. According to Hair, Anderson, Tatham, and Black (1998), factor analysis will be carried out to identify the strongest grouping of the items by ensuring the construct validity by eliminating items that score less than 0.60. The exploratory factor analysis (EFA) applies the principal component analysis (PCA) for extraction and Varimax

with Kaiser's normalisation rotation to clarify the variance of the items. The clusters that have items that are grouped with an eigenvalue of more than 1.00 will be mentioned.

For confirmatory factor analysis (CFA) testing for the measurement model, structural equation modelling (SEM) techniques are used to focus on numerous interrelated relationships based on a number of structural equations, and these techniques are able to represent unobserved concepts in their relationships and error estimations (Hair et al., 1998). SEM is more applicable than multiple regression as it has a better accuracy based on path and factor analyses, particularly in terms of validity and reliability from different perspectives (Gefen and Straub, 2000).

The use of SEM provides an easier estimation of goodness-of-fit of various models in order to identify the best model fit (Gefen and Straub, 2000). The indicators for model fit can be classified into absolute fit, incremental fit, and parsimony fit.

The absolute fit indicators identify how priori models are fitted with the sampled data (Hooper, Coughlan and Mullen, 2008). Chi-square test ( $X^2$ ) is used to measure a sample of a population with a certain distribution (Bagozzi, 2010). It measures the differences between the sample and the adjusted covariance matrices (Hu and Bentler, 1999). Chi-square is the most widely used overall model fit (Hair, Anderson, Tatham and Black, 1998) and is extremely sensitive to sample sizes of more than 200 (Hoe, 2008). The Goodness of Fit Index (GFI) is defined as a measurement to see how fit the hypothesised model is against the observed covariance matrix (Baumgartner and Homburg, 1996). The Adjusted Goodness of Fit Index (AGFI) is an update of the Goodness of Fit Index (GFI) that reduces the effect of indicators in each latent variable. The Root Mean Square Error of Approximation (RMSEA) complements Non-Normed Fix Index (NNFI) and Comparative Fit Index (CFI) to measure the differences between the studied model and the hypothetical model whereby all components are related in both models (Brown and Cudeck, 1993).

The incremental fit indicators do not apply chi-square to the sample data but use chi-square values to compare with a baseline model (Hooper, Coughlan and Mullen, 2008). This model has uncorrelated variables for its null hypothesis (McDonald and Ho, 2002). The Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI), both measure the proportional improvement in model fit by comparing the hypothesised model against the baseline model (Byrne, 2014). The value of CFI is from 0.00 to 1.00 where TLI is a non-normed index, which means that its values could be less than 0.00 or more than 1.00. TLI also includes in its algorithm an established penalty for models that are too complex. This means that if the parameters of the model contributed only at a minimum to improve the model fit, TLI value will take that into account.

Parsimony fit indicators are used for an almost saturated complex model whereby the estimation is based on the sample data (Hooper, Coughlan and Mullen, 2008). The term parsimony is defined as equivalent to having few parameters or many degrees of freedom for factor analysis (Mulaik, 2001). In this situation, it could improve parsimony fit indicators at the expense of having a more robust research model. As a result, Parsimony Goodness of Fit Index (PGFI) and the Parsimonious Normed Fit Index (PNFI) were developed to adjust for the degrees of freedom, and PNFI and NFI lower scores for model complexity (Mulaik, 2001; James, 2013; Van Alstine, Bennet, Lind and Stilwell, 1989). Parsimony Comparative Fit Index (PCFI) is suitable for comparing two models (Dattalo, 2013), and it provides a better model fit even though it has a lower value than PCI in most models (Westland, 2015).

All the different indices for the model fit have different objectives and complement each other (Iacobucci, 2010).

Table 3-2 below shows the minimum value required by all the indicators.

**Table 3-2: Indicators for Model Fit**

| Goodness Fit           | Minimum Value | References  |
|------------------------|---------------|---|
| <b>Absolute Fit</b>    |               |   |
| $\chi^2$               | > 0.05        | Bagozzi, 2010; Hu and Bentler, 1999   |
| $\chi^2/df$            | 3.00 >        | Kline, 2011   |
| AGFI                   | > 0.80        | Anderson and Gerbing, 1984; Hair et al., 2010; Straub, Boudreau and Gefen, 2004 |
| RMSEA                  | 0.06 $\geq$   | Hu and Bentler, 1999  |
| <b>Incremental Fit</b> |               |   |
| TLI                    | $\geq 0.90$   | Baldwin, 1989; Hair et al., 2006  |
| CFI                    | $\geq 0.90$   | Baldwin, 1989; Hair et al., 2006  |
| <b>Parsimony Fit</b>   |               |   |
| PNFI                   | > 0.50        | Hair et al., 2010   |
| PCFI                   | > 0.50        | Hair et al., 2010   |

There is no consensus as to the best-fit indices for SEM (Kamaruddin and Abeysekera, 2013). According to Hair, Black, Babin and Anderson (2010), the rule of thumb for the measurement of model fit should be as follows:

- a. the  $X^2$ /degrees of freedom (df) (one example is the Likelihood ratio),
- b. one absolute fit index (examples are Goodness of Fit Index (GFI), Root Mean Square Error of Approximation (RMSEA) or Standardised Root Mean Square Residual (SRMR),
- c. one incremental fit index such as the Comparative Fit Index (CFI) or Tucker-Lewis Index (TLI),
- d. one goodness of fit index (examples are the Goodness of Fit Index (GFI), Comparative Fit Index (CFI) or Tucker-Lewis Index (TLI)) and
- e. one badness of fit index (examples are the Root Mean Square Error of Approximation (RMSEA) or the Standardised Root Mean Square Residual (SRMR)).

### 3.3.3 Semi-Structured Interviews

Qualitative interview is the most commonly used qualitative research method (Polkinghorne, 2005) and is suitable for finding out things that cannot be observed (Patton, 2002). Most of social research is based on semi-structured interviews (Campbell, Quincy, Osserman and Pedersen, 2013) as they are good for understanding social and private matters (Patton, 2002).

As a comparison, more often than not, quantitative analysis is merely used to count data rather than to review syntactical and semantic interpretation in the text (Weber, 1990). Some quantitative researchers consider quantitative data collected from interpretive research such as interviews as unreliable and unobjective (Denzin and Lincoln, 2000). At the same time, qualitative researchers have been misguided into generating quantitative data rather than viewing the qualitative data as having multiple perspectives (Qu and Dumay, 2011). It is important to interview people to find out how they view and interpret a situation or a set of circumstances (Patton, 1990). Semi-structured interviews are expected to probe interviewees for their insight into the situation (Berg, 1989; Polkinghorne, 2005).

Content analysis provides the advantage of having small data sets and the ability to consider patterns that are more qualitative in nature (Weber, 1990) and can be analysed for both

structured and unstructured data (Krippendorff, 2013). Unlike quantitative data that focuses on statistical significance alone, qualitative data analysis focuses on unique themes (Berg, 2001). A theme can be in the form of a word, a sentence, a paragraph, or the whole text (Minichiello, Aroni, Timewell and Alexander, 1990). When using a theme as a code, the purpose is to express an idea.

In relation to that, conversation analysis has come to the forefronts of content analysis (Krippendorff, 2012). Conversation analysis commences with a natural communication with deliberation. This natural communication comes not only in the form of word communication but also body language. The data collected from interviews for this research is based on open-ended questions (Hsieh and Shannon, 2005) through which the interviewees are able to express their views based on their experiences (Crotty, 1998) and uses the direct message approach for clarity (DeVito, Shimoni and Clark, 2016).

A priori design of content analysis will provide the objective-intersubjectivity with emphasis (Neundorf, 2002). As this research has priori knowledge, theoretical concepts are further amended at the interpretation stage (Heyink and Tymstra, 1993). The qualitative research is an iterative process whereby there is a constant interplay between the reality and concept formation (Bulmer, 1982) and between processing and interpretation (Heyink and Tymstra, 1993). Theories allow the interpretation of data in different ways that can further prompt for theoretical enquiry, and vice-versa, indefinitely (Guzman-Valenzuela, 2016).

Hsieh and Shannon (2005) concluded that content analysis can be used for explicit and inferred forms of communication. Content analysis is also able to infer a phenomenon that cannot be observed (Krippendorff, 2004). Interpretive reviews will enable a further understanding of a particular phenomenon (Booth, Sutton and Papaioannou, 2016). Therefore, content analysis for this research is not automated but based on interpretation (Mayring, 2014).

According to the principle of multiple interpretations, the researcher is required to analyse the social context by documenting different viewpoints and their reasons (Klein and Myers, 1999; Lincoln and Guba, 1985). Knowledge is developed by humans actively rather than received passively (Ritchie, Lewis, Nicholls and Ormston, 2013). The reasoning of conflict is based on values, economics, and power relationships (Klein and Myers, 1999). Descriptive phenomenology concentrates on the descriptions of each participant's personal experience (Creswell, 2007), making it easier to be understood by the readers (Berg, 2001). Descriptive phenomenology is considered with the inclusion of quantitative methods in an interpretive setting (Mayoh and Onwuegbuzie, 2015).

By integrating descriptive phenomenology and quantitative methods simultaneously for value addition, the goals of the research will be achieved based on the participants' experience. More often than not, interpretive and descriptive phenomenologists are used interchangeably (Mayoh and Onwuegbuzie, 2015). By using a dialogue approach, subjective biases can be removed from the interpretive and descriptive approaches (Stawarska, 2009). For this research, Canadian Generation Y consumers are being analysed based on their values and the economics of using the retail websites of Canadian small businesses. From the contradictions that may arise from multiple viewpoints, the researcher may have to review his own preconceived views (Klein and Myers, 1999).

Content analysis is also used in a combination with statistical analysis, theories, experiences, and intuition in response to multiple research questions (Krippendorff, 2004). Interpretive reviews can also develop new theories (Walsh and Downe, 2005). According to Shapiro and Markoff (1997), content validity is only valid if the results are similar to other forms of measurements. Liamputtong (2007) stressed that similarity seems to be a positive indicator in many studies while differences are viewed negatively. Dissimilarity should not be perceived negatively when interviewing (Carter, 2004) and can in fact lead to improved creativity (Song and Parker, 1995).

Content analysis was performed to categorise the themes, trends, phrases, patterns, and keywords (Stemler, 2001). By identifying repetitive words, themes can be identified (Shapiro and Markoff, 1997) and supported by quotes (Bazeley, 2009). The themes may not be classified exclusively but at times overlap each other, as in the case of this research (Kurasaki, 2000). The categorisation of content analysis is based on existing theories and past research (Hsieh and Shannon, 2005) and depends on the research questions and the theoretical framework (Mayring, 2000). The theories and research are used as guides to discuss and present the findings. All the categories are based on the collected data (Bengtsson, 2016). As discussed earlier, the categorisation for this research is more deductive in nature because of the availability of theoretical literature.

Cause and effect questions are suited for qualitative research (Bennett and McWhorter, 2016; Woodwell, 2013) and have been used in this study. All qualitative approaches use the word “*why*” to get a response or reaction (Gordon, 2011). The data was also cross-analysed in coded and tabulated formats (Stemler, 2001). Codes represent themes, categories of thoughts, and concepts and must be exclusive (Forman, Ghose and Weisenfeld, 2008). Priori deductive codes have been established to gather data, and the inductive approach has been used to identify new codes and/or to remove present priori codes.

Weber (1990) mentioned that the importance of relating to concepts may be ignored by focusing on different synonyms for writing style. The researcher must be impartial and objective-oriented (Bengtsson, 2016). Pseudonyms were used when referring to interviewees in order to maintain their confidentiality (Burns and Grove, 2005). The potential risk to the participants as a result of this study is insignificant, and the researcher sees no foreseeable added risk to them. There are also no experiments using any controversial or disturbing questions in this research. The Information Sheet for the personal interview clearly states that the participant can withdraw his or her participation at any time without any coercion. The participants can assess the level of risk for themselves, decide to participate or not, and therefore be in a position to make a decision to withdraw at any time.

The interview is organised in four stages – the introductory stage, the opening of the interview, the core of the interview, and the closing of the interview (Gillham, 2001).

First, it is important for the researcher to build a rapport with the interviewee by having “*small talk*” prior to the interview (Qu and Dumay, 2011). At the introductory stage, the interviewees need to be briefed about the reasons for the interview, what the research is all about, the expected duration of the interview, how and what will be recorded, and the recording time of the interview (Gillham, 2001). The contact number of the researcher, and the location and time are shared before the interview so as not to waste any unnecessary time.

Second, again at the opening of the interview, the purpose of the interview and research are explained further (Gillham, 2001). For this semi-structured interview, the information was recorded on paper. In this type of interview, the main questions are open-ended, and the interviewees have the right to express whatever answers they want. The main questions are organised based on the sequence of the research questions and have a certain flow. The initial questions asked are followed-up by probing and asking the interviewees to further elaborate their answers.

Lastly, the closure of the interview is done by highlighting the last remaining questions (Gillham, 2001). Then the researcher thanks the interviewee for the time rendered and the valuable information shared by them.

#### 3.3.3.1 Trustworthiness

The rigour of a quantitative research is based on internal validity, external validity, reliability, and objectivity (Morrow, 2005), while trustworthiness is used for interpretive or descriptive qualitative research (Lincoln and Guba, 1985). Lincoln and Guba (1985) suggested that the criteria for trustworthiness are based on credibility, transferability, dependability, and confirmability. Credibility is the qualitative research equivalent of internal validity in quantitative research. Transferability is similar to the external validity or generalisability,

while reliability is the same as dependability, and confirmability is equivalent to objectivity (Morrow, 2005).

#### 3.3.3.1.1 Credibility

Although detailed information needs to be described as it is important to get an overview and to improve credibility, there are also constraining reasons such as the number of participants, the participants themselves, the frequency, and the length of the meetings, the duration of the data collection, and the geographical environment that need to be understood (Shenton, 2004). By describing the setting, a richness of information is created (Denzin, 1989), and organising the data based on related topics and subtopics can better describe the phenomena reflecting the actual situation. By reviewing previous studies, the researcher is able to ascertain the extent to which this research is in line with previous studies (Shenton, 2004).

Credibility has been improved as Curtin University has a rigorous review process for PhD students whereby a research proposal needs to be approved by a research committee. On top of that, prior to the research being carried out, a PhD student requires the ethics committee to approve his or her research process. Concurrently, once a PhD student has been admitted, each step of the research process is reviewed and approved by his or her supervisors. Every month, the researcher updates his email communication materials with his supervisors in an online log that is electronically confirmed by his main supervisor. These measures contribute to a great extent to the credibility of this study.

A qualitative research further increases its credibility when the descriptions of the human experience are recognisable (Sobel, 1986) and can describe the variations in human experiences (Field and Morse, 1985). Credibility can also be improved by triangulating data, methodologies, and theories to cross-reference, check, and interpret (Denzin, 1989; Knaf and Breitmayer, 1989). Triangulation is able to minimise bias by having multiple data sources, methods, and theories and tends to support multidisciplinary research (Yeasmin

and Rahman, 2012). Therefore, triangulation increases the reliability of research by reducing measurement bias, sampling bias, and procedural bias. According to Shih (1998), the main purpose of triangulation is confirmation and completeness. To use triangulation for confirmation, this research uses a qualitative literature review that has been confirmed by statistical research to measure a concept or a theory. This research also covers **data** triangulation by completeness in order to have an in-depth and extensive understanding of the Canadian Generation Y's adoption of small business retail websites.

Data triangulation is used when the researcher approaches the same research question from different perspectives (Denzin, 1989). The credibility of this data interpretation can be cross-referenced against the reality of the situation (Bennett and McWhorter, 2016; Green and Thorogood, 2004). Methodological triangulation is used when two or more methods confirm or complement the findings of one method over another that may have different research questions as well as the same ones (Denzin, 1989). For this research, a questionnaire survey and personal interviews are used to answer separate and similar research questions. Theoretical triangulation can use models from one discipline to explain a context in another discipline (Easterby-Smith, Thorpe and Lowe, 2002). For this research, theory triangulation included the use of technology adoption, marketing, and customer service theories.

Credibility has been further improved during the interviews by rephrasing, repeating, and extending the questions (May, 1989). This can come in the form of indirect questions by probing as certain direct questions may be sensitive for some interviewees to answer. The fieldwork recordings are based on field notes, while data reduction is based on research hypotheses and propositions, summarised data, and survey forms (Lincoln and Guba, 1985). In order to further enhance the credibility of the content analysis, a transparent coding and data collection procedure are used (Lincoln and Guba, 1985).

Credibility can also be improved by including direct quotations from interviewees (Lincoln and Guba, 1985; Morrow, 2005). However, there is a need to have a balance between direct

quotations and the researcher's interpretations when it comes to writing the qualitative content analysis (Morrow, 2005). Excessive use of interpretation may cast doubts among readers when it comes to the credibility of the information. On the contrary, excessive use of direct quotations may not provide credibility about the researcher's expertise in interpretation (Morrow, 2005). As such, direct quotations should be used when there is a need to provide greater explanation and when stressing the important points (Guest, MacQueen and Namey, 2012). Paraphrasing the information gathered from the interviewees can also increase the credibility of the research (Lincoln and Guba, 1985).

Member checking (Lincoln and Guba, 1985) is carried out at the introduction stage of the interview, during the interview, and after the interview. Again, at the beginning of the interview, the interviewer showed the information sheet to the interviewees to confirm that they understood their rights. At the same time, key points on the information sheet such as the interviewer and interviewees' rights, and the duration of the interview were mentioned. During the interview, the interviewees were allowed to ask the interviewer to repeat or further explain any questions. After the interview, the interviewees were allowed to confirm what the researcher had recorded as notes. The process of coding and verification of the themes reported are associated with the credibility principle (Baxter and Eyles, 1997).

Negative case analysis is applied to identify interviewees that express themselves differently from others (Brown, Stevens, Troiano and Schneider, 2002; Lincoln and Guba, 1985). By understanding these individuals, credibility can also be enhanced. This can help understand why certain individuals have variations in their explanations of the same phenomenon. Alternative interpretations by the researcher to support or refute the issue have been recorded as well (Gummesson, 2005).

#### 3.3.3.1.2 Transferability

Transferability refers to the degree to which a research's hypotheses can be transferred to another setting (Lincoln and Guba, 1985). Purposive sampling is used for personal

interviews due to the similarity in the profiles of the interviewees and due to cost considerations (Morrow, 2005). According to Miles and Huberman (1994), the benefits of purposive sampling are the ability to identify normal cases, extreme cases, and negative cases. Rich description has been written in the form of logical understanding based on the cause-effect relationship (Goertz and Mahoney, 2012), transparency, and contradictions (Gummesson, 2005). Purposive sampling can generate rich and thick data (Miles and Huberman, 1994) that can improve descriptive and interpretive validities (Maxwell, 2005).

Knowledge generation is a social process and is ever changing (Lincoln and Guba, 1985). By having rich data and by reporting the research process, stakeholders can decide whether this research is transferable to another context or environment (Morrow, 2005; Yin, 2013). Although each case is unique, it may fit a bigger pattern (Yin, 2013), thus contributing to the knowledge base.

#### 3.3.3.1.3 Dependability

Dependability refers to the consistency of the research processes (Lincoln and Guba, 1985). It is also associated with neutrality, accuracy, and reliability of the data (Tobin and Begley, 2004). Dependability and credibility are related whereby dependability has a positive effect on credibility but has to be addressed separately (Lincoln and Guba, 1985). Although the methods to support credibility and dependability are the same, credibility is referred to as the accurate explanation of the research experience and dependability is focused on the researcher and the consistency of his or her interpretation (Baxter and Eyles, 1997). The researcher is the instrument that dictates the outcome of the research (Devers and Frankel, 2000). In the context of this research, the researcher will interpret the data based on existing theories and his field experience.

For this research, dependability has been established by having an audit trail for the research process and by explaining the methodology and the use of an interpretive paradigm (Houghton, Casey, Shaw and Murphy, 2013). Dependability includes designing a

research protocol that includes sampling, data collection methods, and data analysis methods. When clearly describing the research protocol, there is a higher likelihood of dependability (Sarma, 2015).

The researcher's reflexivity offers an opportunity for the researcher to revisit how his or her experience can impact the research (Koch and Harrington, 1998; Morrow, 2005). This researcher has an extensive industry and teaching experience and postgraduate qualifications in Internet marketing and general marketing. Whenever the researcher had a similar experience as the interviewee, he shared his experience with them.

#### 3.3.3.1.4 Confirmability

Confirmability in qualitative research is equivalent to objectivity in quantitative research (Morrow, 2005). Objectivity is associated with no biases and a consideration where knowledge is reliable, controlled, and checked (Kvale, 1994). In theory, an interview can be objective if it is not biased. Confirmability is the confirmation of the data by others (Lincoln and Guba, 1985). It includes coding and data reduction materials such as the summary of quantitative data, hypotheses, and interpreted data (Baxter and Eyles, 1997). In summary, the confirmability principle is to ensure that the researcher upholds ethical standards during the research process.

The ethical standards for this research are based on the Australian National Statement on Ethical Conduct in Human Research (NHMRC, 2018). The researcher has to be cautious when exposing participants' confidential information (Baxter and Eyles, 1997). This was ensured by establishing an audit trail of the research processes, such as explaining the literature review, findings, conclusions, and recommendations. The researcher's academic supervisors, have and will, review each process and its amendments and appendages. The research results have been confirmed with a literature review as well.

### 3.3.3.2 Interview Bias

In order to avoid interviewer bias, several ways suggested by Enelow and Swisher (1986) were applied. First, emotionally loaded questions such as “*Are you a frequent Internet user?*” were avoided. It is better to phrase this question as “*How regularly do you access the Internet?*” instead. Secondly, questions were phrased in an open-ended manner to encourage probing and therefore more focus. With better explanation, this approach improves clarity and reduces interviewer bias. Thirdly, when summarising the data, the interviewer was cautious not to make an inference or an opinion about a specific topic. The interviewer was careful in identifying words and phrases that indicate support or no support for the study phenomena. Fourthly, the research questions were written with reference to main qualitative questions and the sub-questions aligned to the respective main qualitative questions for cohesiveness.

Salazar (1990) also stressed the importance of the interviewer having a people-oriented and sociable personality. As suggested by the author, the researcher acted in a friendly, helpful, relaxed, smiling manner and attempted “*breaking the ice*” by having a “*small talk*”. He also listened to the interviewees attentively and analysed the data with an impartial focus.

A common bias that can happen is called the similar-to-me-effect (Schneider, Gruman and Coutts, 2012). This bias happens when individuals perceive people that are similar to them more favourably than the others. However, there is no interviewer bias in this study as in terms of demographics such as age and education, the interviewer’s profile is very different from the interviewees.

Before the commencement of the interview, the interviewer had a checklist of questions that needed to be covered during the interview (Rose, 1994). The interviewees were encouraged to select their place of choice (Clarke, 2006). The researcher made sure he maintained a high standard of personal grooming and personal hygiene to present a professional appearance. The researcher (interviewer) arrived at the meeting place 15 minutes before

time and did not use any perfume or cologne as some interviewees may be allergic to that. Verbal communication was made based on the level of high school English to facilitate easier communication between the interviewer and the interviewee. The interviewer greeted the interviewees with a smile and made direct eye contact, first thanking the interviewee for volunteering to participate in the interview with a firm handshake. These greetings were informal and expressed as *“Hello Michael, my name is Allen. How are you today? Thank you for giving your time to participate in this research.”*

At the same time, in order to ensure participants' honesty, it is important to build a rapport with them (Legard, Keegan and Ward, 2003; Rubin and Rubin, 2005). The researcher developed a rapport by making sure that the researcher and the interviewees had a good working relationship in order to create a trustful environment. Participants were made to feel at ease by the researcher by showing a genuine interest in this research. All these actions were made to build trust and create a rapport with the interviewees for better cooperation (Wallendorf and Belk, 1989).

An environment supportive of free expression was created whereby interviewees were encouraged to freely express themselves without fear or favour (Douglas, 1985). To ensure that the momentum of interactive conversation continued between the interviewer and interviewee, the interviewer did not interrupt when the interviewee was talking. The interviewer waited for a pause after the interviewee spoke to ask more questions.

He also thanked the person again and assured the interviewee that his or her confidentiality would be protected after the end of the interview. In case of a conflict of interest, the researcher has to prioritise protecting the interests of his or her participants (Spradley, 1979). Because of the transfer of information between the two parties, the participants have the right to explicitly know the purpose of the research and to request anonymity as well.

As non-verbal communication can also enhance communication and build trust, the researcher upheld what has been prescribed by Egan (2010). According to Egan (2010), the

researcher should sit in a comfortable position on a chair that is of the same height as the interviewee. An open posture was exhibited, without crossing of legs or arm wrapping and with minimal staring. In order to exhibit proper attention, the researcher leaned slightly forward but repositioned his focus if the interviewees were not comfortable. There was no non-verbal expression of disapproval or nodding so that the researcher was perceived as impartial (Qu and Dumay, 2011).

All these actions were carried out to build trust and create a rapport with the interviewees for better cooperation (Wallendorf and Belk, 1989).

### 3.3.3.3 Coding

Often, coding based on semi-structured interviews requires the researcher to have extensive knowledge about the subject matter (Campbell, Quincy, Osserman and Pedersen, 2013). Coding can be carried out according to the conceptual framework, research questions, hypotheses, research problems, and/or the variables (Miles and Huberman, 1994). For easier cognitive coding, qualitative data can be grouped into subject areas with coding carried out for each subject area (Campbell et al., 2013). Coding in each subject area must be as homogenous as possible and between subjects as heterogeneous as possible (Lincoln and Guba, 1985). The coding here, at the initial stage, is based on a literature review.

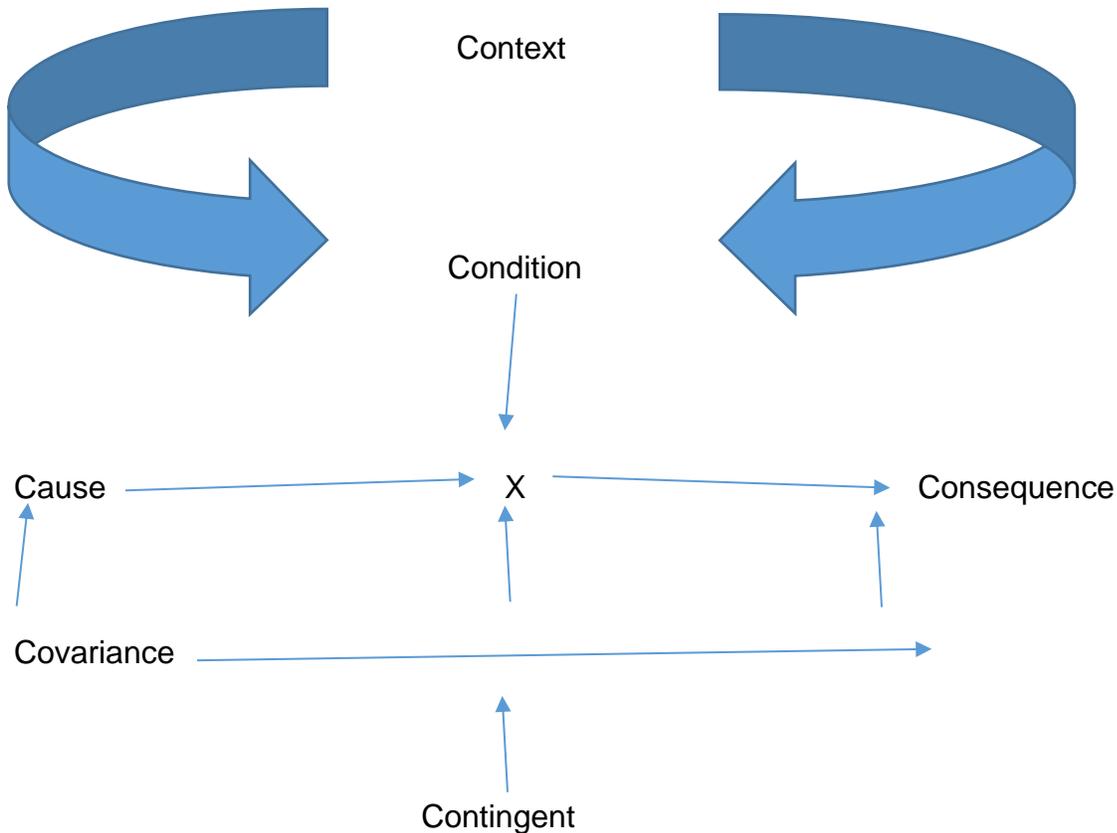
There are numerous approaches when it comes to classification. A greater study of interview texts may be derived from discourse analysis (Atkinson and Haj, 1996) that is not simply based on counting words (Kahl and Grodal, 2016). Alternatively, these interviews can be analysed based on the cohesiveness or understanding of a specific social group (Atkinson and Haj, 1996). According to Glaser (1978), coding should be restricted to a specific discipline. For this research, the analysis will specifically apply to the Canadian Generation Y.

There may be profound differences between the ideas of the researcher and those of the interviewees concerning the prioritisation of the topics (Atkinson and Haj, 1996). Explanations given by interviewees may differ, and the researcher will hope to identify key local interviewee(s) who are able to analyse the daily experiences and the interactions of the groups studied. The key issue for a non-longitudinal qualitative study is to establish to what extent the data collected is important. Ideas derived from key interviewee(s) can be used to probe other interviewees to ascertain the level of importance of these ideas. Often researchers shy away from presenting the wealth of qualitative data collected where it merely presents them with simple descriptions (Atkinson and Haj, 1996).

Since events are based on causal relationships, it is not enough to simply base categorisations on grounded theory. Grounded theory results from a top-down approach that contains categories and sub-categories (Kelle, 2007). Charmaz and Mitchell (2001), however, assess that grounded theory should also include pragmatic philosophy based on practical observations to understand different concepts. Charmaz (2014) in her reference to constructivist grounded theory suggests the inclusion of consequences, conditions, contexts, change processes, and differences to enable the researchers to engage in praxis or practice. The theoretical framework of the constructivist grounded theory is utilised.

Qualitative data can, therefore, be best explained based on the Six Cs (causes, consequences, conditions, contexts, covariances, and contingencies). This approach focuses on an understanding of the causal relationships of criteria (Glaser, 1978) as illustrated in Figure 3-2 below. Causes can be referred to as the cause-effect that impacts the categories, and this in turn has a phenomenal effect on subject interaction (Strauss and Corbin, 1990). Consequences relate to *“outcomes or results of action and interaction”* (Strauss and Corbin, 1990, p. 97). Contexts refer to the specific conditions that give rise to actions by individuals (Corbin and Strauss, 2008). These mean different situations have created different conditions for individuals to react. Covariances are the inter-relationships between different categories that essentially co-exist. Contingencies refer to concepts that are subject to change (Glaser, 1978). Depending on the type of research, a researcher may

not necessarily use all the categories as this depends on the relevance of each category (Alberti-Alhtaybat and Al-Htaybat, 2010).



**Figure 3-1: The Six Cs Model (Glaser, 1978, p. 74)**

Table 3-3 indicates the different relationships of the Six Cs. Causes explain how a phenomenon occurs, and consequences are the effects of it (Ken and Parry, 2004). Causes and consequences have a dependent and independent variable relationship. Contingencies are a moderating variable, and conditions are an intervening variable. Covariances are based on the relationship between categories that are equal to a correlation. Contexts refer to the setting and the events enforced on the setting.

**Table 3-3: Translation of Grounded Theory Data Analysis Concepts  
(Ken and Parry, 2004, p. 472)**

| Grounded theory concepts | Equivalent nomothetic concepts |
|--------------------------|--------------------------------|
| Cause                    | Independent variable           |
| Consequence              | Dependent variable             |
| Contingency              | Moderating variable            |
| Condition                | Intervening variable           |
| Covariance               | Correlation                    |
| Context                  | Context                        |

Charmaz (2006) has highlighted that theoretical saturation is achieved when there are no more theoretical categories to be established, and therefore no further theoretical sampling for a literature review is needed. At the same time, when carrying out theoretical sampling for interviewees, the researcher can better manage the scale of the generalisability of the emerging theory for conceptualisation (Glaser and Strauss, 1967). The conceptualisation process needs to compare data against the participants' experience rather than compare data with data (Gibson, 2007). By selecting heterogeneous groups, the size of differences and similarities of the data can unfold as the new theory slowly surfaces (Glaser and Strauss, 1967). As Hallberg (2010) puts forth, there is a need to constantly sustain theoretical sensitivity. Due to constant dynamic changes such as Internet commerce, categories and sub-categories may need to be redefined. Sub-categories may also need to be reconsidered depending on whether they have mutual exclusivity or not.

When considering coding, Glaser (1978) has stressed that coding and coding incidents must fall under the umbrella of an empirical domain and that this should relate to social pragmatism. Pragmatism embraces different viewpoints in solving daily issues (Charmaz,

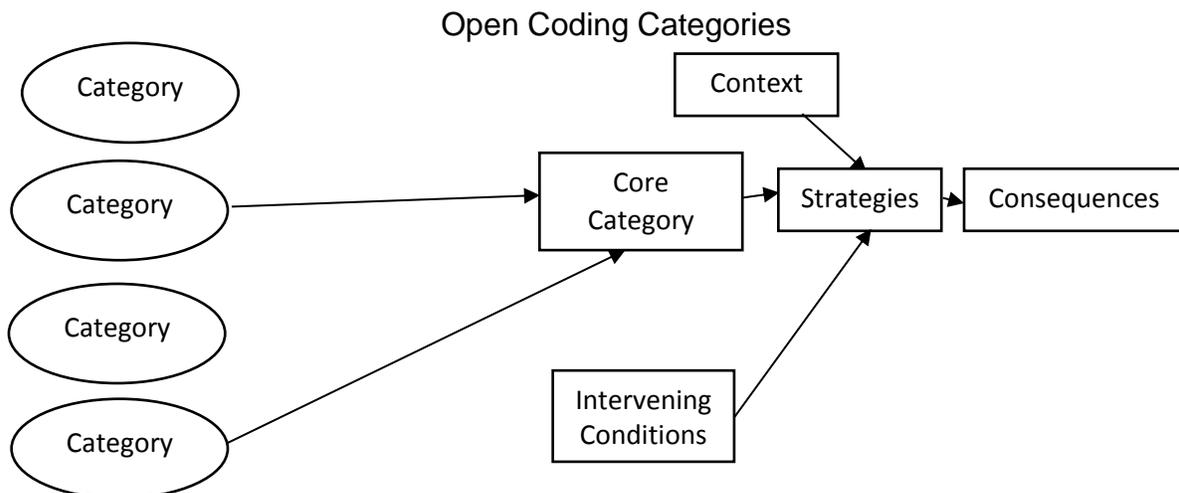
2006). Nevertheless, Strauss and Corbin (1994) stress that the actions of the actors are subject to the interpretations of the researcher. Not all knowledge is based on viewpoints; a description can be based on a viewpoint, but concepts must be applicable and, as such, are variables (Glaser, 2001). Still, more disciplines and multidisciplinary studies are using interpretive methodologies such as consumer behaviour and organisational behaviours (Lowenbergh, 1993).

According to Spiggle (1994), qualitative researchers do not generally think in terms of causal relationships. A researcher would require extensive theoretical knowledge of the discipline to understand different theoretical perspectives on cause and effect issues that may not be that organised (Kelle, 2007). Many inexperienced researchers may not have the knowledge to establish theoretical categories and may merely end up summarising and describing data. By having the knowledge of empirical theoretical concepts, the data collected is not forced into categorisations. Heuristic categories such as grand theories and common knowledge do not force data (Kelle, 2007). Instead, and so as to not overlook any knowledge, it is important that the researcher sensitises the existing theories into new concepts and categories (Glaser, 1978). A theory should not be grounded in a present reality based on the positivistic paradigm (Strauss, and Corbin, 1994), rather reality should be based on different interpretations and perspectives (Goulding, 2002). These interpretations and perspectives are subject to change with time.

For this research, the coding is based on Glaser's (1978) presentation of open and selective coding and Strauss's (1987) axial coding. The substantive codes start with open coding. This is followed by axial coding, and selective coding is finally applied.

From the very inception, theoretical sensitivity enables the researcher to carry out open coding to analyse the collected data in a holistic manner and to establish a new emergent theory (Glaser and Holton, 2004). The open coding approach analyses texts line-by-line and relates them to the existing coding list, where new codes can be created as more literature is read and analysed (Strauss and Corbin, 1990). The objective of the open coding approach is to identify similar patterns in the literature.

The next approach is using axial coding to reconstruct data into categories and subcategories. This involves using inductive and deductive analysis that is not mutually exclusive but based on explanation and description (Campbell et. al, 2013; Miles and Huberman, 1994; Patton, 2002; Strauss and Corbin, 1990). According to Strauss and Corbin (1990 p. 96), axial coding is defined as a process whereby “*data...[is] put back together in new ways after open coding by making connections between categories.*” Open coding is first positioned at the centre so as to be linked to other related categories. It is carried out by including causal conditions, intervening conditions, context, strategies, and consequences as shown in Figure 3-3 below. For this research, topics that have clear causal conditions are based on the Six C’s model (context, condition, causes, consequences, contingencies, and covariance) (Glaser, 1978) as shown in the below diagram.



**Figure 3-3: Strauss and Corbin’s Axial Coding Paradigm (Jeong, 2009)**

*Causal conditions* – categories of conditions that influence the core category

*Context* – the specific conditions that influence the strategies

*Intervening conditions* – the general contextual conditions that influence strategies

*Strategies* – the specific actions or interactions that result from the core category

*Consequences* – the outcomes of employing the strategies

Lastly, selective coding is applied. This process is used to identify the main categories and subcategories by confirming their similarities and relationships (Strauss and Corbin, 1990). At this stage, theoretical memos are created where memo-writing is the process between coding and writing the first draft (Charmaz, 2012). The selection process can help to categorise collected data into categories (Urquhart, 2013).

In addition to the coding processes, data reduction is also carried out. This involves simplifying, organising, and categorising the interview data and eliminating a number of words that are not the focus (Miles and Huberman, 1994). Tesch (1990) referred to data reduction as data condensation whereby the data is simultaneously interpreted and summarised while being presented. This data can overlap with the quantitative content analysis to provide a better explanation.

#### 3.3.4 Sampling

The sampling frame was created after ensuring that specific criteria of age, gender, and the degree of computer literacy were fulfilled by all included population members. In this study, the sample for the pilot questionnaire survey ( $n = 32$ ) was based on systematic sampling where every fourth number count out of the sampling frame was selected in the sample.

There were 400 completed questionnaire survey by Canadian Generation Y consumers. Simple random sampling was carried out in select cities with at least 45,000 population in the Prairie provinces of Alberta, Saskatchewan, and Manitoba. Cities with at least 45,000 people were selected as other cities have significantly smaller population. The researcher is not able to select all the cities with at least 45,000 people because of the cost involved as these provinces is very high.

Then, cluster sampling was carried out for the main questionnaire survey for Calgary, Regina, Saskatoon, Brandon, and Winnipeg based on the sampling frame because it is more convenient and cost effective. The respondents were found in community establishments, sports centres, shopping complexes, and educational centres.

The purposeful sampling mode was used for the recruitment of 30 interviewees or participants for the personal interviews because it is more convenient. Interviewees were found in educational centres, sports centres, community establishments, and shopping complexes.

### 3.3.5 Types of Data

Nominal data in the questionnaire survey included enquiries about gender, the type of search on the internet, social media sites used, and important aspects which influence the visit to a retail website.

Ordinal data was collected with regard to computer literacy level, ranking the decisions made to buy a product or a service, the amount of time spent on the Internet, and the percentage of time spent on shopping when accessing the internet. Interval data based on a 5-point Likert scale was used for measuring performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, security and privacy, trust, behavioural intention, and the behaviour factors.

The 5-point Likert scale is a continuum scale (McLeod, 2008). A continuum should not have a neutral mid-point as it enables the respondents to “*opt out*” and the final data is not informative (Moser and Kalton, 1972 cited in Converse and Presser, 1986). If a respondent does not have any opinion or chooses not to answer a specific statement, the respondent has the option to tick on “*No Option*”, which should be offered as another option, rather than the 5-point standard Likert scale option. “*No Opinion*” can mean “*No Comments*”. As such, “*No Opinion*” has been replaced with “*Don’t Know*” that is found to be more precise. The most common reason for “*Don’t Know*” is because the respondents lack the information and experience to form an opinion (Krosnick and Presser, 2010).

There are numerous other scales available apart from the 5-point Likert scale. According to Bendig (1954), ratings for 2-point, 3-point, 5-point, 7-point, or 9-point were equally reliable. However, a study was carried out where 5-point and 7-point numerical scales were rescaled to 10-point but achieved a 0.3 lower score and the respondents did not like to use so many

response options (Dawes, 2008). Moreover, studies have shown that respondents were not able to position their views on more than a 7-point scale (Glenn, 2007). Also, with the increase in options, the time to complete the survey will increase (Goodwin, 2010).

According to Lissitz and Green (1975), reliability starts to reduce after 5 points and as such a 5-point Likert scale is the most reliable. Therefore, a 5-point Likert scale is the best scale to use (Revilla, Saris and Krosnick, 2013) and has been utilised in this study.

### 3.3.6 Recruitment of Participants

The researcher enlisted the participants based on the following three categories.

#### 3.3.6.1 Pilot Questionnaire Survey

A sample size that is 30 or less is considered small (Malhotra, 2007). Therefore, a total of 32 Generation Y consumers were asked to complete the pilot questionnaire survey. According to Buchholz et al. (2016), a sample size of 32 is required to maintain a power of at least 0.80 and minimum attrition of 20 per cent. Based on the Central Limit Theorem (CLT), some distributions may not be normal (Stat Trek, 2019). Therefore, a sample size of more than 30 is recommended.

Participants were given an information sheet beforehand. Generation Y is defined as those individuals who were born between 1980 and 2003 (Schiffman, Bednall, O'Cass, Paladino, Ward and Kanuk, 2008; Short and Reeves, 2009). The Generation Y members that agreed to participate in the study had completed at least a high school education, were Internet and computer-literate and aware, between 18 to 36 years old (2015), and had purchased a good/service from a Canadian small business retail website.

Prospective participants were recruited at shopping malls, sports complexes, educational establishments, and community centres, and they were selected based on systematic sampling. Consent was deemed to have been given by the respondents of the questionnaire

survey when they completed the questionnaire and a consent form was not required to be filled.

#### 3.3.6.2 Main Questionnaire Survey

Respondents were provided with an information sheet and a questionnaire survey for the main survey. Four hundred completed questionnaires were collected. Consent was considered as being given by the respondent when he or she completed the questionnaire, and a consent form was not believed to be necessary. The selection criteria within the sampling frame were that they must have completed at least a high school education, were Internet and computer literate and aware, were aged between 18 and 36 years old (in 2015), and had purchased good(s)/service(s) from Canadian small business retail website(s).

Respondents were recruited at shopping malls, sports complexes, educational establishments and community centres, and the selection was based on cluster sampling in the selected cities.

Since Canada is a very large country, data collection for Generation Y consumers was narrowed down to the Prairie provinces of Alberta, Saskatchewan, and Manitoba. This prairie region lies in the fastest growing economic region of Canada and has consistently shown one of the lowest unemployment rates for any province or territory in Canada (Statistics Canada, 2018). As of June 2018, the unemployment rates for Alberta, Saskatchewan, and Manitoba were at 6.50 per cent, 6.30 per cent, and 6.10 per cent respectively.

#### 3.3.6.3 Semi-Structured Personal Interviews

Unlike quantitative data collection methods, qualitative interviews cannot be conducted on a very large sample size due to the paucity of time and efforts (Qu and Dumay, 2011). Based on research by Mason (2010), the median and the mean sample sizes for PhD qualitative researches are 28 and 31. According to Strauss and Corbin (1990), saturation is relative to

the research and researchers need to be familiar with the data for any new discovery to emerge. Creswell (1998) suggested a sample size between 5 and 25, and Morse (1994) suggested at least 6. According to Green and Thorogood (2009), data saturation is achieved when most qualitative researchers interviewed at least 20 or more individuals, while Thomson (2011) believed, on the basis of a literature review, that it is between 10 and 30. Most researchers used a sample size of between 20 and 30 for grounded theory and qualitative inquiry for data saturation (Creswell, 1998). Marshall, Cardon, Poddar and Fontenot (2013) suggested between 20 to 30 interviews for grounded theory, and between 15 and 20 for case studies.

When there is a high level of homogeneity among the sample units, a sample size of 6 for in-depth interviews can identify 73 per cent of the information, a sample of 12 can identify 92 per cent, and a sample size of 30 can identify all the information (Guest, Bunce and Johnson, 2006). For a single market or a single country, 30 in-depth interviews would be deemed a large sample size and any qualitative research with more than 30 would be considered difficult to administer (Boddy, 2016). Most of the PhD qualitative research is based on interviews (Mason, 2010). The median and mean qualitative PhD research applying content analysis are 25 and 28 (Mason, 2010). Therefore, a total of 30 Canadian Generation Y consumers were selected based on purposive sampling for semi-structured personal interviews.

Based on Curtin's ethics procedure, consent is deemed to be given when the interviewees agree to attend the interview. In tandem with the quantitative part of this research, the interviewees had completed at least a high school education, were Internet and computer savvy, were aged between 18 and 36 years during the interview in 2015 and had purchased a good/service online from Canadian small business retail websites. The interviewees were recruited in community establishments, sports centres, shopping complexes, and educational centres based on purposive sampling.

The researcher met the interviewee at his or her workplace, home, or any other locations convenient for the interviewee. The researcher (interviewer) arrived at the meeting place 15 minutes earlier. The interviewer first thanked the interviewee for volunteering to participate in the interview. When meeting at public places, a spot that was the least noisy and bright was selected. In order to “*break the ice*”, the interviewer started the conversation by having a “*small talk*” on subjects such as the weather and other daily events that are not controversial.

The interviewer communicated to the interviewee using a direct approach for clarity and when stressing a point, the voice pitch was at a higher level followed by a subsequent pause. The interview was not recorded, and the participant was informed about how the interview would be conducted prior to the commencement of the interview. The purpose of the interview and the duration of the interview were mentioned again. In addition, the roles of the researcher and the participant were also discussed again. The interviewee was reminded that he or she was permitted to withdraw from the interview at any time and did not have to express anything that he or she was not comfortable with. He or she was allowed to ask questions and to take a break at any time. The interviewee was also told that only pseudonyms would be used in the thesis and encouraged to express himself or herself freely about the subjects discussed and the related issues.

As this was a semi-structured interview, the interviewee was first asked open-ended questions and depending on his or her replies, further probing questions were asked to get a better understanding. This was necessary to ascertain whether the interviewees fulfilled the criteria for being a part of the sample as mentioned before. Probing is done by asking questions that start with who, why, and how (Rowley, 2012). Questions can be modified to reveal a better understanding of the issue (Creswell, 2007).

The interviewer also made self-revelations by discussing some personal experiences so that the interviewee did not get embarrassed by his or her own revelations (Wallendorf and Belk, 1989). The interviewee was shown the interviewer’s notes to confirm the data and for ethical

purposes. Once the interview had ended, the interviewer thanked the interviewee again for giving his or her time to participate in this interview and reassured the interviewee that his or her personal information would be protected. It is important to record field notes as they serve as memory aids (Loftland and Loftland, 1999). The data collected from the interviews was hence noted in a book and reviewed by the interviewees. It was manually analysed thoroughly and then summarised.

### **3.3.7 Validity**

Validity is to measure what it is supposed to be measured (De Vaus, 2013). There are many types of validity depending on the purpose.

#### **3.3.7.1 Criterion Validity**

Criterion validity refers to how a concept is measured with the established understanding of the concept (De Vaus, 2013). If there is a high correlation between the new and the existing understanding of the concept, the new measure is considered valid. However, there are limitations to this concept. First, validity is assumed to be an established measurement. A low correlation between the new and the old measurement can be considered to be non-valid although the old measurement may be the one that is invalid. As such, to validate the new test seems counterproductive. Second, many concepts in social science are not well developed enough to test against new measurements.

Criterion validity can be classified into predictive validity and concurrent validity wherein the only difference between them is the time aspect. Predictive validity is based on the prediction of test scores to predict something (Cronbach and Meehl, 1955). Predictive validity is also associated with reliability (Brennan, Voros and Brady, 2011). Concurrent validity is based on the confirmation of the predictor measures, and the criterion measures are related at the same time (Angoff, 2013) (cited in Wainer and Braun, 2013, p. 21).

Because there is no existing data about the Canadian Generation Y consumers' usage of small business retail websites in Canada, criterion validity could not be established.

#### 3.3.7.2 Content Validity

A more viable form of validity for testing in this study is content validity, which focuses on indicators that measure the different characteristics of a concept (De Vaus, 2013). The test of content validity depends on how a concept is defined before being tested. Content validity can be evaluated from a literature review of journal articles, books, and other documents. Although content validity may be subject to interpretation, expert supervision can reduce bias during the design and application of the questionnaire survey. Pilot testing also can be carried out to improve the content validity (Sekaran, 2000). For this research, the secondary data from written documents have been analysed against the primary data.

#### 3.3.7.3 Construct Validity

Construct validity is another form of validity that assesses whether the measures correspond to existing theories (De Vaus, 2013). This method is well suited for theories that are well established. One way to improve construct validity is to have multiple measures (Hale and Napier, 2013). Construct validity can be classified as discriminant validity, convergent validity, and nomological validity.

In discriminant validity, a measurement is negatively related to other measurements based on different concepts or constructs (Oliver and Lee, 2010). This means that discriminant validity has a negative correlation with the different constructs (Sekaran, 2000).

In convergent validity, a measure is similar to other measurements based on the same concept (Agarwal, 2013). In short, convergent validity measurement correlates positively with other measurements based on the same construct (Sekaran, 2000). Convergent validity could be achieved by having factor loadings (standardised regression weights) of more than

0.50 which are deemed to be acceptable for a model fit (Hair, Anderson, Tatham and Black, 1995).

In nomological validity, a measurement is related to other measurements of other concepts and is consistent with existing theories (Pollack and Alexandrov, 2013). It is applied by using factor analysis (Diamantopoulos, 1999, Kaiser, 1974).

Construct validity is applied in this research by using factor analysis to identify and remove inappropriate items (Hair et al., 1998). The revised groupings of items after factor analysis are based on convergent and discriminant validities. The testing of the research model based on structural equation modelling (SEM) performs the validation of nomological validity.

### 3.3.8 Structural Equation Modelling

After the literature review, an amended UTAUT2 model was theoretically established. A pilot questionnaire survey on the UTAUT2 model was carried out with 32 respondents. The main questionnaire survey was completed with 400 respondents. Structural equation modelling (SEM) was used to explore the different constructs of the amended UTAUT2 model (research model).

#### 3.3.8.1 Indicators

There are two types of indicators for SEM that are called reflective and formative indicators. For social sciences, the term reflective assumes that a construct is measured on the basis of test theory (Schwab, 1980). The construct is called a latent variable (MacCallum and Browne, 1993). In formative indicators, indicators establish a construct (Edwards and Bagozzi, 2000). For reflective constructs, causality flows from the construct to the indicators, whereas for a formative construct, causality flows in the opposite direction (Roy, Tarafdar, Ragu-Nathan and Marsillac, 2012). Table 3-4 below gives a comprehensive comparison of the reflective and the formative models.

**Table 3-4: Summary of Differences between Types of Measurement Model**

| Principal Factor (Reflective Model)   | Composite Latent Variable (Formative Model)   |
|---|---|
|   |   |
| <p>Direction of causality is from construct to measure.</p>   | <p>Direction of causality is from measure to construct.</p>                                   |
| <p>Measures expected to be correlated (Measures should possess internal consistency reliability).</p> | <p>No reason to expect the measures are correlated (Internal consistency is not implied).</p> |

|   |  |
|---|--|
| Dropping an indicator from the measurement model does not alter the meaning of the construct. | Dropping an indicator from the measurement model may alter the meaning of the construct. |
| Take measurement into account at the item level.  | Take measurement into account at the construct level.                                    |
| Construct possesses “surplus” meaning.  | Construct possesses “surplus” meaning.   |
| Scale score does not adequately represent the construct.                                      | Scale score does not adequately represent the construct.                                 |

Sourced from: Jarvis, Mackenzie and Podsakoff, 2003, p. 201

The UTAUT2 model is based on reflective indicators. This is a reflective model that is based on hypothetical assumptions and deduction (Baumann, Elliott and Hamin, 2011). Most SEM studies are based on reflective models (Baumann, Elliott and Hamin, 2011). Reflective indicators include Confirmatory Factor Analysis (CFA) and internal consistency reliability (Cronbach’s Alpha) (Diamantopoulos, 1999).

### 3.3.8.2 Common Method Bias

There are three main methods to test for Common Method Bias. They are Harman’s single factor test, Common Latent Factor, and Marker Variable.

Harman’s single factor test confirms whether the majority of the variance can be explained by one factor (Podsakoff, MacKenzie, Lee and Podsakoff, 2003). This is carried out by constraining the factors generated from Exploratory Factor Analysis (EFA). There is a Common Method Bias if most of the variance in the unrotated solution is represented by one

factor. As the number of latent factors increases, a single factor is less likely to explain the variance.

The Common Latent Factor (CLF) groups the common variances for all the observed variables (Williams, Gavin and Williams, 1996). The standardised regression weights of the model are then compared to exclude the CLF. Marker Variable Method is an extension of the Common Latent Factor but more precise. Common Method Bias will be tested by employing AMOS using the Marker Variable method (Lindell and Whitney, 2001). This is based on observing variables from a new latent factor that has low or no correlation with other observed variables from other latent factors. The main advantage of this method is that it is easy to implement. Adding a marker latent variable will always produce a stronger analysis and is most likely to be applicable in most conditions (Williams, Hartman and Cavazotte, 2010).

Three observed variables were added to the new latent factor. These variables were placed during the pilot testing of the questionnaire survey and during the main questionnaire survey.

### 3.3.8.3 Sample Size for Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) has its foundation in the factor analysis of different factors in the early 20th century (Spearman, 1904). Later, path analysis, indicated by boxes and arrows based on correlation linkages in observed and latent variables, was added (Wright, 1921). In the early 1970s, path analysis was combined with factor analysis to establish contemporary SEM (Blunch, 2008). Some of the popular SEM programs available today are AMOS (Arbuckle, 1989) and LISREL (Joreskog, 1973).

Many researchers are shying away from using SEM because of the need to collect a large amount of data (Iacobucci, 2010). This holds true particularly when the constructs are not reliable and lack a distinct clarity among themselves. However, if the constructs and variables are reliable and the model is not too complex, a smaller sample size is sufficient (Bollen, 1990).

Since the 1990s, researchers in the fields of marketing, management information systems, other business disciplines, sociology, and psychology have upheld the rule of thumb of choosing 10 observations per indicator for a minimum lower bound of sample size without citing that the rule of 10 was originally established by Nunnally (1967) without any empirical substantiation (Westland, 2015). The sample size is not a linear function that is only based on indication count, and the Monte Carlo simulation only supports non-linear sample size requirements (Westland, 2010).

Other researchers like Sivo, Fan, Witta and Willse (2006) suggested a minimum size of 200, and Kline (2011) claimed that most researchers recommended at least a minimum of 200 or 5 to 10 respondents per parameter. Jackson, Voth and Frey (2013) explained that a sample size between 200 and 400 is appropriate based on the use of the maximum likelihood method (ML). The ML method uses 5 indicators or less per latent variable. After assessing different models based on different numbers of respondents, Yuan, Wu and Bentler (2010) opined that a sample size between 300 and 400 for ordinal data is enough to test for SEM. Similarly, Hair, Anderson, Tatham and Black (1998) proposed a sample size between 200 and 300 for ordinal data as well. They further added that any sample size exceeding 400 to 500 will make SEM analysis too sensitive whereby it will detect any difference and as such give a poor goodness-of-fit measurement (Glynn and Woodside, 2009; Hair, Anderson, Tatham and Black, 1998; Salkind, 2010).

### **3.4 Data Analysis**

This research was carried out using questionnaire surveys and semi-structured personal interviews. According to Waldrop (1992) (cited in Hase, 2000), the main reasoning behind the use of mixed methodologies is explained by the Complexity Theory. The theory claimed that most phenomena are extremely complex and interrelated with other phenomena, creating unpredictable situations. The realism paradigm has been selected for this study as it is most suited for this research to account for the dynamism of the e-commerce environment. According to Healy and Perry (2000), the realism paradigm applies to the

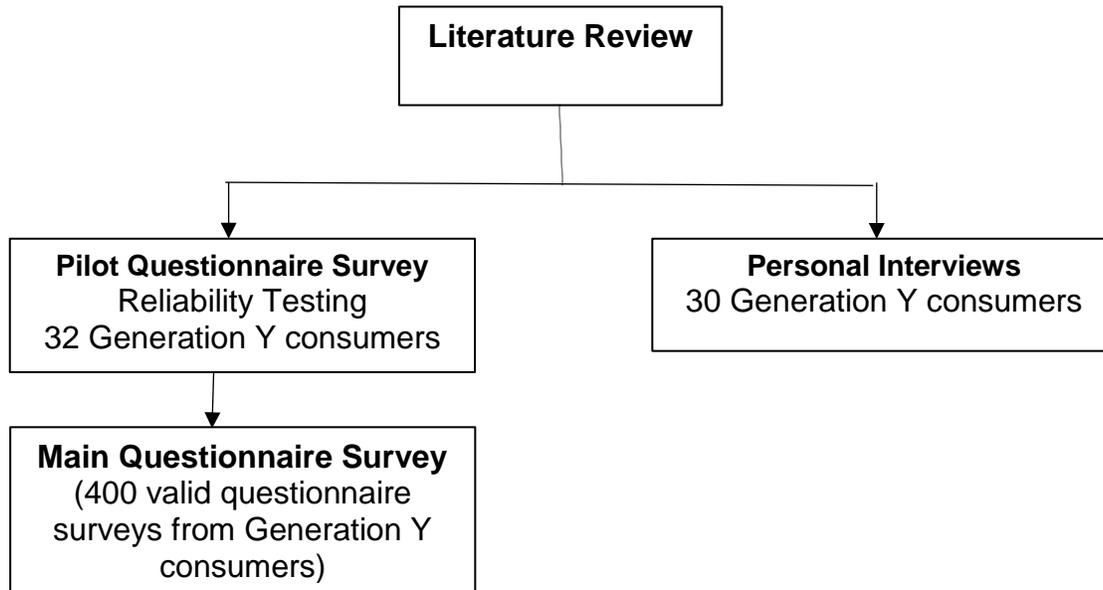
quantitative as well as the qualitative research methods such as in-depth interviews, focus groups, instrumental case research, surveys, and SEM. It is suited for investigating the real-world phenomena that include both observable and unobservable elements (Perry, Alizedah and Riege, 1997).

With reference to Figure 3-4 below, the quantitative and quantifiable data collected from the questionnaire survey was analysed using descriptive statistics such as frequency distribution, mean, percentages, ranking, and standard deviation. A 5-point Likert scale for opinion measurement was used, and the results were shown using measures of central tendency.

A pilot test using a sample size of 32 Generation Y consumers was carried out to test the reliability of the questionnaire survey. According to Nunnally (1978), a Cronbach Alpha value of at least 0.70 is acceptable. Each factor and the overall results were tested against this value.

Causal and predictive research such as SEM was tested. Confirmatory factor analysis (CFA) was carried out to identify the strongest grouping of items by ensuring the construct validity by eliminating items that scored less than 0.60 (Hair, Anderson, Tatham and Black, 1998).

Qualitative descriptive design based on various case studies with diverse conditions offers a richness of information for cross-analysis and comparison (Yin, 1994). Content analysis was carried out to identify the main themes, patterns, keywords, and phrases in the collected interview data. The data was then cross-analysed to check for any relationships.



**Figure 3-4: Research Steps**

**Source: Developed for this Research**

Figure 3-5 below gives an overall view of the data collected based on the five research questions.

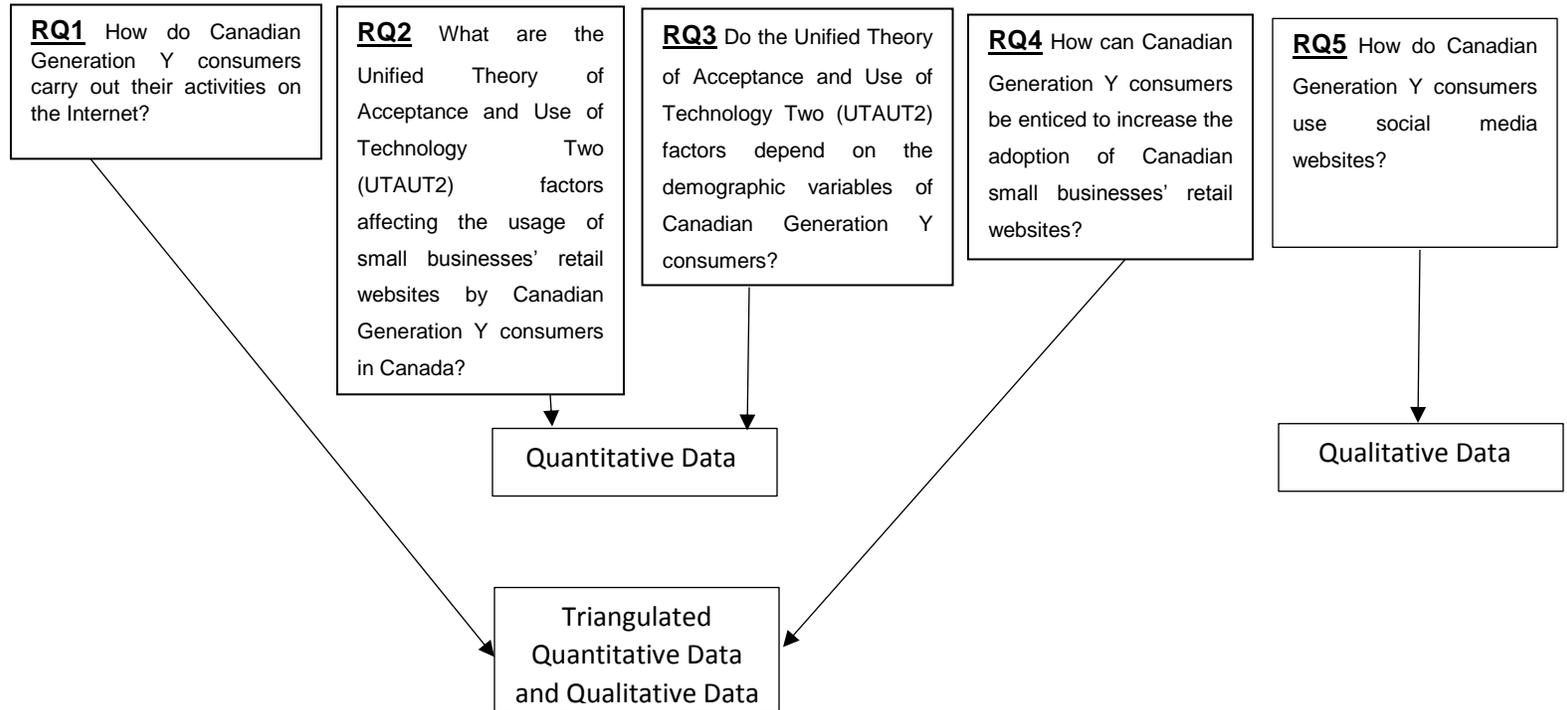


Figure 3-5: Data Collection

### 3.5 Summary

Chapter 3 explained the quantitative and the qualitative research paradigms. The research design was discussed in terms of a mixed method approach, questionnaire survey design, different types of data collection, personal interviews procedure, sampling, types of data, recruitment of participants, reliability, different types of validity, and structural equation modelling (SEM).

## Chapter 4: Quantitative Data Analysis

### 4.1 Introduction

Chapter 3 explained the methodology used for this research, and Chapter 4 discusses the quantitative data analysis. First, a pilot study was carried out to test the questionnaire with a sample size of 32 respondents to test for each factor and its overall reliability. Then, the results from the pilot test were used to amend and append the questionnaire. Later, questionnaires were collected from 400 respondents. The subsequent sections describe and show the descriptive statistics for the respondents and the items of the questionnaire. Then, normality, linearity, multicollinearity, and homoscedasticity are assessed. Thereafter, the structural equation modelling (SEM) is applied to the main questionnaire survey. This includes the measurement model and the structural model. The measurement model was assessed based on confirmatory factor analysis (CFA). Finally, the hypotheses are analysed to check whether they remain true or are rejected. Figure 4-1 below shows the overall layout of Chapter 4.

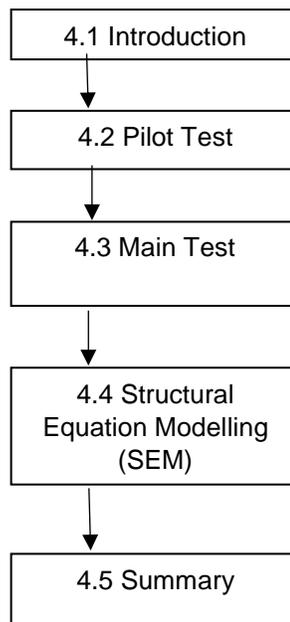


Figure 4-1: Overall Layout for Chapter 4

## 4.2 Pilot Test

The reliability of the questionnaire refers to the degree to which the instrument produces consistent outputs over time. Each factor and the overall constructs in Table 4-1 are found to be reliable as their Cronbach Alphas meet the minimum requirement of 0.70 (Hair, Anderson, Tatham and Black, 1998; Nunnally, 1978).

Statement 1.5.4 *“The Canadian economy is facing rapid economic growth”* under the Hedonic Motivation factor was used as a marker. Similarly, statement 1.7.5 *“It is easy to get a good paying job in Canada”* was written as a marker under the Habit factor. The last marker was the statement 1.10.5 *“I feel that the cost of living in Canada is low”* under the Security and Privacy factor. The markers used for the pilot survey were retained for the main questionnaire but were not used for the statistical calculation.

Based on the respondents’ comments about the questionnaire during the pilot survey, amendments and appendages to words and sentences were made. Statement 1.8.3 *“I am the first in my family to purchase from a Canadian small business retail website”* was removed because of the ambiguity of the statement. Any family member could be the first to purchase a product online from a Canadian small business retail website. The data entry for statement 1.10.6 *“I am confident about the security measures provided by Canadian small businesses’ retail websites for users”* was keyed as the opposite point indicator of the 5-point Likert scale. This sentence was written in reverse so that the respondents did not indicate on the point indicator in a certain direction.

Under Section A2, the respondents’ experiences in using Canadian small business retail websites are amended to a more defined time series and have been classified into novice (under 1 year), intermediate (1–3 years), and advanced (over 3 years) categories. This is in line with the original UTAUT2 definition of experience as a technology user over a time period proposed by Venkatesh et al. (2012). 98.20 per cent of Canadian businesses have been defined as small businesses (Industry Canada, 2013), and 46 per cent of small

businesses possessed websites, and this number is on the rise (McKinnon, 2013). Experience was not categorised into any frequency because different products and/or services are purchased based on different frequencies and cannot be generalised. It is better to categorise experience into time series because of the ease in analysis and presentation.

Section B2 was reorganised to ensure that all the categories in each statement are placed on the same page so that the respondents find it easier to indicate their answers. Under Section B3's explanation, "*Describe*" is replaced with "*Mark*" for a more precise instruction for the respondents.

In Section C, statement 1.4.3 "*Facilitating Conditions*", the definition of "*technologies*" has been added in brackets to include (graphic user interface, website linked to common search engines, standard operating systems, etc.) for a clearer understanding. In Statement 1.6.1, the word "*price*" is replaced with "*fee*" as it is more precise in reference to an offered service. The statement is amended to "*The fee of using the Internet is reasonable to access Canadian small businesses' retail websites.*" Statement 1.10.6 has been appended with the underlined prepositions. The appended statement is "*I am confident about the security measures provided by Canadian small businesses' retail websites for users.*"

**Table 4-1 Reliability of Pilot Testing Questionnaire Survey**

| <b>Factors</b>                      | <b>Number of Items</b> | <b>Cronbach Alpha</b> |
|-------------------------------------|------------------------|-----------------------|
| <b>Performance Expectancy (PE)</b>  | 5                      | 0.709                 |
| <b>Effort Expectancy (EE)</b>       | 4                      | 0.815                 |
| <b>Social Influence (SI)</b>        | 5                      | 0.715                 |
| <b>Facilitating Conditions (FE)</b> | 9                      | 0.734                 |
| <b>Hedonic Motivation (HM)</b>      | 3                      | 0.871                 |
| <b>Price Value (PV)</b>             | 3                      | 0.871                 |
| <b>Habit (H)</b>                    | 4                      | 0.878                 |
| <b>Behavioural Intention (BI)</b>   | 3                      | 0.749                 |
| <b>Use Behaviour (UB)</b>           | 3                      | 0.845                 |
| <b>Security and Privacy (SP)</b>    | 7                      | 0.741                 |
| <b>Trust (T)</b>                    | 5                      | 0.868                 |
| <b>Overall</b>                      | 51                     | 0.929                 |

### 4.3 Main Test

The copies of the main questionnaires were collected during the span of three months from August until October 2015.

#### 4.3.1 Demographic Profile

As shown in Table 4-2 below, the number of respondents in the male and female categories was almost equal at 178 (44.50%) and 222 (55.50%), respectively. Novice respondents (under one year) were represented by 210 (52.50%), intermediate respondents (between one and three years) by 137 (34.25%), and advanced respondents (more than three years) by 53. The age groups of the respondents were categorised into the 18 to 23 years category with 190 respondents (47.50%), the 24 to 29 years category with 132 respondents (33.00%), and the 30 to 36 years category with 78 (19.50%) respondents.

Sixty per cent of the respondents spent between 1 to 100 hours in Internet use per month. Seventy-four per cent spent 1 per cent to 20 per cent shopping online. Facebook is easily the social media website of choice with 93 per cent respondents using it. YouTube came

second at 87 per cent, Skype at 45 per cent, Twitter at 41 per cent, others at 34 per cent, and LinkedIn at 29 per cent.

**Table 4-2: Demographic Information of the Respondents**

| <b>Demographic</b>   | <b>Frequency</b> | <b>Percentage (%)</b> |
|--|------------------|-----------------------|
| <b>Gender</b>  |                  |                       |
| Male   | 178              | 44.50%                |
| Female   | 222              | 55.50%                |
| <b>Total</b>   | <b>400</b>       | <b>100.00%</b>        |
| <b>Experience</b>  |                  |                       |
| Novice<br>(under 1 year)                                     | 210              | 52.50%                |
| Intermediate<br>(1-3 years)                                  | 137              | 34.25%                |
| Advanced<br>(over 3 years)                                   | 53               | 13.25%                |
| <b>Total</b>   | <b>400</b>       | <b>100.00%</b>        |
| <b>Age</b>   |                  |                       |
| 18-23 years  | 190              | 47.50%                |
| 24-29 years  | 132              | 33.00%                |
| 30-36 years  | 78               | 19.50%                |
| <b>Total</b>   | <b>400</b>       | <b>100.00%</b>        |
| <b>Number of Hours Spent on<br/>the Internet (per month)</b> |                  |                       |
| 1 to 100 hours   | 238              | 59.50%                |
| 101 to 200 hours   | 94               | 23.50%                |
| 201 to 300 hours   | 38               | 9.50%                 |
| 301 to 400 hours   | 22               | 5.50%                 |
| 401 to 500 hours   | 6                | 1.50%                 |
| 501 to 600 hours   | 2                | 0.50%                 |

|   |              |                |
|---|--------------|----------------|
| <b>Total</b>  | <b>400</b>   | <b>100.00%</b> |
| <b>Percentage of Time Spent Shopping Online when Accessing the Internet (per month)</b> |              |                |
| <b>1 - 20 %</b>   | 295          | 73.75%         |
| <b>21 - 40%</b>   | 71           | 17.75%         |
| <b>41 - 60%</b>   | 24           | 6%             |
| <b>61 – 80%</b>   | 8            | 2%             |
| <b>81 – 100%</b>  | 2            | 0.5%           |
| <b>Total</b>  | <b>400</b>   | <b>100.00%</b> |
| <b>Social Media Sites</b>   | <b>Yes</b>   | <b>No</b>      |
| <b>Facebook</b>   | 370 (92.50%) | 30 (7.50%)     |
| <b>LinkedIn</b>   | 117 (29.25%) | 283 (70.75%)   |
| <b>Twitter</b>  | 163 (40.75%) | 237 (59.25%)   |
| <b>Skype</b>  | 179 (44.75%) | 221 (55.25%)   |
| <b>YouTube</b>  | 347 (86.75%) | 53 (13.25%)    |
| <b>Others</b>   | 137 (34.25%) | 263 (65.75%)   |

#### 4.3.1.1 Missing Data

For missing data are less than 0.50, the data can be imputed and the results are the same (Hair, Black, Babin and Anderson, 2010). The researcher has no concern about missing data as the questionnaires were collected based on face-to-face interview. The interviewees were able to ask the researcher in person and the researcher was able to better validate the questionnaires. There were 400 completed main questionnaires and 34 incomplete ones. Twenty-three per cent of the prospective respondents did not want to participate.

#### 4.3.1.2 Outliers

Outliers refer to data that is significantly different from the normal trend (Hair, et. al., 2010). They are normally created due to data error and unique situation. The researcher had manually checked the questionnaires and did not find any anomalies.

#### 4.3.1.3 Non-Response Bias

The non-response bias had been minimised by the researcher by making sure that the questionnaire survey was well designed that could be completed in a short time. The profile of the respondents was confirmed before they were able to allow to complete the questionnaire. The questions were been written with clarity, conciseness, and non-bias.

#### 4.3.1.4 Normality

Normality needs to be tested to ensure that the data is in a normal distribution, which helps to establish that the variables are distributed in the sample in the same manner as they are in the population (Hair, Black, Babin and Anderson, 2010). Data with the skewness of absolute values of more than 3.00 is considered too skewed and considered as having too high a value of kurtosis if the value is more than 8.00 (Kline, 2011). The data as shown in Table 4-3 below has a skewness of less than -0.70 and a kurtosis value of less than 0.70. This shows that the data is normally distributed.

**Table 4-3: Skewness and Kurtosis**

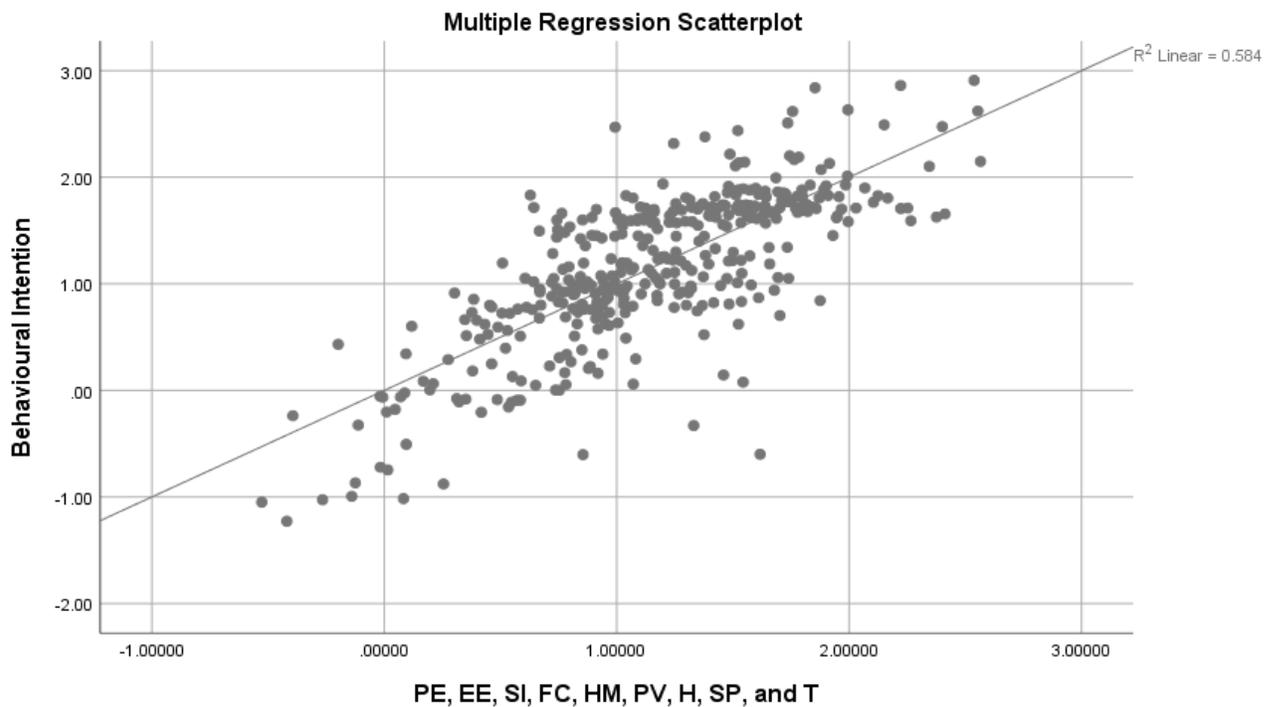
|                                | <b>Skewness</b> | <b>Standard Error</b> | <b>Kurtosis</b> | <b>Standard Error</b> |
|--------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| <b>Performancy Expectancy</b>  | -0.53           | 0.12                  | 0.67            | 0.24                  |
| <b>Effort Expectancy</b>       | -0.36           | 0.12                  | 0.31            | 0.24                  |
| <b>Social Influence</b>        | -0.29           | 0.12                  | 0.03            | 0.24                  |
| <b>Facilitating Conditions</b> | -0.62           | 0.12                  | 0.61            | 0.24                  |
| <b>Hedonic Motivation</b>      | -0.18           | 0.12                  | 0.24            | 0.24                  |
| <b>Price Value</b>             | -0.66           | 0.12                  | 0.51            | 0.24                  |
| <b>Habit</b>                   | -0.32           | 0.12                  | -0.75           | 0.24                  |
| <b>Behavioural Intention</b>   | -0.44           | 0.12                  | 0.10            | 0.24                  |

|                             |       |      |       |      |
|-----------------------------|-------|------|-------|------|
| <b>Use Behaviour</b>        | -0.51 | 0.12 | -0.06 | 0.24 |
| <b>Security and Privacy</b> | -0.35 | 0.12 | 0.39  | 0.24 |
| <b>Trust</b>                | -0.46 | 0.12 | 0.93  | 0.24 |

#### 4.3.1.5 Linearity

A curve estimation and a scatter plot were also built using SPSS version 23 which showed all the relationships to be sufficiently linear below in Figure 4-2.

Figure 4-2: Multiple Regression Scatterplot



#### 4.3.1.6 Multicollinearity

The original UTAUT2 model has variance inflation factors (VIFs) between 4.00 and 5.00 which means that they are not considered a major concern for multicollinearity (Hair, Ringle and Sarstedt, 2011; Venkatesh, Thong and Xu, 2012). Likewise, the multicollinearity is also not a major issue in this study as most variables are below 4.00, or in some cases just over 4.00 (Table 4- 4 below).

Table 4-4: Multicollinearity Test

| Factor                       | Variable   | Code  | VIF  |
|------------------------------|--|-------|------|
| Performance Expectancy (PE)  | Buying from Canadian small business retail websites benefits me.   | 1.1.1 | 2.40 |
|                              | Buying from Canadian small business retail websites increases my efficiency.   | 1.1.2 | 2.41 |
|                              | I expect that good(s) and/or service(s) sold at Canadian small business retail websites can be customised.   | 1.1.3 | 1.28 |
|                              | My online shopping tasks can be completed faster with Canadian small business retail websites.   | 1.1.4 | 1.97 |
|                              | Buying from Canadian small business retail websites improves my chances getting the product (s) and/or service (s).  | 1.1.5 | 1.77 |
| Effort Expectancy (EE)       | Canadian small business retail websites are easy to interact with.   | 1.2.1 | 1.90 |
|                              | It is easy to become skilled at using Canadian small business retail websites.   | 1.2.2 | 2.18 |
|                              | Canadian small business retail websites are easy to use.   | 1.2.3 | 1.99 |
|                              | Purchasing from Canadian small business retail websites does not take much time.   | 1.2.4 | 1.75 |
| Social Influence (SI)        | People whose opinions I value think that I should use Canadian small business retail websites when buying good(s) and/or service(s).   | 1.3.1 | 3.11 |
|                              | Individuals who are important to me feel that I should purchase from Canadian small business retail websites.  | 1.3.2 | 3.23 |
|                              | Individuals who shape my behaviour think that I should purchase from Canadian small business retail websites.  | 1.3.3 | 3.13 |
|                              | I decide to buy from Canadian small business retail websites as many people are doing so.  | 1.3.4 | 2.04 |
|                              | Different media have been used to promote Canadian small business retail websites.   | 1.3.5 | 1.60 |
| Facilitating Conditions (FC) | I have the resources to use Canadian small business retail websites.   | 1.4.1 | 1.77 |
|                              | I am knowledgeable with regard to using Canadian small business retail websites.   | 1.4.2 | 1.89 |
|                              | The technologies (graphic user interface, website linked to common search engines, standard operating systems, etc.) that I used are similar to that of Canadian small business retail websites. | 1.4.3 | 1.79 |
|                              | I am able to receive assistance from others when there is a problem using Canadian small business retail websites.   | 1.4.4 | 1.58 |
|                              | The Internet experience I have is enough to use Canadian small business retail websites without any assistance.  | 1.4.5 | 2.00 |
|                              | My lifestyle is suited to use Canadian small business retail websites.   | 1.4.6 | 1.92 |

|                           |  |        |      |
|---------------------------|--|--------|------|
|                           | The initial costs (hardware, software, etc.) do not prevent me from using Canadian small business retail websites.   | 1.4.7  | 2.14 |
|                           | Internet charges do not prevent me from using Canadian small business retail websites.                               | 1.4.8  | 2.00 |
|                           | I am comfortable using Canadian small business retail websites.  | 1.4.9  | 2.05 |
| Hedonic Motivation (HM)   | Buying from Canadian small business retail websites is fun.  | 1.5.1  | 2.87 |
|                           | Buying from Canadian small business retail websites is entertaining.   | 1.5.2  | 3.19 |
|                           | Buying from Canadian small business retail websites is enjoyable.  | 1.5.3  | 3.48 |
|                           | The Canadian economy is facing rapid economic growth.  | 1.5.4  | 1.18 |
| Price Value (PV)          | The fee of using the Internet is reasonable for accessing Canadian small business retail websites.                   | 1.6.1  | 2.44 |
|                           | The present fee of using the Internet is value worth to access the Canadian small business retail websites.          | 1.6.2  | 2.51 |
|                           | The Internet fee is negligible to my monthly Internet bill to use Canadian small business retail websites.           | 1.6.3  | 1.77 |
| Habit (H)                 | I am dependent on using Canadian small business retail websites to buy good(s) and/or service(s).                    | 1.7.1  | 2.00 |
|                           | Canadian small business retail websites are my first choice to buy good(s) and/or service(s).                        | 1.7.2  | 3.59 |
|                           | I am habituated to using Canadian small business retail websites to buy good(s) and/or service(s).                   | 1.7.3  | 4.44 |
|                           | Using Canadian small business retail websites to shop has become a way of life for me.                               | 1.7.4  | 3.66 |
|                           | It is easy to get a well-paying job in Canada.   | 1.7.5  | 1.40 |
| Security and Privacy (SP) | My personal privacy means a lot to me.   | 1.10.1 | 1.62 |
|                           | I am worried that my privacy is being invaded.   | 1.10.2 | 2.13 |
|                           | I am worried that Canadian small business retail websites may use my personal information for unauthorised purposes. | 1.10.3 | 2.13 |
|                           | I am worried about privacy intrusion of personal information when making an online transaction.                      | 1.10.4 | 2.54 |
|                           | I feel that the cost of living in Canada is low.   | 1.10.5 | 1.79 |
|                           | I am confident about the security measures provided by Canadian small business retail websites for users.            | 1.10.6 | 1.88 |
|                           | Online security is important for me to visit a Canadian small business retail website.                               | 1.10.7 | 1.85 |
|                           | Online credit card transaction is not secure.  | 1.10.8 | 1.64 |
| Trust (T)                 | I trust buying from Canadian small business retail websites.   | 1.11.1 | 2.85 |
|                           | Canadian small business retail websites are reliable.  | 1.11.2 | 3.27 |
|                           | Canadian small business retail websites have high integrity.   | 1.11.3 | 3.10 |
|                           | Generally, Canadian small business retail websites uphold the terms and conditions stated on their websites.         | 1.11.4 | 2.08 |
|                           | Generally, Canadian small business retail websites offer good customer service.                                      | 1.11.5 | 2.19 |

#### 4.3.1.7 Homoscedasticity

Homoscedasticity is defined as the difference levels of variance for dependent variables are the same as the span for predictor variables (Hair et al., 2010). The unlevel variance can be due to the variable type and the greater range of answer choice can create a skew on one or a number of variables (Hair et al., 2010). Nevertheless, by using 5-point Likert scale as compared to wider scale, the answer choice is more limited and thus increase reliability. Data that has a normal distribution with the skewness of not more than +/-1.20, will establish homoscedasticity (Hair et al., 2006). The skewness of the variables in this research is just between less than -1.00 and not more than 0.60. As such, homoscedasticity does exist.

#### 4.3.2 Constructs of the Main Questionnaire Survey

As presented in Table 4-5 below, Performance Expectancy and Effort Expectancy-related items are moderately fulfilled. Likewise, Social Influence items have also shown that Canadian Generation Y consumers are moderately influenced by individuals and advertisements. The Facilitating Conditions are acceptable, and the Canadian Generation Y is shown to be Internet savvy (Item 1.4.5). However, based on the data gathered, it can be interpreted that the retail websites of Canadian small businesses are not the main priority shopping outlets for Canadian Generation Y consumers (Item 1.8.3).

The Canadian small business retail websites are moderately gaining acceptance based on the results of the Behavioural Intention and the Use Behaviour items. Privacy has been found to be important for Canadian Generation Y consumers (Item 1.10.1). Based on the item Mean scores, there is still a lack of confidence among Generation Y consumers with regard to security and privacy on Canadian small business retail websites. However, when it comes to business practices such as customer service, integrity, reliability, and terms and conditions, these websites are found to be acceptable (Trust items score).

**Table 4-5: Constructs of the Main Questionnaire**

| <b>Factor</b>                     | <b>Item</b> | <b>Statement</b>  | <b>Mean</b> | <b>Standard Deviation</b> |
|-----------------------------------|-------------|---|-------------|---------------------------|
| <b>1.1 Performance Expectancy</b> | 1.1.1       | Buying from Canadian small businesses' retail websites benefits me.   | 3.58        | 0.76                      |
| <b>1.1 Performance Expectancy</b> | 1.1.2       | Buying from Canadian small businesses' retail websites increases my efficiency.   | 3.42        | 0.76                      |
| <b>1.1 Performance Expectancy</b> | 1.1.3       | I expect that good(s) and/or service(s) sold at Canadian small businesses' retail websites can be customised.                           | 3.69        | 0.68                      |
| <b>1.1 Performance Expectancy</b> | 1.1.4       | My online shopping tasks can be completed faster with Canadian small businesses' retail websites.                                       | 3.49        | 0.82                      |
| <b>1.1 Performance Expectancy</b> | 1.1.5       | Buying from Canadian small businesses' retail websites improves my chances of getting the product (s) and/or service (s).               | 3.55        | 0.78                      |
| <b>Performance Expectancy</b>     | Mean Score  |   | 3.55        |                           |
| <b>1.2 Effort Expectancy</b>      | 1.2.1       | Canadian small businesses' retail websites are easy to interact with.   | 3.66        | 0.68                      |
| <b>1.2 Effort Expectancy</b>      | 1.2.2       | It is easy to learn to be skilled at using Canadian small businesses' retail websites.  | 3.71        | 0.69                      |
| <b>1.2 Effort Expectancy</b>      | 1.2.3       | Canadian small businesses' retail websites are easy to use.   | 3.65        | 0.72                      |
| <b>1.2 Effort Expectancy</b>      | 1.2.4       | Purchasing from Canadian small businesses' retail websites does not take much time.   | 3.58        | 0.70                      |
| <b>Effort Expectancy</b>          | Mean Score  |   | 3.65        |                           |
| <b>1.3 Social Influence</b>       | 1.3.1       | People whose opinions I value think that I should use Canadian small businesses' retail websites when buying good(s) and/or service(s). | 3.30        | 0.83                      |
| <b>1.3 Social Influence</b>       | 1.3.2       | Individuals that are important to me feel that I should purchase from Canadian small businesses' retail websites.                       | 3.23        | 0.86                      |
| <b>1.3 Social Influence</b>       | 1.3.3       | Individuals that shape my behaviour think that I should purchase from Canadian small businesses' retail websites.                       | 3.15        | 0.82                      |
| <b>1.3 Social Influence</b>       | 1.3.4       | I decide to buy from Canadian small businesses' retail websites as many people are doing so.  | 3.10        | 0.91                      |

|                                    |            |   |      |      |
|------------------------------------|------------|---|------|------|
| <b>1.3 Social Influence</b>        | 1.3.5      | Different media have been used to promote Canadian small businesses' retail websites.   | 3.58 | 0.87 |
| <b>Social Influence</b>            | Mean Score |   | 3.27 |      |
| <b>1.4 Facilitating Conditions</b> | 1.4.1      | I have the resources to use Canadian small businesses' retail websites.   | 3.91 | 0.78 |
| <b>1.4 Facilitating Conditions</b> | 1.4.2      | I am knowledgeable in using Canadian small businesses' retail websites.   | 3.60 | 0.89 |
| <b>1.4 Facilitating Conditions</b> | 1.4.3      | The technologies (graphic user interface, website linked to common search engines, standard operating systems, etc.) that I used are similar to Canadian small businesses' retail websites. | 3.67 | 0.68 |
| <b>1.4 Facilitating Conditions</b> | 1.4.4      | I am able to receive assistance from others when there is a problem using Canadian small businesses' retail websites.   | 3.56 | 0.75 |
| <b>1.4 Facilitating Conditions</b> | 1.4.5      | The Internet experience I have is enough to use Canadian small businesses' retail websites without any assistance.  | 3.97 | 0.74 |
| <b>1.4 Facilitating Conditions</b> | 1.4.6      | My lifestyle is suited to use Canadian small businesses' retail websites.   | 3.51 | 0.84 |
| <b>1.4 Facilitating Conditions</b> | 1.4.7      | The initial costs (hardware, software, etc.) do not prevent me from using Canadian small businesses' retail websites.   | 3.73 | 0.82 |
| <b>1.4 Facilitating Conditions</b> | 1.4.8      | Internet charges do not prevent me from using Canadian small businesses' retail websites.   | 3.78 | 0.84 |
| <b>1.4 Facilitating Conditions</b> | 1.4.9      | I am comfortable using Canadian small businesses' retail websites.  | 3.87 | 0.72 |
| <b>Facilitating Conditions</b>     | Mean Score |   | 3.73 |      |
| <b>1.5 Hedonic Motivation</b>      | 1.5.1      | Buying from Canadian small businesses' retail websites is fun.  | 3.49 | 0.73 |
| <b>1.5 Hedonic Motivation</b>      | 1.5.2      | Buying from Canadian small businesses' retail websites is entertaining.   | 3.41 | 0.75 |
| <b>1.5 Hedonic Motivation</b>      | 1.5.3      | Buying from Canadian small businesses' retail websites is enjoyable.  | 3.53 | 0.70 |
| <b>Hedonic Motivation</b>          | Mean Score |   | 3.48 |      |

|                                  |            |   |      |      |
|----------------------------------|------------|---|------|------|
| <b>1.6 Price Value</b>           | 1.6.1      | The fee for using the Internet is reasonable to access Canadian small businesses' retail websites.                    | 3.59 | 0.82 |
| <b>1.6 Price Value</b>           | 1.6.2      | The present fee for using the Internet is value-worth to access the Canadian small businesses' retail websites.       | 3.54 | 0.79 |
| <b>1.6 Price Value</b>           | 1.6.3      | The Internet fee is negligible to my monthly Internet bill to use Canadian small businesses' retail websites.         | 3.41 | 0.87 |
| <b>Price Value</b>               | Mean Score |   | 3.51 |      |
| <b>1.7 Habit</b>                 | 1.7.1      | I am dependent on using Canadian small businesses' retail websites to buy good(s) and/or service(s).                  | 2.94 | 1.06 |
| <b>1.7 Habit</b>                 | 1.7.2      | Canadian small businesses' retail websites are my first choice to buy good(s) and/or service(s).                      | 2.90 | 1.00 |
| <b>1.7 Habit</b>                 | 1.7.3      | I have a habit of using Canadian small businesses' retail websites to buy good(s) and/or service(s).                  | 2.97 | 1.02 |
| <b>1.7 Habit</b>                 | 1.7.4      | Using Canadian small businesses' retail websites to shop has become a way of life to me.                              | 2.76 | 1.08 |
| <b>Habit</b>                     | Mean Score |   | 2.89 |      |
| <b>1.8 Behavioural Intention</b> | 1.8.1      | I plan to continuously use Canadian small businesses' retail websites to buy good(s) and/or service(s) frequently.    | 3.32 | 0.87 |
| <b>1.8 Behavioural Intention</b> | 1.8.2      | I intend to continue using Canadian small businesses' retail websites to buy good(s) and/or service(s) in the future. | 3.46 | 0.85 |
| <b>1.8 Behavioural Intention</b> | 1.8.3      | I only want to use Canadian small businesses' retail websites instead of others.                                      | 2.89 | 0.96 |
| <b>Behavioural Intention</b>     | Mean Score |   | 3.22 |      |
| <b>1.9 Use Behaviour</b>         | 1.9.1      | I have used Canadian small business (es)'(s) retail website (s) to get product (s) and/or service(s) information.     | 3.56 | 0.91 |
| <b>1.9 Use Behaviour</b>         | 1.9.2      | I frequently shop at Canadian small business (es)'(s) retail website (s).   | 3.09 | 0.95 |
| <b>1.9 Use Behaviour</b>         | 1.9.3      | I have suggested Canadian small business (es)'(s) retail website (s) to others to shop.                               | 3.23 | 0.98 |
| <b>Use Behaviour</b>             | Mean Score |   | 3.29 |      |

|                                  |            |   |      |      |
|----------------------------------|------------|---|------|------|
| <b>1.10 Security and Privacy</b> | 1.10.1     | My personal privacy means a lot to me.  | 4.39 | 0.77 |
| <b>1.10 Security and Privacy</b> | 1.10.2     | I am worried that my privacy is being invaded.  | 3.69 | 0.98 |
| <b>1.10 Security and Privacy</b> | 1.10.3     | I am worried that Canadian small businesses' retail websites may use my personal information for an unauthorised purpose. | 3.39 | 1.01 |
| <b>1.10 Security and Privacy</b> | 1.10.4     | I am worried about privacy intrusion of my personal information when making an online transaction.                        | 3.64 | 0.94 |
| <b>1.10 Security and Privacy</b> | 1.10.6     | I am confident about the security measures provided by Canadian small businesses' retail websites for users.              | 2.63 | 0.82 |
| <b>1.10 Security and Privacy</b> | 1.10.7     | Online security is important for me to visit a Canadian small business retail website.                                    | 4.08 | 0.82 |
| <b>1.10 Security and Privacy</b> | 1.10.8     | Online credit card transaction is not secure.   | 3.06 | 0.96 |
| <b>Security and Privacy</b>      | Mean Score |   | 3.55 |      |
| <b>1.11 Trust</b>                | 1.11.1     | I trust buying from Canadian small businesses' retail websites.   | 3.56 | 0.74 |
| <b>1.11 Trust</b>                | 1.11.2     | Canadian small businesses' retail websites are reliable.  | 3.59 | 0.69 |
| <b>1.11 Trust</b>                | 1.11.3     | Canadian small businesses' retail websites have high integrity.   | 3.52 | 0.70 |
| <b>1.11 Trust</b>                | 1.11.4     | Generally, Canadian small businesses' retail websites uphold the terms and conditions stated on their websites.           | 3.62 | 0.70 |
| <b>1.11 Trust</b>                | 1.11.5     | Generally, Canadian small businesses' retail websites offer good customer service.  | 3.72 | 0.72 |
| <b>Trust</b>                     | Mean Score |   | 3.60 |      |

#### 4.4 Structural Equation Modelling (SEM)

Confirmatory factor analysis (CFA) has covariance for all latent factors, and each latent factor has a number of observed variables (Hox and Bechger, 1998). With reference to Figure 4-3 below, all the latent factors have at least three or more observed variables. AMOS

version 23 was used to test the measurement model by CFA. The scores in Figure 4-3 were calculated before carrying out the confirmatory analysis (CFA).

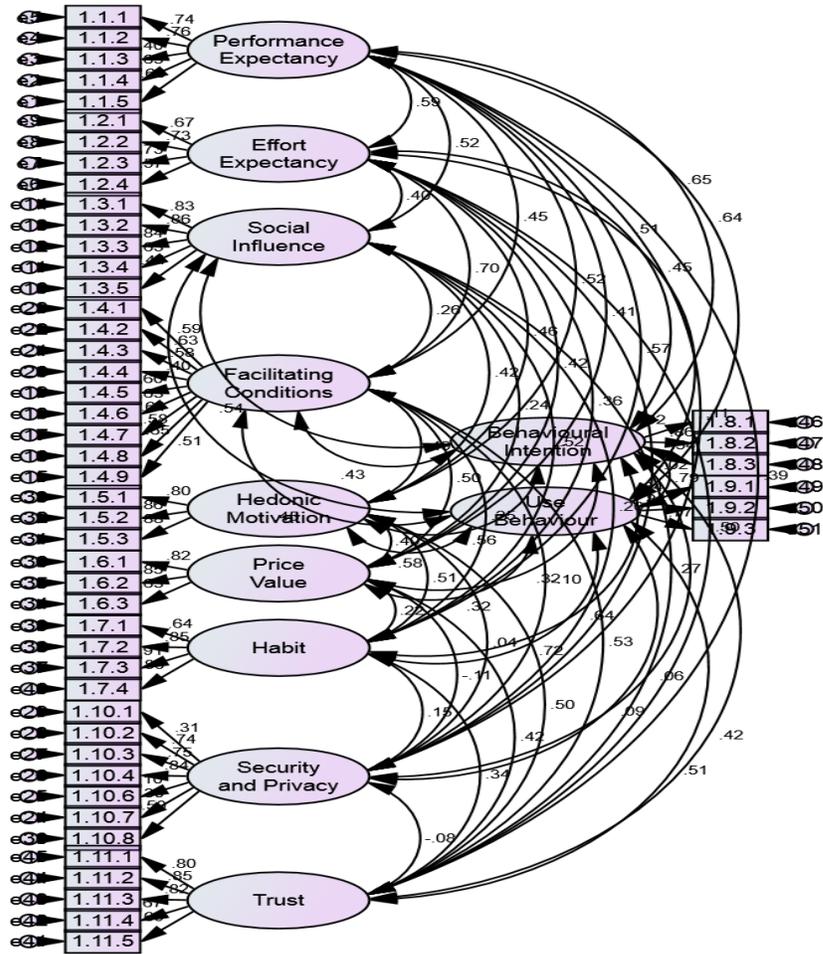


Figure 4-3: Before Confirmatory Factor Analysis (CFA)

#### 4.4.1 Confirmatory Factor Analysis (CFA)

Table 4-6 below shows the standardised regression weights based on a hypothesised model. There are no factor loadings that are more than 1.00. To achieve the convergent

validity, factor loadings (standardised regression weights) less than 0.50 were removed in order to maintain a model fit (Hair, Anderson, Tatham and Black, 1995). The items removed were SP1101 (0.31), SP1106 (0.10), SP1107 (0.30), PE113 (0.40), SI135 (0.44), and FC144 (0.40), which do not affect the research model. Therefore, convergent validity is achieved in this case with the removal of factor loadings that are less than 0.50 and achieving a model fit for Confirmatory Factor Analysis (CFA).

For SP1101 (My personal privacy means a lot to me), although individuals have concerns with privacy, some of them are willing to trade-off with convenience (Koochikamali, Gerhart and Mousavizadeh, 2015). This can reduce the standardised regression weights for this statement. With reference with SP1106 (I am confident about the security measures provided by Canadian small business retail websites for users) and SP1107 (Online security is important for me to visit a Canadian small business retail website), it can be said despite concerns of security, security concern is a perceived individual experience and as of such differs from individuals (Escobar-Rodriguez and Carvajal-Trujillo, 2014). Despite the level of security and privacy risk concerns, in general, users feel that they are still able to mitigate this risk and engaged in Internet commerce.

For PE113 (I expect that good(s) and/or service(s) sold at Canadian small business retail websites can be customised) as theorised by Tan, Chong and Lin (2013). However, based on the CFA's factor loading, the users do not expect customisation is of great importance to shop online. In terms of SI135 (Different media have been used to promote Canadian small business retail websites), there seems to be inconsistency in using different media for promotion. Lastly, for FC144 (I am able to receive assistance from others when there is a problem using Canadian small business retail websites), seems to differ contrary to the authors' original research framework (Venkatesh, Thong and Xu, 2012).

**Table 4-6: Standardised Regression Weights: (Default model)**

|               |      |                          | <b>Estimate</b> |
|---------------|------|--------------------------|-----------------|
| <b>PE115</b>  | <--- | Performance_Expectancy1  | 0.626           |
| <b>PE114</b>  | <--- | Performance_Expectancy1  | 0.645           |
| <b>PE113</b>  | <--- | Performance_Expectancy1  | 0.397           |
| <b>PE112</b>  | <--- | Performance_Expectancy1  | 0.763           |
| <b>PE111</b>  | <--- | Performance_Expectancy1  | 0.742           |
| <b>EE124</b>  | <--- | Effort_Expectancy1       | 0.572           |
| <b>EE123</b>  | <--- | Effort_Expectancy1       | 0.732           |
| <b>EE122</b>  | <--- | Effort_Expectancy1       | 0.731           |
| <b>EE121</b>  | <--- | Effort_Expectancy1       | 0.674           |
| <b>SI135</b>  | <--- | Social_Influence1        | 0.436           |
| <b>SI134</b>  | <--- | Social_Influence1        | 0.632           |
| <b>SI133</b>  | <--- | Social_Influence1        | 0.836           |
| <b>SI132</b>  | <--- | Social_Influence1        | 0.859           |
| <b>SI131</b>  | <--- | Social_Influence1        | 0.833           |
| <b>FC149</b>  | <--- | Facilitating_Conditions1 | 0.651           |
| <b>FC148</b>  | <--- | Facilitating_Conditions1 | 0.577           |
| <b>FC147</b>  | <--- | Facilitating_Conditions1 | 0.643           |
| <b>FC146</b>  | <--- | Facilitating_Conditions1 | 0.626           |
| <b>FC145</b>  | <--- | Facilitating_Conditions1 | 0.605           |
| <b>FC144</b>  | <--- | Facilitating_Conditions1 | 0.397           |
| <b>FC143</b>  | <--- | Facilitating_Conditions1 | 0.583           |
| <b>FC142</b>  | <--- | Facilitating_Conditions1 | 0.629           |
| <b>FC141</b>  | <--- | Facilitating_Conditions1 | 0.594           |
| <b>SP1107</b> | <--- | Security_Privacy1        | 0.301           |
| <b>SP1106</b> | <--- | Security_Privacy1        | 0.104           |
| <b>SP1104</b> | <--- | Security_Privacy1        | 0.842           |
| <b>SP1103</b> | <--- | Security_Privacy1        | 0.745           |
| <b>SP1102</b> | <--- | Security_Privacy1        | 0.742           |
| <b>SP1101</b> | <--- | Security_Privacy1        | 0.305           |
| <b>SP1108</b> | <--- | Security_Privacy1        | 0.497           |
| <b>HM153</b>  | <--- | Hedonic_Motivation1      | 0.875           |
| <b>HM152</b>  | <--- | Hedonic_Motivation1      | 0.863           |
| <b>HM151</b>  | <--- | Hedonic_Motivation1      | 0.802           |
| <b>PV163</b>  | <--- | Price_Value1             | 0.626           |
| <b>PV162</b>  | <--- | Price_Value1             | 0.849           |
| <b>PV161</b>  | <--- | Price_Value1             | 0.815           |
| <b>H173</b>   | <--- | Habit1                   | 0.912           |
| <b>H172</b>   | <--- | Habit1                   | 0.852           |
| <b>H171</b>   | <--- | Habit1                   | 0.645           |
| <b>H174</b>   | <--- | Habit1                   | 0.857           |

|              |      |                        |       |
|--------------|------|------------------------|-------|
| <b>T1115</b> | <--- | Trust1                 | 0.690 |
| <b>T1114</b> | <--- | Trust1                 | 0.674 |
| <b>T1113</b> | <--- | Trust1                 | 0.820 |
| <b>T1112</b> | <--- | Trust1                 | 0.846 |
| <b>T1111</b> | <--- | Trust1                 | 0.796 |
| <b>BI181</b> | <--- | Behavioural_Intention1 | 0.923 |
| <b>BI182</b> | <--- | Behavioural_Intention1 | 0.859 |
| <b>BI183</b> | <--- | Behavioural_Intention1 | 0.539 |
| <b>UB191</b> | <--- | Use_Behaviour1         | 0.636 |
| <b>UB192</b> | <--- | Use_Behaviour1         | 0.844 |
| <b>UB193</b> | <--- | Use_Behaviour1         | 0.772 |

According to Table 4-7 below, the correlations between latent factors are all below 0.80 (Goodwin, 2010). Hence, no latent factors were removed for redundancy. Therefore, it is considered that these correlations are acceptable for the converging validity for the Confirmatory Factor Analysis (CFA) model fit. Figure 4-4 below shows all the indices to improve the model fit.

**Table 4-7: Correlations between Latent Factors**

|                                |      |                          | Estimate |
|--------------------------------|------|--------------------------|----------|
| <b>Performance_Expectancy1</b> | <--> | Effort_Expectancy1       | .576     |
| <b>Performance_Expectancy1</b> | <--> | Social_Influence1        | .510     |
| <b>Performance_Expectancy1</b> | <--> | Facilitating_Conditions1 | .433     |
| <b>Performance_Expectancy1</b> | <--> | Security_Privacy1        | .106     |
| <b>Performance_Expectancy1</b> | <--> | Hedonic_Motivation1      | .527     |
| <b>Performance_Expectancy1</b> | <--> | Price_Value1             | .411     |
| <b>Performance_Expectancy1</b> | <--> | Habit1                   | .579     |
| <b>Performance_Expectancy1</b> | <--> | Trust1                   | .382     |
| <b>Performance_Expectancy1</b> | <--> | Behavioural_Intention1   | .654     |
| <b>Performance_Expectancy1</b> | <--> | Use_Behaviour1           | .641     |
| <b>Effort_Expectancy1</b>      | <--> | Social_Influence1        | .383     |
| <b>Effort_Expectancy1</b>      | <--> | Facilitating_Conditions1 | .690     |
| <b>Effort_Expectancy1</b>      | <--> | Security_Privacy1        | -.051    |
| <b>Effort_Expectancy1</b>      | <--> | Hedonic_Motivation1      | .458     |
| <b>Effort_Expectancy1</b>      | <--> | Price_Value1             | .416     |
| <b>Effort_Expectancy1</b>      | <--> | Habit1                   | .358     |
| <b>Effort_Expectancy1</b>      | <--> | Trust1                   | .498     |

|                                 |      |                          |       |
|---------------------------------|------|--------------------------|-------|
| <b>Effort_Expectancy1</b>       | <--> | Behavioural_Intention1   | .512  |
| <b>Effort_Expectancy1</b>       | <--> | Use_Behaviour1           | .452  |
| <b>Social_Influence1</b>        | <--> | Facilitating_Conditions1 | .238  |
| <b>Social_Influence1</b>        | <--> | Security_Privacy1        | .213  |
| <b>Social_Influence1</b>        | <--> | Hedonic_Motivation1      | .408  |
| <b>Social_Influence1</b>        | <--> | Price_Value1             | .226  |
| <b>Social_Influence1</b>        | <--> | Habit1                   | .518  |
| <b>Social_Influence1</b>        | <--> | Trust1                   | .256  |
| <b>Social_Influence1</b>        | <--> | Behavioural_Intention1   | .532  |
| <b>Social_Influence1</b>        | <--> | Use_Behaviour1           | .498  |
| <b>Facilitating_Conditions1</b> | <--> | Security_Privacy1        | -.139 |
| <b>Facilitating_Conditions1</b> | <--> | Hedonic_Motivation1      | .475  |
| <b>Facilitating_Conditions1</b> | <--> | Price_Value1             | .501  |
| <b>Facilitating_Conditions1</b> | <--> | Habit1                   | .228  |
| <b>Facilitating_Conditions1</b> | <--> | Trust1                   | .524  |
| <b>Facilitating_Conditions1</b> | <--> | Behavioural_Intention1   | .411  |
| <b>Facilitating_Conditions1</b> | <--> | Use_Behaviour1           | .437  |
| <b>Security_Privacy1</b>        | <--> | Hedonic_Motivation1      | .037  |
| <b>Security_Privacy1</b>        | <--> | Price_Value1             | -.124 |
| <b>Security_Privacy1</b>        | <--> | Habit1                   | .171  |
| <b>Security_Privacy1</b>        | <--> | Trust1                   | -.109 |
| <b>Security_Privacy1</b>        | <--> | Behavioural_Intention1   | .053  |
| <b>Security_Privacy1</b>        | <--> | Use_Behaviour1           | .088  |
| <b>Hedonic_Motivation1</b>      | <--> | Price_Value1             | .405  |
| <b>Hedonic_Motivation1</b>      | <--> | Habit1                   | .508  |
| <b>Hedonic_Motivation1</b>      | <--> | Trust1                   | .505  |
| <b>Hedonic_Motivation1</b>      | <--> | Behavioural_Intention1   | .557  |
| <b>Hedonic_Motivation1</b>      | <--> | Use_Behaviour1           | .577  |
| <b>Price_Value1</b>             | <--> | Habit1                   | .220  |
| <b>Price_Value1</b>             | <--> | Trust1                   | .425  |
| <b>Price_Value1</b>             | <--> | Behavioural_Intention1   | .321  |
| <b>Price_Value1</b>             | <--> | Use_Behaviour1           | .323  |
| <b>Habit1</b>                   | <--> | Trust1                   | .340  |
| <b>Habit1</b>                   | <--> | Behavioural_Intention1   | .641  |
| <b>Habit1</b>                   | <--> | Use_Behaviour1           | .723  |
| <b>Trust1</b>                   | <--> | Behavioural_Intention1   | .417  |
| <b>Trust1</b>                   | <--> | Use_Behaviour1           | .515  |
| <b>Behavioural_Intention1</b>   | <--> | Use_Behaviour1           | .790  |

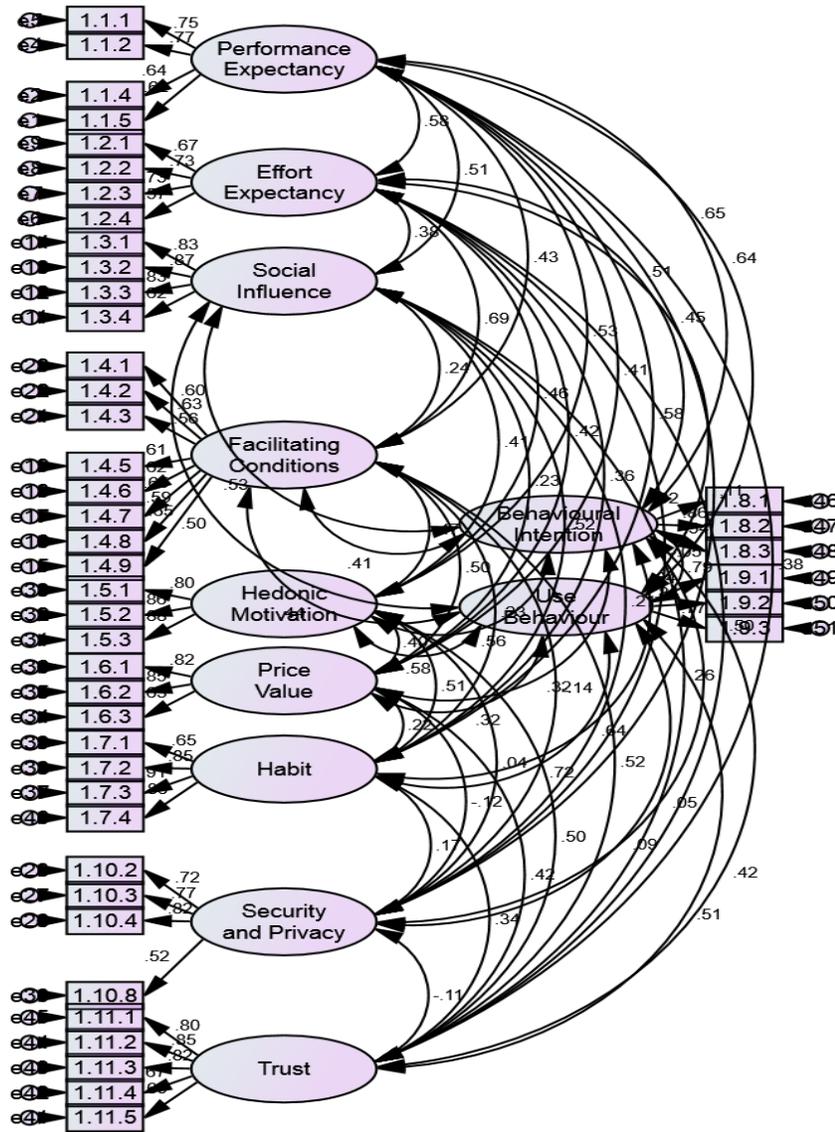


Figure 4- 4: Confirmatory Factor Analysis (CFA)

Table 4-8 below shows that all the indicators meet the model fit criteria.

**Table 4-8: Indicators for Model Fit**

| Goodness Fit            | Minimum Value | Overall Model                |
|-------------------------|---------------|------------------------------|
| Absolute Fit            |               |                              |
| <b>X<sup>2</sup></b>    | > 0.05        | 1717.900 (df = 891, p=0.001) |
| <b>X<sup>2</sup>/df</b> | 3.00 >        | 1.928                        |
| <b>AGFI</b>             | > 0.80        | 0.806                        |
| <b>RMSEA</b>            | 0.06 ≥        | 0.048                        |
| Incremental Fit         |               |                              |
| <b>TLI</b>              | ≥ 0.90        | 0.901                        |
| <b>CFI</b>              | ≥ 0.90        | 0.910                        |
| Parsimony Fit           |               |                              |
| <b>PNFI</b>             | > 0.50        | 0.749                        |
| <b>PCFI</b>             | > 0.50        | 0.819                        |

#### 4.4.2 Common Method Bias

Method bias is an issue that needs to be contained and is attributed to the respondents' tendency to respond similarly to items present in the same medium, timing, and/or location (Johnson, Rosen and Djurdevic, 2011). To that effect, method bias could increase, decrease, or remain the same with relation to the relationship between variables that could affect validity and reliability (Podsakoff, MacKenzie, Lee and Podsakoff, 2003). The main advantage of the marker variable approach is that it is simple to apply (Podsakoff, MacKenzie and Podsakoff, 2012). The marker variable approach in containing method bias is applied by assuming the method bias

has an equal effect on all observed variables affected by an unmeasured factor (Lindell and Whitney, 2001).

Factor 1 explained 25.71% of the variance and is below 50.00%. With reference to Figure 4-5 and Figure 4-6, the common variance without the marker factor is 0.07, and with the marker factor, it reduced the common method bias to 0.06.

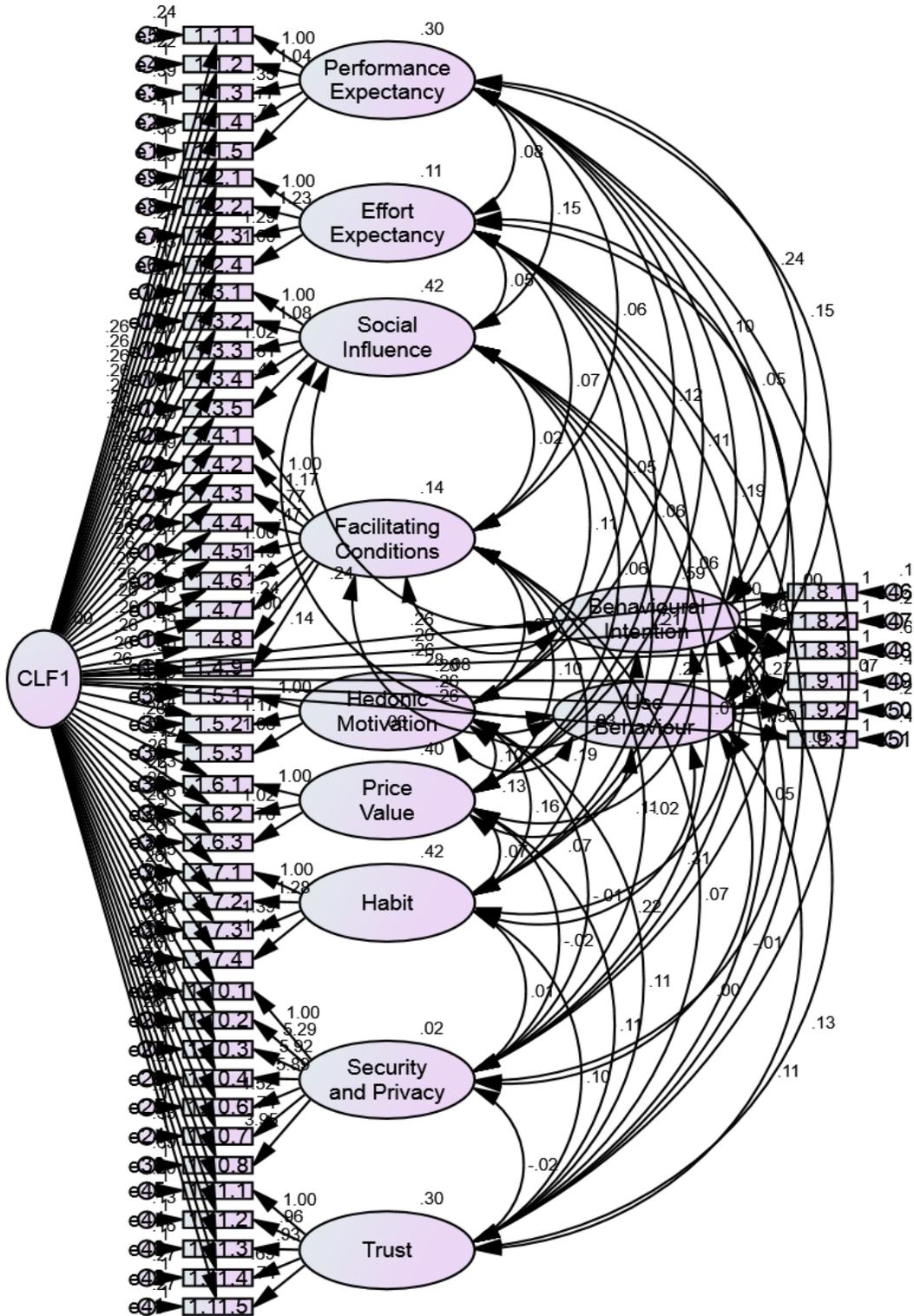


Figure 4-5: Without Marker Variables

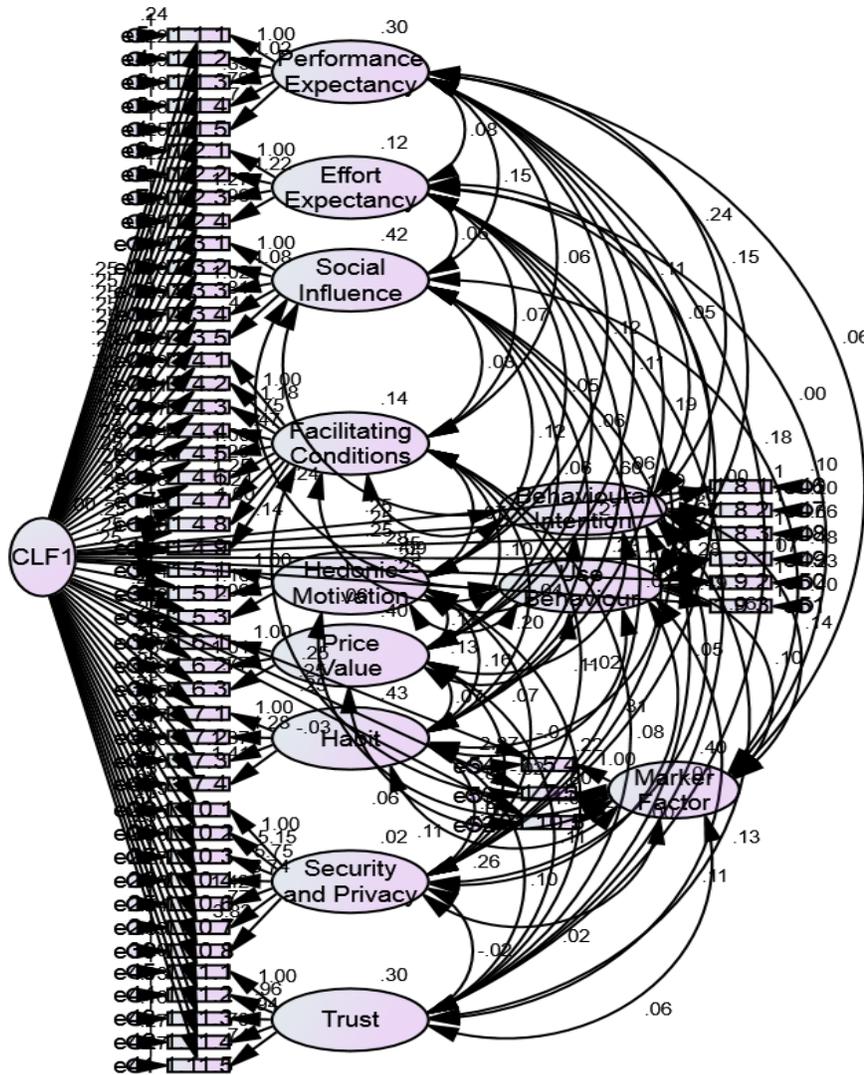


Figure 4-6: After Inclusion of Marker Variables

#### 4.4.3 Structural Model

The term Structural Equation Modelling (SEM) has been used interchangeably with the path model. SEM uses a combination of factor analysis and regression or path analysis (Hox and Bechger, 1998). It is represented by a set of latent (not measured) factors that possess theoretical constructs that are defined by regression weights and the path coefficient between the latent factors. Other researchers just refer SEM to path model without the latent factors (Coogan, Adler and Karash, 2012). In SEM, an endogenous (dependent) factor/variable can be an exogenous (independent) factor/variable for another factor/variable (Gunzler, Chen, Wu and Zhang, 2013).

The path model was first introduced by Sewall Wright, who also worked on a part of SEM (Wright, 1921). The measurement of the path model is based on a standardised regression coefficient identifying the direct and the indirect effects of the observed (measured) factor or the observed (measured) variables' relationship (Bryman and Cramer, 1990). These relationships in a path model are normally based on theoretical foundations (Lam and Maguire, 2012). SEM models are best shown by path models (Gunzler et al., 2013), and it is very common today to include a path model or a path analysis as an integral part of SEM (Kozak and Azevedo, 2014). A path model includes nodes that represent factors/variables that are linked by arrows to show the relationships between these nodes (Gunzler et al., 2013). A latent factor/variable is represented by a circle or ellipse whereas an observed factor/variable is represented by a square or rectangle.

As shown in Figure 4-7 and Table 4-9 below, all the relationships are positive, except for the relationship between Behavioural Intention (BI) and Price Value (PV) and Behavioural Intention (BI) and Security and Privacy (SP), which are found to be negative.

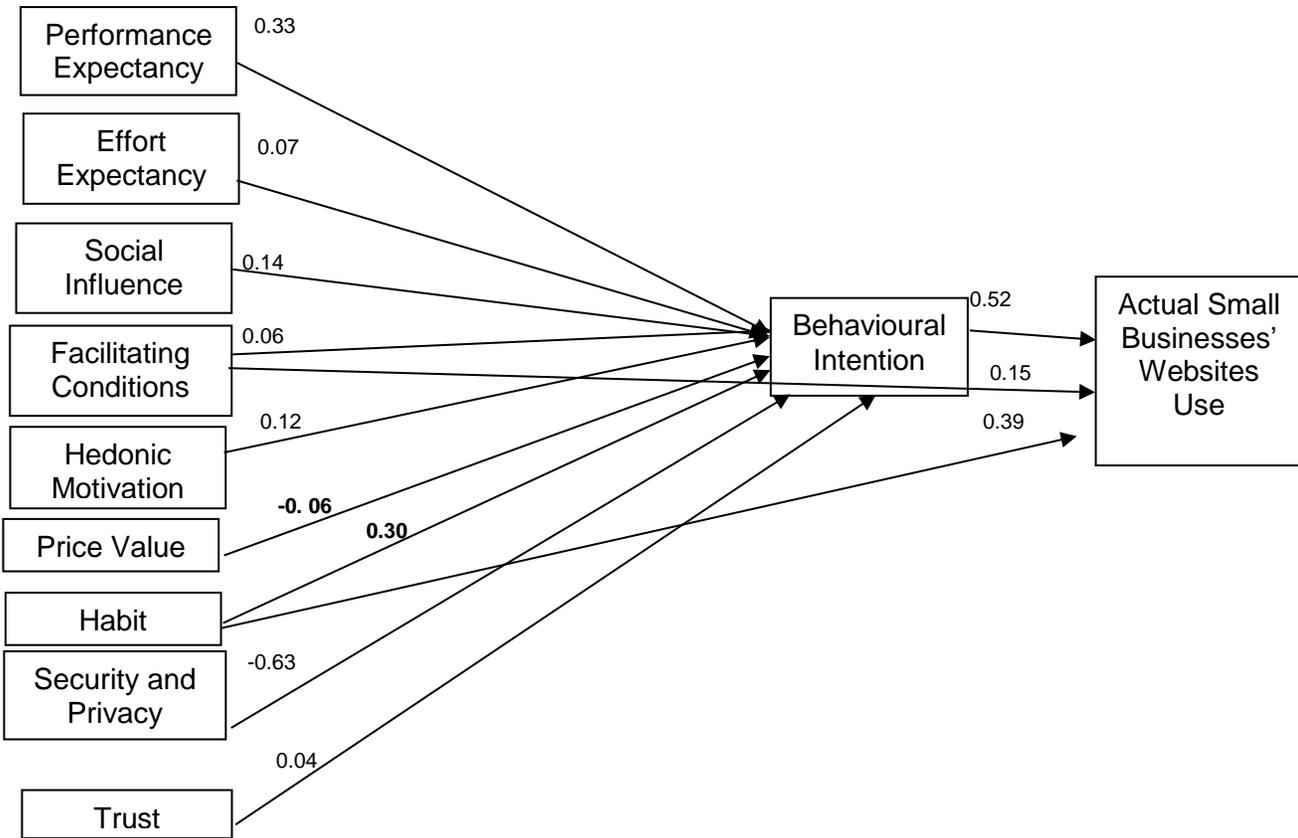


Figure 4-7: The Path Model

**Table 4-9: Standardised Regression Weights**

|                               |      |                          | <b>Estimate</b> |
|-------------------------------|------|--------------------------|-----------------|
| <b>Behavioural_Intention1</b> | <--- | Performance_Expectancy1  | 0.327           |
| <b>Behavioural_Intention1</b> | <--- | Effort_Expectancy1       | 0.065           |
| <b>Behavioural_Intention1</b> | <--- | Social_Influence1        | 0.139           |
| <b>Behavioural_Intention1</b> | <--- | Facilitating_Conditions1 | 0.062           |
| <b>Behavioural_Intention1</b> | <--- | Hedonic_Motivation1      | 0.122           |
| <b>Behavioural_Intention1</b> | <--- | Price_Value1             | -0.056          |
| <b>Behavioural_Intention1</b> | <--- | Habit1                   | 0.303           |
| <b>Behavioural_Intention1</b> | <--- | Security_Privacy1        | -0.063          |
| <b>Behavioural_Intention1</b> | <--- | Trust1                   | 0.041           |
| <b>Use_Behaviour1</b>         | <--- | Behavioural_Intention1   | 0.522           |
| <b>Use_Behaviour1</b>         | <--- | Habit1                   | 0.389           |
| <b>Use_Behaviour1</b>         | <--- | Facilitating_Conditions1 | 0.152           |

#### 4.4.4 Hypothesis Testing

Under this section, hypothesis testing is used to answer RQ2 and RQ3. The research questions are as follows:

RQ2. What are the factors affecting the usage of small businesses' retail websites by Generation Y consumers in Canada?

RQ3. Do the factors depend on the background of Canadian Generation Y consumers?

4.4.4.1 RQ2. What are the Factors Affecting the Usage of Small Businesses' Retail Websites by Generation Y Consumers in Canada?

All the exogenous (independent) and endogenous (dependent) factors were assessed based on the hypotheses. However, there are numerous relationships that could not be supported. They are Effort Expectancy (EE) and Behavioural Intention (BI), Facilitating Conditions (FC) and Behavioural Intention (BI), Price Value (PV) and Behavioural Intention (BI), Security and Privacy (SP) and Behavioural Intention (BI), and Trust (T) and Behavioural Intention (BI).

Previous research has shown that effort expectancy does not support behavioural intention in online marketing in Malaysia (Tan, Chong and Lin, 2013). Facilitating conditions could not support online marketing behavioural intention in South Korea and Malaysia (Tan, Chong and Lin, 2013) and online banking adoption (Martins, Oliviera and Popovic, 2014). In a research in Latvia about the charges of wireless Internet access, the cost of using mobile devices was found to be high and did not support behavioural intention (Fuksa, 2013). Security and privacy continue to be a serious threat to behavioural intention and were not included in the original UTAUT and UTAUT2 as they were considered inhibitory to the promotion of technology (Venkatesh, Thong and Xu, 2012; Xu, Gupta and Shi, 2009). Security and trust were found to have a positive relationship with tourism products and services for e-commerce in South Korea (Kim, Chung and Lee, 2011).

H13: Behavioural Intention (BI) is positively associated with Actual Small Businesses' Retail Website Use (UB).

This hypothesis states that behavioural intention has a positive relationship with actual purchase. The structural path between BI and UB based on standardised regression weights is found to be positively related (0.522) and significant ( $p = 0.001$ ). This confirms that

Hypothesis 13 which shows a positive relationship between BI and UB is supported by the data. As such, the higher the positive standardised regression weights for BI, the more the actual use for Canadian small businesses' retail websites, thereby, supporting the original UTAUT2 model.

H14: Performance Expectancy (PE) is positively associated with Behavioural Intention (BI). Hypothesis 14 shows that “*efficiency performance*” has a positive relationship with BI. The standardised regression weights for this path show that it is positive (0.327) and significant (0.001). In conclusion, there is a positive relationship between PE and BI and this hypothesis is supported by the data. The higher the value of positive standardised weights for PE, the higher the intention to purchase, supporting the original UTAUT2 model.

H15: Effort Expectancy (EE) is positively associated with Behavioural Intention (BI). Hypothesis 15 states that ease of use of the technology is positively related with BI. The standardised regression weight is found to be 0.065 and is not significant at 0.239. Therefore, the data does not support the hypothesis. More explanation will be presented in Chapter 6.

H16: Social Influence (SI) is positively associated with Behavioural Intention (BI). This hypothesis states that “*Social Activities*” have a positive relation with BI. With a standardised regression weight of 0.139 and a significant value of 0.001, the data has supported this hypothesis statement. Thus, the more positive the value for social activities, the greater the behavioural intention. This hypothesis also supports the original UTAUT2 model with Social Influence as one of the independent factors for BI.

H17: Facilitating Conditions (FC) are positively associated with Behavioural Intention (BI). Hypothesis 17 mentioned that facilities that support the Internet have a positive relation with BI. It has a standardised regression weight of 0.062 and a significance level of 0.243. Because the significance level that is greater than 0.05, Hypothesis 16 is not supported. Further explanations are given in Chapter 6.

H18: Facilitating Conditions (FC) are positively associated with Actual Small Businesses' Retail Website Use (UB).

This hypothesis assumes that there is a positive relationship between facilities that support the Internet and UB. The standardised regression weight is 0.152 and has a significance level of 0.001. This data shows that this hypothesis is supported and relevant to this research. It shows that with a positive increase in Internet supporting facilities, the UB will increase. The FC factor is relevant in this research as an independent factor, just as is shown in the original UTAUT2 model.

H19: Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

H19 hypothesises that exciting activities have a positive relationship with Behavioural Intention. This hypothesis has a standardised regression weight of 0.122 and a significance level of 0.004. Based on this information, Hypothesis 18 is supported and applicable to this research. It shows that with an increase in HM, BI will increase. The HM factor is relevant for this research as an independent factor, just like is shown in the original UTAUT2 model.

H20: Price Value (PV) is positively associated with Behavioural Intention (BI).

Hypothesis 20 shows that the reasonableness of the price of using the Internet technology has a positive relationship with BI. It has a standardised regression weight of -0.056 and a significance value of 0.139. Because of the negative standardised regression weight and a significance value greater than 0.05 (not significant), the statement of Hypothesis 20 cannot be supported. The path between PV and BI is negatively related. Further explanation will be provided in Chapter 5.

H21: Habit (H) is positively associated with Behavioural Intention (BI).

Hypothesis 21 states that habitual activities are positively related to behavioural intention. This hypothesis has a standardised regression weight of 0.303 and a significance value of 0.001. Based on the analysis, this hypothesis is supported. Thus, the more the habitual activities are repeated, the higher the tendency to show BI. Therefore, the Habit factor is applicable to this research and is one of the independent factors for the original UTAUT2 model.

H22: Habit (H) is positively associated with Actual Small Businesses' Retail Website Use (UB).

Hypothesis 22 relates to habitual practices that are positively related to actual use. This hypothesis has a standardised regression weight of 0.389 and a significance value of 0.001. Based on this data, this hypothesis is supported. In brief, habitual practices when repeated lead to a higher usage of the Canadian small business retail websites. The H factor's positive relationship with UB is one of the paths of the original UTAUT2 model being theorised.

H23: Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

Hypothesis 23 states that the SP factor's features and practices are positively related with an increase in BI. The data gathered for this hypothesis shows a standardised regression weight of -0.063 and a significance value of 0.44. This indicates a negative relationship between SP and BI, although not significant, and therefore, this hypothesis is not supported. The SP factor is not part of the original UTAUT2 and was added only after a literature review. Further discussion will be presented in Chapter 6.

H24: Trust (T) is positively associated with Behavioural Intention (BI).

For this hypothesis, Trust has been positively related to BI. The standardised regression weight is 0.041 and the significance level is 0.300. Therefore, Hypothesis 24 is not supported. The Trust factor is added to this research after a literature review. Further deliberation will be made in Chapter 6.

#### 4.4.4.2 RQ3. Do the Factors Depend on the Background of Canadian Generation Y Consumers?

The sections below are the results of whether the moderators (age, gender, and experience) have an impact on the factors of the adapted UTAUT2 model.

##### 4.4.4.2.1 Age and Gender have a Moderating Impact on the Positive Relationship between Performance Expectancy (PE) and Behavioural Intention (BI)

Both Age and Gender have a moderating impact on the positive relationship between PE and BI. PE has been the strongest indicator for BI in the technology diffusion models (Davis, 1989; Venkatesh, Thong and Xu, 2012). There are numerous studies that support PE as a strong indicator for BI such as Internet intermediary platform (Chu, 2013) and Internet marketing in Malaysia and South Korea (Tan, Chong and Lin, 2013). A research on

Canadian students found that the use of a webinar system has shown that PE on BI was moderated by Age and Gender (Klechne, Lakhal, Pascot and Bytha, 2014).

H1.1: Age differences (moderating variable) for Performance Expectancy (PE) are positively associated with Behavioural Intention (BI).

This hypothesis is to test three different Generation Y age groups for their effect as moderators for the positive relationship between PE and BI.

H1.1a: Age (18–23 years) (moderating variable) for Performance Expectancy (PE) is positively associated with Behavioural Intention (BI).

Hypothesis H1.1a has a moderating effect on the positive relationship between PE and BI. The standardised regression weight is 0.351 and the significance value 0.001. Hypothesis H1.1 is supported, and Age is a part of the original UTAUT2 model.

H1.1b: Age (24–29 years) (moderating variable) for Performance Expectancy (PE) is positively associated with Behavioural Intention (BI).

Hypothesis H1.1b states that the age group (between 24–29 years) has a moderating effect on the positive relationship between PE and BI. Its standardised regression weight is 0.280 with a significance value of 0.005. These values show that the hypothesis is supported and that Age is one of the moderators of the original UTAUT2 model.

H1.1c: Age (30–36 years) (moderating variable) for Performance Expectancy (PE) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group (between 30–36 years) has a moderating effect on the positive relationship between PE and BI. The standardised regression weight is 0.396 and has a significance value of 0.002. These values indicate that the hypothesis is supported and that the Age group of 30–36 years has a moderating impact on the positive relationship between PE and BI. This is in line with Age being one of the moderators for the original UTAUT2 model.

H1.2: Gender differences (moderating variable) for Performance Expectancy (PE) are positively associated with Behavioural Intention (BI).

Gender has been hypothesised as a moderator that impacts the positive relationship between PE and BI.

H1.2a: Male gender (moderating variable) for Performance Expectancy (PE) is positively associated with Behavioural Intention (BI).

This hypothesis states that male gender has a moderating effect on the positive relationship between PE and BI. The standardised regression weight is 0.262 and has a significance value of 0.002. This indicates that male gender has a moderating effect on the positive relationship between PE and BI and is supported. The moderator Gender is part of the original UTAUT2 model.

H1.2b: Female gender (moderating variable) for Performance Expectancy (PE) is positively associated with Behavioural Intention (BI).

Hypothesis H1.2b indicates that female gender has a moderating effect on the positive relationship between PE and BI. Its standardised regression weight is 0.374 and has a significance value of 0.001. This indicates that female gender has a moderating effect on the positive relationship between PE and BI. Female gender is one of the moderators of the original UTAUT2 model.

#### 4.4.4.2.2 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Effort Expectancy (EE) and Behavioural Intention (BI)

All the moderators do not have any significant moderating impact on the positive relationship between EE and BI except for the experience of advanced users. Experience was shown to be a good moderator for the positive relationship between EE and BI for Internet intermediary use (Chu, 2013). As a user gains more experience in using a particular technology, EE is reduced (Agarwal and Prasad, 1998).

H2.1: Age differences (moderating variable) for Effort Expectancy (EE) are positively associated with Behavioural Intention (BI).

This hypothesis states that Age is a moderator for the positive relationship between EE and BI.

H2.1a: Age (18–23 years) (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group (18–23 years) has a moderating effect on the positive relationship between EE and BI. The standardised regression weight is 0.012 and the significance level is 0.859. Hence, this hypothesis is not supported.

H2.1b: Age (24–29 years) (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

The age group (24–29 years) is hypothesised to have a moderating effect on the relationship between EE and BI. Its standardised regression weight is 0.053, and it has a significance value of 0.639. As the significance value is higher than 0.05, this hypothesis is not supported.

H2.1c: Age (30–36 years) (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

The age group (30–36 years) has been hypothesised as having a moderating effect on the relationship between EE and BI. The standardised regression weight is 0.147, and the significance value is 0.277. Hence, this hypothesis also cannot be supported.

H2.2: Gender differences (moderating variable) for Effort Expectancy (EE) are positively associated with Behavioural Intention (BI).

This hypothesis states that Gender has a moderating effect on the positive relationship between EE and BI.

H2.2a: Male gender (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

Male gender is hypothesised as a moderator in the relationship between EE and BI. The standardised regression weight is 0.081, and the significance level is 0.357. Since the significance level is more than 0.05, this hypothesis cannot be supported.

H2.2b: Female gender (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

Female gender is used as a moderator in the relationship between EE and BI. The standardised regression weight is 0.054, and the significance value is 0.446. This hypothesis cannot be supported because of the significance level.

H2.3: Experience (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

Experience has been hypothesised as a moderating variable that impacts the positive relationship between EE and BI.

H2.3a: Novice status (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

This hypothesis states that novice status has a moderating effect on the positive relationship between EE and BI. Its standardised regression weight is 0.106, and the significance value is 0.159. The significance level is too high to support this hypothesis.

H2.3b: Intermediate status (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

Hypothesis H2.3b states that intermediate experience has a moderating effect on the positive relationship between EE and BI. The output has a standardised regression weight of -0.057 and a significance value of 0.568. Since the standardised regression weight is negative and the significance value high, this hypothesis cannot be supported.

H2.3c: Advanced experience (moderating variable) for Effort Expectancy (EE) is positively associated with Behavioural Intention (BI).

Advanced experience is hypothesised as a moderating variable that affects the positive relationship between EE and BI. The result has a standardised regression weight of 0.241 and a “*p*” value of 0.052. As the “*p*” value is within 0.05, this hypothesis can be supported.

#### 4.4.4.2.3 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Social Influence (SI) and Behavioural Intention (BI)

All the moderators support the positive relationship between SI and BI except the age groups of 24 to 29 years, 30 to 36 years, and the advanced experience users.

H3.1: Age differences (moderating variable) for Social Influence (SI) are positively associated with Behavioural Intention (BI).

This hypothesis states that Age has a moderating effect on the positive relationship between SI and BI.

H3.1a: Age (18–23 years) (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

The age group category of 18 to 23 years is hypothesised as having a moderating effect on the positive relationship between SI and BI. It has a standardised regression weight of 0.174 and a significance value of 0.001. This result shows that this hypothesis is supported because the significance value is less than 0.05.

H3.1b: Age (24–29 years) (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group between 24 to 29 years has a moderating effect on the positive relationship between SI and BI. The output has a standardised regression weight of 0.080 and a significance value of 0.266. Since the “*p*” value is more than 0.05, this hypothesis cannot be supported.

H3.1c: Age (30–36 years) (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

The age group, between 30 to 36 years, is hypothesised to be a moderating variable with an impact on the positive relationship between SI and BI. The result has a standardised regression weight of 0.061 and a significance value of 0.518. This result shows a significance value of more than 0.05, therefore, the hypothesis is not supported.

H3.2: Gender differences (moderating variable) for Social Influence (SI) are positively associated with Behavioural Intention (BI).

Gender is a moderating variable for the positive relationship between SI and BI.

H3.2a: Male gender (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

Male gender has a moderating effect on the positive relationship between SI and BI. The test score for the standardised regression weight is 0.216 with a significance value of 0.001. These numbers show that this hypothesis is supported.

H3.2b: Female gender (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

Female gender has a moderating effect on the positive relationship between SI and BI. The result for standardised regression weight is 0.101 with a significance value of 0.034. These figures show that this hypothesis can be supported.

H3.3: Experience (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

This hypothesis shows that experience has a moderating effect on the positive relationship between SI and BI.

H3.3a: Novice experience status (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

The novice status of users has a moderating effect on the positive relationship between SI and BI. The standardised regression weight is 0.113, and the significance value is 0.046. This outcome shows that this hypothesis is supported.

H3.3b: Intermediate experience status (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

The intermediate experience status of users has a moderating effect on the positive relationship between SI and BI. It has a standardised regression weight of 0.188 and a significance value of 0.007. As the significance value is within the range of 0.05, this hypothesis is supported.

H3.3c: Advanced experience status (moderating variable) for Social Influence (SI) is positively associated with Behavioural Intention (BI).

The hypothesis states that advanced users have a moderating effect on the positive influence of SI and BI. The standardised regression weight is 0.098, and the significance value is 0.181. As the significance value is out of range, this hypothesis cannot be supported.

4.4.4.2.4 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Facilitating Conditions (FC) and Behavioural Intention (BI).

All the moderators do not show any moderating effect in the positive relationship between FC and BI due to their insignificant “*p*” values. These results do not come as a surprise as

the Canadian Generation Y, just like other Generation Y'ers, is highly computer savvy and engaged in social media (Bolton et al., 2013; Bradley, 2007; Norum, 2003).

H4.1: Age differences (moderating variable) for Facilitating Conditions (FC) are positively associated with Behavioural Intention (BI).

This hypothesis shows that age has a moderating impact on the positive relationship between FC and BI.

H4.1a: Age (18–23 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

The age group, between 18 to 23 years, has a moderating effect on the positive relationship between FC and BI. This hypothesis has a standard regression weight of 0.094 and a significance value of 0.150. Since the significance value is high, this hypothesis cannot be supported.

H4.1b: Age (24–29 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

This hypothesis shows that the age group, between 24 to 29 years, has a moderating impact on the positive relationship between FC and BI. It has a standardised regression weight of 0.043 and a significance value of 0.663. Therefore, hypothesis H4.1b cannot be supported.

H4.1c: Age (30–36 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

The age group between 30 to 36 years has a moderating effect on the positive relationship between FC and BI. The standardised regression weight is 0.189, and the “*p*” value is 0.231. Because of the high significance value, this hypothesis cannot be supported.

H4.2: Gender differences (moderating variable) for Facilitating Conditions (FC) are positively associated with Behavioural Intention (BI).

Gender plays a moderating variable on the positive relationship between FC and BI.

H4.2a: Male gender (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

This hypothesis states that male gender has a moderating impact on the positive relationship between FC and BI. The standardised regression weight is 0.086, and the “*p*” value is 0.291. Because of the high “*p*” value, this hypothesis cannot be supported.

H4.2b: Female gender (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

Female gender has a moderating impact on the positive relationship between FC and BI. It has a standardised regression weight of 0.059 and a significance value of 0.404. Because of the high “*p*” value, this hypothesis cannot be supported.

H4.3: Experience differences (moderating variable) for Facilitating Conditions (FC) are positively associated with Behavioural Intention (BI).

Different experience levels have a moderating impact on the positive relationship between FC and BI.

H4.3a: Novice experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

The novice experience status has a moderating effect on the positive relationship between FC and BI. The standardised regression weight is 0.036, and the significance value is 0.598. This hypothesis cannot be supported because of a high significance value.

H4.3b: Intermediate experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

This hypothesis states that the intermediate experience status has a moderating impact on the positive relationship between FC and BI. Its standardised regression weight is 0.152 and “*p*” value 0.125. This indicates that this hypothesis is not significant due to its high “*p*” value.

H4.3c: Advanced experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Behavioural Intention (BI).

The advanced experience status serves as a moderating variable for FC and BI. The output has a standardised regression weight of -0.002 and a significance value of 0.988. With advanced experience moderating a negative relationship between FC and BI and a significance value of more than 0.05, this hypothesis cannot be supported.

#### 4.4.4.2.5 Age and Experience have a Moderating Impact on the Positive Relationship between Facilitating Conditions (FC) and Actual Small Businesses' Websites Use (UB)

All the moderators are supported for the positive relationship between FC and UB except for intermediate experience status of users due to its insignificant value.

H5.1: Age differences (moderating variable) for Facilitating Conditions (FC) are positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that age has a moderating effect on the positive relationship between FC and UB.

H5.1a: Age (18–23 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis indicates that the age group between 18 to 23 years has a moderating impact on the relationship between FC and UB. It has a standardised regression weight of 0.156 and a significance value of 0.001. With a significance value within 0.05, this hypothesis is supported.

H5.1b: Age (24–29 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that the age group between 24 to 29 years has a moderating effect on the positive relationship between FC and UB. The output has a standardised regression weight of 0.154 and a “*p*” value of 0.001. Because of the low “*p*” value, this hypothesis is supported.

H5.1c: Age (30–36 years) (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

The age group between 30 to 36 years has a moderating effect on FC and UB. It has a standardised regression weight of 0.130 and a “*p*” value of 0.004. With a “*p*” value within 0.05, this hypothesis is supported.

H5.2: Experience differences (moderating variable) for Facilitating Conditions (FC) are positively associated Actual Small Businesses' Websites Use (UB).

This hypothesis states that the different levels of experience have a positive relationship between FC and UB.

H5.2a: Novice experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

Novice users have a moderating impact on the positive relationship between FC and UB. The standardised regression weight has a 0.178 score and a significance value of 0.001. With a “*p*” value within 0.05, this hypothesis is supported.

H5.2b: Intermediate experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

Intermediate users have a moderating effect on the positive relationship between FC and UB. The output has a standardised regression weight of 0.079 and a significance value of 0.067. As the significance value exceeds 0.05, this hypothesis cannot be supported.

H5.2c: Advanced experience status (moderating variable) for Facilitating Conditions (FC) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that advanced users have a moderating impact on the positive relationship between FC and UB. The standardised regression weight is 0.106, and the “*p*” value is 0.051. This hypothesis is supported because of the low “*p*” value.

4.4.4.2.6 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Hedonic Motivation (HM) and Behavioural Intention (BI)

The moderators aged between 24 to 29 years, 30 to 36 years, male, and advanced experience status users do not have a moderating impact on the positive relationship between HM and BI. Age and gender have been linked to technology innovation (Lee, Cho, Xu and Fairhurst, 2010), and HM has a strong relationship with the purchase intention of women for digital items (Pascual-Miguel, Agudo-Peregrina and Chaparo-Pelaez, 2015).

H6.1: Age differences (moderating variable) for Hedonic Motivation (HM) are positively associated with Behavioural Intention (BI).

This hypothesis assumes that Age has a moderating effect on the positive relationship between HM and BI.

H6.1a: Age (18–23 years) (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

The age group between 18 to 23 years has a moderating impact on the positive relationship between HM and BI. Its output has a standardised regression weight of 0.129 and a significance value of 0.013. Since its standardised regression weight is positive and the “*p*” value is within 0.05, this hypothesis is supported.

H6.1b: Age (24–29 years) (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This age group between 24 to 29 years has a moderating effect on the positive relationship between HM and BI. It has a standardised regression weight of 0.090 and a “*p*” value of 0.264. As the “*p*” value exceeds 0.05, this hypothesis cannot be supported.

H6.1c: Age (30–36 years) (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis assumes that the age group between 30 to 36 years has a positive relationship between HM and BI. The output has a standardised regression weight of 0.056 and a significance value of 0.635. This hypothesis cannot be supported because the significance value is more than 0.05.

H6.2: Gender differences (moderating variable) for Hedonic Motivation (HM) are positively associated with Behavioural Intention (BI).

This hypothesis states that Gender has a moderating impact on the positive relationship between HM and BI.

H6.2a: Male gender (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis states that male gender has a moderating effect on the positive relationship between HM and BI. The output has a standardised regression weight of 0.030 and a significance value of 0.667. With a high significance value, this hypothesis cannot be supported.

H6.2b: Female gender (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis states that female gender has a moderating impact on the positive relationship between HM and BI. It has a standardised regression weight of 0.164 and a significance value of 0.003. This hypothesis can be supported because of its low significance value.

H6.3: Experience differences (moderating variable) for Hedonic Motivation (HM) are positively associated with Behavioural Intention (BI).

This hypothesis says that experience has a moderating impact on the positive relationship between HM and BI.

H6.3a: Novice experience status (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis statement says that novice users have a moderating effect on the positive relationship between HM and BI. It has an output standardised regression weight of 0.138 and a significance value of 0.017. With a positive standardised regression weight and a low significance value, this hypothesis can be supported.

H6.3b: Intermediate experience status (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis states that intermediate experience users have a moderating impact towards the positive relationship between HM and BI. The data has a standardised regression weight of 0.189 and a significance value of 0.015. Based on the data, this hypothesis is supported.

H6.3c: Advanced experience status (moderating variable) for Hedonic Motivation (HM) is positively associated with Behavioural Intention (BI).

This hypothesis says that advanced users have a moderating effect on the positive relationship between HM and BI. It has a standardised regression weight of -0.028 and a “p” value of 0.745. With a negative standardised regression weight and a high “p” value, this hypothesis cannot be supported.

4.4.4.2.7 Age and Gender have a Moderating Impact on the Positive Relationship between Price Value (PV) and Behavioural Intention (BI)

All the moderators do not support the positive relationship between PV and BI. Almost all the hypotheses have negative standardised regression weights.

H7.1: Age differences (moderating variable) for Price Value (PV) are positively associated with Behavioural Intention (BI).

This hypothesis indicates that Age differences have a moderating impact on the positive relationship between PV and BI.

H7.1a: Age (18–23 years) (moderating variable) for Price Value (PV) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group between 18 to 23 years has a moderating impact on the positive relationship between PV and BI. It has a standardised regression weight of -0.064 and a “*p*” value of 0.192. With a negative score on standard regression weight and a “*p*” value of more than 0.05, this hypothesis cannot be supported.

H7.1b: Age (24–29 years) (moderating variable) for Price Value (PV) is positively associated with Behavioural Intention (BI).

The age group between 24 to 29 years has been hypothesised as having a moderating effect on the positive relationship between PV and BI. The output data has a standardised regression weight of 0.013 and a “*p*” value of 0.849. With a high “*p*” value, this hypothesis cannot be supported.

H7.1c: Age (30–36 years) (moderating variable) for Price Value (PV) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group between 30 to 36 years has a moderating impact on the positive relationship between PV and BI. The output shows that the standardised regression weight is -0.154 and the significance value is 0.173. This shows that the hypothesis cannot be supported because of the negative standardised regression weight and the high significance value.

H7.2: Gender differences (moderating variable) for Price Value (PV) are positively associated with Behavioural Intention (BI).

This hypothesis shows that Gender has a moderating impact on the positive relationship between PV and BI.

H7.2a: Male gender (moderating variable) for Price Value (PV) is positively associated with Behavioural Intention (BI).

This hypothesis says that male gender has a positive impact on the relationship between PV and BI. The standardised regression weight is -0.004, and the “*p*” value is 0.950. Because of the negative standardised regression weight and the high “*p*” value, this hypothesis cannot be supported.

H7.2b: Female gender (moderating variable) for Price Value (PV) is positively associated with Behavioural Intention (BI).

This hypothesis shows that female gender has a moderating impact on the positive relationship between PV and BI. The output has a standardised regression weight of -0.095 and a significance value of 0.052. This hypothesis cannot be supported because of the negative standardised regression weight.

#### 4.4.4.2.8 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Habit (H) and Behavioural Intention (BI)

In this section, all the moderators have a moderating impact on the positive relationship between H and BI.

H8.1: Age differences (moderating variable) for Habit (H) are positively associated with Behavioural Intention (BI).

This hypothesis shows that Age has a moderating impact on the positive relationship between H and BI.

H8.1a: Age (18–23 years) (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

This hypothesis states that the age group between 18 to 23 years has a moderating impact on the positive relationship between H and BI. With a standardised regression weight of 0.319 and a “*p*” value of 0.001, this hypothesis is supported.

H8.1b: Age (24–29 years) (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

This hypothesis shows that the age group between 24 to 29 years has a moderating effect on the positive relationship between H and BI. This output has a standardised regression weight of 0.331 and a significance value of 0.001. With a positive standardised regression weight and a low significance value, this hypothesis is supported.

H8.1c: Age (30–36 years) (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

The age group between 30 to 36 years has been hypothesised as having a moderating impact on the positive relationship between H and BI. It has a standardised regression weight of 0.292 and a significance value of 0.014. This data shows that the hypothesis is supported.

H8.2: Gender differences (moderating variable) for Habit (H) are positively associated with Behavioural Intention (BI).

This hypothesis states that Gender has a moderating effect on the positive relationship between H and BI.

H8.2a: Male gender (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

Male gender has been hypothesised as having a moderating effect on the positive relationship between H and BI. It generates a standardised regression weight of 0.343 and a “*p*” value of 0.001. These scores support hypothesis H8.2a.

H8.2b: Female gender (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

Female gender has been hypothesised as having a moderating impact on the positive relationship between H and BI. The scores have a standardised regression weight of 0.294 and a “*p*” value of 0.001. These scores indicate that this hypothesis is supported.

H8.3: Experience differences (moderating variable) for Habit (H) are positively associated with Behavioural Intention (BI).

This hypothesis shows that Experience has a moderating effect on the positive relationship between H and BI.

H8.3a: Novice experience status (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

This hypothesis indicates that novice users have a moderating impact on the positive relationship between H and BI. It has a standardised regression weight of 0.267 and a “p” value of 0.001. This data shows that this hypothesis is supported.

H8.3b: Intermediate experience status (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

This hypothesis shows that intermediate experience users have a moderating impact on the positive relationship between H and BI. The output has a standardised regression weight of 0.343 and a “p” value of 0.001. These results indicate that this hypothesis is supported.

H8.3c: Advanced experience status (moderating variable) for Habit (H) is positively associated with Behavioural Intention (BI).

This hypothesis states that advanced experience users have a moderating impact on the positive relationship between H and BI. It has a standardised regression weight of 0.405 and a significance value of 0.001. These scores show that this hypothesis is supported.

#### 4.4.4.2.9 Age, Gender, and Experience have a Moderating Impact on the Positive Relationship between Habit (H) and Actual Small Businesses' Websites Use (UB)

In this section, all the moderators have a moderating impact on the relationship between H and UB.

H9.1: Age differences (moderating variable) for Habit (H) are positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that Age has a moderating effect on the positive relationship between H and UB.

H9.1a: Age (18–23 years) (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that the age group between 18 to 23 years has a moderating effect on the positive relationship between H and UB. The output has a standardised regression weight of 0.393 and a significance value of 0.001. These scores support the hypothesis.

H9.1b: Age (24–29 years) (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

The age group between 24 to 29 years has been hypothesised to have a moderating effect on the positive relationship between H and UB. It has a standardised regression weight of 0.383 and a “*p*” value of 0.001. These scores indicate that this hypothesis is supported.

H9.1c: Age (30–36 years) (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

The age group between 30 to 36 years has been hypothesised to have a positive relationship between H and UB. These scores have a standardised regression weight of 0.370 and a “*p*” value of 0.001. With a positive standardised regression weight and a “*p*” value within 0.05, this hypothesis is supported.

H9.2: Gender differences (moderating variable) for Habit (H) are positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that Gender has a moderating impact on the positive relationship between H and UB.

H9.2a: Male gender (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

Male gender has been hypothesised as having a moderating effect on the positive relationship between H and UB. The output for standardised regression weight is 0.467, and the “*p*” value is 0.001. These numbers indicate that this hypothesis is supported.

H9.2b: Female gender (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that female gender has a moderating impact on the positive relationship between H and UB. The standardised regression weight is 0.336 and has a significance value of 0.001. These scores are interpreted as supporting this hypothesis.

H9.3: Experience differences (moderating variable) for Habit (H) are positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that experience has a moderating impact on the positive relationship between H and UB.

H9.3a: Novice experience status (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis assumes that novice users have a moderating impact on the positive relationship between H and UB. It has a standardised regression weight of 0.448 and a “*p*” value of 0.001. These scores indicate that this hypothesis is supported.

H9.3b: Intermediate experience status (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that intermediate experience users have a moderating impact on the positive relationship between H and UB. The standardised regression weight of 0.280 and a significance value of 0.001 shows that this hypothesis is supported by the data.

H9.3c: Advanced experience status (moderating variable) for Habit (H) is positively associated with Actual Small Businesses' Websites Use (UB).

The output has a standardised regression weight of 0.492 and a significance value of 0.001. Since the standardised regression weight is positive and the “*p*” value is within 0.05, this hypothesis is supported.

#### 4.4.4.2.10 Gender and Experience have a Moderating Impact on the Positive Relationship between Security and Privacy (SP) and Behavioural Intention (BI)

In this section, all the moderators were not supported because of their negative standardised regression weights and high significance values. This indicates that security and privacy are still a concern for Canadian Generation Y consumers.

H10.1: Gender differences (moderating variable) for Security and Privacy (SP) are positively associated with Behavioural Intention (BI).

This hypothesis states that gender has a moderating impact on the positive relationship between SP and BI.

H10.1a: Male gender (moderating variable) for Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

Male gender has been hypothesised as having a moderating impact on the positive relationship between SP and BI. The standardised regression weight is -0.053, and the significance value is 0.281. With a negative standardised regression weight and a “*p*” value of more than 0.05, this hypothesis cannot be supported.

H10.1b: Female gender (moderating variable) for Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

Female gender has been hypothesised as having a moderating effect on the positive relationship between SP and BI. It has a standardised regression weight of -0.067 and a “*p*” value of 0.096. These scores indicate that this hypothesis cannot be supported.

H10.2: Experience differences (moderating variable) for Security and Privacy (SP) are positively associated with Behavioural Intention (BI).

Experience has been hypothesised to have a moderating effect on the positive relationship between SP and BI.

H10.2a: Novice experience status (moderating variable) for Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

Novice users have been hypothesised as having a moderating impact on the positive relationship between SP and BI. The output has a standardised regression weight of -0.012 and a significance value of 0.783. As such, this data does not support this hypothesis.

H10.2b: Intermediate experience status (moderating variable) for Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

This hypothesis states that intermediate experience users have a moderating impact on the positive relationship between SP and BI. The standardised regression weight has a score of -0.126 and a “*p*” value of 0.038. Because of the negative standardised regression weight, this hypothesis cannot be supported.

H10.2c: Advanced experience status (moderating variable) for Security and Privacy (SP) is positively associated with Behavioural Intention (BI).

This hypothesis states that advanced users have a moderating impact on the positive relationship between SP and BI. This data has a standardised regression weight of -0.098 and a “*p*” value of 0.151. Due to the negative standardised regression weight and a “*p*” value of more than 0.05, this hypothesis cannot be supported.

#### 4.4.4.2.11 Gender and Experience have a Moderating Impact on the Positive Relationship between Trust (T) and Behavioural Intention (BI)

In this section, all the moderators did not have a moderating impact on the positive relationship between Trust and BI.

H11.1: Gender differences (moderating variable) for Trust (T) are positively associated with Behavioural Intention (BI).

This hypothesis states that Gender has a moderating effect on the positive relationship between Trust and BI.

H11.1a: Male gender (moderating variable) for Trust (T) is positively associated with Behavioural Intention (BI).

This hypothesis says that male gender has a moderating effect on the positive relationship between Trust and BI. The output has a standardised regression weight of -0.012 and a “*p*” value of 0.854. Since the standardised regression weight is negative and the “*p*” value is more than 0.05, this hypothesis cannot be supported.

H11.1b: Female gender (moderating variable) for Trust (T) is positively associated with Behavioural Intention (BI).

Female gender has been hypothesised to have a moderating impact on the positive relationship between Trust and BI. The standardised regression weight is 0.082, and its significance value is 0.096. As the significance value is more than 0.05, this hypothesis cannot be supported.

H11.2: Experience differences (moderating variable) for Trust (T) are positively associated with Behavioural Intention (BI).

This hypothesis says that experience has a moderating impact on the positive relationship between Trust and BI.

H11.2a: Novice experience status (moderating variable) for Trust (T) is positively associated with Behavioural Intention (BI).

Novice users have been hypothesised as having a moderating impact on the positive relationship between Trust and BI. It has a standardised regression weight of 0.029 and a significance value of 0.583. With a significance value higher than 0.05, this hypothesis cannot be supported.

H11.2b: Intermediate experience status (moderating variable) for Trust (T) is positively associated with Behavioural Intention (BI).

Intermediate experience users have been hypothesised as having a moderating effect on the positive relationship between Trust and BI. The standardised regression weight is 0.063, and the “*p*” value is 0.404. With a high “*p*” value, this hypothesis cannot be supported.

H11.2c: Advanced experience status (moderating variable) for Trust (T) is positively associated with Behavioural Intention (BI).

This hypothesis says that advanced users have a moderating impact on the positive relationship between Trust and BI. It has a standardised regression weight of -0.113 and a significance value of 0.209. With a negative standardised regression weight and a significance value of more than 0.05, this hypothesis cannot be supported.

#### 4.4.4.2.12 Experience has a Moderating Impact on the Relationship between Behavioural Intention (BI) and Actual Small Businesses' Websites Use (UB)

In this section, all experience moderators have been found to have a moderating impact on the relationship between BI and UB.

H12.1: Experience differences (moderating variable) for Behavioural Intention (BI) are positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that experience has a moderating effect on the positive relationship between BI and UB.

H12.1a: Novice experience status (moderating variable) for Behavioural Intention (BI) is positively associated with Actual Small Businesses' Websites Use (UB).

Novice users have been hypothesised to have a moderating impact on the positive relationship between BI and UB. It has a standardised regression weight of 0.453 and a significance value of 0.001. With a positive standardised regression weight and a low significance value, this hypothesis is supported.

H12.1b: Intermediate experience status (moderating variable) for Behavioural Intention (BI) is positively associated with Actual Small Businesses' Websites Use (UB).

This hypothesis states that intermediate experience users have a moderating effect on the positive relationship between BI and UB. The standardised regression weight is 0.662 and has a “*p*” value of 0.001. These numbers indicate that the hypothesis is supported.

H12.1c: Advanced experience status (moderating variable) for Behavioural Intention (BI) is positively associated with Actual Small Businesses' Websites Use (UB).

Advanced users have been hypothesised to have a moderating impact on the positive relationship between BI and UB. The output has a standardised regression weight of 0.459 and a “*p*” value of 0.001. With this outcome, this hypothesis has been supported statistically.

## **Chapter 5: Qualitative Data Analysis**

### **5.1 Introduction**

Chapter 3 explained the methodology used in this research and Chapter 4 discussed the results from the quantitative analysis. In this section, the qualitative data analysis is presented. The qualitative data was collected from 30 interviewees and is organised on the basis of themes. Pseudonyms are used to protect individual identities.

Further, in line with ethical approval guidelines, the interviewees must remain anonymous with the pseudonyms used to denote their data. The data collected is grouped into themes and keywords that provides evidence to support the research model. More specifically, by triangulating the qualitative data with the quantitative data, a greater insight and understanding of the research phenomena can be achieved. In relation to this study, by extracting the data from content analysis, the opinions of the Canadian Generation Y and the complex issues that are interrelated with them can be better studied. Through the process of comparing similarities and differences, the researcher can better understand the factors that affect the usage of Canadian small business retail websites by Canadian Generation Y.

### **5.2 RQ1 How do Canadian Generation Y consumers carry out their activities on the Internet?**

This section covers the data collected from personal interviews in relation to Research Question 1. This question pertains to how the Canadian Generation Y consumers carry out their activities on the Internet.

#### **5.2.1 Free Time**

Based on the data collected from personal interviews, it can be said that the Canadian Generation Y is very active socially and is *“full of life”* and values time spent with family and friends, with good knowledge on how to have a work-life balance. They like socialising with

friends and family, reading from physical and online copies, surfing the Internet, taking care of children, chatting online, watching movies, exercising, watching television, assembling things, house cleaning, online gaming, shopping, travelling, golfing, playing with remote control helicopters, biking, gardening, renovating the house, playing games, online shopping, listening to music, singing, cooking, playing the guitar and the piano, and church activities. Facebook seems to be a very popular social media platform. Because of their activities, they can relax, enjoy exercising, and have a sense of belonging. Online interactive shopping, games, content, and do-it-yourself (DIY) videos offer fun and reading pleasure to entice the Canadian Generation Y consumers to retail websites.

Generation Y expect to live a work-life balance lifestyle that is not too work-oriented or too leisure-oriented (Fenich, Scott-Hassell and Hashimoto, 2011; Myers, 2010). They are expected to represent 40 per cent of the Canadian workforce by 2020 (The Public Commission of Canada, 2009) and eventually, 75 per cent by 2028 (ExecuTrade, 2014). This generation is influential as it represents about 30 per cent of the Canadian population and is the single largest segment of the Canadian population (Guffey, Rhodes and Rogin, 2010). Generation Y wants to be active and live a healthy lifestyle (Jones, 2011). They are surrounded by their family members, relatives, friends, and the local community (Marilee, 2011). The results of the interviews suggest the following themes with regard to the Generation Y and their lives.

### 5.2.2 Time Accessing the Internet

The Internet has become pervasive so it can be connected anywhere and anytime and is slowly becoming connected to physical things (Francesco, Mingozi and Cao, 2015). Some examples of physical things refer to electric switches that can be monitored and controlled via the Internet.

The favourite time to access the Internet for interviewees is early in the morning and evening. However, interviewees access the Internet at other times according to their commitments and priorities with work and their personal and family schedules.

The interviewees read and reply to emails, socialise on social media, and surf the Internet to read about work-related activities and current events. They gather information about products, shopping deals, weather, and restaurants through reviews, news, classified advertisements, historical information, and provincial bylaws. They conduct banking, shopping, and business activities, watch television, and play video games. Retail websites linked to social media, shopping deals, shopping reviews, hashtag news, and games entice more Generation Y consumers.

### 5.2.3 Types of Search Engines Used

Google is overwhelmingly preferred by the interviewees because of its excellent search output. Google is now the most widely used search engine in the world and can search for most company websites that sell products or services online (Durica and Svabova, 2015). As the largest search engine in the world, it holds 66 per cent of the market share and receives 3 billion search requests per day (O'Reagan, 2015). In 2014, 90 per cent of Google's revenue was generated from advertisements (Turban, King, Lee, Liang and Turban, 2015).

In a recent study, Google came out at the top among all search engines for utilising natural language search (Hariri, 2013). By moving its own content to the top of its results, Google is generating revenue for its own traffic and, therefore, may create a disadvantage for its competitors (Hazan, 2013). Google's vertical search is not based on meritocracy against its competitors with regard to products or services that companies have developed but rather based on superior exposure.

Search engines, such as Yelp and Expedia, have claimed that Google has shown bias in its vertical search, favouring specialised searches from Google+ and Google Flights on the top of its result pages (Grimmelmann, 2013). Google matches its advertising with keywords when a user keys them to the Google input box. This is in contrast with social media advertisements such as those on Facebook, which are based on Facebook user profiling and the registration of the number of users by clicking on the "*Like*" button (Minazzi, 2015).

Google offers numerous free services online under the brand names Google Analytics and Google Trends. The basic service of Google Analytics is enabling users to track e-commerce traffic for their websites for free (Boone, Ganeshan and Hicks, 2015). Google Trends offers searches based on the latest information using keywords such as “*gift*” and “*paella*” (Boone, Ganeshan and Hicks, 2015) to forecast consumer buying behaviour (Schmidt and Vosen, 2013). Small retailers can use these services to attract the right customers to their websites.

#### 5.2.4 Shop at Specific Retail Websites

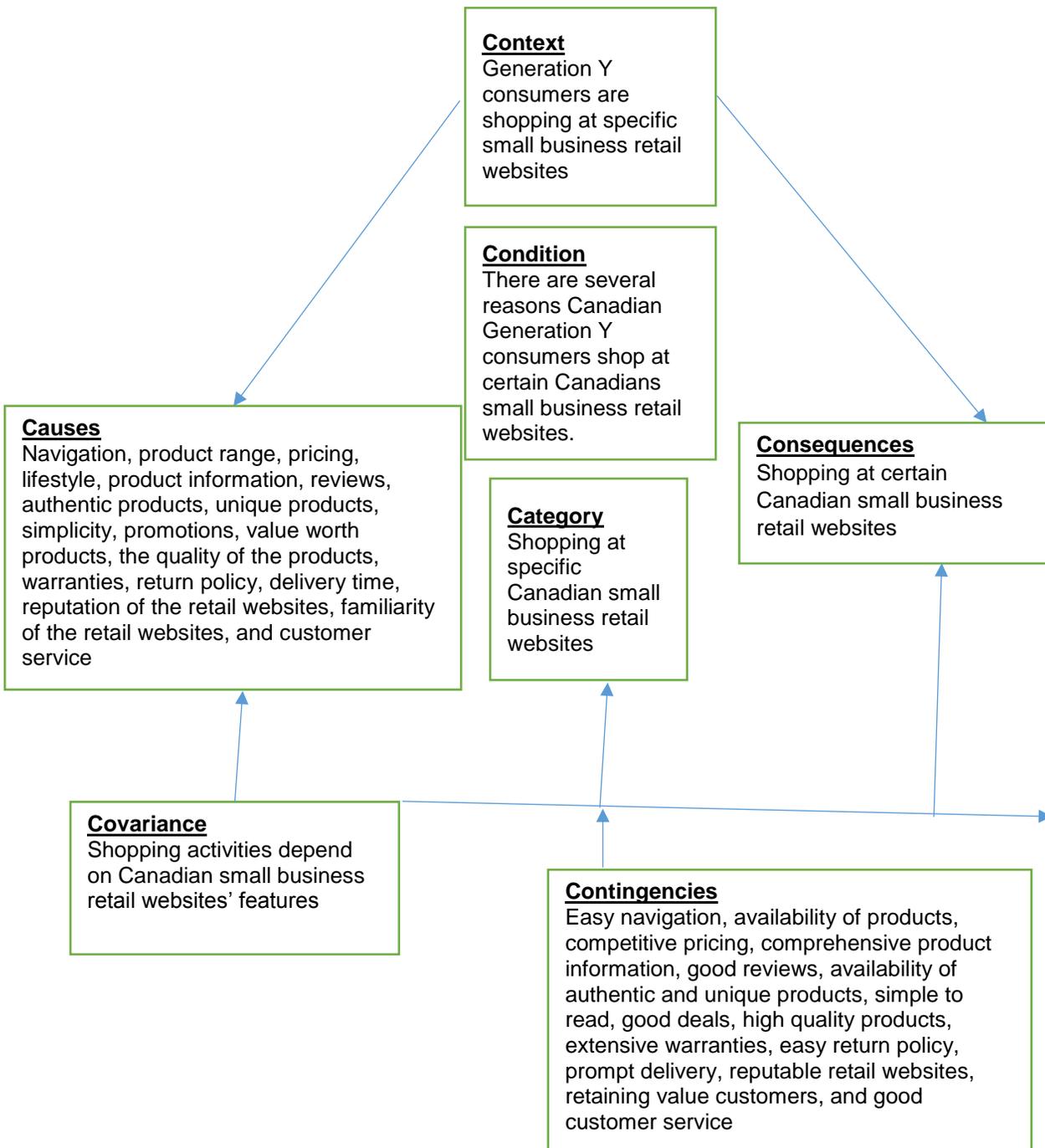
This section focuses on marketing functions instead of user interfaces on a retail website. The interviewees visit or shop at certain retail websites because of the product range offered, ease of navigation, pricing, product information, reviews, service consistency, promotions, product return, transportation cost, convenience, warranties, reputation of retail websites, and reputation of the products.

These attributes that promote Internet commerce are well documented, researched, and supported by Pires, Stanton and Rita (2006) (product range); Chi (2011) (ease of navigation); Bailey, Faraj and Yuliang (2007); McDonald and Wrench (2012) (pricing); Dimoka, Hong and Pavlou (2012); Keng, Ting and Cheng (2011) (product information); Chen and Huang (2013); Zhang, Cheung and Lee (2014); Liu, Chen and Chiu (2013) (reviews); Huang and Finch (2010) (consistency of service); Megdadi and Nusair (2011); Yousefi and Tang (2012) (promotions); Foscht, Ernstreiter, Maloles III, Sinha and Swoboda (2013); Lai, Ulhas and Lin (2012) (product return), Anderson, Simester and Zettelmeyer (2010) (transportation cost); Fan, Lee and Kim (2013); Singh, Bansal and Kaur (2012) (convenience); Yousefi and Tang (2012) (warranties); Kim and Lennon (2013); Morrison and Crane (2007) (reputation of retail websites); and Zhang (2011) (reputation of the products).

The best model to explain service quality that is still relevant today is (SERVQUAL) (Ziethaml, Parasuraman and Berry, 1990). Figure 5-1 below provides a layout of the shop of specific retail websites according to the Six C’s model (Context, Condition, Causes, Consequences, Contingencies, and Covariance) (Glaser, 1978). The diagram explains what

entices Canadian Generation Y consumers to visit and shop at Canadian small business retail websites based on the analysis of the interviews. This section excludes data relating to security and privacy as this will be covered in another section.

To utilise the 6 Cs model, the following assumptions have been made. The context of this study is why Canadian Generation Y consumers visit and shop at only certain Canadian small business retail websites. The condition is based on certain reasons why Canadian Generation Y consumers visit and shop at specific Canadian small business retail websites. The causes are the reasons for visiting and shopping at certain Canadian small business retail websites. The consequences are the effect of these causes. Covariance are the strategies that are applicable based on the causes. Lastly, contingencies are the application of strategies for each of the causes to encourage Canadian Generation Y consumers to visit and shop.



**Figure 5-1: Shopping at Specific Retail Websites**

#### 5.2.4.1 Context

The context is based on why Canadian Generation Y consumers shop at only certain Canadian small business retail websites.

#### 5.2.4.2 Condition

The conditions are certain reasons as to why Canadian Y consumers only shop at specific Canadian small business retail websites.

#### 5.2.4.3 Causes

The causes for Canadian Generation Y consumers shopping at certain specific retail websites were revealed to be navigation, product range, pricing, product information, reviews, authentic products, unique products, simplicity, promotions, value worth products, the quality of the products, warranties, return policy, delivery time, reputation of the retail websites, familiarity of the retail websites, and customer service.

Authentic products, unique products, and the quality of the products were grouped with the product as they are related. Value-worth products and promotions were added to the topic of pricing as they are also related.

##### 5.2.4.3.1 Navigation

Ease of navigation enables quick search for information in a meaningful manner. This, therefore, increases the Performance Expectancy. Performance Expectancy in this research has been found to be statistically significant. Cluttered navigation design makes it more difficult for a user to surf, which may mean that they may not return to the website. Consumers do not like to be pursued or be hindered by pop-up windows that ask questions before the consumer can initiate the next process. A5 mentions that *“It is very frustrating when I am interrupted with pop-ups when I am trying to shop. I am good with not having pop-ups.”* He feels that pop-up messages that hinder another action are annoying. There is

a need to simplify navigation wherever necessary to complete a purchase task. Any unnecessary hindrance is not convenient for navigation and does not entice consumers to the retail websites.

Other hindrances to be avoided come in the form of making sure that the links within a retail website are fully functional. This again relates to increased Performance Expectancy. If links are noneffective, this may not give a good impression to the consumer in terms of the reliability of the retail website. At the same time, there should not be too many hyperlinks as this creates complexity and is not easy for a consumer to remember.

Further, having a consistent design in the layout also improves Performance Expectancy. For example, A3 expects consistency with navigation throughout the webpages. Consumers want to view the screen from the left to right in detail. It is increasingly difficult if the webpage's scroll has any anomalies. A retail website should have a main point, based on a visualised hierarchy, and from there, it may be extended to more details. This can come in the form of categories, subcategories, and product listings.

A good navigation design should be based on certain additional features that, in turn, enhance Performance Expectancy. A minimum number of clicks is preferred. Also, an important design feature to consider for maximising sales is to have multiple categories that are linked to subcategories as the themes of categorisation can overlap. If the products are new, there should be an indicator so that consumers can be aware of this when making a purchase decision. Furthermore, to increase sales and give more options to consumers, webpages should include the concepts of upselling and cross-selling. This can appear in the form of product substitutes or alternatives and supplements, such as different types of printers and printing cartridges. Moreover, to avoid incorrect ordering, each product should be shown with a high-resolution graphic with the brand and model number indicated. Another functional convenience would be allowing consumers to have a list of recently viewed products rather than having to search again for the product, if they wish to review it again.

A website that has easy navigation can be beneficial by continuously enticing consumers who have had a positive experience. This is corroborated by interviewee A22 who continues to visit retail websites once he is familiar with their navigation.

#### 5.2.4.3.2 Product Range

With a wider product range, a consumer will have a better product fit and, therefore, there is a higher likelihood of increased purchases. Small business retailers may not be able to have an extensive choice of products as they may not be able to afford to carry such a range, especially where the products must be purchased beforehand. Many small business retailers are specialising in specific product ranges when selling online.

Many consumers shop online because there are certain products that cannot be found in the brick and mortar environment. A1 and A2 go online to shop for specific products, such as customised teddy bears and personalised shoes. According to A18, *“If I cannot find a product such as a decorative lamp in Regina, I will find the product online.”*

There are retailers who may keep a limited stock, and if there is an additional demand, they can secure items from the manufacturers. This can be done if the retailers have exclusive rights with the manufacturers. The spillover effect would be that these retailers can minimise the holding costs that come in the form of storage, personnel, transportation, and insurance.

#### 5.2.4.3.3 Pricing

Canadian Generation Y consumers expect to see online prices that are competitive. Depending on the products or services, this can be assessed based on cost leadership, differentiation, and/or focus market strategy. As the world's economy becomes more globalised and the Internet transcends time and location, the pricing of products is responding to an increased competition by becoming more competitive with regard to value consideration. Profit margins without value adding have dropped. A4 stated, *“Not all the*

*websites have similar price. Some of the prices differ a lot.*” He admits to comparing product prices between large and small retailers.

By purchasing in volume, large retailers may have an advantage, but it is not always possible for them to consistently offer cheaper prices. Surprisingly, A4 said he found many small online retailers to be offering electronic products at a cheaper rate. Promotions can increase sales and improve relations with existing and new customers to make them aware that they are getting value for their money by purchasing from the smaller retailers’ websites. Offering cheaper pricing can create more credibility for a smaller retailer who combines both price and service.

Smaller retailers may also be able to overcome the volume advantage of larger retailers by offering better personalised services. A8 explained that *“Buying from large retailers can be slow. At one time, I had to pay to return a product. I prefer to buy from a small local online retailer.”* Furthermore, for smaller retailers, personalisation can create better customer service with bespoke delivery to local areas and the opportunity for “first-hand” communication with their customers. This may work to build relationships with customers while the retailer’s website is available for consumers to view information and make payments, offering the best of both worlds.

Additional costs are also a consideration for Generation Y consumers. A17 expects to see a clear separation of product pricing and transportation charges for better clarity. A12 and A13 searched for good deals in terms of products that are good value for money. This is important as Canada is a large country where transportation charges vary.

Having analysed these factors, it was found that pricing being based on giving discounts to those who buy in volume is important for consumers. Purchases need to be tracked so that consumers will get the benefits of being loyal when frequently shopping at the retail website and buying in volume. This could even be in the form of better services like offering a tracking facility after consumers register with the retailer.

#### 5.2.4.3.4 Lifestyle

Smaller online retailers can offer better after-sales service for local consumers because of their proximity. This may include maintenance and repairs where the retail owners have the expertise. Many Canadian Generation Y consumers are juggling going to work or school with their personal lives. For example, A28 is rushed for time when she shops online. Canadian small businesses, by offering free delivery service, connect well with local consumers. These retailers are also sometimes manufacturers and, consequently, are able to offer better synergy by specialising while offering competitive pricing.

#### 5.2.4.3.5 Product Information

By having a comprehensive list of essential product information online, consumers are in a position to make better purchasing decisions. The product information comes in the form of pricing, description, size, weight, colour, quantity, usage, texture, and terms and conditions of sale. A5 expects important information about the product to be provided but not unnecessary information that elaborates without adding any value. By allowing consumers to register their details and preferences online, new product information can also be emailed and shown on social media. Offering product trials may help to convince consumers to purchase the new product owing to enhanced reliability.

#### 5.2.4.3.6 Reviews

The inclusion of reviews can create credibility for retail websites. A3 and A12 find reviews to be important before they make a purchasing decision. On the other hand, there are some issues for consumers relating to the value of reviews. Reviews may not always be impartial and may only serve the vested parties. Any individual can use a pseudonym to give a review and an unscrupulous reviewer may write something positive in support of a retailer, even if it may not be so. There is a limit, however, to how far such dishonesty works. The quality of a product would “*speak for itself*” and sooner or later, consumers would express their disappointment, balancing false reviews with more credible ones.

Contradiction in reviews creates doubts for the consumer. This is why honesty is the best marketing tool to increase sales. Consistency of positive reviews can entice consumers to a specific retail website. These positive reviews can be further reinforced if retailers can offer transparency with free trials or free products for consumers to try. This reassures the consumer and further validates the review.

#### 5.2.4.3.7 Products

Canadian Generation Y consumers expect the products sold online to be authentic or original with the right quality. A20 explained that *“I only shop online as the last resort because of convenience.”* Just like anybody else, they are concerned with products sold online that cannot offer *“feel and touch”*.

Unique products that cannot be found in a brick and mortar environment may be sought online. The quality of these products sold online is significant. For example, A20 finds it easier to find odd sizes or smaller shirts online. Canadian Generation Y consumers expect different brands and have high expectations.

The use of the Internet as a marketing gateway opens opportunities that were never recognized three decades ago. Online businesses can be established not just by merely selling a tangible products per se but also by offering added services. This availability includes giving tutoring or a customised programme offered through a multimedia application.

#### 5.2.4.3.8 Warranties

Since the Internet is an expanse of virtual space with many unknowns, warranties may improve confidence for Canadian Generation Y consumers who are considering online purchasing. By offering a warranty, a binding legal contract exists between the retailer and consumer. Consumers are more convinced of the after-sales service, especially if it is an international brand that has many support centres in Canada. For example, A16 expects

easy parts replacement. However, in the virtual environment, it still may be more difficult to impose the warranty if there is any contradiction from the retailer.

#### 5.2.4.3.9 Return Policy

Canadian Generation Y consumers will feel less risk with a purchase online if there is a return policy. The return policy is a legally binding contract that must be enforced. Without a clear return policy, a lack of confidence may be created in the consumer, particularly for first-time users. A8 does not like to have to pay the transportation charges for returning a product as it increases the price and the uncertainty of the product. If there is a defect with the product or delivery of a wrong product, which is the retailer's fault, it is only ethical to receive a replacement and free return without any charges incurred. That is why, the return policy should not leave any "grey" areas to identify who is at fault. It must identify if the damage relates to the consumer or retailer or when it is a manufacturer defect.

#### 5.2.4.3.10 Delivery Time

Many businesses that extend to the Internet seem to focus on delivery. Delivery time should be prompt and according to the promised date. When delivery times are met consistently, consumers do not have to worry about not receiving their products on time. A8 mentioned from his experience of buying from large retailers that they tend to be slow in delivering. Late delivery may force the Canadian Generation Y consumers to shop elsewhere and they may not return to the retail website again. Therefore, when a retailer informs the delivery date of the product, the consumer can decide whether to continue or not with the order.

Many retailers give consumers the option of collecting the product from their brick and mortar retail outlets. This agrees well with consumers as retail businesses are localised and consumers can travel a short distance and pick up their products. By having these options along with a high level of consistent delivery times, consumers' hesitance will be alleviated. A8 and A12 prefer to view product information online but purchase the product from their local brick and mortar stores. For retailers that have brick and mortar stores, it creates

convenience, particularly for local consumers, to pay online or at the store and then collect their products from the stores.

#### 5.2.4.3.11 Reputation of Retail Websites

A good reputation of retail websites is also significant. A4 asks for recommendations from others before he shops at specific retail websites. A27 likes to shop at reputable retail websites to avoid or minimise negative experiences. The interviewees, in general, prefer to shop at reputable retail websites to avoid any unscrupulous activities and ensure there is a certain level of professionalism in the sale.

Recommendations from people stem from positive experiences. The reputation of retail websites is built on and synonymous with honesty, consistent service, quality products, no frills, and many other positive reinforcements. This is how a brand can be developed and built over time. Bad publicity can severely tarnish the reputation of a retail website, which may take a long time to re-establish or restore credibility.

The reputation of a website may be enhanced by adding additional services. Offering discounts for regular consumers, depending on the sales amount, may draw the consumer to continue to shop at such websites or recommend them. Other incentives would include making consumers aware of new product availability by email and/or creating events in conjunction with product launches.

Canadian Generation Y consumers are more likely to shop at retail websites they are more familiar with. According to them, it will save time and reduce risk. A8 and A9 want to continue shopping at retail websites they are familiar with and where they have had a positive experience. As A15 puts it, *“Once I am comfortable with a website, I do not want to change, unless there is a major issue because of time”*. According to A15 and A27, familiarity with a retail website saves him time and gives him the confidence to continue to purchase from the same retail website.

As an extension of the efficacy of reputation, it is useful to create a customer loyalty programme. This enables the retailer to offer special discounts to these frequent customers. This practice needs to be continuously cultivated to retain consumers and allow them to become familiar and comfortable with the retailer.

#### 5.2.4.3.12 Customer Service

Having good customer service will enhance the usability of the retail websites. Here, the unimportance of trust can also be mitigated. Customer disputes should be resolved as soon as possible so that consumers are convinced that the retail website is a legitimate and professionally managed one. A16 expects a fast response time, within a day, for any enquiries. A17 said, *“Canada is a large country. We need good online support.”* If not, the main concern is that the customer may not visit the retail website again and move on to another website entirely.

Depending on the size of the business, it is best that consumers communicate with retailers through as many channels as possible. This can include telephone, email, fax, and/or multimedia. When potential consumers can contact and communicate with retailers, there is a higher chance that this communication will be converted into sales. For example, Skype can be used as a multimedia and email communication tool for free. As technology applications have converged and become cheaper, even for small business retailers, the use of telephone, email, fax, and multimedia are converging. Most such technologies are free or very affordable.

For some of the small retailers, the owner plays the role of operator, sales person, and customer service representative. These owners play multiple roles or have assigned multi-roles to their staff and are hence able to reduce their overheads and operational costs, which enables them to be competitive. By playing multiple roles, better customer service can also be offered by retailers and more convenience for consumers can be created. There are also fewer communication channels for consumers to navigate.

Despite the relevance of trust described in the literature relating to online purchasing, it is seen in the qualitative data that there are significant factors that can mitigate the significance of trust for Generation Y consumers. Generation Y consumers can mitigate their concerns by patronising websites that have a reputation for consistently efficient delivery. Further, by relying on the good reputation of retail websites and their good customer service, the importance of trust can be fulfilled.

#### 5.2.4.4 Category

Category is classified as shopping at specific Canadian small business retail websites by Canadian Generation Y consumers.

#### 5.2.4.5 Consequences

What causes the interviewees to visit and shop at certain Canadian small business retail websites can also increase their frequency of visiting and shopping at the existing and new websites.

#### 5.2.4.6 Covariance

Shopping activities by Canadian Generation Y consumers depend on the features of Canadian small business retail websites.

#### 5.2.4.7 Contingencies

Contingencies would depend on the ease of navigation, the availability of products, competitive pricing, comprehensive product information, good reviews, availability of authentic and unique products, being simple to read, offering good deals, high quality products, extensive warranties, an easy-return policy, prompt delivery, reputation of the retail websites, capability to retain valued customers, and good customer service.

### 5.2.5 Security and Privacy on the Internet

This section focuses on the security and privacy aspects of the Internet. Although security and privacy have not been found to be statistically significant in the quantitative analysis of this study, these factors have been expressed as a concern for many individuals in various degrees. The qualitative data supports the idea that security and privacy are of concern for many of the target audience, particularly in relation to payments. Security and privacy are qualitatively expressed as a top priority for some Generation Y contributors.

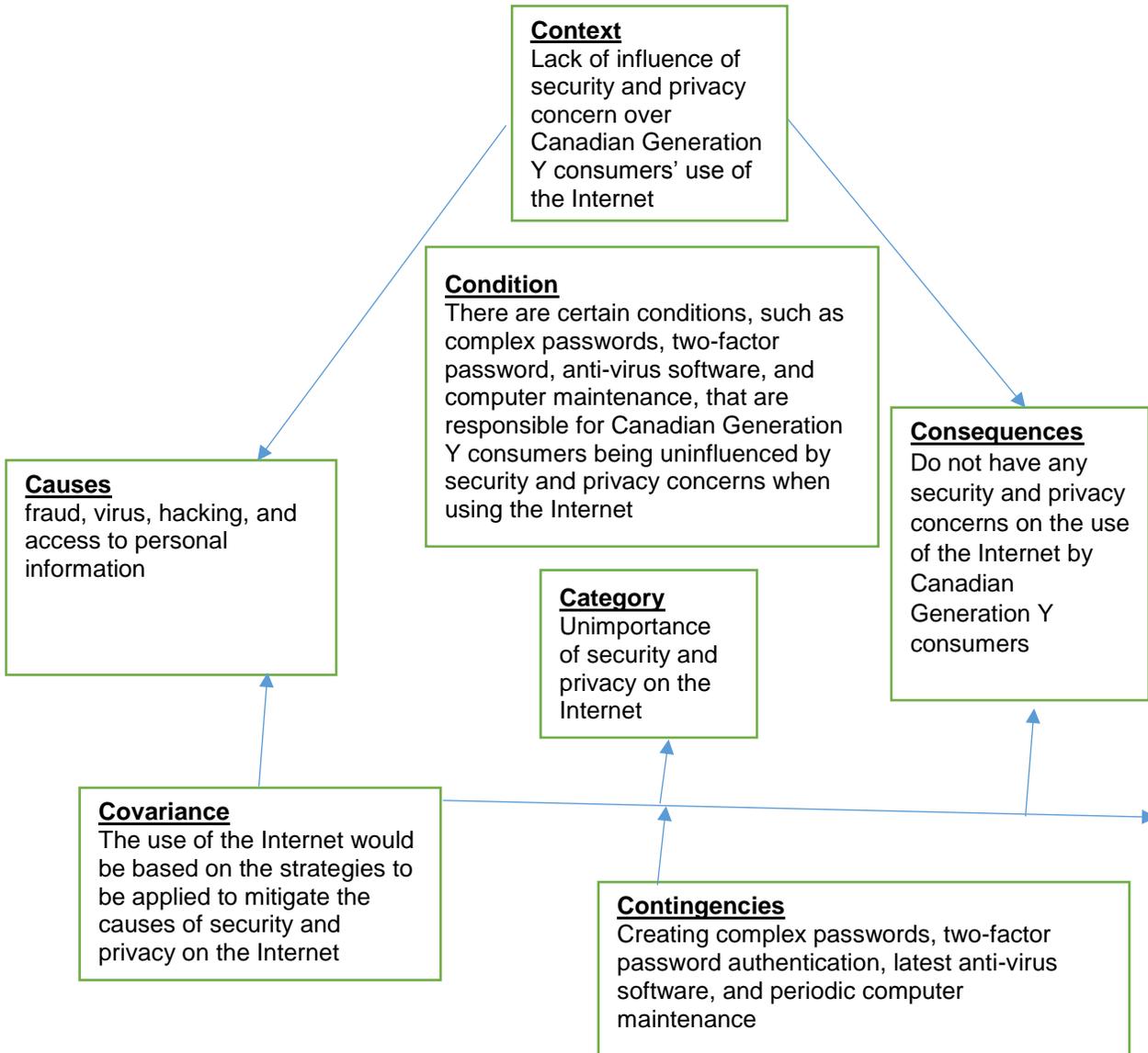
This section responds to why security and privacy does not affect Canadian Generation Y consumers' use of the Internet. Unfortunately, the Internet itself does not always provide security at the network level (Hill, 2014). Security should be provided by the end-devices where the computers are connected to the network. The lack of compulsory security on the Internet has created both positive and negative outcomes. More innovations are being created to remedy this constraint.

The lack of security control has led to the creation of online black markets for illegal products and cyberwars. If security incidents are not well contained, the trust between vendors and customers could be eroded and lost (Nazareth, 2014). This is the reason Canada's cybersecurity is based on the principles of creating awareness among Canadians about online security, providing security for government computer systems, and private sector partnerships and cooperation (Deibert, 2012). The Royal Canadian Mounted Police will be establishing a new highly-specialised unit to fight the rapidly increasing local and international cybercrime (Seglins, 2015). Top Internet controls could come in the form of system monitoring, authentication, encryption, network segmentation, and system testing (Tankard, 2015).

Figure 5-2 below shows the Six C's Model that includes Context, Condition, Causes, Category, Consequences, Covariance, and Contingencies (Glaser, 1978). The diagram

below explains the security and privacy aspect of online shopping for Canadian Generation Y consumers.

The quantitative analysis of this study revealed that security and privacy are not statistically significant. Canadian Generation Y consumers believe they can mitigate security and privacy risks with various steps, such as complex passwords, two-factor authentication, updating the system with the latest anti-virus software, and carrying out periodic computer maintenance. The causes are mitigating the risks of using complex passwords, two-factor password, anti-virus software, and computer maintenance. The conditions are based on using complex passwords, two-factor password, virus software, and computer maintenance because of which the Canadian Generation Y consumers are unconcerned about security and privacy on the Internet. The category is the unimportance of security and privacy on the Internet. The consequences are the effect of the causes i.e., the result being that Canadian Generation Y consumers are unconcerned about the security and privacy risks. Covariance is based on the strategies to apply on the causes. Finally, contingencies are applying strategies for each of the causes to mitigate the risks associated with Canadian Generation Y consumers' use of the Internet. The contingencies are based on creating complex passwords, two-factor password authentication, using the latest anti-virus software, and periodic computer maintenance.



**Figure 5-2: 6 Cs of Security and Privacy on the Internet**

#### 5.2.5.1. Context

This context is based on the lack of influence of security and privacy over Canadian Generation Y consumers' use of the Internet.

#### 5.2.5.2 Condition

There are certain conditions, such as complex passwords, two-factor password, anti-virus software, and computer maintenance, that need to be in place for Canadian Generation Y consumers, because of which they are not influenced by security and privacy concerns while using the Internet.

#### 5.2.5.3 Causes

The causes that do not influence the use of Internet are mitigating the risk of fraud, access to personal information, and the threat of hacking and viruses.

##### 5.2.5.3.1 Fraud Prevention, Access to Personal Information, Hacking, and Viruses

Fraud prevention can mitigate the security and privacy risks of the Internet. Consumers need to be aware of the risks and how to mitigate them. The issue with the Internet is that nobody owns it and it is not practically possible for it to be 100 per cent secure, although it is possible theoretically. As A20 stated, "*There is no such thing as security and privacy on the Internet*", as it is an open global village. A secured computer system refers to specification and even that can be a challenge as breaches are created.

Usually, it is the human factor that is a concern as Internet users only have themselves to blame for not keeping their passwords discreet. For instance, A28 feels that it is unsafe to use the Internet in an Internet café because of crowds and unscrupulous individuals who may observe personal data. For A30, the level of security and privacy protection on the Internet may be based on the consumer's perception and experience. He said, "*Security and privacy are something very personal and you want to trust that the Internet is safe.*" On

the surface, consumers are unaware that their information has been gathered. If the data collected has been leaked but there is no traceability to individual consumers, then there can be no legal violation. Likewise, if information has been collected because of national security needs, it warrants a legitimate course of legal action.

The Internet must adopt and adapt to technological and external social changes. As the Internet becomes more complex with an increased number of users, greater data, and more integration into a complex IT system, there is a balancing act to consider between security and usability. As A14 puts it, "*There will always be ways around security and privacy*".

With the increase in connection of devices by the means of the Internet of Things (IoT), there will be even more exposure to security and privacy concerns because of the increase in the number of entry points. The establishment of this technology enables electronic and electrical appliances to be monitored and controlled via the Internet. While consumers expect processes to become more efficient, security protocols are antagonistic to this. For this reason, there is no Internet Service Provider (ISP) that can guarantee a 100 per cent Internet uptime. Some may not even have the knowledge and experience to mitigate such risks. As such, there is a need to balance the security aspects with efficiency. Stringent security validation, firewalls, and updated anti-virus software should be in place.

As such, access to personal information is significant. This seems to be the paradoxical understanding of civil liberty in an online environment. According to A15, since the Internet is not governed extensively, many unscrupulous parties have taken advantage of its exposure to spy and monitor the users' movement. This includes companies, governments, and other vested parties. A21 feels that "*There is always somebody watching from somewhere*", whereas A20 thinks that governments extensively monitor emails and the Internet. The issue that arises here is the concern of vested parties who claim their rights to monitor because societal security comes first and feel that this implies they can ignore the security and privacy rights of individuals.

There is, therefore, a need for stakeholders of the Internet to come out with an enforceable framework to promote Internet commerce. A12 elucidates that *“I feel that many times around when I surf the Internet, there are pop-ups coming out related to my previous search.”* She feels that when she uses Google as the search engine, she has a sense that Google tracks how she surfs on the Internet. Her concern comes from information and advertisement popups relating to the topics that she searched. However, she mitigates her concern as she feels that it is a *“small price”* to pay to be able to use Google search engine for free. Naturally, there needs to be a balancing act between the freedom of expression and navigating security and privacy.

To mitigate the security and privacy risks, the consumer should first investigate the legitimate registration of the company. A8 has not experienced any major issues when using the Internet. Nevertheless, he feels that if a consumer is aware of the security and privacy risks out there, he can better mitigate the risk and minimise it. This opinion is shared by A30, who expresses that *“Security and privacy on the Internet are important and... should be strictly enforced”*. Security and privacy on the Internet are A1’s main concerns. He has heard of an acquaintance who paid for an airline ticket but did not receive it because it was purchased on a bogus website. In such cases, it can be difficult to track the culprit in the expanse of the virtual world. However, since many consumers have not had a negative experience, such as having their identity stolen and personal information being used, the concern is not as real to them as having their money stolen.

The concern over the use of credit cards still requires mitigation. A7 is concerned about the use of credit cards over the Internet. On the other hand, A6 highlights that *“So far, I have not had any problem at all using my credit online. The most important thing is making sure that the credit card information is being kept private.”* A10 said, *“I have been shopping online for the past five years and do not face any problem at all. I am cool about that.”* She admitted that she is quite naïve about preventive measures. A25 is not too concerned with security and privacy on the Internet because his bank has coverage for fraud for online transactions

and he has not yet had a bad experience. However, to mitigate the security and privacy risks, consumers should not disclose their personal information on their credit cards.

Prior to the introduction of the Internet, credit card transactions were used in a brick and mortar environment. The risk of credit card violation in a brick and mortar environment is uncommon and unjustified, leaving the culpability of a retail store open. By comparison, the level of risk for a security and privacy breach over the Internet seems to be at a level whereby Internet use is still manageable.

In particular, the online risk of credit card fraud is still at an acceptable level that enables Internet commerce to flourish. According to A24, "*The security and privacy risk are minimal on the Internet just like the brick and mortar environment.*" A24 has the same opinion that online security and privacy risks, as in the brick and mortar environment, are at a minimum and are manageable. Consumers should report any fraud to their financial institutions and Canadian Anti-Fraud Centre. Canadian financial institutions provide financial coverage for fraud.

Hackers do not discriminate between big and small retailers but they will achieve more recognition if they attack more prominent websites. Where the interviewees are concerned about hacking, this can happen anywhere throughout the Internet. A20 is concerned about the recent hacking into large retailers, such as Target and Home Depot. A27 explains further by saying "*If people can hack into company databases, what about the ability to hack to personal information, eh?*" She believes that the goal of hacking into computer systems is the same as that of stealing information. Computer hacking alters or changes the computer software and/or hardware for a reason and for that reason, it can happen anywhere.

Certain action may be seen as alleviating security and privacy concerns. As A9 is concerned about security and privacy on the Internet, she explains that "*Preventive measures can be taken to reduce risks on the Internet*". A9 feels that Internet users should be aware about security and privacy on the Internet and how to minimise them. A8 said, "*The best anti-virus*

*is knowing what you are doing.*” What A8 is trying to express here is that an Internet user should take preventive measures, such as uploading the latest anti-virus software to prevent viruses that are ever-present to create havoc, which can mitigate the security and privacy risks. A10 does not give a thorough review of the security and privacy on the Internet as she believes that there is a certain level of security in place. If not, Internet commerce would not be able to exist for so long.

Hacking can come in the form of phishing emails as well. It has become so sophisticated as to address the person directly and the best remedy is to not open an email sent by a person that one is not familiar with. To prevent hacking, repeatedly using the same password must be avoided. Increased complexity of passwords can be utilised by adopting a combination of upper and lower-case alphabets, numbers, and symbols. By using two-factor authentication, a text code can be sent to the app or mobile phone to be used for logging in. This provides another layer of security as a text code is generated from another device. The password should also not be shared with another person. These techniques can reduce the likelihood of hacking.

There is a need to utilise the latest software updates and fixtures to address any shortcomings in anti-virus, operating system, search engine, and application software. For example, always accessing secure online services for email, banking, shopping, and social media by making sure that there is a padlock indicator at the beginning of the Uniform Resource Locator (URL), such as “*https://*”. Logging out securely is a good practice to avoid hacking. Digital signatures can be used to confirm the authenticity of a transaction. There is a need to carry out periodic computer maintenance, such as removing files from the empty bin. Default firewalls must be turned on and basic cleaning of the computer hardware and software should be carried out.

Despite such measures, there are certain security and privacy concerns in relation to access to control. For example, liberty to surf independently may not be the case on the Internet. When somebody surfs and visits a website, it can appear harmless but this may not be the

case. By accessing a certain website, a user may be redirected to another website by force, without the option of redirecting, for example. They can only click on the targeted webpage. In this matter, the researcher feels that a user should not be redirected without him or her knowing where the person is surfing. The websites that legitimise such actions do not help mitigate the security and privacy concerns of consumers.

There is a concern about the legitimacy of the retail website regarding whether it is registered or a “*run by night*” business. This is expressed by A5. A29 would conduct research on the reputation and the legitimacy of the retailer. Retailers can be referred from the various provincial and territorial companies registered for small businesses. A consumer can ascertain a retailer’s legitimacy by doing online research, telephoning the company, by checking for online reviews, and taking references from customers and suppliers.

By exercising what has been discussed, the security and privacy risks on the Internet can be mitigated to a certain level. As consumers are an integral part of the Internet system, they do have a role to play when using the Internet. Although the Internet is not perfect, it certainly enables small retailers to extend their reach far and wide. The Internet has become an integral part of marketing strategies for small business retailers.

#### 5.2.5.4 Category

This category is called the unimportance of security and privacy on the Internet.

#### 5.2.5.5 Consequences

Th consequences are based on the question about why Internet security and privacy are not a concern to Canadian Generation Y consumers.

#### 5.2.5.6 Covariance

Covariance is based on the strategies to apply to mitigate the causes of security and privacy on the Internet.

#### 5.2.5.7 Contingencies

The contingencies are based on creating complex passwords, two-factor authentication, latest virus software, maintenance, and good security and privacy policy.

### **5.3 RQ4 How can Canadian Generation Y consumers be enticed to increase the adoption of Canadian small business retail websites?**

Under this section, data was collected from personal interviews to answer Research Question 4. This question is based on how Canadian Generation Y consumers can be enticed to increase the adoption of Canadian small business retail websites.

Proposition 2: Canadian Generation Y consumers can be enticed to increase the adoption of Canadian small business retail websites.

#### 5.3.1 Security and Privacy on Retail Websites

The security and privacy factor for UTAUT2 model was found to be insignificant. This section focuses on gathering information on what Canadian Generation Y consumers think of the security and privacy on retail websites.

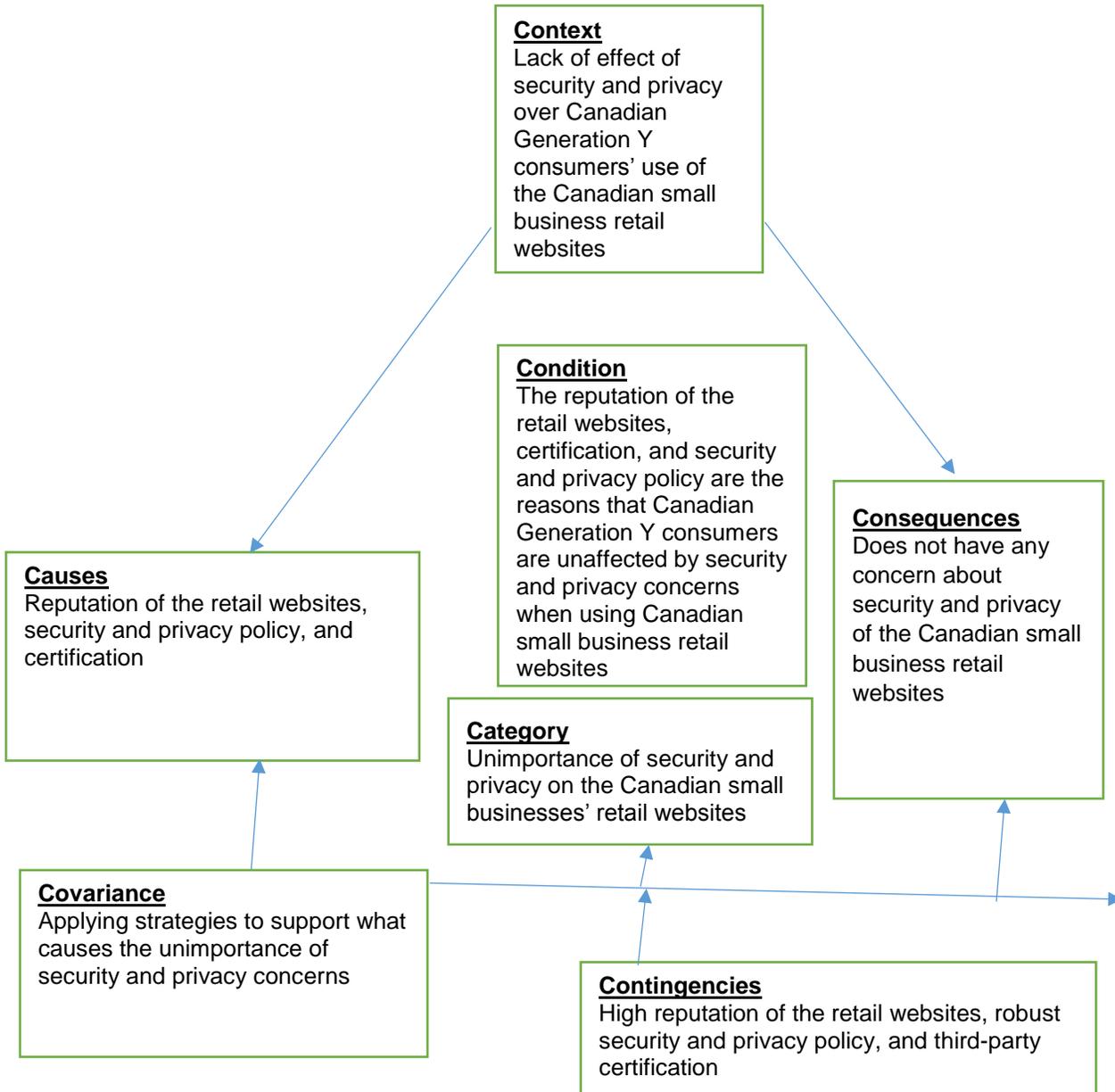
According to a research conducted by Alharbi, Zyngier and Hodkinson (2013), most users depend on the organisational reputation as a cue to judge the degree of online privacy and protection. The users check the rating of security and privacy of the websites before buying online. One of the ways to increase trust is for online retailers to provide product information and secure third-party product assurances (Dimoka, Hong and Pavlou, 2012; Ponte, Carvajal-Trujillo and Escobar-Rodriguez, 2015). Small retailers and unknown online retailers could benefit commercially by getting third-party certifications as these certifications make economic sense for building initial trust with prospective customers (Kim and Kim, 2011). A minimum level of security should be in place for small businesses where there are concerns relating to physical security, access control, presence of malware software, patching

updates, firewalls, incident management, periodic log, data backup and recovery, training of personnel, and responsibility delegation (Clarke, 2013).

The probabilistic statistic for attesting a factor such as privacy and security is based on a significance value of 0.05. However, as a researcher, it cannot identify the various degrees of acceptance of non-significance influence of security and privacy concerns. A qualitative personal interview enables the researcher to better understand, with greater insight, the levels of mitigation for the security and privacy risks for Canadian small business retail websites by the Canadian Generation Y consumers.

The Six C's model (Glaser, 1978) has been used in the diagram on Figure 5-3 below. The diagram demonstrates why security and privacy do not prevent Canadian Generation Y consumers from visiting and shopping at Canadian small business retail websites. The factors in this section are an extension of the UTAUT2 model.

The context is focused on trust in assessing why security and privacy are not a concern for Canadian Generation Y consumers. The causes include the reputation of the retail websites, certification, and security and privacy policy. The condition is based on the reputation of the retail websites, certification, and security and privacy policy to provide the support for Canadian Generation Y consumers to feel unconcerned about security and privacy on the Canadian small business retail websites. The category is called the unimportance of security and privacy concerns for Canadian small business retail websites. The consequences are the reputation of the retail websites, certification, and security and privacy policy that result in Canadian Generation Y consumers being unconcerned with the security and privacy for Canadian small business retail websites. Covariance refers to the strategies to mitigate the causes of security and privacy concerns for Canadian small business retail websites. Lastly, contingencies refer to strategies for the causes to mitigate the security and privacy risks for Canadian small business retail websites.



**Figure 5-3: Security and Privacy on Retail Websites**

### 5.3.1.1 Context

The context is based on the lack of effect of security and privacy over Canadian Generation Y consumers' use of the Canadian small business retail websites.

### 5.3.1.2 Condition

The reputation of the retail websites, certification, and security and privacy policy are the reasons that Canadian Generation Y consumers are unaffected by security and privacy concerns when using Canadian small business retail websites.

### 5.3.1.3 Causes

The causes are the reputation of the retail websites, security and privacy policy, and certification.

#### 5.3.1.3.1 Reputation of Retail Websites

The reputation of retail websites can help mitigate the security and privacy risks of retail websites. In the context of this section, the discussion of the reputation of the retail websites focuses on security and privacy through the perspective of the interviewees' responses. A10 claimed, *"I do not have problems with security and privacy on retail websites, but it is best to do research on those websites."* By carrying out research, consumers would have better insights and understanding about the retail websites that they would use or engage. A10, therefore, mitigates security and privacy concerns by carrying out research about the specific retail website.

Retailers would like to improve and maintain their reputation as a positive reputation does sell. According to A29, *"I do not experience a single concern with security and privacy. Maybe others have had a bad experience. Reputable websites should not have a problem, I think. They do not want to lose their customers in anyway."* It takes time to develop a positive reputation, which demands conviction from consumers when the reputation of a

retail website has been tarnished because of a negative experience of a consumer. Nowadays, the news of positive and negative occurrences can be disseminated very quickly through social media, newspapers, television, and word-of-mouth publicity. Retailers' profiles can be reviewed from provincial and territories business registrars and more information can also be found online.

Within the expanse of the Internet, consumers are concerned about whether products purchased are worth the value. Interviewee A15 points out that since *"most retail websites are not secured to the highest level; some hackers steal confidential information such as pricing..."* Even though there are laws that govern Internet commerce just like their brick-and-mortar counterparts, it is difficult to monitor this frontier where content can even be hacked and amended. Furthermore, claimant jurisdictional legality can be ambiguous and remains open to challenges. If a product is found to be fake or does not meet the stipulated specifications, it can pose a huge challenge in how to deal with unscrupulous retailers.

With a plethora of automated technology software available, it is very easy to develop a professional looking website. Many consumers may not have the slightest inclination that the website is operated under "run by night" terms. This means that the website will be functional for a short time only and may not ever deliver a product or a service as promised.

A24 argues that *"If the prices of the products are too cheap, they raise a red flag. I am sorry."* (In relation to the quote by A24, in Canadian culture, the phrase *"I am sorry"* is colloquially used as a polite expression and does not indicate an apology. Canadians use *"I am sorry"* for even the smallest of matters, and it has become part of Canadian's social etiquette). If products are being highly under-priced, then there is a concern regarding whether they are being legitimately sold. The concern extends to whether these products are stolen, illegally dumped, and/or refurbished. Additionally, if the product is cheap, the *"red flag"* may be that it is more difficult to return, as the transportation cost can be more expensive than the product itself.

Interviewees are concerned that their private information can be exploited by unscrupulous retailers for personal monetary gains. According to A27, *“Some unscrupulous retailers may not have the fullest interests of the customers in mind. They may sell their customers’ personal data to third-parties for monetary gain.”* Some of this data can be statistically aggregated without accommodating traceability to the respondents. What is more concerning is that some data can provide some form of personal reference or traceability. It is illegal to expose data to third parties without the consent of the originator.

On the other hand, positive customer reviews can enhance the image of Canadian small business retail websites. This will attract new customers and retain existing ones. Word-of-mouth is a powerful marketing tool for retailers to influence Canadian Generation Y consumers to visit their websites. This can be achieved by utilising blogs and social media as well as by publishing feedback on their web page.

Canadian Generation Y consumers are concerned about fraud, particularly related to credit card transactions, and using positive feedback can work to alleviate these fears. There are well defined concerns about security and privacy on retail websites, where positive comments can act as reassurance. A8 claimed that *“I have been using my credit card to purchase from retail websites and there is no single hitch”*. A16 stated, *“I would shop at retail websites that accept PayPal and Visa”*. Fraud normally comes in the form of hacking and users’ unperturbed practice with their personal information adds a layer of reassurance. Consistent positive reporting and positive experiences help develop and reinforce a good reputation for a retail website.

#### 5.3.1.3.2 Security and Privacy Policy

Having a security and privacy policy can offset the security and privacy risks of retail websites. In the context of this research, the researcher uses the term *“security and privacy policy”* to be more specific, although it is common for retail websites to just classify it as *“privacy policy”*. Security and privacy are intertwined as privacy concerns are a part of

security concerns. Where retail websites have a clear security and privacy policy, consumers are more convinced about them. At the same time, retailers cannot say that they are ignorant about the law. A security and privacy policy is a legally binding document and although generally, a privacy policy appears as part of the terms and conditions of a security policy, it is nevertheless a separate factor.

The concerns relating to security and privacy for Canadian small business retail websites as expressed by the interviewees were mixed. Despite various degrees of concern, the interviewees overwhelmingly felt that the security and privacy risks can be mitigated and Internet commerce remains practical and operational. The degree of concern cannot be best described within a statistical analysis. For A15, A23, and A27, security and privacy risks are a concern, whereas A1, A2, A3, A4, A7, A8, A9, A10, A11, A16, A17, A18, A21, A22, A25, A28, A29, and A30 believe otherwise.

It is difficult for consumers to gauge the risks involved in security and privacy, especially if they have not had a negative experience. According to A23, *“Security and privacy can be violated but I am not sure to what extent. I am not that technically inclined.”* According to A21, *“I do not have any qualms about using retail websites. So far, so good.”* A1 said, *“So far, I do not have any problem with security and privacy breach shopping online.”* A3 states, *“Generally security and privacy on Canadian retail websites are good. I do not have any issues.”* A25 explained that *“If security and privacy are of issue, the retail websites would not have been operational for so long.”* According to A9, *“I have been buying from retail websites in Canada for the last couple of years. No issue at all.”* A18 stated, *“I have not had any bad experiences shopping online at all. I would encourage others to do so.”* While A28 was more reserved in expressing the same, he said *“I have not experienced anything negative relating to security and privacy, but that does not mean that in future it may never occur.”*

By offering product guarantees to consumers, security-related risks can be better mitigated. According to A17, *“I do not have any security and privacy concerns so far because I have*

*not seen any breaches. However, I would prefer buy products that offer guarantees.*" These guarantees will help mitigate risks, such as the wide expanse of the Internet where it may become increasingly difficult to confirm the reliability of the retailers.

Similarly, privacy issues expressed by interviewees can also be mitigated. Interviewee A22 claimed that, *"Retail websites are very secure and personal information should not be released without that person's consent."* However, it is difficult to prove whether personal information is being divulged to a third party.

Retailers have a professional and personal obligation to always keep consumers' personal data private. A20 explains that *"Business owners should protect this information because it is like sharing personal life. If they can keep personal information safe, there is nothing wrong."* A22 feels more confident when there is a privacy policy in place. For A6, the concerns also express a solution: *"Since the Internet has been introduced for commerce for more than two decades ago, it is still operational. So, too the retail websites. If proper measures are in place, trust can be developed from due diligence to keep data secure."* Due diligence would conclude a proper audit trail that can track where electronic data is being kept and every activity relating to the software can be traced."

As computer systems, just like the Internet, become more complex with increased data and computer software, the risk for intrusion increases. According to A30, *"In general, retail websites are safe to operate and have reasonable procedures in place."* However, A13 said, *"I do not think that all retail websites have extremely high level of security and privacy controls, but they are operational with minimum risks."* A14 stated, *"All of us should be aware of that there is no such thing as having complete security and privacy. Intrusions are human made, as well as, preventions."* However, risk can be mitigated by increasing complexity in firewalls, anti-virus software, and patches.

Canadian Generation Y consumers are exposed to technology, such as the Internet, mobile phones, and computers, at a young age. They are aware of security- and privacy-related

intrinsic risks with Internet usage. These consumers are reconciled to the fact that data violations are common but regrettable. Just like any programming, they have remedies.

A good security and privacy policy would include clearly spelling out how and what personal information would be collected, stored, and used. Personal information would include name, address, telephone number, email address, gender, marital status, date of birth, credit card details, financial information, and medical information. Consumers should give their consent for personal information to be collected with the guarantee that it must be kept confidential. For retailers, consumers' demographic information, which provides important marketing analysis should be aggregated to plan marketing strategies. Additionally, retailers should not burden consumers excessively with requests for unnecessary information as many consumers are rushed for time.

In Canada, privacy is covered under the Personal Information Protection and Electronic Documents Act (PIPEDA). This act applies to businesses in Canada and includes user consent, legal approaches to personal data collection, and having a clear privacy policy. PIPEDA can only be exempted if provinces and territories have an equal standard of legislation on privacy.

For most of the consumers questioned, Internet commerce is not perfect but is operational. It is uncommon for most to have a major negative experience with Canadian small business retail websites. A2 and A4 point to the danger of hacking, in that even large retailers' websites can be hacked. A4 stated that *"Since large retailers' websites such as Target and Home Depot got hacked, how about smaller retailers, eh?"* According to A26, *"Retail website such as Amazon have been very secure and sales revenue are on the rise. Maybe smaller retailers may not have the experience or have less experience in dealing with security and privacy. They may not have a sense of awareness as well."* Taking everything into consideration, hackers objectively target larger retail websites because it makes greater economic sense to gather more customers' information at once. Targetting smaller retailers

would require accessing many more websites, therefore increasing the risk of hackers being caught.

However, this does not mean that there are no other objectives in hacking smaller retailers' websites. According to A2, *"I know there are risks linked with purchasing from retail websites. I certainly hope they are secure and on my part I would exclude revealing personal information that is unnecessary."* A12 has a problem measuring the security and privacy risks as she does not have the knowledge. A20 shared, *"Business owners should protect this information because it is like sharing personal life. If they can keep personal information safe, there is nothing wrong."* A13 scrutinises further and mentions that security and privacy concerns are website specific and cannot be generalised. A14 feels that there is no such thing as complete security and privacy protection for retail websites. When consumers start completing forms and making purchases online, they can be tracked and the information is not considered private anymore. Sourcing information from these actions, some retail companies may send the consumers emails in the form of spam.

Other interviewees point to the efficaciousness of using larger retailers. A19 pointed out that, *"I prefer to shop with larger retailers such as Home Depot, Canadian Tire, and Jysk as they have more funds to provide security and privacy"*. A4 argued that since the Canadian small business retailers have smaller operational budgets, they may be less protected. A5 perceived larger retailers more positively than smaller retailers based on his experience. He feels that some smaller retailers are *"called into question"* when it comes to organisation. Therefore, for some respondents, the experience with larger retailers offers more protection.

An additional concern relates to security and privacy on the Internet and is not specific to retail sites at all. For A6, security and privacy risks are similar with Internet and retail websites. There is some truth to that as retail websites are a part of the integrated Internet system. Users must access the Internet before accessing retail websites. When there is an online interaction or access to the web, there is a potential for getting hacked or the privacy of the user being violated. Many consumers may not realise that despite many retail

websites having established security and privacy policy for their respective websites, whenever there is an online transaction, hackers may be successful in attacking a website's server that keeps data on transactions. Most websites only have encryption for data transferred from their websites to their servers.

A30 thinks that *"In general, retail websites are safe to operate and have reasonable procedures in place."* One example that is a common practice is for the retailers to track their consumers' navigation by using cookies to track the Uniform Resource Locators (URLs) they have visited.

Often, cookies can be a menace as they create pop-up webpages by carrying out a behind-the-scenes profiling. They hinder users from concentrating on specific matters on their selected webpages. Many times, these pop-ups are difficult to close as the exit or close button is not easily identifiable on the webpage. In some instances, these pop-up advertisements may divert the users to another webpage. However, consumers can deactivate them from their web browsers if they choose to do so. A1 receives product information by emails for product information and coupons, and he knows he can block any email marketing (spam) that he does not want to view. Depending on the web browser, the deletion of cookies can be activated automatically and/or periodically by having the user do so at any time or proactively.

#### 5.3.1.3.3 Certification

A third party can facilitate the online interaction between two parties. A5 thinks that *"I feel retail websites are safer than the Internet as they have third-party certifications"*. Having a third-party certification would provide traceability for any transaction. If there is a cookie or related feature that has been activated, it must be spelt out. Some of the major third-party certification providers are Web Trust, VeriSign, Truste, and BBBOnline.

Alternatively, or in addition, search engines do provide added security. According to A16, *"The websites should have a trusted URL based on the green lock symbol based from my*

*search from Google Chrome.*” This indicates that those websites have specific security controls and verifications in place. It is one of the ways to convince consumers to visit and shop from those websites.

#### 5.3.1.4 Category

This category focuses on the unimportance of security and privacy for use of Canadian small business retail websites.

#### 5.3.1.5 Consequences

The consequences are Canadian Generation Y consumers not being concerned about security and privacy to use the Canadian small business retail websites.

#### 5.3.1.6 Covariance

Covariance is based on the strategies to mitigate the unimportance of security and privacy concerns of Canadian Generation Y consumers for Canadian small business retail websites.

#### 5.3.1.7 Contingencies

The contingencies are the high reputation of the retail websites, a robust security and privacy policy, and third-party certification.

### 5.3.2 Information and Communication Technologies Support in Canada

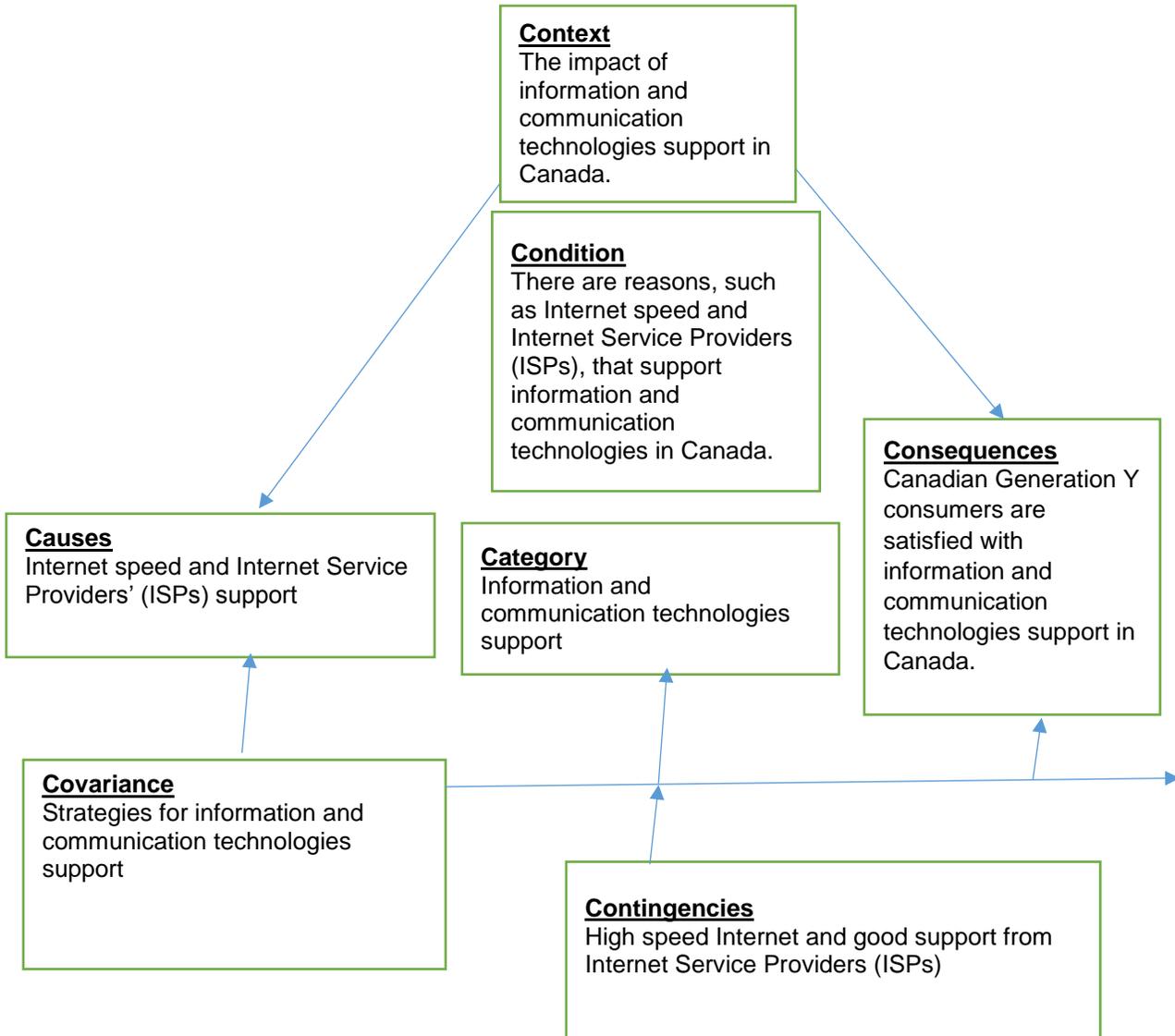
This section focuses on an understanding of the information and communication technology-related infrastructural support in Canada. This support comes in the form of computers software, Internet infrastructure, and other hardware. There appears to be some confidence expressed in Canadian infrastructural support.

It can be said that overall, the technological support and infrastructure in Canada is good and will continue to improve. Recently, the government of Canada has invested C\$105

million in CANARIE for the period of 2015–2020 (CANARIE, 2015). CANARIE is a non-profit organisation that has designed and established a digital infrastructure and spearheaded the establishment of Canada's research and innovation for different communities of interest.

The Six C's model (Glaser, 1978), based on the data, has been used in Figure 5-4 below. The diagram shows the information and communication technologies support in Canada.

The model focuses on the impact of information and communication technologies support in Canada. The conditions that support information and communication technologies are Internet speed and Internet Service Providers' (ISPs) support. The category is called information and communication technologies. The causes are Internet speed and Internet Service Providers (ISPs). The consequences are, generally, Canadian Generation Y consumers are satisfied with information and communication technologies support in Canada. Covariance is the expression of what strategies are available to provide information and communication technologies support. Contingencies are high speed Internet and good support from Internet Service Providers (ISPs).



**Figure 5-4: Information and Communication Technologies Support**

### 5.3.2.1 Context

This context is based on the impact of information and communication technologies support in Canada.

### 5.3.2.2 Condition

There are conditions, such as Internet speed and Internet Service Providers' (ISPs), that support information and communication technologies in Canada.

### 5.3.2.3 Causes

The causes are based on the Internet speed and the Internet Service Providers' (ISPs) support.

#### 5.3.2.3.1 Internet Speed

The interviewees are generally satisfied with the Internet speed as one of the Facilitating Conditions. According to A7, *"In Canada, the support for information and communications is good as it is fast and easy to access the Internet."* According to A3, *"Generally, access to the Internet is good without many interruptions, except for limited bandwidth usage at times"*. The Internet downtime in Canada is minimal and the Internet access speed is one of the fastest in the world.

According to the Canadian Radio-television and Telecommunications Commission (CRTC), the basic Internet service is broadband Internet at a download speed of at least 50 megabytes per second and an upload speed of at least 10 megabytes (Dobby, 2017). These speeds are already being delivered to 82 per cent of Canadians. The limitations apply to the northern and rural areas –areas that are the least populated. The Canadian federal government has a C\$500 million action plan spanning over five years to cover these areas that are currently experiencing slower access. As a comparison to other developed countries, the download speed of US and Australia are 25 megabytes, 30 megabytes in Europe, and 50 megabytes for Germany (Dobby, 2017),

It is prudent to consider accessibility. According to A20, *"The service providers in Canada lack competition and do not quite innovate. They are not pressured to be more prudent."*

Although the Internet access costs in Canada may be considered as “reasonable” for its citizens, there are still marginalised parts of the Canadian society that find it expensive. It may not be the cheapest in the world, but the cost of accessing the Internet is expected to further become affordable by the Canadian population in general. Internet access is supported in many public libraries, schools, and higher educational institutions in Canada.

#### 5.3.2.3.2 Internet Service Providers’ (ISPs) Support

The term Internet Service Providers (ISPs) includes the Internet and computer support for Internet access. Generally, in Canada, the Internet access downtime is negligible that serves as a one of the several positive “Facilitating Conditions.” Nevertheless, there is a need to maintain a high level of customer service that is not exclusively focused on technical matters but also on the administrative ones that must be resolved in due time. A14 thinks that “*The information and communication technologies support is one of the best in the world.*” A28 adds that, “*Technological support in general is excellent to cover a country that has such a diverse geographical landscape.*” This can be considered a great achievement for Canada to support such a good infrastructure despite its large size.

A5 explains that “*If there is a problem in accessing the Internet, the Internet Service Providers (ISPs) will guide the individuals by telephone, although at times there may be some waiting time when calling SaskTel and ACCESS companies.*”

Sometimes it is difficult for Internet Service Providers (ISPs) to plan the number of telephone calls on certain days. The response of telephone calls is based on an automated queue, and there is a need to balance the operational costs with the desired service level. The best approach is to be able to automate the telephone system for the customer service operators to telephone customers back based on an automated queue number.

A10 points out that “*My Internet service provider has excellent local and 24/7 support.*” She receives 24/7 computer support from Staples and is happy with it. On the other hand, A13 explains that “*The support when purchasing a computer is not good in Canada. Customers*

*have to stay on the telephone for 30 minutes before being attended.*” According to A22, *“There should be an automated call back based on a queue so that customers do not have to wait too long on the phone.”* This is a good compromising approach as it is difficult to entertain everybody by being available instantaneously.

A18 explains that *“Some service providers are fast to respond whereas others are slow. Large corporations tend to have better after-sales service than small businesses.”* Internet Service Providers (ISPs) are large companies that can ensure that the Internet is “up and running” with a large capital investment in infrastructure. For computer repairs, it is better to get small business service providers as they are more efficient. More often than not, repairs on computers can be carried out within one to two days.

A20 still thinks that *“The service providers in Canada lack competition and do not quite innovate. They are not pressured to be more prudent.”* He has had a bad experience with some of them and explains that *“Rogers Telecommunications customer service is horrible”*. A29 explains that *“I am not happy with the support from SaskTel because to get an Internet installation appointment, it took two weeks.”* The quality of support can be a relative matter in the sense it that depends on the consumers’ perception. SaskTel has outsourced its Internet installation services to reduce cost.

A16 explains that *“I will do my own online research with another computer for information when I have a problem to fix with the Internet connection.”* As such, IT providers need to provide multimedia videos so that IT users can try to resolve computer problems themselves. This will reduce the “bottleneck” in other channels of enquiry such as the telephone, email, and multimedia online sales agents. Taking all things into consideration, IT providers should include step-by-step video explanations on how to resolve IT issues on the Internet. These videos should offer support while avoiding technical jargon. Explanations should be concise and offer clarity by showing a step-by-step “hands on” process.

According to A26, *“Customer service that is based in Canada is better because it is easier to contact and communicate with anyone in Canada.”* A21 explains that *“The call centre agents in India speak with a heavy Indian accent. That is made more difficult when they speak fast.”* Some of the Internet Service Providers (ISPs) outsource their call centres to foreign countries, such as India, to reduce their operational costs. However, there is a need to ensure that communication with Canadian customers is well thought of by ensuring that the call centre agents have a high level of North American English competency and an understandable accent. There is a need for these call centre agents to understand spoken North American colloquial English and to avoid technical jargon.

#### 5.3.2.4 Category

The category is called information and communication technologies support.

#### 5.3.2.5 Consequences

Canadian Generation Y consumers are generally satisfied with the information and communication technologies support in Canada.

#### 5.3.2.6 Covariance

Covariance refers to strategies for information and communication technologies support.

#### 5.3.2.7 Contingencies

Contingencies are high speed Internet and good support from Internet Service Providers (ISPs).

### 5.3.3 Laws Governing Internet Commerce

This section focuses on collecting information from Canadian Generation Y consumers on their opinions about the governing laws of Internet commerce. The laws that govern Internet commerce can be deemed to be a pillar to create Internet commercial growth.

Many Canadian Generation Y consumers are not too familiar with laws governing the Internet and Electronic commerce. The Canadian Federal government has acted to promote Internet commerce by supporting new laws to increase online security and privacy.

On 18th June 2015, the Digital Privacy Act was sanctioned as a law by the Canadian government (Government of Canada, 2015). Under this act, companies are required to inform consumers when their personal information has been lost or stolen and a failure to do so may lead to fines up to C\$100,000. Companies that collect online personal information must communicate in clear and simple language their purpose for doing so and the related consequences. Personal information can only be disclosed for public interest and to carry out business activities.

The Privacy Commissioner of Canada has also been given additional powers and flexibility to carry out their enforcement. As of 15th January 2015, new Canadian anti-spam legislation prohibits any business engagement from installing software onto another person's computer device without prior approval from the user (Government of Canada, 2015a).

### 5.3.4 Canadian Government's Promotion of Internet Commerce

This section focuses on the Canadian government's promotion of Internet commerce.

The interviewees claim that not much is done by the Canadian Federal Government and the provincial and territorial governments to promote Internet commerce. In contrast, according to Ed Fast, Canadian Minister of International Trade (Government of Canada, 2015b), *"In today's modern economy, it is becoming increasingly important for companies to include e-*

*commerce in their business plans. Today's Go Global workshop provides many opportunities to discuss how small and medium-sized enterprises can take advantage of the Internet and digital technologies to compete both at home and in international markets. Our government will continue to be a strong partner in their journey to expand their markets and create opportunities here in Canada.*" Therefore, the government may need to advertise its work in this area more and reach out to small retailers with information and support.

### 5.3.5 Retail Websites' Features

This section focuses on the Canadian Generation Y consumers' preference for certain retail websites features. These features can enhance the aesthetics of the websites, highlight certain important information and promotions, and provide an improved navigability.

This section focuses on retail website features based on the user interface rather than marketing activities. Canadian Generation Y consumers want to see retail websites that are simple with large graphics and banners, differing colours, conformity, and an easy checkout. The website design should include themes, product information, and previous customers' feedback. From the perspective of the users, designing a simple appealing design based on suitable graphics and categorisation may entice users to visit the website (Rosen and Purinton, 2004). A good web design should not be overloaded with information but should offer ease of accessibility. A simple design enables faster loading where the users will not need to wait for more than 10 seconds to be directed to the website. Nowadays, as technology improves, there are many automated tools for website development. With better user interaction, simplicity in design can be achieved. Interactive features on a website enable users to immerse themselves into the online world and explore it (Noort, Voorveld and Reijmersdal, 2012). However, there should be flexibility and balance when designing web content, which also accommodates user diversity (Rosen and Purinton, 2004).

For webpages to remain consistent, the concept of block cluster should be applied (Lin, Chu and Chiu, 2011). A block cluster is defined as a group technique where having the same

information on a website creates consistency among the same elements and groupings while creating a contrast when they are different. Hyperlinks that are effectively linked to webpages on websites enable users to engage in fast and easy searches (Fang, Hu, Chau, Hu, Yang and Sheng, 2012).

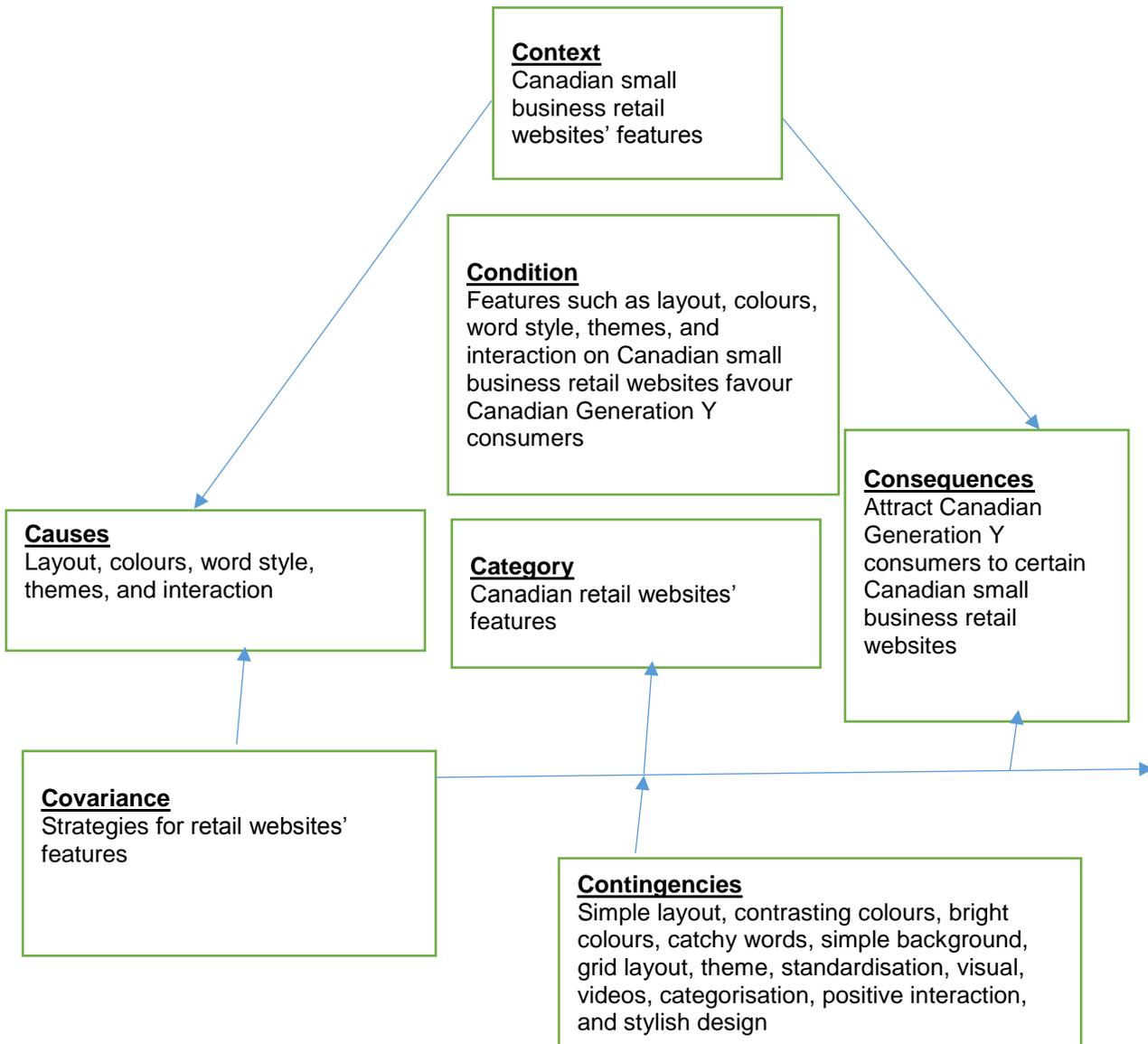
For Generation Y consumers, there is a preference to see and use high graphic design and side-panel advertisements as compared to pop-ups advertisements (Smith, 2011). Generation Y consumers like to see content with large images, limited texts, search bar, and images of celebrities (Djamasbi, Siegel and Tullis, 2010).

For an online banner to be effective, the time of exposure should be long enough to achieve a high visual attention (Tangmanee, 2013). When a user clicks on a banner, the advertised webpage would be shown, and banners could be customised based on each user (Turban, King, Lee, Liang and Turban, 2015).

Figure 5-5 below shows the Six C's Model (Glaser, 1978) on Retail Websites Features based on the data. The features focus on websites' interfaces rather than all marketing activities. The data collected from interviewees provides consumer interpretations of why websites are designed in a certain manner. This may not fully explain website design from the perspective of website designers, such as design based on uploading and downloading speeds, the best format to use based on data size reduction, and other technical aspects. The factors discussed below are an extension of Effort Expectancy factor of UTAUT2.

The context is based on the Canadian small business retail website features. The condition is based on layout, colours, word style, themes, and interaction that can appeal to Canadian Generation Y consumers, and the category is called Canadian retail websites features. Consequences refer to the retail website features that attract Canadian Generation Y consumers to their retail websites. Covariance refers to the strategies that influence the retail websites features. Contingencies are based on a simple layout, contrasting colours, bright

colours, catchy words, simple background, grid layout, theme, standardisation, visual, videos, categorisation, positive interaction, and stylish design.



**Figure 5-5: Retail Websites' Features**

#### 5.3.5.1 Context

The context is based on Canadian small business retail websites' features.

#### 5.3.5.2 Condition

The condition is based on layout, colours, word style, themes, and interaction on retail websites that attract Canadian Generation Y consumers.

#### 5.3.5.3 Causes

The causes are layout, colours, word style, themes, and interaction.

##### 5.3.5.3.1 Features

According to A3, *“Retail websites’ features should include a plain white background, highlighted products, and grid layout for ease of use.”* According to A28, *“Easy and simple layout enables me to navigate faster on the webpages.”* For A10, efficient navigation means a simple layout and only the necessary clicks. A20 explains that there is no reason to have a complex web design. A21 points out that web design does not have to be complex but artistic. A simple design would require the viewer to have an easier understanding by having consistency on the webpages. A grid layout offers clarity and consistency to add parts for the viewers to find information. When it comes to categorisation, this can be created based on hierarchy and themes.

For some interviewees, features are less significant as compare to the importance of efficiency. A13 states, *“Features do not attract me. What attracts me is how fast I can get the goods and competitive pricing.”* Similarly, A18 cares more about the product and customer service than the features of the website. She considers the scrolling feature to be time consuming as it does not provide a proper classification of the products. However, A26 points out that *“Ease of navigation is important as information can be found easier”* and is, therefore, less time consuming. A29 explains further by saying that *“Ease of use is an*

*important feature for retail websites because by being able to find what is needed by consumers, leads can be translated into sales. If it takes me a long time to search for an item, I will leave that website.*” According to A25, ease of navigation would enable him to search and select a product at ease. There is a need for a simple checkout, without any redirection and need for unnecessary clicks. At the same time, only necessary information should be asked for during a checkout.

The use of colour elicits opinions from the target sample. A3 loves having a light background colour and feels that contrasting that with a dark colour would be a good combination. According to A13, *“Retail websites should be bright colours because they look cool and relaxing.”* Nevertheless, A6 feels that colour should not be overwhelmingly used as this can create confusion and distortion, distracting the user from the focus. If bright and light colours can be applied in harmony, they can create a distinct contrast in colours and by having consistency on each webpage, an association with the brand name of the website can be created. A27 explains that *“By having brighter and contrasting colours, coloured words are easy to read and more comfortable to look at. For people with vision problems, if the colours are not contrasting enough, it will be harder for them to see.”*

Design is also meaningful for some of the Generation Y respondents. A18 points out that *“Retail websites’ design must be professional, yet simple. Visualisation should come in the form of contrasting colour and stylish design.”* By having the right colour combination, a website can be perceived as professional, elegant, and as being of high quality. The use of contrasting colours along with consistency would enable a viewer to have a better focus when it comes to reading the content.

Organisation also appears as an important feature for some of the interviewees. According to A14, *“Visualisation and simplicity are important features that retail websites should have. There are no benefits in having an ugly and unorganised website. If a consumer finds it difficult to search for a product information, the consumer may search for it in another website.”* A26 and A12 like to see information that is organised in a meaningful manner. This

can be done based on themes like summer wear and winter wear and by product category. A12 would shop at other websites if she cannot find information easily.

By including pictures and videos, viewers can visualise a specific product or a service with better understanding. This is the opinion of some of the interviewees. A30 points out that *“Words can only say so much and the rest he leaves it to his imagination.”* He stresses that he would not visit a website that does not have visual enhancement. A15 explains that a picture can be visualised at a snapshot by coming out with the phrase, *“a picture speaks more than a thousand words”*. For A19, since a video presentation can be responsive to a consumer’s five senses, it is better than presenting a picture. Consumers will be more confident and have greater conviction in speaking to a representative of the retailer when there is a multimedia environment.

A plethora of additional features were referred to as being meaningful. A28 is of the opinion that *“Clear content that avoids ambiguity and complexity can capture consumers’ attention”*. For many Canadian small retail businesses, content information with extensive and comprehensive information in a product description and how to use a product should be the focus. A3 wants to see the inclusion of customer reviews and price listings. A16 wants to see detailed price breakdown for ease of comparison and better understanding of features such as the price of the product, transportation, duty, tariff, and other charges. Certain customised products that are sold online may not show the price at all. According to A11, catchy words notify the reader by acting as an attention posting. Catchy words with conciseness can catch the viewer’s attention and cause them to probe further. While A4 feels that fanciness creates attraction for the consumers, while for A9, attraction to a website will entice her back.

In all aspects of the different websites’ features and complexity, A22 points out that a website should include a help assist function. This is pertinent, especially, with websites that have a large array of products offered.

#### 5.3.5.4 Category

The category is called Canadian retail websites' features.

#### 5.3.5.5 Consequences

Canadian Generation Y consumers are attracted to layout, colours, word style, themes, and interaction of retail websites.

#### 5.3.5.6 Covariance

Covariance refers to strategies to include certain features of retail websites.

#### 5.3.5.7 Contingencies

The contingencies are a simple layout, contrasting colours, bright colours, catchy words, simple background, grid layout, theme, standardisation, visual, videos, categorisation, positive interaction, and stylish design.

### 5.3.6 Advertisements for Retail Websites

This section focuses on gathering information from Canadian Generation Y consumers about their opinions on advertisements for retail websites. Advertisements can help create awareness about the products and services and about the retail websites as well.

Retailers should be careful not to overwhelm customers and prospective customers with advertisements as they may prove to be counterproductive. Advertisements that are easy to ignore or are of interest are considered less annoying as compared to those that are difficult to ignore or less interesting. Intrusive kinds of advertising are the most annoying (Lightner and Zeng, 2011) and pop-up advertisements are considered to be one of the most annoying features on the Internet (Turban et al., 2015). Pop-ups can be difficult to close, but most browsers offer an option to prevent pop-up advertisements.

Customers are expecting to see valuable content in the form of something that is meaningful, educational, and fun (Jefferson and Tanton, 2013). According to Jonathan Mildenhall, Coca Cola Vice-President of Global Advertising Strategy and Creative Excellence (Jefferson and Tanton, 2013, p. 27): *“All advertisers need a lot more content so that they can keep the engagement with consumers fresh and relevant, because of 24/7 connectivity. If you’re going to be successful around the world, you have to have fat and fertile ideas on the core.”*

There is a substantial advantage in using brands as keywords in search engines, as by collecting data from online transactions, companies can track online interactions, such as the advertisements users clicked on, terms users used for search, and the actions that resulted in the closing of a sale (Jansen, Sobel and Zhang, 2011). The mechanics behind a game is based on rewarding individuals with completed specific tasks (Swan, 2012).

Email advertisement is considered to be a cheap way to reach many subscribers (Turban et al., 2015). As most Internet users view and send emails every day, advertisements could be received by customers at a faster pace. Customers tend to respond to emails that offer special offers and discounts. The email medium is interactive and can be used to advertise and provide customer service. An email can also act as a banner as it can be linked to any website. However, email advertisements can be blocked when a user deems them to be spam.

Another form of online advertising would be Uniform Resource Locator (URL) advertising. Most search engine companies would allow businesses to submit their URLs without any charge and Internet users would be able to search for subject matters using search engines (Turban et al., 2015). Nevertheless, when using search engines, a specific URL may not be shown on the top of the display list.

### 5.3.7 Customer Loyalty Programmes

This section considers the opinion of Canadian Generation Y consumer on customer loyalty programmes. Customer loyalty programmes can help to retain customers and increase

customer purchases and have received considerable positive reinforcement from those interviewed in this study.

It is important for retailers to retain customers, which can be done when retailers have good customer loyalty programmes. The objective of a customer loyalty programme is to retain present customers and increase profits (Dowling and Uncles, 1997). By having an online loyalty programme, retailers could take advantage by collecting customer data (Shin and Sudhir, 2010). However, there are signs that customer loyalty programmes are becoming saturated and their benefits seem to be reduced (Dorotic, Bijmolt and Verhoef, 2012). However, switching costs could be used as a strategy to maintain customer loyalty (Blut, Beatty, Evanschitzky and Brock, 2014). The internal switching costs would risk the search and learning experience, depending on each customer's expertise.

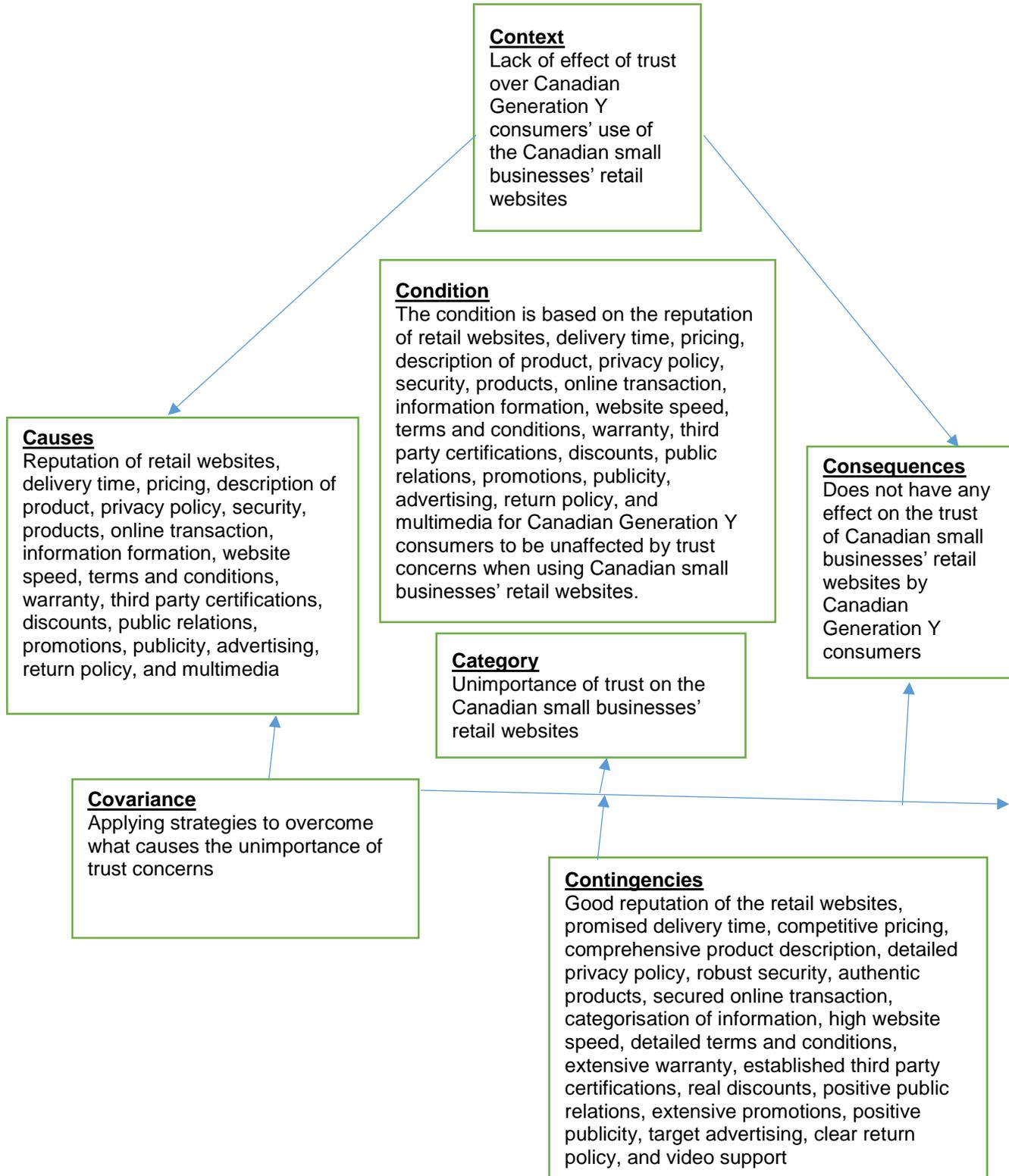
#### 5.3.8 Trust Influence on Canadian Generation Y Consumers' Use of Canadian Small Business Retail Websites

This section makes inquiries into why trust does not influence Canadian Generation Y consumers' use of Canadian small business retail websites. Trust can vary from individual to individual based on perceptions, experiences, and expectations. Without a certain level of trust, it is difficult for Canadian Generation consumers to purchase online. These uncertainties can come in the form of security and privacy breaches on personal information, slow access, unscrupulous pricing, and false advertising.

Figure 5-6 below shows the Six C's model (Glaser, 1978) on trust on retail websites based on the data. The data collected is the extension of the Trust factor of the UTAUT2 model.

The context refers to the effect of trust of the Canadian small business retail websites by Canadian Generation Y consumers. The condition is the reasons Canadian Generation Y consumer are unaffected by trust for Canadian small business retail websites. The category is based on the unimportance of trust. The causes are what does not have an effect on trust for Canadian Generation Y consumers. Consequences are the effects of the causes.

Covariance refers to the strategies to overcome the causes that do not affect the trust of Canadian Generation Y consumers. Contingencies are the detailed actions to overcome what causes the unimportance of trust.



**Figure 5-6: Trust on Retail Websites**

#### 5.3.8.1 Context

The context of this research is based on the lack of effect of trust over Canadian Generation Y consumers' use of the Canadian small business retail websites.

#### 5.3.8.2 Condition

The condition is based on certain reasons that are required for Canadian Generation Y consumers to be unaffected by trust concerns when using Canadian small business retail websites.

#### 5.3.8.3 Causes

The causes are reputation of retail websites, delivery time, pricing, description of product, privacy policy, security, products, online transaction, information formation, website speed, terms and conditions, warranty, third party certifications, discounts, public relations, promotions, publicity, advertising, return policy, and multimedia.

##### 5.3.8.3.1 Reputation of Retail Websites

The reputation of retail websites can leverage the non-importance of trust on retail websites. According to A5, *“There is tremendous online retail competition. The reputation of the websites and branded products can differentiate others.”* He claims that the reputation of a retail website can offset the lack of trust of Canadian Generation Y consumers toward Canadian small business retail websites.

The reputation of a retail website can be developed in the backdrop of increased online retail competition. Many small retail businesses started when retailers (entrepreneurs) had a passion or a hobby related to certain products or services, such as selling ice-creams or servicing computers. By having a passion or interest, retailers can continue to learn passionately to improve their products and services. Retailers must distinguish themselves by offering products and superior service worth the value, and they should be consistent in

their deliverables to remain competitive. They should not be solely focussed on branded products, as different retailers can have different marketing strategies to focus on different niche markets. As Canadian Generation Y consumers are getting more frugal, they expect a value worth the return in their product purchase.

Building trust with consumers is not based on selling only luxury products. Small business online retailers do not necessarily have to sell only branded products to increase sales, but what is most important is whether the product is value for money and meets the expectations of the consumers. When the products meet customers' expectation, trust is not statistically important. Small businesses can target different segments of Canadian Generation Y consumers that may not necessarily purchase expensive branded products. Extending their product offerings and providing excellent service to support them can mitigate the importance of trust.

Whatever types of niche market the retailers' target, there is a need to achieve consistency in these offerings, which can delight customers with a positive experience. Different customers have different expectations when it comes to product quality. This experience itself can enhance the reputation of a retail website over time and hence, help mitigate the concern for trust with a retail website.

The importance of trust can be mitigated by the reputation of a retail website by having a positive "word-of-mouth" communication about the website. The positive word-of-mouth communication can be spread easily, which can sometimes be better than advertising. This can help control the inherent weakness of online purchases, whereby consumers cannot feel and touch the products. Often a positive experience of consumers that is spread by word of mouth has the conviction of friends, family members, relatives, and individuals that prospective consumers can depend on. Word-of-mouth communication is a powerful marketing tool by itself, and small retailers should take every opportunity to utilize the advantages of communicating with prospective and existing consumers. Unlike advertising that is paid for by the retailers, word-of-mouth communication is free.

On the other hand, negative experiences of consumers can also be spread easily by word of mouth. If there is a negative incident, it would cost much more for a retailer to contain this issue without an effective public relations strategy in place. A negative experience of a consumer would not help alleviate the unimportance of trust on retail websites.

Reputation is an important factor. A1 said, *“To me, the reputation of a retail website is important. It would be convenient if the company has a retail store as well. I got recommendations from friends as well for new retailers.”* As mentioned earlier, the reputation of a retail website can mitigate the importance of trust on retail website. Consumers perform Internet searches, check reviews, and recommendations from individuals to assess retailers. As such, retailers should be conscientious of their reputation all the time. For this, the reputation itself can alleviate the issue of trust on retail websites.

Of course, many Canadian Generation Y consumers may not be familiar with many Canadian small business retail websites. This is especially true if these websites are not based in their provinces, territories, or even cities or towns. Canada is a very large country, being the second largest in the world. Small business retailers should not focus only their local areas for growth, as there can be opportunity to expand their business further through the use of the Internet.

The ability to respond quickly to the ever-changing demands of the younger generation, like Canadian Generation Y consumers, can only increase the reputation of the retail website. Retailers cannot remain inactive to any situation that can affect their reputation. This generation is more exposed to technology and information at a younger age than the earlier generations. In that respect, they are capable of embracing change faster.

There are advantages of having a combination of both online and offline stores in that synergies can be created for the convenience of consumers. Consumers can order online and collect the item from the physical store. Alternatively, consumers can even print a coupon from the vicinity of their home and use the coupon at the nearest physical store. As

such, this setup can increase the reputation of a retail website and thus mitigate the importance of trust on retail websites.

For many of the small business retailers that are based in high density population areas, such as cities and towns, the reputation can be enhanced by being able to communicate in person with customers. The more opportunity there is to directly communicate with customers, the higher the chances of retaining the customers and increasing the sales. This can explain the unimportance of trust when purchasing on retail websites.

#### 5.3.8.3.2 Delivery Time

Fast and consistent delivery time can also mitigate the unimportance of trust on retail websites. A19 explains, *"I am not sure of the reliability of small retailers. Delivery can be a concern."* A consumer who is new to online purchasing or wants to shop at a specific retail website for the first time can review comments from social media, blogs, and other information on the Internet or elsewhere. Consumers need to ascertain what constitutes fast delivery and review consistency of delivery time for themselves based on their needs and wants. For the same, delivery time will help curtail the importance of trust on retail websites.

For the management of inventory, it may not be cost effective for small business retailers to store every item available in the market, and it is unrealistic to forecast consumers' demand accurately all the time. There are too many external variables that do not allow retailers to make an accurate forecasted inventory. Having no inventory for any item may create lost opportunities to increase sales. On the other hand, having excessive inventories can increase holding costs, such as insurance and labour. This can be a challenge for many small business retailers as they operate with smaller capital and must face economic and political changes that are beyond their control.

In tandem with what has been discussed above, if there is no inventory for a specific item or the possibility of a late delivery of a specific item, it is the best business and ethical practice to inform the consumer. The consumer can then decide whether he or she agrees

with the new delivery date or wishes to cancel the order. Of course, there could be less confidence from consumers if retailers keep revising delivery dates unless it is under extenuating circumstances. It would be better for retailers to lose money and uphold the promised delivery date, especially for regular customers, knowing that losing these customers may prove to be far costlier. Therefore, delivery time in this case can help mitigate the ineffectiveness of trust on retail websites.

In some instances, meeting promised delivery times may not be good enough to compete as competitors may offer faster delivery. Nevertheless, based on inventory management control fundamentals, it is difficult for small business retailers to have too many product lines. It is expensive to store them and they may be out of date soon. Theoretically, a retailer that does not have to maintain any inventory will reduce operational costs. Then again, if not, then a larger retailer, a wholesaler, or even a manufacturer must maintain a certain level of inventory within a supply chain to support small business retailers.

Small business retailers do not have the bargaining power to request any of the parties in the supply chain to retain inventory for them unless their sales begin to grow. As such, since small business retailers would have to maintain a certain level of inventory, it has become an inherent weakness for them not to be able to maintain an inventory. Having said that, they must strategise to focus on niche markets to better serve the delivery needs of Canadian Generation Y consumers. With this in place, the mitigation of the unimportance of trust on retail websites can be exercised.

It is also a good practice for retailers to provide additional delivery courtesies. Providing the tracking number of the transporter for the consumer helps as some consumers would like to track their parcels, especially ones that are time sensitive. Sometimes, the attire bought may not be befitting for the consumer and returning the item can be costly. Amazon has recently offered to deliver related items to consumers where consumers can select what they want and return the rest for free. In the context of Amazon, because of its sales volume, its shipment per item can be lower than many small business retailers. To reduce delivery cost

further, Amazon is testing out prototype drones for delivery and are expected to have them in operation soon. Practices such as these can compensate for the unimportance of trust on retail websites.

#### 5.3.8.3.3 Product Pricing

Competitive product pricing based on value can alleviate non-trust on retail websites. The reason the researcher uses the term product pricing based on value is with the knowledge that consumers do not necessarily purchase products simply due to the lowest price. The product quality is also a variable. For a product that is value-worth, consumers purchase the product related to the expected value based on the lowest price. The value of a product can be based on features, size, and durability, to name a few.

Customer loyalty must also be considered. According to A11, *“How products have been priced is important. This can be done by offering discounts for customer loyalty.”* Customer loyalty from the perspective of a retailer should be managed based on the amount of sales. Customer loyalty can be managed by first allowing prospective consumers to register with the retail website. Based on the sales volume, preferred consumers can be established and to encourage them to continue buying from that specific retail website, retailers can offer discounts and other forms of incentive. These discriminating pricing practices can help alleviate the influence of trust on retail websites for preferred consumers.

Quoting a price can be a balancing act between pricing and volume. A retailer can lower a product to compete with the hope of increasing volume. In contrast, a retailer can also increase the price of a product if the product is in high demand. According to A24, *“Many online retailers do not put in more initiatives to overcome shortcomings by trying to build better relationship with customers by offering discounts personalised to individual purchases.”* However, price changes are only possible for retailers if there is no policy set on retail price.

In comparison, if a retail website has a good reputation and the prices of the products are set to certain retail prices, consumers may prefer to shop on that specific website. Although, many small businesses also play the role of a manufacturer and a retailer or a service provider and a retailer. Small business retailers have the discretion to adjust their product or service prices based on the market conditions.

Many Canadian Generation Y consumers are still struggling to establish themselves financially and therefore, product pricing must be competitive and the discounts reliable. This is more pronounced in an Internet environment where product pricing can be easily searched and compared. When it comes to discounts, they should be genuine rather than being a mark-up above market rate and then a markdown. If not, it may be perceived negatively by consumers, who may then shy away from that retail website. By offering genuine frequent promotions, the unimportance of trust on retail websites in the minds of the consumers can be removed.

It is also a usual practice for retailers to offer discounts with relation to the sales volume. Buying in bulk is a “win-win situation” for the retailer and the consumer. Retailers can increase sales while the consumers are able to save costs. This can also enhance the trust between the retailers and consumers over time. However, the design of the websites needs to be able to keep track of the consumers’ sales. By recording the data in the database, retailers are able to analyse data and carry out better marketing strategies.

#### 5.3.8.3.4 Description of Product

The description of a product can help leverage the non-importance of trust when purchasing on retail websites for Canadian Generation Y consumers. According to A15, *“I am worried about fake goods. That is why I am buying from reputable websites.”* There should not be any contradiction with the actual description of the product that enhances the effect of not being able to touch and feel the product in the virtual environment. The description of a

product should be detailed and having a video presentation can better explain and describe the product, adding reassurance.

It is important to get the latest products online as soon as possible. This gives consumers the impression that the products are value-worth. A29 explains, *“It is important for me that websites include existing information and new product information.”* Retailers should sell newer products as they tend to have additional improvements over previous models where designs are more contemporary. As such, they are more saleable. All these will help mitigate the importance of trust on retail websites.

#### 5.3.8.3.5 Privacy Policy and Security

The privacy policy can help alleviate trust issues on retail websites. According to A3, *“Retail websites are secured but I want to see privacy being written.”* According to A6, *“My personal data needs to be protected. I hate websites that are slow.”* By establishing a privacy policy, consumers are more convinced to shop at a specific retail website. With an established privacy policy, there is no ambiguity on how consumers’ personal data will be used. The clarity of the privacy policy can obtain conviction from the consumer as they will not be struggling to interpret any *“grey area”* of the privacy policy. When a retail website has established a privacy policy, it enables consumers who visit that retail website to mitigate the importance of trust on retail websites.

Online retailers’ lack of respect for consumer information is significant in reviewing trust issues. A27 explains that *“Retailers take care of their interests, rather than the consumers’ interest coming first. I have received many telephone calls from third parties wanting to sell their products and services.”* More often than not, A27 has received canvassing telephone calls from other retailers and she believes they know her telephone number from the many purchases she has made online. Although online retailers have given out her personal information, but it is difficult to prove this in court. This kind of incident does not mitigate the importance of trust for retailers using websites.

Good security can help offset concerns about trust on retail websites. A10 mentions that *“Retailers need to ensure that their websites are data secured.”* Similarly, A8 thinks that *“I am concerned with online transaction although I have no experience.”* As a consumer, the individual is only able to view the screen and not able to look behind the scenes at programming codes to identify a threat on the website.

On the other hand, government involvement in security issues can help reassure the consumer. A18 explains that *“I have not experienced any online transaction security breach. It would be good to have tighter security controls.”* However, A20 is more realistic, saying *“There is no such thing as 100 per cent security for websites. It’s the degree of security.”* For A21, *“Trust does not influence retail websites when there are no major concerns on security and privacy.”* Having heard what the interviewees mentioned, security and privacy protections lie predominantly with the retailers rather than the consumers. Based on the interview information, consumers are also able to mitigate the low risk involved in view of the better enforcement by authorities in Canada as compared to many other countries.

By establishing third-party certification for security and privacy, consumers can mitigate the influence of trust on retail websites for Generation Y consumers. A7 feels that *“I can see online third-party certifications create more confidence for me to shop at the websites.”* Likewise, A16 feels that *“I am concerned about security and privacy, especially when it comes to online transaction. If there is a third-party certification, I would shop there.”* A13 explained that *“Not all websites are secured. The third-party seals uphold to certain security and privacy protocols.”* Many Canadian Generation Y consumers may not understand the technical aspect of online transaction security thoroughly. Often, by ensuring that information is being kept private, consumer trust is enhanced.

#### 5.3.8.3.6 Information Organisation

Well organised information compensates for the unimportance of trust on retail websites. According to A4, *“I am just an average Joe. Security can still be a concern. Information that*

*are well organised enable users to find them easily.*” He mentioned that he is just an average person. The information on the retail website should be organised in a meaningful manner based on categorisation, simplicity, and clarity. Information that is cluttered and lacks organisation can create difficulty for consumers trying to find information. According to A30, *“Easy search for products and services can build trust for me.”* By organising items into themes or product lines, consumers are facilitated to search for items on the webpages with ease. Every effort should be made by retailers to create a positive online experience. Every process that a consumer experiences should occur without any hindrance with the objective of increasing sales. With this explanation, trust can be uninfluenced on retail websites.

#### 5.3.8.3.7 Retail Website Speed

Retail website speed can offset the non-effect of trust on retail websites for Generation Y consumers. A6 points out that *“Trust can be developed by protecting my personal data and making sure that websites are fast to access.”* The uploading and downloading speed need to be fast as Canadian Generation Y consumers are rushed for time. As mentioned earlier, the basic Internet download speed is at least 50 megabytes per second and upload speed is at least 10 megabytes per second (Dobby, 2017). By any comparison, the Internet speed in Canada is one of the highest in the world for basic Internet requirements. The design of the retail website saved on certain formats can also alleviate the uploading and downloading speed for the retail website. Slow speeds may deter Canadian Generation Y consumers from visiting a retail website. Slow retail websites would not contribute to the non-influence of trust on retail websites.

#### 5.3.8.3.8 Terms and Conditions

Terms and conditions can mitigate the non-importance of trust on retail websites. According to A2, *“It is important that the retailer promises to deliver the term as promised. Delivery time, pricing, and products are examples. I only buy online as the last resort because I cannot feel and touch the products.”* For A9, *“I want to see that retailers uphold their terms*

*and conditions such as delivery, product identification, price, money back guarantee, and warranty.*” The terms and conditions should be clear, concise, and placed in one location, rather than being scattered all over the website. This should include a clear return policy, as this is a major concern when buying online.

Having a return policy can help mitigate the importance of trust in retail websites. A25 explains that *“Fully online websites that do not have return policy is a concern as Canada is a large country.”* A good return policy would clearly spell out the responsibility of the retailer and consumer, without leaving any “grey areas”. It can be costly if the return policy states that consumers would have to pay to return an item.

Warranty is generally listed in the terms and conditions on the main webpage of a retail website. The importance of the warranty is raised on several occasions by Generation Y consumers. As A17 explains, *“Without warranty, if there is any issue, I cannot track the retailer”*. Similarly, A26 explains that *“I cannot try out a product to know whether it is doable. That is why having warranty is important.”* This can offset the non-importance of trust on retail websites.

Many of the warranties come from manufacturers and having a warranty would be a positive point when buying online from small retail businesses. Since small businesses do not have large capital to provide all the services that large corporations can provide, having warranties for products and services is important.

#### 5.3.8.3.9 Marketing Activities

Marketing activities can mitigate the influence of trust on retail websites. A23 explains that *“Many of the retail websites do not try to develop a relationship with customers to build trust.”* According to A12, *“Most of these retailers do not create awareness on public relations. I believe in getting good deals and security.”* A28 elaborates that *“Retailers should develop more relationship building activities such as public relations, promotions, and publicity.”* The

public relations, promotions and publicity should be community centred as, after all, the prospective and current consumers are also part of the community.

Any positive public relations reinforcement improves the image of a retail website. Publicity is not always paid and can be transmitted by word of mouth based on customer satisfaction that is developed over time. It can also be based on the retailer's positive actions like contributing to the community where people remember positive actions. Perhaps it would be good publicity to allow existing customers to try out new products, especially when those products can generate frequent orders. This can offset the intangibility of describing a product online that cannot be felt or touched. If products meet consumer expectations, consumers will be convinced to purchase the products and continue making repeat orders.

By winning over consumer convictions, online sales can increase. With the increase of sales, retailers have more bargaining power with suppliers in terms of better credit terms and more competitive pricing that can translate to better profits. Depending on the market environment, these benefits can be transferred to consumers by offering them more competitive pricing and special discounts for loyal customers. Consumers' positive experience with these retail websites can deter them from moving to competitors. Normally, consumers would not want to shift to other retail websites because of their concern of the unknown, unless the unknown is offering significant price reduction. When consumers have a positive experience as mentioned, the importance of trust can be offset for these retail websites.

Retailers can also focus on targeting marketing activities toward Canadian Generation Y consumers by offering the use of new technology. Activities can come in the form of online games such as "*wheel of fortune*" and other forms of questions that can create excitement and fun for the consumers. The questions can be asked in relation directly and indirectly to the retailers. All these activities can offset the importance of trust in retail websites.

The more communication channels that are established, the better it is for two-way communication and the building of rapport with consumers. According to A14, *“I am not sure of security on websites and I want to make sure I can contact someone if there is an issue. I would also check the retailer’s registration for confirmation.”* A24 states, *“I am concerned about the no human interaction online.”* Having a marketing assistant available online would help with communicating with consumers almost in real-time. As such, increased communication with consumers would be able to offset the importance of trust on retail websites.

Reliability also features in assessing the use of online purchasing for Generation Y. A19 expects that *“I am not sure of the reliability of small retailers.”* Reliability here refers to consistency in what has been promised to the consumers. According to A22, *“I am not too sure about response time for inquiries.”* The priority of response should be based on the oldest inquiry receiving a response first. Consumers expect a response of one to two days and if not, consumers may go somewhere else to purchase their products. Therefore, fast and consistent response can mitigate the ineffectiveness of trust on retail websites.

#### 5.3.8.4 Category

The category is called the importance of trust on the Canadian small business retail websites.

#### 5.3.8.5 Consequences

The consequences are that they may not increase the use of the Canadian small business retail websites by Canadian Generation Y consumers.

#### 5.3.8.6 Covariance

Covariance is based on strategies to overcome what causes the unimportance of trust concerns.

#### 5.3.8.7 Contingencies

Contingencies are based on the good reputation of the retail websites, promised delivery time, competitive pricing, a comprehensive product description, detailed privacy policy, robust security, authentic products, secured online transaction, categorisation of information, high website speed, detailed terms and conditions, extensive warranty, established third-party certifications, real discounts, positive public relations, extensive promotions, positive publicity, target advertising, clear return policy, and video support.

### **5.4 RQ5 How do Canadian Generation Y consumers use social media websites?**

In this section, the data collected from personal interviews is used to answer Research Question 5 based on how Canadian Generation Y consumers use social media.

Proposition 3: Canadian Generation Y consumers use of social media.

#### 5.4.1 Social Media Use

This section focuses on the social media use of Canadian Generation Y consumers. Generation Y is synonymous with social media use and the researcher wants to know what they use social media for. This media is commonly used by these individuals daily to communicate with their friends and loved ones and for finding information.

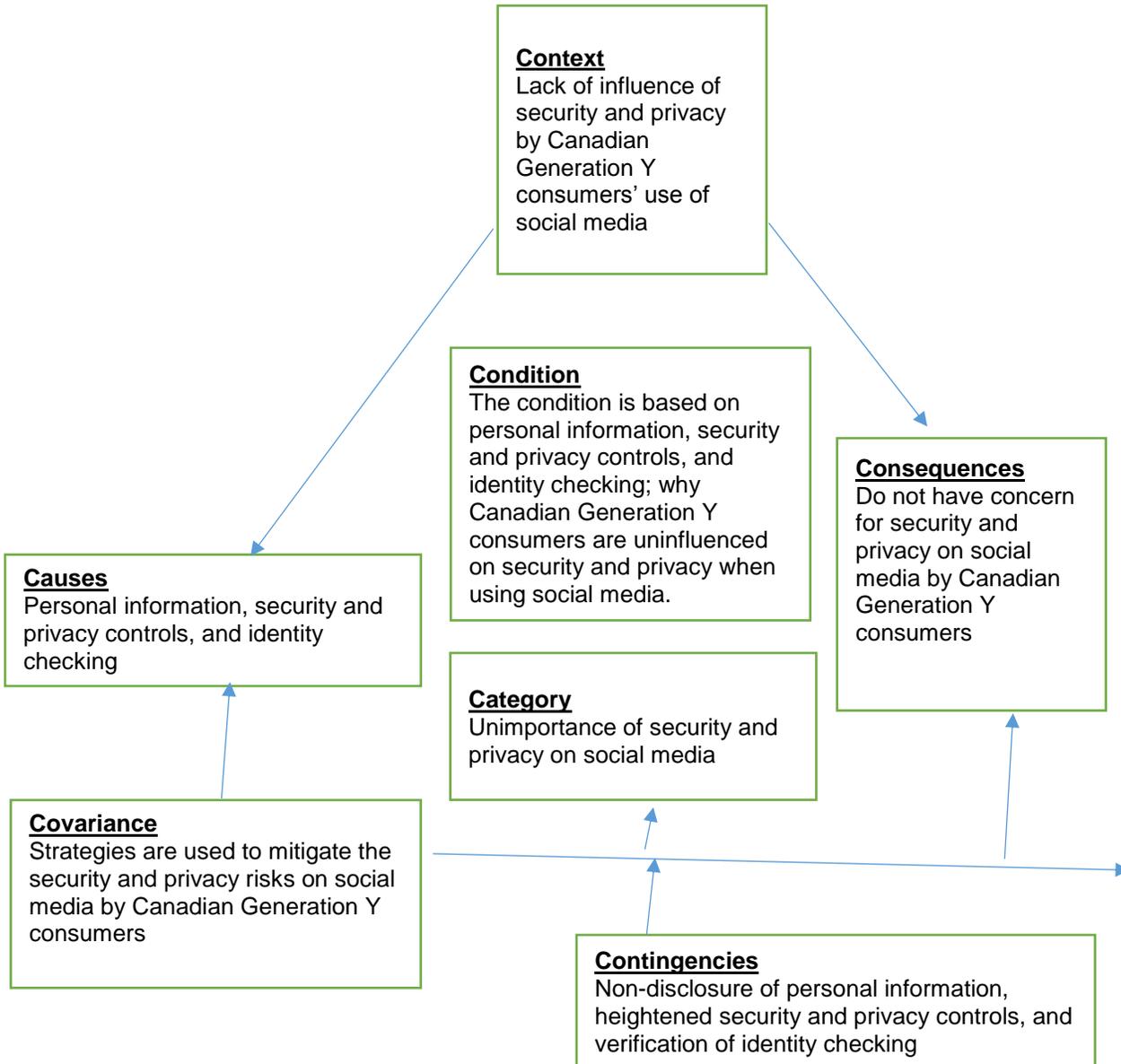
#### 5.4.2 Security and Privacy for Social Media

This section describes what Canadian Generation Y consumers think of security and privacy when using social media. As extensive information is being posted on social media, the researcher is interested to know whether the interviewees have any concerns for security and privacy and if so, what they are.

Canadian Generation Y are heavy users of social media and retailers should take every advantage to promote their products and services by utilising this media. Nevertheless, the importance of security and privacy on social media cannot be ignored. Users who feel secure about their privacy using Facebook are more positive about advertising on Facebook and make positive comments about the features of Facebook (Celebi, 2015). They are also more willing to express themselves and recommend their friends support certain subject matters. Facebook does not identify false information in legal description or automated actions and is dependent on the users' consciousness in reporting such occurrences (Krombholz, Merkl and Weippl, 2012).

Social networking websites that generate revenue from advertising are addressing privacy issues by allowing users more control over their privacy data but advertisers are still able to profile their customers (Tucker, 2014). Facebook users are found to be twice as likely to respond positively to customised content.

Figure 5-7 below shows the use of the Six C's model for security and privacy for social media based on the data. The context is based on the lack of effect of security and privacy over Canadian Generation Y consumers' use of social media. The condition is based on personal information, security and privacy controls, and identity checking as to why Canadian Generation Y consumers are unaffected by security and privacy concerns when using social media. The causes are personal information, security and privacy controls, and identity checking. The category is called the importance of security and privacy on social media. The consequences are the causes of personal information, security and privacy controls, and identity checking do not affect the concern of security and privacy of the use of social media by Canadian Generation Y consumers. Covariance is based on strategies to support the causes of the unimportance of security and privacy concerns. Contingencies are based on non-disclosure personal information, heightened security and privacy controls, and verification of identity checking.



**Figure 5-7: Security and Privacy for Social Media**

#### 5.4.2.1 Context

The context is based on the lack of influence of security and privacy over Canadian Generation Y consumers' use of social media.

#### 5.4.2.2 Condition

The condition is based on personal information, security and privacy controls, and identity checking, which are required for Canadian Generation Y consumers not to be influenced by security and privacy when using social media.

#### 5.4.2.3 Causes

The causes are personal information, security and privacy controls, and identity checking.

##### 5.4.2.3.1 Non-Disclosure of Personal Information

Through non-disclosure of personal information on social media by consumers, security and privacy risks can be alleviated. According to A1, *“In general, retailers are able to promote and advertise their products in social media and their websites without many hiccups. Social media sites such as Facebook are not as safe as retail websites because the nature of Facebook is to post personal information by users. Take, for example, although a woman passed away one or two years ago, the latest updated information on the Facebook still shows that she is alive.”* A17 points out that *“Social media is not that private, and security needs to be enhanced.”* A5 states, *“Security and privacy should be enhanced, as many people are getting their sites hacked, and people’s names and photos have been tampered with.”*

The ability to connect with so many people by means of social media as compared to various degrees of concern regarding security and privacy serve as a mitigating act that social media has become a cliché. A26 thinks that *“Facebook can ruin your life. Hackers can pretend to be you and can cause a lot of damage.”* This can be prevented by not disclosing sensitive personal information on Facebook.

Knowledge is significant in the view of Generation Y. A6 explains that as many social media users are young people and *“These youngsters may not have enough life experience and/or*

*be mature enough to understand the photos and content they post on social media can have negative impact on them in future. They need to be aware and be told of any implications of their actions.*” These users may not have the life experience to gauge the impact of their actions at a younger age. A8 appeals for awareness by expressing that *“There seems to be no issues on security and privacy on social media. Social media users should not be sharing information that is too personal unless wanting to review information they want to share.”* The interviewee expresses that there are no security and privacy issues, but users should practice self-censorship. Similarly, A13 points out that *“One cannot place all his information on the Facebook indiscriminately.”* This re-enforces the view that personal responsibility is deemed to be important by some Generation Y interviewees.

Users should give a second thought to posting personal information on social media as this information can be viewed publicly and the information may be negatively perceived by others, who may not analyse the whole aspect of an issue but rather the “face value.” It is also not practical for Facebook to check whether all its billions of members are still alive. Social media is just a platform for users to pose information and it is not a publishing entity.

Some users are more concerned about security and privacy than others. *“Security and privacy for social media is bound by the terms of security and privacy of the specific program used. If a user uses Facebook, that individual has granted Facebook the ability to access the information revealed”,* points out A2. A3 stated, *“When it comes to security and privacy, it depends on individuals. A lot of people tend to keep information exposed to the online public. Individuals should be wise and protect themselves by not posting personal information such as telephone number and credit card number.”* Just like any other public domains, adult users who have freedom of expression should be mature and responsible enough to know what information can and cannot be posted on a public domain.

Users should be aware that if they disclose their personal information on public social media, the public will be able to access it. It is best that sensitive personal information should be kept private as it may come back and haunt users. This may occur in the form of employers

researching their perspective employees, authorities checking on their citizens' personal information, or unscrupulous individuals trying to take advantage of the users' personal information for monetary gains.

Some of the sample group expressed concerns specifically related to either security or privacy or both. According to A9, *"Social media has security, but privacy is a concern. Anybody can take individual pictures and read information on social media."* Alternatively, A22 deliberates that *"Privacy on social media can be controlled whereas security is more questionable."* A15 expressed that *"There is no security and privacy on social media, and any network is not safe. People can alter a photo, post a photo online, and claim that a particular woman is his wife."* A28 shared the same opinion as A15. The researcher suggested that since photos can be tampered with, it is best not to post photos on social media. Users can still communicate with others within their private groups.

Furthermore, many interviewees express concerns overall in relation to a lack of security and privacy. A21 highlights that *"Security and privacy on social media do not really exist and they are tenuous. Social media seems to be easy to get people's profile hacked."* A23 shares the same view by expressing that *"Security and privacy on social media are still a problem. A lot of things are being exposed on the virtual world and people's privacy is being invaded."* A30 rationalised by affirming that *"Social media has to be strict and private to keep people comfortable because there is a lot of personal stuff."* A20 argued that he feels that there is no security and privacy on social media, mentioning that *"If you do not believe, do not say it."* However, according to him, he does not have the experience and technical expertise to discuss security and privacy.

#### 5.4.2.3.2 Security and Privacy Controls

Security and privacy controls on social media can help offset the security and privacy risks on social media. A5 feels that *"Security and privacy should be enhanced, as many people are getting their sites hacked, and people's names and photos had been tampered with."*

A24 is more analytical, stating, *“When it comes to security and privacy on social media, it depends on what the users intend to post.”* He mentioned that *“if it is private, it can pose problem and it is the person’s problem to begin with.”* A7 claimed that *“Security and privacy on social media is good, and Facebook has features that can keep everything private.”* A25 and A29 are not too concerned with security and privacy on social media as it is rare just like other mishaps. There is a need for social media to clearly categorise their information control to different categories of people based on the personal information’s sensitivity. Information shared between family members and close friends should be different from what is shown publicly. The user interface activating these controls should be placed on the webpage so that it can be clearly seen.

Progressively, Facebook, the largest social media website, has made amendments to its security and privacy controls. A16 has had an experience and explains by saying that *“Security and privacy on social media are very important.”* He gives an account of Facebook updates that keep changing privacy rules and users must read the rules. *“Social media is bound by security and privacy setup. Let’s say that by being a user of Facebook, the user has granted Facebook the user information.”* By allowing users the freedom of what information can be shared among different groups, the researcher believes that the data control process has been passed on to the users. This liberty is only right and is to be expected of a social media platform such as Facebook.

#### 5.4.2.3.3 Identity Checking

Identity checking can mitigate the security and privacy risks for social media. The Internet is a wide expanse where many people may prove not to be who they claim to be or may be using pseudonyms. To be able to confirm an identity, social media should verify the person by asking for photos, biography, telephone number, and email. This can help prevent fraud in terms of identity theft and discrimination. Identity theft still remains an issue and the best practice for social media users is to not place sensitive information online.

Discrimination can occur when a user reveals his or her age on social media. This may have various impacts based on prejudice. This includes prospective employers discriminating against a person. The user, who is also responsible for his or her statements on social media, may find any controversial or sensitive statements turned against them in the future. Different readers have different understandings, perspectives, and interests. This can be especially serious with access to credit card transactions and issues of libel and defamation.

The objective of social media is to identify people and communicate. Social media is not a disruptive technology and is a platform that can bring people together, transcending space and time. Canadian Generation Y consumers are synonymously associated with the use of social media. Despite A19's suggestion that users should use pseudonyms when registering with social media, this practice is very rare. This generation grew up with computers and the use of mobile apps. PDAs and other devices come as second nature. Despite some of the interviewees having various levels of concerns for security and privacy for social media, the risks can be mitigated and social media influence continues to be ubiquitous.

#### 5.4.2.4 Category

The category is called security and privacy on social media.

#### 5.4.2.5 Consequences

Because of the consequences of personal information, security and privacy controls, and identity checking, security and privacy do not influence Canadian Generation Y consumers with regard to using social media.

#### 5.4.2.6 Covariance

Covariance refers to strategies to support what causes the unconcern of security and privacy for social media.

#### 5.4.2.7 Contingencies

Contingencies are non-disclosure of personal information, heightened security and privacy controls, and the verification of identity checking.

#### 5.4.3 Small Businesses Use of Social Media for Selling Products and Services

In this section, Canadian Generation Y consumers were asked what they think of small businesses' use of social media for selling products and services. There has been a tremendous increase of retailers using social media for advertising.

Research suggests overall, small businesses can use social media to introduce their products and services and communicate with customers. Positive reviews by consumers can be a positive step to increasing sales. Social media enables small businesses to carry out sales activities, marketing, customer service, and for their back-end operations to market more efficiently and reduce operational costs (Schaupp and Belanger, 2014). Most Facebook users have known each other before becoming members (Ross, Orr, Arseneault, Simmering and Orr, 2009). Dell found that feedback from social media is more effective than customer focus groups and linking certain important customer groups (Mullaney, 2012). Small businesses can use Facebook Business Pages to develop a profile that is separate from the owner's profile within Facebook (Geho and Dangelo, 2012). Facebook Insights provide analytics report for Facebook Business Pages. Social media cannot be based on a one-size-fits-all marketing strategy. An inactive Facebook page or out-of-date tweets could be counterproductive to the overall marketing strategy of a small business.

From the consumers' perspective, consumers are no longer only interested in viewing marketing content but would like to engage in contributing their ideas on how to improve the products and services they intend to buy (Diffley, Kearns, Bennett and Kawalek, 2011). Since consumers trust each other more, the electronic word of mouth feedback on products and services communicated over social media is more trusted than marketing promotions. Then again, it is difficult to confirm the authenticity of a reviewer.

#### 5.4.4 Features for Social Media

In this section, Canadian Generation Y consumers were asked what their desired features for social media are. This question was asked due to the growth of social media use and advertising on these platforms.

Overall, Canadian Generation Y social media users like seeing simple and visual layouts. This can enable users to interact, read other people comments, see contrasting colour textures, and navigate at ease. Recent research by Ellahi and Bokhari (2012) also found that the ease of use of social media websites is important. The design of social media websites should be simple and easy to search for information. These websites should allow users to customise their webpages. Website aesthetic is not as important as the addition of sound and animation. Pictures take a long time to upload but increasingly, users of social networking are sharing their photos as well as blogs (Narayaswamy and McGrath, 2014). Social media platforms also offer information updates that identify relevant and contemporary issues in Twitter Trends and Facebook Newsfeed (Ellison and Boyd, 2013). Users maintain a concern for security and privacy.

#### 5.4.5 Advertisement for Social Media

In this section, Canadian Generation Y consumers were asked about advertisement for social media. Generation Y consumers are strongly synonymous with social media usage. It is becoming a trend among retailers to advertise on social media to increase the size of their captive audience.

Offering coupons is one of the best advertising approaches because consumers can get discounts and free try-outs. Advertisements can also be placed within games, pop-ups, banners, videos, emails, and side-panels. Social media websites include features such as product reviews, product information, and payment (Kietzmann, Hermkens, McCarthy and Silvestre, 2011). Amazon text reviews can identify consumer likings and predict future sales (Archak, Ghose and Ipeiritis, 2011). Consumers have shown that reviews about books are

more effective than feedback based on consumer experience of reading other books in the same category (Zhao, Yang, Narayan and Zhao, 2013). The “*Comment*” and “*Like*” buttons are used by users to comment on product and customer reviews (Huang and Benyousef, 2013). There is an increase in the use of the “*Like*” button when there is an increase in pictures whereas an increase in the amount of text, decreases “Liking” (Rauschnabel, Praxmarer and Ivens, 2012). The “*Like*” button can be used as a positive online word-of-mouth communication with friends (Morpace, 2010).

There is evidence that YouTube data network’s social influence can shape the opinion and acceptance of a product (Susarla, Oh and Tan, 2012). New research by Aslanzadeh and Keating (2014) also found that the use of video-chat or live-chat fulfils the needs of consumer interaction at every stage of the decision-making process. Content with strong emotions, such as sorrow, happiness, humour, and fear, can increase the consumers’ engagement with the content and result in it being shared with others (Dobele, Lindgreen, Beverland, Vanhamme and Wijk, 2007). Emotional content written by the company and other users can influence the intensity of virality and amount of interests (Bruni, Francalanci and Giacomazzi, 2012). Pictures, videos, and posts, for example, can enable social media users to be interactive (Mangold and Faulds, 2009).

Facebook business model is drawn from advertising and, therefore, its main objectives are based on increasing user time and activities and creating impressive advertisements (Claussen, Kretschmer and Mayrhofer, 2013). Recent research found that tertiary students have a sense of belonging to a group and hold a positive attitude towards Internet and Facebook advertising (Celebi, 2015). When advertising on Facebook, it is more advisable to use advertisements based on segmented markets and online behaviours. These advertisements should generally be more focussed when first advertised to catch the users’ awareness and increase their conviction without any negative experience. The inclusion of animation in advertisements can increase the users’ attention. Nevertheless, the flashing animated banners may agitate users when they are reading text or texting.

Expedia has started a coupon club service that allows registered members to access a newsletter that provides special discounts (Minazzi, 2015). Storytelling in the form of narration concerning occasions, company details, owners, management, employees, and customers, for example, can all increase the chances of the consumers' engagement (Mangold and Faulds, 2009). Contests can be enticing to establish communication; for example, a restaurant could pose a contest on Facebook and ask users to submit their best cake recipe (Minazzi, 2015). The person that submits the best voted cake recipe would be given free dinner. Community users would then be invited for the dinner together with the winner and this occasion could establish personal relationships amongst members and develop future content. After the dinner, community users would like to see comments, photos, and videos. Such an occasion, before, during, and after, could generate high interest on various social media platforms, such as Facebook, Twitter, LinkedIn, etc.

Using Facebook, Starbucks can convey information about its messages, products, and services to consumers (Huang and Benyousef, 2013). Nevertheless, at times, users may not want to see advertisements at all (Ballings and Poel, 2015). Revealing information at that time may isolate such users and reduce the frequency of visits and usage of time on the site. Facebook may want to consider refining its News Feed algorithm based on user usage to increase forecasting when balancing between social content and advertisements. If a user is expected to increase usage, more advertisements should be shown. However, if a user is predicted to reduce usage, Facebook could turn off the advertisements.

## **5.5 Summary**

Chapter 5 discussed the research propositions established from the literature review in Chapter 2. The data was collected using semi-structured interviews technique with Canadian Generation Y interviewees. Despite the small sample size of 30 interviewees, the interviews were able to gather more in-depth information and insight about the Canadian Generation Y's lifestyle, usage of Canadian small business retail websites, and the adoption of social media.

The personal interviews gathered qualitative data to triangulate with quantitative data collected from the questionnaire survey. This tests the research propositions and research hypotheses to support the research model in Chapter 6.

## **Chapter 6: Discussion**

### **6.1 Discussion of Findings**

Chapter 6 discusses the findings of this study with relation to the research questions. The mainstay of this research is based on UTAUT2 adapted model, in addition to validating important variables. The data collected through the questionnaires and personal interviews has been discussed in this section to provide a better understanding for answering the research questions. The results are compared with previous research from literature review in terms of adoption matters.

### **6.2 RQ 1: How do Canadian Generation Y consumers carry out their activities on the Internet?**

In this section, Research Question 1 is explored to describe how Canadian Generation Y consumers carry out their activities on the Internet.

According to the data collected through the questionnaire survey, 60 per cent of the respondents spent 1 to 100 hours per month on the Internet on an average. About three-quarters of the respondents spent between 1 to 20 per cent of their Internet time in shopping. Ninety-three per cent of the respondents chose Facebook as the main choice for social media while YouTube came in second at 87 per cent.

Canadian Generation Y is a very socially active generation. They perceive life to be lived to the fullest, by spending quality time with their families, loved ones, and friends, enjoying what they like to do most, and have a work-life balance. This generation is accessing the Internet at their homes, offices, and vehicles, at any time as the Internet transcends time and place. Google is the most preferred search engine because of its incomparable search results. The attributes that lure them to the retail websites are product variety, ease of use, price, product attributes, customers' feedback, service reliability, convenience, promotions,

item return policy, warranties, free transportation, and the reputation of retail websites and the products.

According to the interview, it was discussed that there is no such thing as having an Internet environment that is 100 per cent free of security breaches with no violation of individual privacy. After all, the purpose of the Internet is communication. The irony is that the Internet is leading to its own weaknesses by exposing and subjecting the viewers to read information that may or may not be true, without proper validation. At the same time, new viruses are being developed all the time and no anti-virus product has the remedy to remove all kinds of viruses immediately. These products try to develop an anti-virus software as soon as possible in order to remove a new virus, thereby leaving machines susceptible to cyber attacks.

### **6.3 RQ 2: What Are the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors affecting the usage of small business retail websites by Canadian Generation Y consumers in Canada?**

In this section, Research Question 2 is investigated to determine what factors affect the usage of small business retail websites for Canadian Generation Y consumers in Canada. In order to answer this question, the exogenous (independent) and the endogenous (dependent) factors were assessed based on the results of the related hypotheses. The relationships between Behavioural Intention (BI) and Use Behaviour (UB), Habit (H) and Use Behaviour (UB), and Facilitating Conditions (FC) and Use Behaviour (UB) were supported by the data. Additionally, the positive relationships between Performance Expectancy (PE), Social Influence (SI), Hedonic Motivation (HM), Habit (H), and Behavioural Intention (BI) were also supported. However, the exogenous factors such as Effort Expectancy (EE), Facilitating Conditions (FC), Price Value (PV), Security and Privacy (SP), and Trust (T) and the endogenous factor of Behavioural Intention (BI) were not supported.

Behavioural Intention (BI) has been found to have a positive relationship with Use Behaviour (UB) in this research. This relationship has been supported by numerous studies (Ajzen, 1991; Davis, 1989; Fishbein and Ajzen, 1975; Venkatesh and Davis, 1996; Venkatesh et al., 2003; Venkatesh, Thong and Xu, 2012). However, there may be a time lag between the behavioural intention and the use behaviour (Liao, Wang and Yeh, 2014). Therefore, there is a need for the retailers to continuously communicate with the customers in order to shorten the time gap between the behavioural intention and the use behaviour (Mikhaelitchenko, Jayalgi, Mikhaelitchenko, and Laroche, 2009). Individuals can change their minds due to numerous circumstances in the hustle and bustle of their daily lives or may even forget about their intended purchase.

For this research, the relationships between Habit (H) and Use Behaviour (UB), and Habit (H) and Behavioural Intention (BI) were supported. Frequently repeated actions in the past become habitual and are hence more likely to be repeated in the future (Ouellette and Wood, 1998). According to Charng, Piliavin and Callero (1988), repeated behaviours affect future behaviour indirectly through behavioural intention. The researchers' reasoning regarding a direct relationship between Habit (H) and Use Behaviour (UB) is justified because habit is self-directed and self-conscious (Tuorila and Pangborn, 1988). Habitual actions are highly efficient and involve fewer mistakes (Limayem, Hirt and Cheung, 2007). If the information system service is based on self-service, there is less likelihood of discontinuance. However, decision-making based on habit may not be rational to a certain extent. Consumers may be willing to purchase a product or a service even if there is a slight increase in price as they have a habit of buying from a specific retail website as long as it offers convenience.

The positive relationship between Performance Expectancy (PE) and Behavioural Intention (BI) is also supported. Most studies on information systems' adoption have found a positive relationship between PE and BI (Moghavvemi, Salleh, Zhao and Hakimian, 2011). With an increased performance expectancy of using a specific retail website, efficiency increases. Once consumers get familiar with a retail website, they do not want to change to another website as they find it unnecessary to experience the unknown risks involved.

Social Influence (SI) is also shown to have a positive relationship with Behavioural Intention (B). Word of mouth communication is a very effective advertising tool. It can come in the form offline and online communication. Expressions on the blogs are perceived to be more truthful by the consumers since they describe what they think according to how they feel rather than focusing on advertisements (Carson, 2008). However, representatives of companies selling the products and services may pretend to be real customers (Litvin, Goldsmith and Pan, 2008). In spite of this, retailers should read social media websites to obtain feedback from customers about their products and services. What are deemed to be constructive comments should be reviewed and ways and means to incorporate them should be sought.

The relationship between Effort Efficiency (EE) and Behavioural Intention (BI) was not significant. Effort Expectancy was also found to be not significant among Malaysians' intentions to carry out Internet marketing compared to South Koreans (significant) (Tan, Chong and Lin, 2013). Nevertheless, the advanced experience users indicated that Effort Efficiency is significant with their buying intentions as these users have more experience with using these websites. Venkatesh et al.'s (2003) research also shows there is a significant moderating effect on the experience between Effort Efficiency and Behavioural Intention. Venkatesh et al. (2008) further elaborates that Behavioural Intention (BI) is influenced by the duration of use and improves with experience.

Interviewees expect to see websites that are easy to navigate, simple in design, have large graphics and banners, are consistent, and easy to checkout. These features can reduce the efforts for the Canadian Generation Y consumers to use these websites. By comprehending the antecedents of Effort Efficiency from a theoretical perspective, a better understanding towards the acceptance of Canadian small business retail websites can be achieved.

The positive relationship between Hedonic Motivation (HM) and Behavioural Intention (BI) is supported. For hedonic motivation, the prospective customers and the actual customers can experience both positive and negative emotions (Cambria, Schuller, Liu, Wang and

Havasi, 2013; Pham, Geuens and De Pelsmacker, 2013). Hedonic motivation includes getting consumers to experience the products and services based on human sensors and emotions (Hirschman and Holbrook, 1982). In an online grocery environment, recipes, menus, and videos for food preparation can increase the shopping enjoyment as the consumers will enjoy shopping in an interactive environment (Childers, Carr, Peck and Carson, 2001). Hedonic shopping motivations can also come in the form of role plays, gratification, socialising, and adventurism (Arnold and Reynolds, 2003). Because of the positive personal experience that the consumers go through, they have a personal conviction to purchase the products or services.

The positive relationship between Price Value (PV) and Behavioural Intention (BI) was not supported. Internet charges pose a challenge to the growth of Canadian small business retail websites. Canadians spend between C\$100 and C\$212 on an average on communication services per month (Nowak, 2015). Despite a decline in spending on food and other services for Canadians, the spending on communication services such as the telephones and Internet charges is on the rise. A study carried in 2014 by Wall Communications compared the basic communications services bundled in eight countries and found that Canadians are paying more than the charges prevalent in many European countries (Nowak, 2015). For example, a standard house telephone, wireless and broadband Internet, and television charges cost Canadians C\$182 per month as compared to France at C\$93 and the United Kingdom at C\$102. A research carried out by the Bank of America, Merrill Lynch, and Global Wireless Matrix identified that Canadians are paying the highest wireless Internet charges in the world at US\$56 per month (Nowak, 2015).

A cheaper use of technology can increase the behavioural intention for using that technology and the plan for future purchase (Leonardi, 2011; Venkatesh, Thong and Xu, 2012). By using the Internet, cheaper products and services can be sourced (Escobar-Rodriguez and Carvajal-Trujillo, 2014; Jensen, 2012; Mimouni-Chaabane and Volle, 2010; Ling, Zhilin and Minjoon, 2013). Nevertheless, not all products and services advertised on the Internet space are the cheapest; however, online purchases offer better convenience to consumers.

Consumers do not have to endure driving all the way to a brick and mortar retail store to purchase a specific product. The price competitiveness of using the Internet can be better explained by Porter's Five Forces Model (1979) based on the Internet Service Providers (ISPs) competitive environment, Porter's Generic Strategy (Porter, 1980) and Blue Ocean Strategy (Kim and Mauborgne, 2005).

Although the relationship between Facilitating Conditions (FC) and Behavioural Intention (BI) is not found to be significant, the relationship between Facilitating Conditions (FC) and Use Behaviour (UB) is significant. This is also in line with the findings of Venkatesh et al.'s (2003) research that found Facilitating Conditions (FC) to have a significant relationship with Use Behaviour (UB) rather than Behavioural Intention (BI). Behavioural Intention (BI), as a construct, is based on an individual's personal beliefs and the external factors that can support or hinder the actual behavioural use (Venkatesh, Brown, Maruping and Bala, 2008). Nevertheless, this shows that the better the facilitating conditions, the more the probability of the individuals to use the service. The interviewees in this study have also mentioned that content information, such as the pricing, product information, reviews, product variety, and transportation cost, are essential information that should be revealed. Generally, the interviewees feel that the technological support such as the Internet service providers and the computer suppliers' support, and the infrastructure should be good to support the use of the websites.

The relationship between Security and Privacy (SP) and Behavioural Intention (BI) was not significant. In social science researches, statistical significance means that there is a 5 per cent probability or less of an error. The result is, hence, proclaimed as not being an arbitrary cut-off that the respondents agree with the importance of those factors. Statistical significance does not indicate the magnitude of the effects, the practical use of it (Gelman and Stern, 2006), and its actual value (Abertson, 2002). This means that the probability can even be between 90 per cent and 94.4 per cent, yet they may be considered insignificant statistically.

When the relationships are found to be not significant, it does not mean that security and privacy and trust factors are not important factors that can affect the behavioural intention. There can still be a high number of respondents who are concerned about security and privacy and trust.

In an original research, the researcher cannot predict whether security and privacy and trust are a concern or not, based on significance levels. While general security and privacy does not show a statistically significant influence on the behaviour intention, certain aspects of security and privacy indicate high Mean scores of concerns. The mean score for *“Online security is a concern when visiting a Canadian small business’s retail website”* is 4.08 out of 5.00 and *“Canadian Generation Y consumers’ privacy is important”* has a mean score of 4.39. A mean score of 4.00 is translated as *“Agree”*.

Online transactions require a certain degree of trust in the absence of security and privacy levels that are still not clearly defined (Lee, 1998). Having said that, the overall mean scores for the concern of security and privacy factor and the importance of trust factor are reported with a moderately high score of 3.55 and 3.60 (3.00 – Neither Agree nor Disagree and 4.00 – Agree), respectively.

The interviewees have provided great insights into the thoughts of the Canadian Generation Y consumers about purchasing online from Canadian small business retail websites. Despite 77 per cent of them having various degrees of concerns on security and privacy on the Internet, in general, they seem to show their viability and the acceptance of Internet use. 57 per cent of the interviewees were concerned about the security and privacy for Canadian small business retail websites. At the same time, 50 per cent of the interviewees did not think that sufficient laws are in place to govern Internet commerce. Many interviewees also do not know the laws that govern Internet commerce when buying online.

As Generation Y is known for their frequent use of social media, which can offer small retail businesses an opportunity to expand their sales potential, interviewees were asked about

the security and privacy on social media. 90 per cent of the interviewees felt that security and privacy are a source of concern at various levels and purposes.

It is apparent from the information gathered from the interviewees that they are concerned about the exposure of their personal data that can cause personal and monetary harm. As the Internet transcends across countries, it is difficult to govern with many legal jurisdictions. In the online world, complete security and privacy does not exist. How “relative” security and privacy and trust can be enhanced would depend on the individuals which, in this case, are the Canadian Generation Y consumers’ perception and an understanding of the Internet technology.

It is difficult to gauge the level of security and privacy risk they are exposed to because of a lack of knowledge, awareness, experience, and the unforeseen risks. The interviewees also suggested that in order to improve security and privacy, measures in the form of having renowned third-party certifications, better firewalls, clear security and privacy policies, and a stricter enforcement of commercial fraud by enforcement agencies can be introduced. These preventive measures can be put in place to minimise the risk of security and privacy violation, and, as a whole, improve the behavioural intention. The findings also show that Generation Y is well aware of the risks of security and privacy and how to mitigate them.

Many studies have shown that security and trust are related (Kim, Ferrin and Rao, 2008; Lian, 2015; Shin, 2013). The relationship between Trust (T) and Behavioural Intention (BI) is found to be not significant. Trust, as a factor, has multidimensional aspects and the importance of trust has a mean score of 3.60 (3.00 – Neither Agree nor Disagree and 4.00 – Agree). Security and privacy protections and the value of the website content, influence trust positively (Kim et al., 2008a). Unlike communicating in person, trust in Internet commerce must be focused on online transactions. The interviewees also suggested that service consistency, warranties, and the reputation of the retail websites are important factors. As Generation Y consumers develop more engagement and positive relationship with their respective websites, the level of trust will be enhanced.

### **6.4 RQ 3: Do the Unified Theory of Acceptance and Use of Technology Two (UTAUT2) factors depend on the demographic variables of Canadian Generation Y consumers?**

In this section, Research Question 3 is phrased to assess if the factors depend on the background of Canadian Generation Y consumers. Based on the statistical analysis, age and gender have been found to show a moderating impact on the positive relationship between Performance Expectancy (PE) and Behavioural Intention (BI). On the other hand, age, gender, and experience do not have a moderating impact on the positive relationship between Effort Expectancy (EE) and Behavioural Intention (BI) except for the advance experience users. This shows that the advanced experience users need less efforts to use the retail websites and the Internet as they gather more experience.

Gender and experience also support the positive relationship between Social Influence (SI) and Behavioural Intention (BI) with the exceptions for age groups of 24 to 29 years and 30 to 36 years, and advance experience users. Since the Canadian Generation Y respondents are between 18 to 36 years of age, it can be said that a large proportion of the Canadian Generation Y consumers are not socially influenced by others to use Canadian small business retail websites. Advanced Canadian Generation Y users are also not as influenced by individuals socially as the highly experienced users.

In contrast, age, gender, and experience do not have any moderating effect on the positive relationship between Facilitating Conditions (FC) and Behavioural Intention (BI). Because of Canadian Generation Y's exposure to computer technology all the time, facilitating conditions may prove to be less effective. For this research, Canadian Generation Y has been narrowed down to those who are between the ages of 18 to 36. Therefore, the three age groups are within this age range and are not compared against other generations.

On the contrary, age and experience do have a positive relationship between Facilitating Conditions (FC) and Use Behaviour (UB) with the exception for intermediate experience

users. As mentioned earlier, whether there is a relationship between Facilitating Conditions (FC) and Behavioural Intention (BI) or Facilitating Conditions (FC) and Use Behaviour (UB), the focus of this research is Canadian Generation Y and they have been defined as those aged between 18 to 36 years. This research does not compare different Canadian generations and, as such, it does not come as a surprise that Canadian Generation Y, as defined by their age range, could have close similarities that may not be based on demographic. Most of the age, gender, and experience moderators have a positive moderating impact on the relationship between Hedonic Motivation (HM) and Behavioural Intention (BI) with the exceptions of the groups of 24 to 29 years, 30 to 36 years, male, and advanced users.

In contrast, age and gender do not support the positive moderating effect between Price Value and Behavioural Intention (BI). As discussed earlier, the charges for Internet access are relatively expensive as compared with many developed countries.

On the contrary, age, gender, and experience have a moderating impact on the positive relationship between Habit (H) and Behavioural Intention (BI), and between Habit (H) and Use Behaviour (UB). Habit (H) has been found to be an important predictor of Behavioural Intention (BI) for Internet mobile research by Venkatesh, Thong and Xu (2012) based on age, gender, and experience moderators. The more habitually an action has been exercised, the more unaware an individual is of his or her intention to use a particular technology (Limayem, Hirt and Cheung, 2007). Prolonged use of a technology can be translated as an acceptance of the technology by the user (Schoonenboom, 2012).

As expected, gender and experience do not have any moderating impact on the positive relationship between Security and Privacy (SP) and Behavioural Intention (BI). As there is a strong correlation between security and privacy, they are grouped as a factor in many researches (Belanger, Hiller and Smith, 2002; Ha, 2004; Nasri and Charfeddine, 2012). Although privacy remains a concern, the benefits gained should exceed the risks, to make

it worthwhile for individuals to release their personal information (Xu, 2009; Xu et al., 2013). Very few people tend to read online privacy policies (Milne and Culnan, 2004).

At the same time, gender and experience do not moderate the positive relationship between Trust (T) and Behavioural Intention (BI). Lastly, experience does have a moderating effect on the positive relationship between Behavioural Intention (BI) and Use Behaviour (UB).

### **6.5 RQ4: How can Canadian Generation Y consumers be enticed to increase the adoption of Canadian small business retail websites?**

In this section, Research Question 4 is explored to answer how Canadian Generation Y consumers can be enticed to increase the adoption of Canadian small business retail websites.

Based on the feedback received from the interviewees, it can be said that the respondents have mixed opinions regarding the security and privacy of Canadian small business retail websites. These businesses are small in nature and may be perceived as not having the budget to improve their security and protect the consumers' privacy. Many Canadian Generation Yers are unfamiliar about the laws enacted by the Canadian Federal government and the provincial and territorial governments to protect their security and privacy. There is a need for these governments to communicate effectively through various media in order to create an awareness within the Canadian public by explaining how to mitigate online security and privacy risks. The public awareness campaigns should further explain the availability of current technologies and the enacted laws for Internet commerce that can be used by consumers and businesses to minimise such risks.

The Canadian government has started numerous initiatives to promote e-commerce by establishing various action plans (Government of Canada, 2015b). The Global Markets Action Plan was introduced to target an increase from 11,000 to 21,000 of the Canadian Small Medium Enterprises (SMEs) who are exporting to emerging economies. Under the

Digital Canada 150 initiative, the Canadian government has invested C\$300 million funded by venture capital from digital companies through the Business Development Bank of Canada and another C\$200 million to provide SMEs with digital technology adoption.

Although the Canadian government has started different initiatives for small businesses to establish Internet commerce, there seems to be a lack of awareness among Canadian Generation Y and the public at large about these initiatives. There are hardly any awareness programmes that target the different stakeholders of the Internet commerce on any media.

Further, interviews revealed that the Canadian Generation Yers prefer to see simple website designs that have large visuals, contrasting colours, large banners, standardisation, and a simple checkout. The design should be supported by themes, product information, price listing, and customer reviews. For many Canadian Generation Y consumers, unsolicited advertisements in the form of emails and pop-up advertisements and excessive advertising are annoying. Coupons are a good way to advertise as consumers can get discounts or try out the products for free. In the consumers' perspective, this form of advertising reduces their product risk. Using videos such as YouTube to advertise how a product or service can be used can enhance the customers' confidence. By integrating advertisements into an interactive game, consumers can be engaged and entertained, thereby improving the understanding of a product.

Customer loyalty programmes should be established and maintained by Canadian small businesses as long as there are mutual benefits for the customers and the small businesses. For Canadian Generation Y consumers, the benefits can come in the form of discounts and gifts for the purchase, rewards for referrals, and recognition. In order to promote customer loyalty programmes, membership fees can be waived off. For the Canadian small businesses, the benefits can come in the form of retaining existing customers and developing relationship with new ones and thereby increase their sales and profits.

## **6.6 RQ5: How do Canadian Generation Y consumers use social media websites?**

In this section, Research Question 5, pertaining to how Canadian Generation Y consumers use social media, is answered.

Social media is used by Canadian Generation Y to socialise and communicate with friends, relatives, family members, and business associates. It is also used to find information about product and services, communities, events, the weather, current incidents, reviews, entertaining videos, and payments.

In order to protect Canadian Generation Y consumers' security and privacy, the best recourse for these individuals is to keep their personal information private and not exposed on social media. As it is, individuals can create fictitious social media profiles and claim to be anyone without any authentication and post false photos or information. Social media channels such as Facebook should not continuously change their security and privacy features by claiming that they are for enhancement purposes. It is the features and user interfaces that are reorganised in most such occurrences. In order to avoid any confusion for users and to gain their trust, the security and privacy layout should be consistent.

Canadian small retail businesses can use social media to introduce their products and services online. The use of YouTube or other video sharing platforms will enable the viewers to better understand how a product can be used or a service be provided, which can increase their conviction to purchase the specific product or service. It is important for Canadian small retail businesses to understand the users' perceptions and psychologically entice them to their social media webpages. Users prefer to have social media websites that are simple and visual. These can come in the form of contrasting colour textures, easy navigation, interactive segments, and ample customer reviews. By offering coupons through social media, an effective advertising approach can be adopted so that consumers are able to save money and try out new products and services. Advertisements can be positioned on the

side-panels, banners, pop-ups, emails, videos, and games. However, pop-ups are severely disliked by almost all of the respondents.

## **Chapter 7: Conclusion**

### **7.1 Introduction**

Chapter 7 discusses the contributions of this research for different stakeholders and disciplines. This is followed by an explanation about the limitations, future research avenues, and discussion of the conclusion and recommendations.

This research makes a distinct contribution to the knowledge of the subject matters in the areas of Generation Y, small businesses, and Internet commerce that are applicable to academicians and practitioners. This is the first time that a research has been conducted specifically based on Canadian Generation Y consumers' behavioural usage of Canadian small businesses' retail websites. It reaffirms the use of the adapted UTAUT2 model and other theories mentioned in the literature review to explain this research.

### **7.2 Contributions**

There are numerous contributions from this research for Canadian Generation Y and Canadian society, managers, Canadian government, and theory.

#### **7.2.1 Canadian Generation Y and Canadian Society Contribution**

Performance Expectancy (PE) is important for Canadian Generation Y consumers, as it is very common to see them living in a fast-paced environment with many of them having rigorous daily routines of going to school, preparing for assignments and exams, work, commuting, and/or doing household chores. Canadian Generation Y comprises of about 30 per cent of the Canadian population (Statistics Canada, 2012) and is expected to represent three out of four Canadians in the workforce by 2028 (ExecuTrade, 2014). As more Canadian Generation Y'ers enter the workforce, and baby boomers become close to retirement or are already retired, the Generation Y will become increasingly more affluent.

Security and Privacy (SP), and Trust (T) factors are added to the original UTAUT2 and are found to be insignificant. This can be explained by the fact that though Canadian Generation Y consumers do not have a high confidence in the security and privacy protection, and trust

for Canadian small business retail websites, although, this may not deter them from continuing to buy online. The Canadian Generation Y consumers are comfortable with using the Internet and online shopping based on their Effort Efficiency (EE) and Facilitating Conditions (FC) scores. This does not come as a surprise as this is the most IT savvy generation in Canada.

This research also creates awareness about the benefits of buying online from Canadian small retail businesses. With an increased urbanisation in Canada, the Canadians are rushed for time in the hustle and bustle of their daily lives. By buying online, they are able to overcome the time constraints of driving to shop from brick and mortar establishments.

In conjunction with that, the importance of Canadian Generation Y consumers cannot be ignored. There are 9.5 million people classified as Generation Y (Desjardins, 2016) and represent the single largest generation in Canada (Scott, 2015) out of 36.16 million people as of April 2016 (Statistics Canada, 2016). This generation represents about 30 per cent of the Canadian population (Statistics Canada, 2012) and is expected to represent 75 per cent by 2028 (ExecuTrade, 2014). They are expected to dominate the workforce for the next 40 years (Spence, 2012). It is expected that, by 2015, the Canadian Generation Y will be the largest portion of the workforce, replacing the Baby Boomers (Sladek, 2014). There is a higher opportunity for small businesses to be able to sell to this segment of the population as they enter the workforce, become more affluent, and have more discretionary and disposable incomes in the coming years.

### 7.2.2 Managerial Contribution

Canadian small business retailers should continue to focus on Canadian Generation Y'ers as more of them will enter the workforce and replace the baby boomers as their primary customers. They are expected to be more affluent and have more discretionary and disposable incomes in the near future.

At the same time, there is less job security than ever before because of the dynamics of the world's economy. Because of this, many individuals are turning into entrepreneurs. Since 2015, one major contribution to the growth and stability that Canada's economy has enjoyed is the fact that its small businesses have employed 8.20 million people in Canada, representing 70.50 per cent of the total private sector workforce (Innovation, Science and Economic Development Canada, 2016). As of December 2015, there are 1.14 million small businesses (1 to 99 employees) representing 97.90 per cent of employer businesses in Canada (Innovation, Science and Economic Development Canada, 2016). At this crossroad, the Canadian Generation Y consumer's segment offers a lot of potential to expand Canadian retail small businesses through online commerce as this generation is the most IT-savvy generation, so much so that IT has become a necessity for their daily lives.

As Social Influence (SI) is found to be supported, Canadian retail small businesses need to invest in social media space and other informal communication methods to communicate with this generation that is considered to be highly sociable. Based on the support for Hedonic Motivation (HM), in order to entice Canadian Generation Y consumers to the retail websites, Canadian retail small businesses must create excitement, joy, and a sense of adventure in the purchase of their products and services. They can use a variety of techniques for this, including games, sweepstakes, attractive visualisations, and interactive features. As Habit (H) is also supported, Canadian retail small businesses should try to include as much value addition as possible to prevent the consumers from leaving their websites. As these consumers are already familiar with certain retail websites and are habituated with their use, they may be reluctant to leave them for their competitors even if there is a slight increase in price. In relation to Behavioural Intention (BI) and Use Behaviour (UB), consumers may change their minds due to a lack of time, recency effect, and other constraints. Therefore, there is a need for the retailers to continuously target their promotions to them.

Security and Privacy (SP), and Trust (T) factors were not supported. Security and Privacy (SP), and Trust (T) factors are added to the original UTAUT2. This can be explained by the fact that although Canadian Generation Y consumers do not have a lot of confidence in

security and privacy protection and trust in Canadian small business retail websites, this may not deter them from continuing to buy online. Measures should be taken to improve security and privacy on retail websites in the form of authentication, system monitoring, encryption, system testing, and network segmentation (Tankard, 2015).

More Canadians are also shopping online on traditional sales promotional days such as Boxing Day and Black Friday (The Canadian Press, 2015). These occasions, therefore, offer more opportunity for retail promotions online.

### 7.2.3 Canadian Government Contribution

It is hoped that the Canadian economy would be able to re-stimulate itself. Over the years, the Canadian economy has become overly dependent on oil and gas. Therefore, it is important for small retailers to increase their sphere of operations and make the economy more well-distributed.

The Price Value (PV) is found to be insignificant which suggests that the use of Internet may not be affordable for all Canadian Generation Yers. Many Canadian youths are unemployed or under-employed and are living with their parents. Internet charges in Canada are still high and Canadians are spending an average of C\$100 to C\$212 on communication services per month such as phone and Internet charges (Nowak, 2015). As the cost of accessing the Internet is still high, the Canadian government should allow new Internet Service Providers (ISPs) into the marketplace so that these new players are able to increase the spectrum length. It is hoped that with an increase in competition, the charges for Internet will be reduced.

### 7.2.4 Theoretical Contribution

UTAUT2 model is a comprehensive technology adoption model (Venkatesh, Thong and Xu, 2012) used to identify how a specific technology has gained acceptance by the users (Wong et al., 2014). Individual-level technology adoption maturity is an understatement (Venkatesh, 2006). Security and privacy and trust factors have been added in this research, as numerous studies have indicated that they are related and can be contributing factors for technology

adoption (Bansal and Zahedi, 2014; Madan and Yadav, 2016; Pham and Ho, 2014). There are also studies that indicate that privacy (Faqih, 2016; Koohikamali, Gerhart and Mousavizadeh, 2015; Shin, 2010a; Shin, 2013; Tufekci, 2008), security (Faqih, 2016; Morosan and DeFranco, 2016), and trust (Carter and Belanger, 2005; Morosan and DeFranco, 2016) are not a concern for the use of certain technologies.

Guetzkov, Lamont and Mallard (2004) have argued that the natural sciences disciplines define originality as the research that produces new theories and discoveries. However, in the social sciences and humanities disciplines, originality is defined more broadly in the context of new approaches, theories, methods, or data interpretations to study a new phenomenon, carry out research in an under-researched area, or establish new findings. Most universities would consider a PhD acceptance when the research is original and makes a “*significant contribution*” (Petre and Rugg, 2010). This is explained as follows:

- Testing a model/theory in a new context
- Amending or expanding the existing model/theory
- Contradicting the model/theory or a part of it
- Explaining the model/theory in practice
- Empirically testing the phenomenon

Corresponding to this, Venkatesh, Thong and Xu (2016) have claimed that, empirically, there is no evidence that the UTAUT/UTAUT2 models can be generalised and inclusive of all possible boundaries. A theory’s status would depend on the converging sources that support it (Chow, 1989). Venkatesh et al. (2016) have also found that, despite different studies being conducted, there is a lack of description of moderating variables to explain each phenomenon within a context. However, these extensions are found to have the biggest potential to add new knowledge to the theoretical contributions of the information systems discipline and technology adoption (Venkatesh et al., 2016). Too many studies have focused on technology-based adoption models instead of analysing the impact and consequences of the technology use (Venkatesh, 2006).

Fisher (1925), when he first introduced the statistical levels of significance, mentioned that it should not be fixed, it should be set to  $p = 0.05$ . The “ $p$ ” value was used to filter any results due to chance (Fisher, 1926). The experiments that did not meet the cut-off were referred for further investigation (Fisher, 1929). For example, hypothesis testing with significant results will suggest that there is a mean difference between two classified experimental and control groups (Carver, 1978). The null hypothesis assumes that the experimental and control groups have the same mean scores.

Hypothesis testing only provides the outcome probability when the null hypothesis has been accepted (Lane and Quinones, 1997). However, it is unrealistic for the experiments to have an initial probability of zero. Statistical significance does not indicate whether the null hypothesis or the alternative hypothesis is true (Shaver, 1993). An experimental design only makes a causal inference between the independent and dependent variables, and these variables can be manipulated (Gelo, Braakmann and Benetka, 2008).

If the “ $p$ ” value is 0.06, it means that there is a 6 per cent chance that the null hypothesis will be rejected; however, there is still a 94 per cent chance that it may not. This percentage is still a very high probability with very high practical significance. If there is a difference of 4 per cent between two groups (59 per cent for men and 55 per cent for women), it is statistically significant if there is a large sample size distributed normally but is not practically significant. However, if there is a difference of 25 per cent (70 per cent for men and 45 per cent for women), it is more practical to allocate more resources to the men. As knowledge is tentative and based on time and situation, the hypotheses are not evidence and cannot easily be rejected (Creswell, 2009).

Due to the different degrees of security and privacy and trust concerns, an increase in the sample size may not produce a statistically significant result based on data dispersion. Because of the reasons discussed, a statistically significant result can only be considered a trivial result and, therefore, should be removed from the statistical analysis (Carver, 1978). Significant tests merely refer to the statistical rareness in terms of random sampling, with

relation to the null hypothesis. If the data is not significant, there is no interpretation in association with the hypothesis (Carver, 1978).

Henkel (1976) has argued that the test of significance is irrelevant to social sciences, as its purpose is of theory confirmation and development. By separating theory and practice in social sciences, research works that do not offer practical solutions or expand the horizon of understanding of a specific social phenomenon are validated (Guzman-Valenzuela, 2016). Social sciences research is difficult to replicate in a natural environment or replicate in the same setting at different times (Yeasmin and Rahman, 2012). Social conditions are very complex, and it is difficult to collect data from one method only.

On one extreme, some researchers may design their own theories for participants that challenge the existing theories or realities and, on the other end, certain practitioners may not apply existing theories and would rather prefer to use their intuition to address an issue (Guzman-Valenzuela, 2016). These practitioners may lose out on expanding their horizons by not reviewing contemporary theories to resolve an issue. In both extremes, there is a gap between the theory and practice that needs to be addressed.

Most researchers most likely feel that, upon rejecting a null hypothesis, there is no evidence to support a theory (Nickerson, 2000). In short, it means that if a theory is true, the null hypothesis has to be false. Based on this understanding, the hypothesis statement is inductive by nature and requires further support. Unlike physical sciences, a high level of confidence in social science theories is based on converging data evidence from different sources (Garner, Hake and Eriksen, 1956).

Schmidt (1996) went further by explaining statistical significance as having no validity in data analysis. He proposed the use of interval estimates to analyse data. Significant results are related to replicability (Coleman, 1964) but, according to McLean and Ernest (1998), significant tests do not provide sufficient information on practical significance and replicability in many conditions. That is why, according to Kvale (1994), a research design

can be based on hypothesis testing, but qualitative interviews can be used as an interplay of leading questions, related questions, probing questions, and open-ended questions to provide rich content for the research questions.

Significant tests are still widely used today because most people are convinced that a phenomenon that exists is not based on chance (Carver, 1978). It is assumed that when a research is well-designed, a significant value should be achieved. This understanding of replicability may not hold much truth in the real business world due to the complexity of the environment. According to Venkatesh, Thong and Xu (2016), UTAUT2 cannot be replicated in another environment most of the time, as each technology adoption is very complex and unique.

One of the ways to overcome the issue of significance is if the “ $p$ ” value is larger than 0.05 and less than 0.15. Even then, it should be mentioned that the direction leads to a certain effect (Tukey, 1991). If “ $p$ ” is larger than 0.15 but less than 0.25, it needs to be described as a hint of its direction. Tukey (1991) does not mention these as cut-off numbers but merely provides an indication that non-significant values ought to be described in terms of the degrees of uncertainty. Based on an almost similar suggestion, when “ $p$ ” is less than 0.5, it should indicate the Mean scores of the different groups (Jones and Tukey, 2000). If “ $p$ ” is greater than 0.5, then it should be stated that the difference has not been confirmed to indicate that the research is continuing.

Carver (1978) has suggested the use of descriptive statistics wherever the indicators are based on various degrees of support. Derr and Goldsmith (2016) have gone a step further by explaining that whenever there is an insignificant statistical result, the reporting can be based on effect size, such as the sample size, mean, standard deviation, and the “ $p$ ” value, which can be reported side by side to enable the reader to have a better overview.

Recently, editors representing some of the top ten business journals have made a joint proclamation that they promise to publish well-designed research that includes non-

significant statistical results (Wenzel, 2016). The World Health Organisation (WHO) has also announced that the main findings of the clinical trial results of the last twelve months of completion and all previous unpublished results, inclusive of negative results, are to be submitted to peer review journals for publication (Hilton, 2015).

It has been a well-known fact that many editors tend to favour publishing journal articles that have significant statistical results in order to increase their ratings and, thus, receive more prospective research material for publishing (Wenzel, 2016). For a long time, this injustice has not served the scientific community well as many innovations and discoveries are ignored, costing the stakeholders the time and money invested in research (Wenzel, 2016). By not allowing non-significant results to be published, a false pretence is given credence that positive hypotheses results are warranted (Csada, James and Espie, 1996). Nevertheless, a recent research has identified that 8.8 per cent of “*p*” values reported in communication science journals and 8.7 per cent in social psychology journals are false (Vermeulen, Beukeboom, Batenburg, Avrameia, Stoyanov, Velde and Oegema, 2015). They are based on 5,834 “*p*” values, F values, and T-test values extracted from communication science journals and social psychology journals between 2010 and 2012. Based on the F and T-test values, the researchers are able to cross-check and confirm the “*p*” values (Vermeulen, et al., 2015). Although based on the test of significance, the margin of error is 5 per cent, the error rate in the field of psychology is 60 per cent, mainly due to an unscrupulous reporting of the significance test itself, which is higher than tossing of a coin (Hunter, 1997). There is no validity for testing hypotheses based on the objectives of the sciences, as even the non-significant results of social science studies hold valuable information (Csada, James and Espie, 1996).

Surprisingly, in typical studies, the power of null hypothesis significance tests is in the statistical range of 0.40 to 0.60 (Schmidt and Hunter, 1997). An average score of 0.50 indicates that more than 50 per cent of the null hypotheses in behavioural and social science literature will be insignificant. With such a low accuracy, this could easily be achieved by flipping a coin (Schmidt and Hunter, 1997).

Academicians have long been assessed on their publishing outputs based on the journal ratings when it comes to academic hiring, promotions, and research funding (Wenzel, 2016). In some instances, they may even go to the extent of carrying out controversial research activities just to show that their data indicates new discoveries and is statistically significant. These practices have a profound effect on the principle objectives of research that is to gain new insights in knowledge. By allowing these practices to manifest themselves for so long, a big question as to why this research order has been allowed to be established is raised (Wenzel, 2016).

The bias by publishing journals to favour result outputs that have achieved statistically significant results over non-statistical ones has gained a reputation called "*The File Drawer Problem*" and this phenomenon does not consider the effect size (Rosenthal, 1979). This limitation may also be due to the space limitation for journals (Lane and Quinones, 1997). However, there is a trend that more journals are being published online that can help to reduce the operational costs of printing (Lane and Quinones, 1997). Due to the growing movement of the need to publish non-significant statistical results, there is an increased publication of these results (Binfield, 2009).

This critical discussion shows that although trust as a factor can be a predictor for Generation Y consumers' use of Internet retail websites according to previous literature, a rigorous quantitative procedure has proven it to be insignificant as explained. As such, it puts forth additional question as to "*Why does trust not influence Canadian Generation Y consumers' use of Canadian small businesses' retail websites?*" Subsequently, further qualitative interviews review that the reasons and practical contributions as to why Canadian Generation Y consumers are not concerned about trust is due to the reputation of retail websites, delivery time, pricing, description of products, privacy policy, security, products, online transactions, information formation, website speed, terms and conditions, warranty, third party certifications, discounts, public relations, promotions, publicity, advertising, return policy, and multimedia use.

Likewise, security and privacy are also found to be a predictor for the UTAUT2 model. However, a robust statistical analysis found it to be not significant. Based on the gathered qualitative data, the reasons suggested for this are that the reputation of the retail websites, certification, and security and privacy policy are able to mitigate the security and privacy risks for the Generation Y respondents.

### **7.3 Limitations**

Some limitations need to be described so that the reader can take a conscious and well-informed decision before using the study. First, the semi-structured interviews are based on the interviewees' personal experience, perception, and expectations. These interviewees may have encountered out-of-the-ordinary experiences when buying online, which may affect their perceptions and expectations. Nevertheless, the qualitative data collected shows that there are general similarities in their comments.

Second, this research may be only applicable to the Canadian Generation Y's usage of Canadian small business retail websites. The data are collected only from Canadian Generation Y, but not only with Canadian small business retailers. It may not be applicable to other generations, ethnicities, and other forms of business in Canada. Generation Y, other generations, ethnicity, small business retailers, and other business usage of websites from other countries may vary due to the level of complexity of their markets. The embracing of Internet commerce may vary due to different levels of technological, cultural, economic, social, and other developments.

Third, the Internet technology is changing the introduction of converging technologies such as mobile Internet and Internet television, to name a few. As accessing the Internet using mobile devices is becoming more ubiquitous, more people, at the same time, may find it more convenient to use these devices to purchase online. Retailers may have to redesign their advertisement layouts due to the small size of the screen of mobile devices. As Internet television becomes cheaper in the future, more people are expected to purchase online

using such means. As such, retailers need to realign their marketing strategies to compete with television airtime.

Fourth, the data collected were concentrated in the Prairie provinces that include Alberta, Saskatchewan, and Manitoba. Canadian Y'ers' consumer behaviour may vary in other parts of Canada. With almost 90 per cent of Canadians living within 200 kilometres of the United States's border, a large expanse of uninhabited land up north is left (BBC News, 2012). Because Canada has a large area, transportation charges by air, especially to northern rural communities can be very expensive. Canadian Generation Y consumers in those places may have very different opinions about online businesses.

## **7.4 Future Research Avenues**

In order to extend the present body of knowledge about Generation Y and their usage of small business retailer websites, future research should be carried out in Scandinavian countries such as Denmark, Sweden, and Norway. Just like Canadians, Scandinavians are rushed for time in the hustle and bustle of their daily lives. These countries are similar to Canada as they have a temperate weather and low population in proportion to their land area.

In terms of technology, further research can be focused on whether an increased use of broadband technologies can help Canadian small business retailers to improve their sales. In tandem with this, research can be carried out to identify what is the best approach to create awareness for these retailers to better understand the potential of using these technologies to increase their efficiency and effectiveness. As the use of social media and mobile devices by generation Y'ers has become more apparent, research on how they can be used by Canadian small business retailers to increase their sales will benefit small business retailers in general. The insights into how Generation Y'ers use the Internet, the kind of website design features and attributes they prefer, and the concerns they feel about trust and security, can all be channelised to create a better connect with them.

Policy makers at the Canadian federal government and provincial/territorial governments, and Canadian small business retailers need to discuss what approaches are best to promote the transitioning of small retailers to online sales keeping in mind the preferences of Generation Y as they will soon form the major customer segment. Further research needs to be carried out to find the best approach on how the governments can create a conducive environment to promote the online purchases on small retailer websites. Some of the incentives may come in the form of venture capital, tax incentives, and grants for small businesses to indulge in Internet commerce. Lastly, Generation Y'ers feedback about their favourite online shopping websites and the challenges they feel while using them should be studied based on each retail category like electronics, clothing, groceries, and others so that any differences between these segments can also be incorporated in practice.

## **7.5 Conclusion and Recommendations**

This research applies UTAUT2 model to a new research context about the Canadian Generation Y's usage of small business retail websites. No such research has been done in this specific context before and this study contributes to a better understanding of the factors that support its adoption. Venkatesh, Thong and Xu (2016) have mentioned that by applying UTAUT/UTAUT2 models to new contextual situations, a new theory can be identified, and significant theoretical contributions can be made as well, helping to fill the existing research gaps. This research is also supported by personal interview data that provides an insight into the factors of UTAUT2.

It has been identified that an adapted form of the UTAUT2 model is suitable for this research context. PE is important for Canadian Generation Y consumers as it is very common to see them living in a fast-paced environment. The Canadian Generation Y consumers are comfortable with using the Internet and online shopping based on their EE and FC scores. This does not come as a surprise as this is the most IT savvy generation in Canada.

Canadian small business retailers should continue to focus on Canadian Generation Y'ers as more of them will enter the workforce and replace the baby boomers as primary customers. They are expected to be more affluent and have more discretionary and disposal incomes in the near future. Canadian Generation Y consumers still do not have high confidence with security and privacy protection, and trust with Canadian small business retail websites, although this may not deter them from continuing to buy online.

With a low rate of exchange, the Canadian small business retailers can take advantage of the devalued Canadian dollar by having more online marketing activities and promotions to increase the sales from the US and other countries that are benefitting from having stronger currencies.

Since small businesses contribute substantially to the Canadian economy and the creation of jobs, Canadian government should get involved in this sector by creating programmes and subsidies to promote small business growth. The PV is found to be insignificant which suggests that the use of Internet may not be affordable for all Canadian Generation Y'ers. With this, it is hoped that with an increase in competition, the charges for Internet will be reduced.

This study has shown how Generation Y likes to use the Internet and what are its expectations with respect to retailers who sell online. The suggestions and opinions of the respondents and interviewees have given a number of insights with respect to the security and privacy of transactions, the trust and aesthetics of the websites, and the use of social media for advertising products by small retailers. The suggestions will be of immense practical help to small retailers who are selling online.

- Social networking needs to be supported as a means of advertising by provision of trained sales representatives that can handle questions and provide immediate assistance to buyers (Anderson, Simester and Zettelmeyer, 2010). This support can be provided through phone, emails, or even online chat functions.

- Addressing concerns about privacy and security of transactions on the Internet remains a highly desirable area by generation Y (Yeh and Li, 2009; Persaud and Azhar, 2012; Moriguchi, Barbon and Murakami, 2015; López-Miguens and Vázquez, 2017). A clear and transparent online privacy policy is crucial as it has been found that people who are deterred by trust and security issues find it easier to purchase from websites which clearly define their policy in this regard (Milne and Culnan, 2004).
- Moreover, advertising third-party assurances and providing complete product information has been found to reduce uncertainty associated with online products and improve their sales (Dimoka, Hong and Pavlou, 2012; Bonsón Ponte, Carvajal-Trujillo and Escobar-Rodríguez, 2015).
- Other ways to improve online sales are to get certified from a third party (Kim and Kim, 2011) and to offer discounts and promotions that may win over initial inhibitions of customers (Hui, Teo and Lee, 2007). Another alternative is to use hyperlinks of peer retailers which are perceived to increase the feeling of trust with a new retailer (Pavlou et al., 2007; Hubert, Hubert, Linzmajer, Riedl and Kenning, 2018). Recently, online search engines have tied up with advertisers to offer online click advertisements based on a user's search history which offers a more personal, though arguably, intrusive online shopping experience (Lam and Harker, 2015).
- Agile organisational and micro managements are crucial for small retailers to succeed in ecommerce. This necessitates real-time connections with suppliers, customers, and effective logistics management (Vidor, Medeiros, Fogliatto and Tseng, 2015). After being agile, small retailers can reap the benefits of big conglomerates by forming networks.
- The online stores can be designed to offer a much more enhanced customer experience by linking various sounds, visuals, videos, navigational aids, background colours, and product displays to offer a much more immersive experience (Vrechopoulos, 2010). A study of customers' preferences can be used to design appropriate website interfaces that improve each retailer's sales.
- Social media can be utilised for managing eCRM that allows the use of a variety of tools like wikis, promotional videos and blogs, tweets, contests, and podcasts to build

personal relationships with customers and share information at lower costs (Day and Hubbard, 2003; Nikunen, Saarela, Oikarinen, Muhos, and Ishohella, 2017). Customisation of product offering is also possible wherein each customer's buying patterns and preferences are analysed to keep them loyal to the brand through personalised discounts, product features, and services (Kumar et al., 2013; Kunz, Aksoy, Bart, Heinonen, Kabadayi, Ordenes, Sigala, Diaz and Theodoulidis, 2017).

- Use SERVQUAL to measure the success of the online store and ecommerce of the business and make changes as suggested to the tangible or the intangible aspects. Studies have shown that a navigation bar and column, search tools, site maps, directory, and hyperlinks, shopping cart symbol, and standardised webpages are important tangibles (Bucklin and Hoban, 2017). Important intangibles are reliability, an assurance of product or service quality (Trocchia and Janda, 2003), quick disposal of queries and service-related complaints (Liao and Cheung, 2002), and assurance and trust (Kassim and Ismail, 2009).

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## APPENDIX A

### Quantitative Data

**Table A1-1: Hypothesis Testing between Exogenous (Independent) and Endogenous (Dependent) Factors for this Model**

| Hypothesis  | Standardised Estimate | S. E. | C. R. | P     | Outcome       |
|---|-----------------------|-------|-------|-------|---------------|
| H13: <u>Behavioural Intention (BI)</u> is positively associated with <u>Actual Small Businesses' Retail Websites Use (UB)</u> .   | 0.522                 | 0.022 | 16.68 | 0.001 | Supported     |
| H14: <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                         | 0.327                 | 0.075 | 6.49  | 0.001 | Supported     |
| H15: <u>Effort Expectancy (EE)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                              | 0.065                 | 0.103 | 1.18  | 0.239 | Not Supported |
| H16: <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                               | 0.139                 | 0.045 | 3.61  | 0.001 | Supported     |
| H17: <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                        | 0.062                 | 0.094 | 1.17  | 0.243 | Not Supported |
| H18: <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Retail Websites Use (UB)</u> . | 0.152                 | 0.029 | 6.52  | 0.001 | Supported     |
| H19: <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                             | 0.122                 | 0.059 | 2.86  | 0.004 | Supported     |

|  |        |       |       |       |               |
|--|--------|-------|-------|-------|---------------|
| H20: <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                 | -0.056 | 0.047 | -1.48 | 0.139 | Not Supported |
| H21: <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                        | 0.303  | 0.050 | 7.12  | 0.001 | Supported     |
| H22: <u>Habit (H)</u> is positively associated with <u>Actual Small Businesses' Retail Websites Use (UB)</u> . | 0.389  | 0.024 | 13.54 | 0.001 | Supported     |
| H23: <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> .        | -0.063 | 0.037 | -2.01 | 0.440 | Not Supported |
| H24: <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                        | 0.041  | 0.054 | 1.04  | 0.300 | Not Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-2: Moderators Effect on the Positive Relationship between Performance Expectancy (PE) and Behavioural Intention (BI)**

| Hypothesis   | Standardised Estimate | S. E. | C. R. | P     | Outcome   |
|--|-----------------------|-------|-------|-------|-----------|
| H1.1a: <u>Age (18-23 years)</u> (moderating variable) for <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.351                 | 0.100 | 5.401 | 0.001 | Supported |
| H1.1b: <u>Age (24-29 years)</u> (moderating variable) for <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.280                 | 0.141 | 2.837 | 0.005 | Supported |

|   |       |       |       |       |           |
|---|-------|-------|-------|-------|-----------|
| H1.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Performance Expectancy</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.396 | 0.175 | 3.328 | 0.001 | Supported |
| H1.2a: <u>Male</u> differences (moderating variable) for <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u> .   | 0.262 | 0.110 | 3.169 | 0.002 | Supported |
| H1.2b: <u>Female</u> differences (moderating variable) for <u>Performance Expectancy (PE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.374 | 0.100 | 5.985 | 0.001 | Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-3: Moderators Effect on the Positive Relationship between Effort Expectancy (EE) and Behavioural Intention (BI)**

| Hypothesis  | Standardised Estimate | S. E. | C. R. | P     | Outcome       |
|---|-----------------------|-------|-------|-------|---------------|
| H2.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Effort Expectancy (EE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.012                 | 0.127 | 0.178 | 0.859 | Not Supported |
| H2.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Effort Expectancy (EE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.053                 | 0.191 | 0.470 | 0.639 | Not Supported |
| H2.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Effort Expectancy (EE)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.147                 | 0.303 | 1.088 | 0.277 | Not Supported |

|  |        |       |        |       |               |
|--|--------|-------|--------|-------|---------------|
| H2.2a: <b>Male</b> differences (moderating variable) for <b>Effort Expectancy (EE)</b> is positively associated with <b>Behavioural Intention (BI)</b> .         | 0.081  | 0.153 | 0.921  | 0.357 | Not Supported |
| H2.2b: <b>Female</b> differences (moderating variable) for <b>Effort Expectancy (EE)</b> is positively associated with <b>Behavioural Intention (BI)</b> .       | 0.054  | 0.138 | 0.762  | 0.446 | Not Supported |
| H2.3a: <b>Novice</b> differences (moderating variable) for <b>Effort Expectancy (EE)</b> is positively associated with <b>Behavioural Intention (BI)</b> .       | 0.106  | 0.154 | 1.410  | 0.159 | Not supported |
| H2.3b: <b>Intermediate</b> differences (moderating variable) for <b>Effort Expectancy (EE)</b> is positively associated with <b>Behavioural Intention (BI)</b> . | -0.057 | 0.167 | -0.570 | 0.568 | Not supported |
| H2.3c: <b>Advanced</b> differences (moderating variable) for <b>Effort Expectancy (EE)</b> is positively associated with <b>Behavioural Intention (BI)</b> .     | 0.241  | 0.202 | 1.945  | 0.052 | Supported     |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-4: Effect of Moderators on the Relationship between Social Influence (SI) and Behavioural Intention (BI)**

| <b>Hypothesis</b>  | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|--|------------------------------|--------------|--------------|----------|----------------|
| H3.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.174                        | 0.060        | 3.468        | 0.001    | Supported      |
| H3.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.080                        | 0.089        | 1.112        | 0.266    | Not Supported  |
| H3.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.061                        | 0.104        | 0.647        | 0.518    | Not Supported  |
| H3.2a: <u>Male</u> gender (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.216                        | 0.062        | 3.547        | 0.001    | Supported      |
| H3.2b: <u>Female</u> gender (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | 0.101                        | 0.063        | 2.117        | 0.034    | Supported      |
| H3.3a: <u>Novice</u> experience status (moderating variable)   | 0.113                        | 0.069        | 1.993        | 0.046    | Supported      |

|   |       |       |       |       |               |
|---|-------|-------|-------|-------|---------------|
| for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> .  |       |       |       |       |               |
| H3.3b: <u>Intermediate</u> experience status (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.188 | 0.075 | 2.690 | 0.007 | Supported     |
| H3.3c: <u>Advanced</u> experience status (moderating variable) for <u>Social Influence (SI)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | 0.098 | 0.078 | 1.336 | 0.181 | Not Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-5: Effect of Moderators on the Positive Relationship between Facilitating Conditions (FC) and Behavioural Intention (BI)**

| Hypothesis  | Standardised Estimate | S. E. | C. R. | P     | Outcome       |
|---|-----------------------|-------|-------|-------|---------------|
| H4.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.094                 | 0.112 | 1.438 | 0.150 | Not Supported |
| H4.1b: <u>Age</u> (24-29 years) (moderating variable) for   | 0.043                 | 0.168 | 0.435 | 0.663 | Not Supported |

|   |       |       |       |       |               |
|---|-------|-------|-------|-------|---------------|
| <b><u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</b>   |       |       |       |       |               |
| H4.1c: <b><u>Age</u> (30-36 years) (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</b> | 0.189 | 0.328 | 1.198 | 0.231 | Not Supported |
| H4.2a: <b><u>Male</u> gender (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</b>       | 0.086 | 0.132 | 1.056 | 0.291 | Not Supported |
| H4.2b: <b><u>Female</u> gender (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u>.</b>     | 0.059 | 0.134 | 0.834 | 0.404 | Not Supported |
| H4.3a: <b><u>Novice</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated</b>                                  | 0.036 | 0.130 | 0.528 | 0.598 | Not Supported |

|  |        |       |        |       |               |
|--|--------|-------|--------|-------|---------------|
| with <u>Behavioural Intention (BI)</u> .   |        |       |        |       |               |
| H4.3b: <u>Intermediate</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.152  | 0.170 | 1.535  | 0.125 | Not Supported |
| H4.3c: <u>Advanced</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | -0.002 | 0.206 | -0.015 | 0.988 | Not Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-6: Effect of Moderators on the Positive Relationship between Facilitating Conditions (FC) and Actual Small Businesses' Websites Use (UB)**

| Hypothesis  | Standardised Estimate | S. E. | C. R. | P     | Outcome   |
|---|-----------------------|-------|-------|-------|-----------|
| H5.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> . | 0.156                 | 0.042 | 4.495 | 0.001 | Supported |

|  |       |       |       |       |               |
|--|-------|-------|-------|-------|---------------|
| H5.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .              | 0.154 | 0.054 | 3.480 | 0.001 | Supported     |
| H5.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .              | 0.130 | 0.063 | 2.896 | 0.004 | Supported     |
| H5.2a: <u>Novice</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .       | 0.178 | 0.042 | 5.659 | 0.001 | Supported     |
| H5.2b: <u>Intermediate</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> . | 0.079 | 0.050 | 1.831 | 0.067 | Not Supported |
| H5.2c: <u>Advanced</u> experience status (moderating variable) for <u>Facilitating Conditions (FC)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .     | 0.106 | 0.060 | 1.949 | 0.051 | Supported     |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-7: Effect of Moderators on the Positive Relationship between Hedonic Motivation (HM) and Behavioural Intention (BI)**

| <b>Hypothesis</b>  | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|--|------------------------------|--------------|--------------|----------|----------------|
| H6.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.129                        | 0.77         | 2.474        | 0.013    | Supported      |
| H6.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.090                        | 0.104        | 1.117        | 0.264    | Not Supported  |
| H6.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.056                        | 0.161        | 0.475        | 0.635    | Not Supported  |
| H6.2a: <u>Male</u> gender (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.030                        | 0.084        | 0.431        | 0.667    | Not Supported  |
| H6.2b: <u>Female</u> gender (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | 0.164                        | 0.086        | 2.967        | 0.003    | Supported      |
| H6.3a: <u>Novice</u> experience status (moderating variable) for <u>Hedonic Motivation (HM)</u> is   | 0.138                        | 0.087        | 2.392        | 0.017    | Supported      |

|   |        |       |            |       |                  |
|---|--------|-------|------------|-------|------------------|
| positively associated with <u>Behavioural Intention (BI)</u> .  |        |       |            |       |                  |
| H6.3b: <u>Intermediate</u> experience status (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.189  | 0.101 | 2.421      | 0.015 | Supported        |
| H6.3c: <u>Advanced</u> experience status (moderating variable) for <u>Hedonic Motivation (HM)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | -0.028 | 0.102 | -<br>0.326 | 0.745 | Not<br>Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-8: Effect of Moderators on the Positive Relationship between Price Value (PV) and Behavioural Intention (BI)**

| <b>Hypothesis</b>   | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|---|------------------------------|--------------|--------------|----------|----------------|
| H7.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | -0.064                       | 0.063        | -1.303       | 0.192    | Not Supported  |
| H7.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.013                        | 0.085        | 0.190        | 0.849    | Not Supported  |
| H7.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | -0.154                       | 0.131        | -1.363       | 0.173    | Not Supported  |

|   |        |       |        |       |               |
|---|--------|-------|--------|-------|---------------|
| H7.2a: <u>Male</u> gender (moderating variable) for <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> .   | -0.004 | 0.064 | -0.063 | 0.950 | Not Supported |
| H7.2b: <u>Female</u> gender (moderating variable) for <u>Price Value (PV)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | -0.095 | 0.066 | -1.939 | 0.052 | Not Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-9: Effect of Moderators on the Positive Relationship between Habit (H) and Behavioural Intention (BI)**

| Hypothesis   | Standardised Estimate | S. E. | C. R. | P     | Outcome   |
|--|-----------------------|-------|-------|-------|-----------|
| H8.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.319                 | 0.064 | 5.876 | 0.001 | Supported |
| H8.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.331                 | 0.088 | 4.298 | 0.001 | Supported |
| H8.1c: <u>Age</u> (30-36 years) (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.292                 | 0.148 | 2.449 | 0.014 | Supported |
| H8.2a: <u>Male</u> gender (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.343                 | 0.081 | 4.466 | 0.001 | Supported |

|   |       |       |       |       |           |
|---|-------|-------|-------|-------|-----------|
| H8.2b: <u>Female</u> gender (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                  | 0.294 | 0.063 | 5.920 | 0.001 | Supported |
| H8.3a: <u>Novice</u> experience status (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.267 | 0.073 | 4.437 | 0.001 | Supported |
| H8.3b: <u>Intermediate</u> experience status (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.343 | 0.082 | 4.765 | 0.001 | Supported |
| H8.3c: <u>Advanced</u> experience status (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | 0.405 | 0.108 | 3.725 | 0.001 | Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-10: Effect of Effect on the Relationship between Habit (H) and Actual Small Businesses' Websites Use (UB)**

| Hypothesis   | Standardised Estimate | S. E. | C. R. | P     | Outcome   |
|--|-----------------------|-------|-------|-------|-----------|
| H9.1a: <u>Age</u> (18-23 years) (moderating variable) for <u>Habit (H)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> . | 0.393                 | 0.038 | 8.620 | 0.001 | Supported |
| H9.1b: <u>Age</u> (24-29 years) (moderating variable) for <u>Habit (H)</u> is positively associated with   | 0.383                 | 0.042 | 7.404 | 0.001 | Supported |

|   |       |       |        |       |           |
|---|-------|-------|--------|-------|-----------|
| <b><u>Actual Small Businesses' Websites Use (UB).</u></b>   |       |       |        |       |           |
| H9.1c: <b><u>Age (30-36 years)</u></b> (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b>              | 0.370 | 0.042 | 7.292  | 0.001 | Supported |
| H9.2a: <b><u>Male</u></b> gender (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b>                    | 0.467 | 0.036 | 10.209 | 0.001 | Supported |
| H9.2b: <b><u>Female</u></b> gender (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b>                  | 0.336 | 0.031 | 9.098  | 0.001 | Supported |
| H9.3a: <b><u>Novice</u></b> experience status (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b>       | 0.448 | 0.034 | 11.138 | 0.001 | Supported |
| H9.3b: <b><u>Intermediate</u></b> experience status (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b> | 0.280 | 0.036 | 5.893  | 0.001 | Supported |
| H9.3c: <b><u>Advanced</u></b> experience status (moderating variable) for <b><u>Habit (H)</u></b> is positively associated with <b><u>Actual Small Businesses' Websites Use (UB).</u></b>     | 0.492 | 0.058 | 5.916  | 0.001 | Supported |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-11: Effect of Moderators on the Positive Relationship between Security and Privacy (SP) and Behavioural Intention (BI)**

| <b>Hypothesis</b>  | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|--|------------------------------|--------------|--------------|----------|----------------|
| H10.1a: <u>Male</u> gender (moderating variable) for <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                    | -0.053                       | 0.055        | -1.077       | 0.281    | Not Supported  |
| H10.1b: <u>Female</u> gender (moderating variable) for <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                  | -0.067                       | 0.050        | -1.662       | 0.096    | Not Supported  |
| H10.2a: <u>Novice</u> experience status (moderating variable) for <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | -0.012                       | 0.053        | -0.276       | 0.783    | Not Supported  |
| H10.2b: <u>Intermediate</u> experience status (moderating variable) for <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | -0.126                       | 0.064        | -2.076       | 0.038    | Not Supported  |
| H10.2c: <u>Advanced</u> experience status (moderating variable) for <u>Security and Privacy (SP)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | -0.098                       | 0.078        | -1.434       | 0.151    | Not Supported  |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-12: Effect of Moderators on the Relationship between Trust (T) and Behavioural Intention (BI)**

| <b>Hypothesis</b>  | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|--|------------------------------|--------------|--------------|----------|----------------|
| H11.1a: <u>Male</u> gender (moderating variable) for <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                    | -0.012                       | 0.078        | -0.185       | 0.854    | Not Supported  |
| H11.1b: <u>Female</u> gender (moderating variable) for <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> .                  | 0.082                        | 0.073        | 1.667        | 0.096    | Not Supported  |
| H11.2a: <u>Novice</u> experience status (moderating variable) for <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> .       | 0.029                        | 0.072        | 0.549        | 0.583    | Not Supported  |
| H11.2b: <u>Intermediate</u> experience status (moderating variable) for <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> . | 0.063                        | 0.105        | 0.834        | 0.404    | Not Supported  |
| H11.2c: <u>Advanced</u> experience status (moderating variable) for <u>Trust (T)</u> is positively associated with <u>Behavioural Intention (BI)</u> .     | -0.113                       | 0.131        | -1.257       | 0.209    | Not Supported  |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

**Table A1-13: Effect of Moderators on the Relationship between Behavioural Intention (BI) and Actual Small Businesses' Websites Use (UB)**

| <b>Hypothesis</b>   | <b>Standardised Estimate</b> | <b>S. E.</b> | <b>C. R.</b> | <b>P</b> | <b>Outcome</b> |
|---|------------------------------|--------------|--------------|----------|----------------|
| H12.1a: <u>Novice</u> experience status (moderating variable) for <u>Behavioural Intention (BI)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .       | 0.453                        | 0.030        | 10.596       | 0.001    | Supported      |
| H12.1b: <u>Intermediate</u> experience status (moderating variable) for <u>Behavioural Intention (BI)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> . | 0.662                        | 0.035        | 12.541       | 0.001    | Supported      |
| H12.1c: <u>Advanced</u> experience status (moderating variable) for <u>Behavioural Intention (BI)</u> is positively associated with <u>Actual Small Businesses' Websites Use (UB)</u> .     | 0.459                        | 0.063        | 5.124        | 0.001    | Supported      |

\*\*S. E. – Standard Error; Critical Ratio – C. R.

Table A1-14: Inter-Item Correlation

|        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|        | 1.1.1  | 1.1.2  | 1.1.3  | 1.1.4  | 1.1.5  | 1.2.1  | 1.2.2  | 1.2.3  | 1.2.4  | 1.3.1  | 1.3.2  | 1.3.3  | 1.3.4  | 1.3.5  | 1.4.1  | 1.4.2  | 1.4.3  | 1.4.4  |
| 1.1.1  | 1.000  | 0.345  | -0.101 | -0.022 | 0.216  | 0.239  | 0.453  | 0.313  | 0.309  | 0.353  | 0.387  | 0.558  | 0.130  | -0.298 | 0.260  | 0.094  | 0.476  | 0.283  |
| 1.1.2  | 0.345  | 1.000  | 0.281  | 0.433  | 0.385  | 0.675  | 0.441  | 0.489  | 0.332  | 0.196  | 0.094  | 0.204  | 0.229  | 0.228  | 0.222  | 0.234  | 0.232  | 0.168  |
| 1.1.3  | -0.101 | 0.281  | 1.000  | 0.609  | 0.397  | 0.439  | 0.292  | 0.258  | 0.399  | -0.014 | 0.129  | 0.040  | 0.153  | 0.179  | 0.050  | 0.341  | 0.286  | 0.407  |
| 1.1.4  | -0.022 | 0.433  | 0.609  | 1.000  | 0.633  | 0.711  | 0.440  | 0.413  | 0.307  | 0.189  | 0.199  | 0.219  | 0.250  | 0.424  | 0.311  | 0.559  | 0.179  | 0.252  |
| 1.1.5  | 0.216  | 0.385  | 0.397  | 0.633  | 1.000  | 0.651  | 0.536  | 0.523  | 0.641  | 0.366  | 0.511  | 0.276  | 0.508  | 0.337  | 0.190  | 0.417  | 0.451  | 0.590  |
| 1.2.1  | 0.239  | 0.675  | 0.439  | 0.711  | 0.651  | 1.000  | 0.408  | 0.500  | 0.503  | 0.381  | 0.405  | 0.283  | 0.422  | 0.430  | 0.364  | 0.507  | 0.245  | 0.314  |
| 1.2.2  | 0.453  | 0.441  | 0.292  | 0.440  | 0.536  | 0.408  | 1.000  | 0.586  | 0.459  | 0.228  | 0.341  | 0.377  | 0.335  | 0.160  | 0.177  | 0.391  | 0.377  | 0.406  |
| 1.2.3  | 0.313  | 0.489  | 0.258  | 0.413  | 0.523  | 0.500  | 0.586  | 1.000  | 0.686  | 0.303  | 0.341  | 0.413  | 0.527  | 0.327  | 0.417  | 0.164  | 0.407  | 0.373  |
| 1.2.4  | 0.309  | 0.332  | 0.399  | 0.307  | 0.641  | 0.503  | 0.459  | 0.686  | 1.000  | 0.378  | 0.603  | 0.451  | 0.444  | 0.336  | 0.433  | 0.236  | 0.595  | 0.606  |
| 1.3.1  | 0.353  | 0.196  | -0.014 | 0.189  | 0.366  | 0.381  | 0.228  | 0.303  | 0.378  | 1.000  | 0.731  | 0.761  | 0.524  | -0.104 | 0.392  | 0.216  | 0.228  | 0.231  |
| 1.3.2  | 0.387  | 0.094  | 0.129  | 0.199  | 0.511  | 0.405  | 0.341  | 0.341  | 0.603  | 0.731  | 1.000  | 0.742  | 0.431  | -0.035 | 0.475  | 0.353  | 0.390  | 0.510  |
| 1.3.3  | 0.558  | 0.204  | 0.040  | 0.219  | 0.276  | 0.283  | 0.377  | 0.413  | 0.451  | 0.761  | 0.742  | 1.000  | 0.449  | -0.052 | 0.584  | 0.320  | 0.410  | 0.401  |
| 1.3.4  | 0.130  | 0.229  | 0.153  | 0.250  | 0.508  | 0.422  | 0.335  | 0.527  | 0.444  | 0.524  | 0.431  | 0.449  | 1.000  | 0.198  | 0.175  | 0.223  | 0.204  | 0.427  |
| 1.3.5  | -0.298 | 0.228  | 0.179  | 0.424  | 0.337  | 0.430  | 0.160  | 0.327  | 0.336  | -0.104 | -0.035 | -0.052 | 0.198  | 1.000  | 0.495  | 0.412  | 0.115  | 0.182  |
| 1.4.1  | 0.260  | 0.222  | 0.050  | 0.311  | 0.190  | 0.364  | 0.177  | 0.417  | 0.433  | 0.392  | 0.475  | 0.584  | 0.175  | 0.495  | 1.000  | 0.421  | 0.306  | 0.248  |
| 1.4.2  | 0.094  | 0.234  | 0.341  | 0.559  | 0.417  | 0.507  | 0.391  | 0.164  | 0.236  | 0.216  | 0.353  | 0.320  | 0.223  | 0.412  | 0.421  | 1.000  | 0.361  | 0.170  |
| 1.4.3  | 0.476  | 0.232  | 0.286  | 0.179  | 0.451  | 0.245  | 0.377  | 0.407  | 0.595  | 0.228  | 0.390  | 0.410  | 0.204  | 0.115  | 0.306  | 0.361  | 1.000  | 0.215  |
| 1.4.4  | 0.283  | 0.168  | 0.407  | 0.252  | 0.590  | 0.314  | 0.406  | 0.373  | 0.606  | 0.231  | 0.510  | 0.401  | 0.427  | 0.182  | 0.248  | 0.170  | 0.215  | 1.000  |
| 1.4.5  | 0.307  | 0.137  | 0.101  | 0.132  | 0.384  | 0.161  | 0.305  | 0.297  | 0.451  | 0.188  | 0.492  | 0.334  | 0.187  | 0.210  | 0.585  | 0.263  | 0.345  | 0.426  |
| 1.4.6  | -0.074 | 0.000  | 0.354  | 0.484  | 0.218  | 0.323  | 0.202  | 0.073  | 0.026  | 0.253  | 0.328  | 0.328  | 0.207  | 0.069  | 0.086  | 0.530  | 0.150  | 0.091  |
| 1.4.7  | -0.295 | -0.033 | 0.241  | 0.440  | 0.302  | 0.401  | -0.066 | -0.174 | 0.063  | 0.240  | 0.332  | 0.126  | 0.196  | 0.132  | 0.046  | 0.430  | -0.058 | 0.175  |
| 1.4.8  | -0.165 | -0.095 | -0.090 | -0.055 | 0.018  | -0.039 | -0.123 | -0.336 | -0.141 | 0.229  | 0.268  | 0.120  | -0.160 | -0.104 | -0.004 | -0.046 | -0.172 | 0.014  |
| 1.4.9  | 0.389  | 0.185  | -0.035 | 0.150  | 0.340  | 0.337  | 0.260  | 0.069  | 0.240  | 0.515  | 0.624  | 0.462  | 0.284  | 0.049  | 0.449  | 0.357  | 0.254  | 0.185  |
| 1.5.1  | 0.236  | 0.210  | 0.230  | 0.398  | 0.236  | 0.469  | 0.193  | 0.269  | 0.188  | 0.523  | 0.306  | 0.549  | 0.428  | 0.033  | 0.275  | 0.334  | 0.129  | 0.092  |
| 1.5.2  | 0.297  | 0.185  | 0.130  | 0.178  | 0.186  | 0.396  | 0.281  | 0.153  | 0.123  | 0.241  | 0.243  | 0.334  | 0.441  | -0.140 | -0.035 | 0.136  | 0.086  | 0.161  |
| 1.5.3  | 0.490  | 0.063  | 0.100  | 0.255  | 0.447  | 0.395  | 0.384  | 0.346  | 0.409  | 0.434  | 0.543  | 0.523  | 0.484  | -0.108 | 0.237  | 0.256  | 0.316  | 0.315  |
| 1.5.4  | 0.308  | 0.347  | 0.160  | 0.139  | 0.096  | 0.215  | 0.275  | 0.191  | 0.125  | 0.173  | 0.072  | 0.228  | 0.186  | 0.159  | 0.245  | 0.127  | 0.264  | 0.125  |
| 1.6.1  | 0.071  | 0.161  | 0.266  | 0.465  | 0.227  | 0.336  | 0.120  | 0.003  | 0.134  | 0.200  | 0.018  | 0.294  | 0.117  | 0.463  | 0.406  | 0.476  | 0.169  | 0.181  |
| 1.6.2  | 0.242  | 0.238  | 0.176  | 0.290  | 0.328  | 0.380  | 0.224  | 0.085  | 0.277  | 0.244  | 0.178  | 0.321  | 0.195  | 0.301  | 0.291  | 0.245  | 0.157  | 0.356  |
| 1.6.3  | 0.093  | 0.128  | 0.213  | 0.281  | 0.245  | 0.221  | -0.029 | 0.036  | 0.350  | 0.116  | 0.172  | 0.347  | 0.095  | 0.447  | 0.477  | 0.237  | 0.200  | 0.303  |
| 1.7.1  | 0.348  | 0.417  | 0.237  | 0.241  | 0.361  | 0.567  | 0.233  | 0.385  | 0.553  | 0.690  | 0.629  | 0.664  | 0.521  | 0.052  | 0.341  | 0.278  | 0.215  | 0.422  |
| 1.7.2  | 0.511  | 0.250  | 0.247  | 0.171  | 0.226  | 0.403  | 0.357  | 0.104  | 0.220  | 0.567  | 0.401  | 0.491  | 0.327  | -0.205 | 0.120  | 0.384  | 0.156  | 0.279  |
| 1.7.3  | 0.461  | 0.116  | 0.417  | 0.174  | 0.381  | 0.381  | 0.402  | 0.163  | 0.362  | 0.449  | 0.568  | 0.495  | 0.343  | -0.205 | 0.003  | 0.367  | 0.341  | 0.511  |
| 1.7.4  | 0.444  | 0.324  | 0.268  | 0.241  | 0.459  | 0.510  | 0.326  | 0.379  | 0.521  | 0.681  | 0.538  | 0.610  | 0.666  | 0.005  | 0.315  | 0.262  | 0.361  | 0.455  |
| 1.7.5  | 0.402  | 0.194  | 0.084  | 0.311  | 0.257  | 0.424  | 0.164  | -0.035 | 0.281  | 0.393  | 0.410  | 0.474  | 0.206  | 0.060  | 0.357  | 0.520  | 0.403  | 0.149  |
| 1.8.1  | 0.731  | 0.344  | 0.181  | 0.168  | 0.350  | 0.478  | 0.489  | 0.393  | 0.398  | 0.421  | 0.459  | 0.532  | 0.387  | -0.108 | 0.152  | 0.179  | 0.335  | 0.327  |
| 1.8.2  | 0.438  | 0.308  | 0.337  | 0.391  | 0.427  | 0.542  | 0.488  | 0.403  | 0.466  | 0.290  | 0.544  | 0.442  | 0.310  | -0.009 | 0.129  | 0.209  | 0.200  | 0.434  |
| 1.8.3  | 0.055  | 0.222  | 0.226  | 0.413  | 0.455  | 0.436  | 0.387  | 0.469  | 0.475  | 0.150  | 0.324  | 0.221  | 0.325  | 0.228  | 0.205  | 0.219  | 0.445  | 0.183  |
| 1.8.4  | 0.508  | 0.105  | 0.178  | 0.426  | 0.469  | 0.427  | 0.482  | 0.262  | 0.336  | 0.579  | 0.614  | 0.609  | 0.306  | -0.176 | 0.301  | 0.527  | 0.392  | 0.319  |
| 1.9.1  | 0.312  | 0.175  | 0.218  | 0.506  | 0.428  | 0.378  | 0.407  | 0.247  | 0.213  | 0.295  | 0.282  | 0.406  | 0.306  | 0.201  | 0.272  | 0.556  | 0.387  | 0.154  |
| 1.9.2  | 0.410  | 0.261  | 0.349  | 0.528  | 0.658  | 0.612  | 0.534  | 0.422  | 0.538  | 0.410  | 0.499  | 0.480  | 0.525  | 0.139  | 0.174  | 0.479  | 0.344  | 0.430  |
| 1.9.3  | 0.390  | 0.377  | 0.185  | 0.580  | 0.600  | 0.673  | 0.458  | 0.525  | 0.426  | 0.411  | 0.508  | 0.539  | 0.508  | 0.347  | 0.418  | 0.465  | 0.360  | 0.291  |
| 1.10.1 | 0.270  | 0.170  | 0.209  | 0.033  | 0.108  | 0.206  | 0.140  | 0.016  | 0.028  | 0.033  | 0.264  | 0.042  | 0.097  | -0.175 | 0.073  | 0.196  | 0.152  | 0.134  |
| 1.10.2 | -0.004 | 0.024  | -0.049 | 0.014  | -0.029 | -0.111 | -0.036 | 0.059  | -0.205 | 0.290  | 0.234  | 0.237  | 0.210  | -0.294 | -0.013 | -0.181 | -0.155 | 0.118  |
| 1.10.3 | -0.079 | 0.205  | -0.146 | -0.207 | -0.116 | -0.113 | -0.151 | -0.222 | -0.311 | 0.050  | -0.142 | -0.235 | -0.135 | -0.200 | -0.241 | -0.197 | -0.374 | -0.100 |
| 1.10.4 | -0.221 | 0.105  | -0.228 | -0.036 | -0.193 | -0.031 | -0.269 | -0.039 | -0.438 | 0.103  | -0.165 | -0.086 | 0.018  | -0.079 | -0.127 | -0.102 | -0.418 | -0.342 |
| 1.10.5 | 0.033  | 0.000  | 0.157  | 0.231  | 0.269  | 0.238  | 0.103  | 0.226  | 0.353  | 0.202  | 0.328  | 0.395  | 0.257  | 0.143  | 0.245  | 0.154  | 0.226  | 0.374  |
| 1.10.6 | -0.173 | -0.327 | -0.262 | -0.415 | -0.599 | -0.693 | -0.291 | -0.598 | -0.691 | -0.333 | -0.436 | -0.258 | -0.524 | -0.412 | -0.342 | -0.216 | -0.350 | -0.336 |
| 1.10.7 | 0.126  | 0.088  | -0.286 | 0.101  | 0.066  | 0.036  | 0.142  | -0.005 | -0.148 | 0.292  | 0.235  | 0.195  | -0.030 | 0.096  | 0.271  | 0.066  | -0.193 | -0.084 |
| 1.10.8 | -0.137 | 0.205  | -0.194 | -0.276 | -0.228 | -0.183 | -0.037 | -0.019 | -0.143 | -0.094 | -0.215 | -0.338 | -0.159 | 0.003  | -0.088 | -0.236 | -0.119 | -0.272 |
| 1.11.1 | 0.547  | 0.544  | 0.258  | 0.432  | 0.375  | 0.664  | 0.475  | 0.507  | 0.407  | 0.374  | 0.448  | 0.441  | 0.176  | 0.114  | 0.401  | 0.232  | 0.285  | 0.151  |
| 1.11.2 | 0.458  | 0.491  | 0.315  | 0.438  | 0.530  | 0.672  | 0.367  | 0.577  | 0.591  | 0.376  | 0.543  | 0.471  | 0.294  | 0.242  | 0.533  | 0.440  | 0.451  | 0.321  |
| 1.11.3 | 0.244  | 0.511  | 0.305  | 0.344  | 0.371  | 0.558  | 0.113  | 0.298  | 0.458  | 0.301  | 0.392  | 0.380  | 0.149  | 0.395  | 0.526  | 0.400  | 0.416  | 0.249  |
| 1.11.4 | 0.037  | 0.113  | 0.321  | 0.369  | 0.309  | 0.285  | 0.224  | 0.389  | 0.446  | 0.184  | 0.285  | 0.203  | 0.159  | 0.510  | 0.589  | 0.465  | 0.477  | 0.131  |
| 1.11.5 | 0.093  | 0.220  | 0.232  | 0.423  | 0.332  | 0.463  | 0.150  | 0.108  | 0.248  | 0.431  | 0.517  | 0.366  | 0.073  | 0.262  | 0.467  | 0.624  | 0.256  | 0.111  |

|        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|        | 1.4.5  | 1.4.6  | 1.4.7  | 1.4.8  | 1.4.9  | 1.5.1  | 1.5.2  | 1.5.3  | 1.5.4  | 1.6.1  | 1.6.2  | 1.6.3  | 1.7.1  | 1.7.2  | 1.7.3  | 1.7.4  | 1.7.5  | 1.8.1  | 1.8.2  |
| 1.1.1  | 0.307  | -0.074 | -0.295 | -0.165 | 0.389  | 0.236  | 0.297  | 0.490  | 0.308  | 0.071  | 0.242  | 0.093  | 0.348  | 0.511  | 0.461  | 0.444  | 0.402  | 0.731  | 0.438  |
| 1.1.2  | 0.137  | 0.000  | -0.033 | -0.095 | 0.185  | 0.210  | 0.185  | 0.063  | 0.347  | 0.161  | 0.238  | 0.128  | 0.417  | 0.250  | 0.116  | 0.324  | 0.194  | 0.344  | 0.308  |
| 1.1.3  | 0.101  | 0.354  | 0.241  | -0.090 | -0.035 | 0.230  | 0.130  | 0.100  | 0.160  | 0.266  | 0.176  | 0.213  | 0.237  | 0.247  | 0.417  | 0.268  | 0.084  | 0.181  | 0.337  |
| 1.1.4  | 0.132  | 0.484  | 0.440  | -0.055 | 0.150  | 0.398  | 0.178  | 0.255  | 0.139  | 0.465  | 0.290  | 0.281  | 0.241  | 0.171  | 0.174  | 0.241  | 0.311  | 0.168  | 0.391  |
| 1.1.5  | 0.384  | 0.218  | 0.302  | 0.018  | 0.340  | 0.236  | 0.186  | 0.447  | 0.096  | 0.227  | -0.328 | 0.245  | 0.361  | 0.226  | 0.381  | 0.459  | 0.257  | 0.350  | 0.427  |
| 1.2.1  | 0.161  | 0.323  | 0.401  | -0.039 | 0.337  | 0.469  | 0.396  | 0.395  | 0.215  | 0.336  | 0.380  | 0.221  | 0.567  | 0.403  | 0.381  | 0.510  | 0.424  | 0.478  | 0.542  |
| 1.2.2  | 0.305  | 0.202  | -0.066 | -0.123 | 0.260  | 0.193  | 0.281  | 0.384  | 0.275  | 0.120  | 0.224  | -0.029 | 0.233  | 0.357  | 0.402  | 0.326  | 0.164  | 0.489  | 0.488  |
| 1.2.3  | 0.297  | 0.073  | -0.174 | -0.336 | 0.069  | 0.269  | 0.153  | 0.346  | 0.191  | 0.003  | 0.085  | 0.036  | 0.385  | 0.104  | 0.163  | 0.379  | -0.035 | 0.393  | 0.403  |
| 1.2.4  | 0.451  | 0.026  | 0.063  | -0.141 | 0.240  | 0.188  | 0.123  | 0.409  | 0.125  | 0.134  | 0.277  | 0.350  | 0.553  | 0.220  | 0.362  | 0.521  | 0.281  | 0.398  | 0.466  |
| 1.3.1  | 0.188  | 0.253  | 0.240  | 0.229  | 0.515  | 0.523  | 0.241  | 0.434  | 0.173  | 0.200  | 0.244  | 0.116  | 0.690  | 0.567  | 0.449  | 0.681  | 0.393  | 0.421  | 0.290  |
| 1.3.2  | 0.492  | 0.328  | 0.332  | 0.268  | 0.624  | 0.306  | 0.243  | 0.543  | 0.072  | 0.018  | 0.178  | 0.172  | 0.629  | 0.401  | 0.568  | 0.538  | 0.410  | 0.459  | 0.544  |
| 1.3.3  | 0.334  | 0.328  | 0.126  | 0.120  | 0.462  | 0.549  | 0.334  | 0.523  | 0.228  | 0.294  | 0.321  | 0.347  | 0.664  | 0.491  | 0.495  | 0.610  | 0.474  | 0.532  | 0.442  |
| 1.3.4  | 0.187  | 0.207  | 0.196  | -0.160 | 0.284  | 0.428  | 0.441  | 0.484  | 0.186  | 0.117  | 0.195  | 0.095  | 0.521  | 0.327  | 0.343  | 0.666  | 0.206  | 0.387  | 0.310  |
| 1.3.5  | 0.210  | 0.069  | 0.132  | -0.104 | 0.049  | 0.033  | -0.140 | -0.108 | 0.159  | 0.463  | 0.301  | 0.447  | 0.052  | -0.205 | -0.205 | 0.005  | 0.060  | -0.108 | -0.009 |
| 1.4.1  | 0.585  | 0.086  | 0.046  | -0.004 | 0.449  | 0.275  | -0.035 | 0.237  | 0.245  | 0.406  | 0.291  | 0.477  | 0.341  | 0.120  | 0.003  | 0.315  | 0.357  | 0.152  | 0.129  |
| 1.4.2  | 0.263  | 0.530  | 0.430  | -0.046 | 0.357  | 0.334  | 0.136  | 0.256  | 0.127  | 0.476  | 0.245  | 0.237  | 0.278  | 0.384  | 0.367  | 0.262  | 0.520  | 0.179  | 0.209  |
| 1.4.3  | 0.345  | 0.150  | -0.058 | -0.172 | 0.254  | 0.129  | 0.086  | 0.316  | 0.264  | 0.169  | 0.157  | 0.200  | 0.215  | 0.156  | 0.341  | 0.361  | 0.403  | 0.335  | 0.200  |
| 1.4.4  | 0.426  | 0.091  | 0.175  | 0.014  | 0.185  | 0.092  | 0.161  | 0.315  | 0.125  | 0.181  | 0.356  | 0.303  | 0.422  | 0.279  | 0.511  | 0.455  | 0.149  | 0.327  | 0.434  |
| 1.4.5  | 1.000  | 0.018  | 0.034  | 0.171  | 0.662  | 0.187  | 0.051  | 0.438  | 0.284  | 0.077  | 0.111  | 0.332  | 0.157  | 0.133  | 0.179  | 0.321  | 0.164  | 0.238  | 0.152  |
| 1.4.6  | 0.018  | 1.000  | 0.578  | 0.159  | 0.158  | 0.383  | 0.286  | 0.171  | 0.134  | 0.062  | -0.092 | -0.010 | 0.254  | 0.309  | 0.457  | 0.305  | 0.375  | 0.215  | 0.191  |
| 1.4.7  | 0.034  | 0.578  | 1.000  | 0.500  | 0.274  | 0.398  | 0.379  | 0.317  | -0.113 | 0.099  | -0.017 | 0.139  | 0.319  | 0.150  | 0.332  | 0.306  | 0.444  | -0.101 | 0.208  |
| 1.4.8  | 0.171  | 0.159  | 0.500  | 1.000  | 0.373  | 0.242  | 0.268  | 0.206  | 0.014  | -0.069 | 0.016  | 0.171  | 0.153  | 0.005  | 0.176  | 0.081  | 0.097  | -0.177 | -0.035 |
| 1.4.9  | 0.662  | 0.158  | 0.274  | 0.373  | 1.000  | 0.361  | 0.287  | 0.473  | 0.227  | 0.164  | 0.257  | 0.203  | 0.319  | 0.352  | 0.384  | 0.388  | 0.369  | 0.448  | 0.369  |
| 1.5.1  | 0.187  | 0.383  | 0.398  | 0.242  | 0.361  | 1.000  | 0.697  | 0.707  | 0.239  | 0.331  | 0.211  | 0.351  | 0.542  | 0.533  | 0.421  | 0.651  | 0.320  | 0.437  | 0.277  |
| 1.5.2  | 0.051  | 0.286  | 0.379  | 0.268  | 0.287  | 0.697  | 1.000  | 0.677  | 0.345  | 0.099  | 0.284  | 0.199  | 0.462  | 0.378  | 0.453  | 0.564  | 0.342  | 0.499  | 0.318  |
| 1.5.3  | 0.438  | 0.171  | 0.317  | 0.206  | 0.473  | 0.707  | 0.677  | 1.000  | 0.104  | 0.036  | 0.078  | 0.192  | 0.394  | 0.498  | 0.550  | 0.627  | 0.435  | 0.484  | 0.490  |
| 1.5.4  | 0.284  | 0.134  | -0.113 | 0.014  | 0.227  | 0.239  | 0.345  | 0.104  | 1.000  | 0.260  | 0.357  | 0.313  | 0.305  | 0.125  | 0.079  | 0.284  | 0.285  | 0.423  | -0.030 |
| 1.6.1  | 0.077  | 0.062  | 0.099  | -0.069 | 0.164  | 0.331  | 0.099  | 0.036  | 0.260  | 1.000  | 0.817  | 0.659  | 0.284  | 0.277  | 0.110  | 0.235  | 0.369  | 0.173  | 0.060  |
| 1.6.2  | 0.111  | -0.092 | 0.017  | 0.016  | 0.257  | 0.211  | 0.284  | 0.078  | 0.357  | 0.817  | 1.000  | 0.610  | 0.449  | 0.202  | 0.194  | 0.263  | 0.312  | 0.413  | 0.225  |
| 1.6.3  | 0.332  | -0.010 | 0.139  | 0.171  | 0.203  | 0.351  | 0.199  | 0.192  | 0.313  | 0.659  | 0.610  | 1.000  | 0.386  | 0.027  | 0.045  | 0.311  | 0.328  | 0.205  | 0.104  |
| 1.7.1  | 0.157  | 0.254  | 0.319  | 0.153  | 0.319  | 0.542  | 0.462  | 0.394  | 0.305  | 0.284  | 0.449  | 0.386  | 1.000  | 0.533  | 0.505  | 0.752  | 0.433  | 0.587  | 0.477  |
| 1.7.2  | 0.133  | 0.309  | 0.150  | 0.005  | 0.352  | 0.533  | 0.378  | 0.498  | 0.125  | 0.277  | 0.202  | 0.027  | 0.533  | 1.000  | 0.754  | 0.719  | 0.497  | 0.579  | 0.395  |
| 1.7.3  | 0.179  | 0.457  | 0.332  | 0.176  | 0.384  | 0.421  | 0.453  | 0.550  | 0.079  | 0.110  | 0.194  | 0.045  | 0.505  | 0.754  | 1.000  | 0.634  | 0.407  | 0.629  | 0.606  |
| 1.7.4  | 0.321  | 0.305  | 0.306  | 0.081  | 0.388  | 0.651  | 0.564  | 0.627  | 0.284  | 0.235  | 0.263  | 0.311  | 0.752  | 0.719  | 0.634  | 1.000  | 0.486  | 0.561  | 0.325  |
| 1.7.5  | 0.164  | 0.375  | 0.444  | 0.097  | 0.369  | 0.320  | 0.342  | 0.435  | 0.285  | 0.369  | 0.312  | 0.328  | 0.433  | 0.497  | 0.407  | 0.486  | 1.000  | 0.317  | 0.294  |
| 1.8.1  | 0.238  | 0.215  | -0.101 | -0.177 | 0.448  | 0.437  | 0.499  | 0.484  | 0.423  | 0.173  | 0.413  | 0.205  | 0.587  | 0.579  | 0.629  | 0.561  | 0.317  | 1.000  | 0.675  |
| 1.8.2  | 0.152  | 0.191  | 0.208  | -0.035 | 0.369  | 0.277  | 0.318  | 0.490  | -0.030 | 0.060  | 0.225  | 0.104  | 0.477  | 0.395  | 0.606  | 0.325  | 0.294  | 0.675  | 1.000  |
| 1.8.3  | 0.144  | 0.220  | 0.242  | -0.031 | 0.031  | 0.223  | 0.228  | 0.353  | -0.181 | 0.014  | -0.001 | -0.062 | 0.224  | 0.033  | 0.050  | 0.286  | 0.157  | 0.001  | 0.210  |
| 1.8.4  | 0.260  | 0.490  | 0.356  | -0.020 | 0.351  | 0.474  | 0.389  | 0.639  | 0.186  | 0.170  | 0.117  | 0.016  | 0.415  | 0.648  | 0.570  | 0.586  | 0.640  | 0.452  | 0.389  |
| 1.9.1  | 0.195  | 0.421  | 0.280  | -0.104 | 0.395  | 0.386  | 0.065  | 0.408  | -0.105 | 0.257  | -0.018 | 0.069  | 0.164  | 0.453  | 0.427  | 0.377  | 0.363  | 0.330  | 0.453  |
| 1.9.2  | 0.275  | 0.438  | 0.372  | -0.074 | 0.357  | 0.555  | 0.418  | 0.709  | 0.021  | 0.182  | 0.145  | 0.221  | 0.493  | 0.624  | 0.682  | 0.665  | 0.466  | 0.629  | 0.675  |
| 1.9.3  | 0.293  | 0.324  | 0.312  | 0.012  | 0.414  | 0.568  | 0.433  | 0.675  | 0.265  | 0.223  | 0.190  | 0.287  | 0.477  | 0.346  | 0.363  | 0.471  | 0.484  | 0.529  | 0.619  |
| 1.10.1 | 0.222  | 0.154  | -0.065 | -0.148 | 0.211  | -0.089 | -0.063 | 0.102  | 0.066  | -0.279 | -0.192 | -0.325 | 0.008  | 0.161  | 0.171  | 0.012  | 0.134  | 0.192  | 0.147  |
| 1.10.2 | 0.091  | 0.197  | -0.030 | 0.191  | 0.104  | 0.056  | -0.009 | -0.007 | 0.143  | -0.225 | -0.211 | -0.293 | 0.031  | -0.029 | -0.060 | -0.005 | -0.170 | -0.097 | -0.098 |
| 1.10.3 | -0.228 | -0.099 | -0.206 | -0.041 | -0.258 | -0.306 | -0.321 | -0.441 | 0.023  | -0.276 | -0.266 | -0.226 | 0.005  | 0.065  | -0.225 | -0.039 | -0.213 | -0.156 | -0.321 |
| 1.10.4 | -0.330 | 0.041  | -0.156 | 0.043  | -0.232 | 0.007  | -0.194 | -0.332 | -0.075 | -0.093 | -0.119 | -0.219 | 0.039  | -0.177 | -0.334 | -0.220 | -0.383 | -0.174 | -0.303 |
| 1.10.5 | 0.118  | 0.310  | 0.358  | 0.297  | 0.032  | 0.221  | 0.380  | 0.271  | 0.197  | 0.304  | 0.459  | 0.374  | 0.447  | 0.051  | 0.321  | 0.326  | 0.380  | 0.159  | 0.211  |
| 1.10.6 | -0.403 | -0.101 | -0.292 | -0.031 | -0.399 | -0.429 | -0.338 | -0.582 | -0.047 | -0.158 | -0.244 | -0.236 | -0.441 | -0.210 | -0.340 | -0.499 | -0.291 | -0.379 | -0.531 |
| 1.10.7 | 0.258  | -0.034 | -0.161 | 0.046  | 0.432  | -0.035 | -0.291 | -0.058 | 0.081  | 0.063  | 0.003  | -0.050 | -0.044 | 0.027  | -0.179 | -0.140 | -0.105 | 0.108  | 0.097  |
| 1.10.8 | -0.042 | -0.450 | -0.465 | -0.236 | -0.133 | -0.531 | -0.529 | -0.537 | 0.008  | -0.149 | -0.117 | -0.323 | -0.206 | -0.268 | -0.433 | -0.318 | -0.373 | -0.274 | -0.277 |
| 1.11.1 | 0.317  | 0.105  | -0.041 | 0.013  | 0.529  | 0.452  | 0.352  | 0.438  | 0.185  | 0.197  | 0.335  | 0.199  | 0.398  | 0.325  | 0.368  | 0.321  | 0.149  | 0.659  | 0.603  |
| 1.11.2 | 0.566  | 0.121  | 0.091  | -0.116 | 0.483  | 0.443  | 0.148  | 0.554  | 0.166  | 0.183  | 0.190  | 0.238  | 0.432  | 0.370  | 0.432  | 0.406  | 0.289  | 0.547  | 0.577  |
| 1.11.3 | 0.502  | 0.132  | 0.229  | 0.153  | 0.463  | 0.360  | 0.063  | 0.274  | 0.211  | 0.343  | 0.277  | 0.478  | 0.442  | 0.238  | 0.360  | 0.390  | 0.280  | 0.318  | 0.314  |
| 1.11.4 | 0.544  | 0.189  | 0.125  | -0.109 | 0.336  | 0.161  | -0.181 | 0.232  | 0.240  | 0.197  | -0.058 | 0.268  | 0.026  | 0.063  | 0.163  | 0.212  | 0.237  | 0.058  | 0.125  |
| 1.11.5 | 0.412  | 0.454  | 0.532  | 0.284  | 0.545  | 0.349  | 0.000  | 0.320  | 0.076  | 0.177  | -0.029 | 0.197  | 0.302  | 0.375  | 0.442  | 0.316  | 0.459  | 0.169  | 0.325  |

|        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|        | 1.8.3  | 1.8.4  | 1.9.1  | 1.9.2  | 1.9.3  | 1.10.1 | 1.10.2 | 1.10.3 | 1.10.4 | 1.10.5 | 1.10.6 | 1.10.7 | 1.10.8 | 1.11.1 | 1.11.2 | 1.11.3 | 1.11.4 | 1.11.5 |
| 1.1.1  | 0.055  | 0.508  | 0.312  | 0.410  | 0.390  | 0.270  | -0.004 | -0.079 | -0.221 | 0.033  | -0.173 | 0.126  | -0.137 | 0.547  | 0.458  | 0.244  | 0.037  | 0.093  |
| 1.1.2  | 0.222  | 0.105  | 0.175  | 0.261  | 0.377  | 0.170  | 0.024  | 0.205  | 0.105  | 0.000  | -0.327 | 0.088  | 0.205  | 0.544  | 0.491  | 0.511  | 0.113  | 0.220  |
| 1.1.3  | 0.226  | 0.178  | 0.218  | 0.349  | 0.185  | 0.209  | -0.049 | -0.146 | -0.228 | 0.157  | -0.262 | -0.286 | -0.194 | 0.258  | 0.315  | 0.305  | 0.321  | 0.232  |
| 1.1.4  | 0.413  | 0.426  | 0.506  | 0.528  | 0.580  | 0.033  | 0.014  | -0.207 | -0.036 | 0.231  | -0.415 | 0.101  | -0.276 | 0.432  | 0.438  | 0.344  | 0.369  | 0.423  |
| 1.1.5  | 0.455  | 0.469  | 0.428  | 0.658  | 0.600  | 0.108  | -0.029 | -0.116 | -0.193 | 0.269  | -0.599 | 0.066  | -0.228 | 0.375  | 0.530  | 0.371  | 0.309  | 0.332  |
| 1.2.1  | 0.436  | 0.427  | 0.378  | 0.612  | 0.673  | 0.206  | -0.111 | -0.113 | -0.031 | 0.238  | -0.693 | 0.036  | -0.183 | 0.664  | 0.672  | 0.558  | 0.285  | 0.463  |
| 1.2.2  | 0.387  | 0.482  | 0.407  | 0.534  | 0.458  | 0.140  | -0.036 | -0.151 | -0.269 | 0.103  | -0.291 | 0.142  | -0.037 | 0.475  | 0.367  | 0.113  | 0.224  | 0.150  |
| 1.2.3  | 0.469  | 0.262  | 0.247  | 0.422  | 0.525  | 0.016  | 0.059  | -0.222 | -0.039 | 0.226  | -0.598 | -0.005 | -0.019 | 0.507  | 0.577  | 0.298  | 0.389  | 0.108  |
| 1.2.4  | 0.475  | 0.336  | 0.213  | 0.538  | 0.426  | 0.028  | -0.205 | -0.311 | -0.438 | 0.353  | -0.691 | -0.148 | -0.143 | 0.407  | 0.591  | 0.458  | 0.446  | 0.248  |
| 1.3.1  | 0.150  | 0.579  | 0.295  | 0.410  | 0.411  | 0.033  | 0.290  | 0.050  | 0.103  | 0.202  | -0.333 | 0.292  | -0.094 | 0.374  | 0.376  | 0.301  | 0.184  | 0.431  |
| 1.3.2  | 0.324  | 0.614  | 0.282  | 0.499  | 0.508  | 0.264  | 0.234  | -0.142 | -0.165 | 0.328  | -0.436 | 0.235  | -0.215 | 0.448  | 0.543  | 0.392  | 0.285  | 0.517  |
| 1.3.3  | 0.221  | 0.609  | 0.406  | 0.480  | 0.539  | 0.042  | 0.237  | -0.235 | -0.086 | 0.395  | -0.258 | 0.195  | -0.338 | 0.441  | 0.471  | 0.380  | 0.203  | 0.366  |
| 1.3.4  | 0.325  | 0.306  | 0.306  | 0.525  | 0.508  | 0.097  | 0.210  | -0.135 | 0.018  | 0.257  | -0.524 | -0.030 | -0.159 | 0.176  | 0.294  | 0.149  | 0.159  | 0.073  |
| 1.3.5  | 0.228  | -0.176 | 0.201  | 0.139  | 0.347  | -0.175 | -0.294 | -0.200 | -0.079 | 0.143  | -0.412 | 0.096  | 0.003  | 0.114  | 0.242  | 0.395  | 0.510  | 0.262  |
| 1.4.1  | 0.205  | 0.301  | 0.272  | 0.174  | 0.418  | 0.073  | -0.013 | -0.241 | -0.127 | 0.245  | -0.342 | 0.271  | -0.088 | 0.401  | 0.533  | 0.526  | 0.589  | 0.467  |
| 1.4.2  | 0.219  | 0.527  | 0.556  | 0.479  | 0.465  | 0.196  | -0.181 | -0.197 | -0.102 | 0.154  | -0.216 | 0.066  | -0.236 | 0.232  | 0.440  | 0.400  | 0.465  | 0.624  |
| 1.4.3  | 0.445  | 0.392  | 0.387  | 0.344  | 0.360  | 0.152  | -0.155 | -0.374 | -0.418 | 0.226  | -0.350 | -0.193 | -0.119 | 0.285  | 0.451  | 0.416  | 0.477  | 0.256  |
| 1.4.4  | 0.183  | 0.319  | 0.154  | 0.430  | 0.291  | 0.134  | 0.118  | -0.100 | -0.342 | 0.374  | -0.336 | -0.084 | -0.272 | 0.151  | 0.321  | 0.249  | 0.131  | 0.111  |
| 1.4.5  | 0.144  | 0.260  | 0.195  | 0.275  | 0.293  | 0.222  | 0.091  | -0.228 | -0.330 | 0.118  | -0.403 | 0.258  | -0.042 | 0.317  | 0.566  | 0.502  | 0.544  | 0.412  |
| 1.4.6  | 0.220  | 0.490  | 0.421  | 0.438  | 0.324  | 0.154  | 0.197  | -0.099 | 0.041  | 0.310  | -0.101 | -0.034 | -0.450 | 0.105  | 0.121  | 0.132  | 0.189  | 0.454  |
| 1.4.7  | 0.242  | 0.356  | 0.280  | 0.372  | 0.312  | -0.065 | -0.030 | -0.206 | -0.156 | 0.358  | -0.292 | -0.161 | -0.465 | -0.041 | 0.091  | 0.229  | 0.125  | 0.532  |
| 1.4.8  | -0.031 | -0.020 | -0.104 | -0.074 | 0.012  | -0.148 | 0.191  | -0.041 | 0.043  | 0.297  | -0.031 | 0.046  | -0.236 | 0.013  | -0.116 | 0.153  | -0.109 | 0.284  |
| 1.4.9  | -0.031 | 0.350  | 0.395  | 0.357  | 0.414  | 0.211  | 0.104  | -0.258 | -0.232 | 0.032  | -0.399 | 0.432  | -0.133 | 0.529  | 0.483  | 0.463  | 0.336  | 0.545  |
| 1.5.1  | 0.223  | 0.474  | 0.386  | 0.555  | 0.568  | -0.089 | 0.056  | -0.306 | 0.007  | 0.221  | -0.429 | -0.035 | -0.531 | 0.452  | 0.443  | 0.360  | 0.161  | 0.349  |
| 1.5.2  | 0.228  | 0.389  | 0.065  | 0.418  | 0.433  | -0.063 | -0.009 | -0.321 | -0.194 | 0.380  | -0.338 | -0.291 | -0.529 | 0.352  | 0.148  | 0.063  | -0.181 | 0.000  |
| 1.5.3  | 0.353  | 0.639  | 0.408  | 0.709  | 0.675  | 0.102  | -0.007 | -0.441 | -0.332 | 0.271  | -0.582 | -0.058 | -0.537 | 0.438  | 0.554  | 0.274  | 0.232  | 0.320  |
| 1.5.4  | -0.181 | 0.186  | -0.105 | 0.021  | 0.265  | 0.066  | 0.143  | 0.023  | -0.075 | 0.197  | -0.047 | 0.081  | 0.008  | 0.185  | 0.166  | 0.211  | 0.240  | 0.076  |
| 1.6.1  | 0.014  | 0.170  | 0.257  | 0.182  | 0.223  | -0.279 | -0.225 | -0.276 | -0.093 | 0.304  | -0.158 | 0.063  | -0.149 | 0.197  | 0.183  | 0.343  | 0.197  | 0.177  |
| 1.6.2  | -0.001 | 0.117  | -0.018 | 0.145  | 0.190  | -0.192 | -0.211 | -0.266 | -0.119 | 0.459  | -0.244 | 0.003  | -0.117 | 0.335  | 0.190  | 0.277  | -0.058 | -0.029 |
| 1.6.3  | -0.062 | 0.016  | 0.069  | 0.221  | 0.287  | -0.325 | -0.293 | -0.226 | -0.219 | 0.374  | -0.236 | -0.050 | -0.323 | 0.199  | 0.238  | 0.478  | 0.268  | 0.197  |
| 1.7.1  | 0.224  | 0.415  | 0.164  | 0.493  | 0.477  | 0.008  | 0.031  | 0.005  | 0.039  | 0.447  | -0.441 | -0.044 | -0.206 | 0.398  | 0.432  | 0.442  | 0.026  | 0.302  |
| 1.7.2  | 0.033  | 0.648  | 0.453  | 0.624  | 0.346  | 0.161  | -0.029 | 0.065  | -0.177 | 0.051  | -0.210 | 0.027  | -0.268 | 0.325  | 0.370  | 0.238  | 0.063  | 0.375  |
| 1.7.3  | 0.050  | 0.570  | 0.427  | 0.682  | 0.363  | 0.171  | -0.060 | -0.225 | -0.334 | 0.321  | -0.340 | -0.179 | -0.433 | 0.368  | 0.432  | 0.360  | 0.163  | 0.442  |
| 1.7.4  | 0.286  | 0.586  | 0.377  | 0.665  | 0.471  | 0.012  | -0.005 | -0.039 | -0.220 | 0.326  | -0.499 | -0.140 | -0.318 | 0.321  | 0.406  | 0.390  | 0.212  | 0.316  |
| 1.7.5  | 0.157  | 0.640  | 0.363  | 0.466  | 0.484  | 0.134  | -0.170 | -0.213 | -0.383 | 0.380  | -0.291 | -0.105 | -0.373 | 0.149  | 0.289  | 0.280  | 0.237  | 0.459  |
| 1.8.1  | 0.001  | 0.452  | 0.330  | 0.629  | 0.529  | 0.192  | -0.097 | -0.156 | -0.174 | 0.159  | -0.379 | 0.108  | -0.274 | 0.659  | 0.547  | 0.318  | 0.058  | 0.169  |
| 1.8.2  | 0.210  | 0.389  | 0.453  | 0.675  | 0.619  | 0.147  | -0.098 | -0.321 | -0.303 | 0.211  | -0.531 | 0.097  | -0.277 | 0.603  | 0.577  | 0.314  | 0.125  | 0.325  |
| 1.8.3  | 1.000  | 0.297  | 0.284  | 0.316  | 0.400  | 0.174  | 0.112  | -0.263 | -0.068 | 0.224  | -0.498 | -0.126 | -0.088 | 0.272  | 0.243  | 0.107  | 0.068  | 0.016  |
| 1.8.4  | 0.297  | 1.000  | 0.510  | 0.661  | 0.530  | 0.179  | 0.077  | -0.129 | -0.306 | 0.253  | -0.248 | 0.111  | -0.389 | 0.258  | 0.423  | 0.108  | 0.214  | 0.417  |
| 1.9.1  | 0.284  | 0.510  | 1.000  | 0.741  | 0.586  | 0.069  | -0.131 | -0.298 | -0.224 | 0.006  | -0.295 | 0.244  | -0.370 | 0.272  | 0.429  | 0.331  | 0.374  | 0.486  |
| 1.9.2  | 0.316  | 0.661  | 0.741  | 1.000  | 0.722  | 0.074  | -0.234 | -0.280 | -0.335 | 0.239  | -0.580 | 0.023  | -0.517 | 0.426  | 0.617  | 0.400  | 0.305  | 0.460  |
| 1.9.3  | 0.400  | 0.530  | 0.586  | 0.722  | 1.000  | 0.150  | 0.009  | -0.263 | -0.129 | 0.187  | -0.575 | 0.209  | -0.420 | 0.547  | 0.656  | 0.449  | 0.373  | 0.498  |
| 1.10.1 | 0.174  | 0.179  | 0.069  | 0.074  | 0.150  | 1.000  | 0.398  | 0.248  | 0.224  | -0.302 | -0.033 | 0.216  | 0.192  | 0.255  | 0.300  | 0.072  | 0.016  | 0.087  |
| 1.10.2 | 0.112  | 0.077  | -0.131 | -0.234 | 0.009  | 0.398  | 1.000  | 0.310  | 0.503  | -0.104 | 0.128  | 0.417  | 0.236  | 0.010  | -0.102 | -0.179 | -0.204 | -0.123 |
| 1.10.3 | -0.263 | -0.129 | -0.298 | -0.280 | -0.263 | 0.248  | 0.310  | 1.000  | 0.507  | -0.500 | 0.471  | 0.289  | 0.497  | -0.230 | -0.298 | -0.222 | -0.315 | -0.124 |
| 1.10.4 | -0.068 | -0.306 | -0.224 | -0.335 | -0.129 | 0.224  | 0.503  | 0.507  | 1.000  | -0.191 | 0.260  | 0.284  | 0.351  | 0.009  | -0.139 | -0.091 | -0.343 | -0.162 |
| 1.10.5 | 0.224  | 0.253  | 0.006  | 0.239  | 0.187  | -0.302 | -0.104 | -0.500 | -0.191 | 1.000  | -0.336 | -0.435 | -0.480 | 0.000  | 0.130  | 0.204  | 0.019  | 0.075  |
| 1.10.6 | -0.498 | -0.248 | -0.295 | -0.580 | -0.575 | -0.033 | 0.128  | 0.471  | 0.260  | -0.336 | 1.000  | 0.052  | 0.147  | -0.534 | -0.656 | -0.501 | -0.421 | -0.316 |
| 1.10.7 | -0.126 | 0.111  | 0.244  | 0.023  | 0.209  | 0.216  | 0.417  | 0.289  | 0.284  | -0.435 | 0.052  | 1.000  | 0.386  | 0.250  | 0.170  | 0.067  | 0.074  | 0.173  |
| 1.10.8 | -0.088 | -0.389 | -0.370 | -0.517 | -0.420 | 0.192  | 0.236  | 0.497  | 0.351  | -0.480 | 0.147  | 0.386  | 1.000  | -0.084 | -0.142 | -0.087 | -0.019 | -0.225 |
| 1.11.1 | 0.272  | 0.258  | 0.272  | 0.426  | 0.547  | 0.255  | 0.010  | -0.230 | 0.009  | 0.000  | -0.534 | 0.250  | -0.084 | 1.000  | 0.710  | 0.556  | 0.261  | 0.359  |
| 1.11.2 | 0.243  | 0.423  | 0.429  | 0.617  | 0.656  | 0.300  | -0.102 | -0.298 | -0.139 | 0.130  | -0.656 | 0.170  | -0.142 | 0.710  | 1.000  | 0.786  | 0.577  | 0.618  |
| 1.11.3 | 0.107  | 0.108  | 0.331  | 0.400  | 0.449  | 0.072  | -0.179 | -0.222 | -0.091 | 0.204  | -0.501 | 0.067  | -0.087 | 0.556  | 0.786  | 1.000  | 0.605  | 0.712  |
| 1.11.4 | 0.068  | 0.214  | 0.374  | 0.305  | 0.373  | 0.016  | -0.204 | -0.315 | -0.343 | 0.019  | -0.421 | 0.074  | -0.019 | 0.261  | 0.577  | 0.605  | 1.000  | 0.703  |
| 1.11.5 | 0.016  | 0.417  | 0.486  | 0.460  | 0.498  | 0.087  | -0.123 | -0.124 | -0.162 | 0.075  | -0.316 | 0.173  | -0.225 | 0.359  | 0.618  | 0.712  | 0.703  | 1.000  |

**Table A1-15: Skewness and Kurtosis**

|                |              |  |             |             |
|----------------|--------------|--|-------------|-------------|
|                |              |  |             |             |
| <b>PE1.1.1</b> | <b>-0.46</b> |  | <b>0.12</b> | <b>0.95</b> |

|                 |       |      |       |      |
|-----------------|-------|------|-------|------|
| <b>PE1.1.5</b>  | -0.49 | 0.12 | 0.22  | 0.24 |
| <b>EE1.2.1</b>  | -0.48 | 0.12 | 0.50  | 0.24 |
| <b>EE1.2.2</b>  | -0.34 | 0.12 | 0.39  | 0.24 |
| <b>EE1.2.3</b>  | -0.38 | 0.12 | 0.47  | 0.24 |
| <b>EE1.2.4</b>  | -0.25 | 0.12 | -0.13 | 0.24 |
| <b>SI1.3.1</b>  | -0.40 | 0.12 | 0.38  | 0.24 |
| <b>SI1.3.2</b>  | -0.16 | 0.12 | 0.03  | 0.24 |
| <b>SI1.3.3</b>  | -0.11 | 0.12 | 0.08  | 0.24 |
| <b>SI1.3.4</b>  | -0.20 | 0.12 | -0.52 | 0.24 |
| <b>SI1.3.5</b>  | -0.55 | 0.12 | 0.17  | 0.24 |
| <b>FC1.4.1</b>  | -0.75 | 0.12 | 1.10  | 0.24 |
| <b>FC1.4.2</b>  | -0.79 | 0.12 | 0.65  | 0.24 |
| <b>FC1.4.3</b>  | -0.54 | 0.12 | 0.29  | 0.24 |
| <b>FC1.4.4</b>  | -0.47 | 0.12 | 0.02  | 0.24 |
| <b>FC1.4.5</b>  | -0.67 | 0.12 | 0.90  | 0.24 |
| <b>FC1.4.6</b>  | -0.52 | 0.12 | 0.35  | 0.24 |
| <b>FC1.4.7</b>  | -0.51 | 0.12 | 0.42  | 0.24 |
| <b>FC1.4.8</b>  | -0.55 | 0.12 | 0.12  | 0.24 |
| <b>FC1.4.9</b>  | -0.79 | 0.12 | 1.65  | 0.24 |
| <b>HM1.5.1</b>  | -0.17 | 0.12 | 0.38  | 0.24 |
| <b>HM1.5.2</b>  | -0.24 | 0.12 | 0.31  | 0.24 |
| <b>HM1.5.3</b>  | -0.14 | 0.12 | 0.04  | 0.24 |
| <b>PV1.6.1</b>  | -0.78 | 0.12 | 0.71  | 0.24 |
| <b>PV1.6.2</b>  | -0.70 | 0.12 | 0.66  | 0.24 |
| <b>PV1.6.3</b>  | -0.49 | 0.12 | 0.16  | 0.24 |
| <b>H1.7.1</b>   | -0.20 | 0.12 | -0.87 | 0.24 |
| <b>H1.7.2</b>   | -0.15 | 0.12 | -0.67 | 0.24 |
| <b>H1.7.3</b>   | -0.90 | 0.12 | -0.61 | 0.24 |
| <b>H1.7.4</b>   | -0.01 | 0.12 | -0.83 | 0.24 |
| <b>BI1.8.1</b>  | -0.51 | 0.12 | 0.08  | 0.24 |
| <b>BI1.8.2</b>  | -0.83 | 0.12 | 0.80  | 0.24 |
| <b>BI1.8.3</b>  | 0.02  | 0.12 | -0.58 | 0.24 |
| <b>UB1.9.1</b>  | -0.92 | 0.12 | 0.71  | 0.24 |
| <b>UB1.9.2</b>  | -0.19 | 0.12 | -0.48 | 0.24 |
| <b>UB1.9.3</b>  | -0.42 | 0.12 | -0.42 | 0.24 |
| <b>SP1.10.1</b> | -1.45 | 0.12 | 2.95  | 0.24 |
| <b>SP1.10.2</b> | -0.29 | 0.12 | -0.69 | 0.24 |
| <b>SP1.10.3</b> | -0.14 | 0.12 | -0.67 | 0.24 |
| <b>SP1.10.4</b> | -0.37 | 0.12 | -0.41 | 0.24 |
| <b>SP1.10.6</b> | 0.59  | 0.12 | 0.52  | 0.24 |
| <b>SP1.10.7</b> | -0.90 | 0.12 | 1.30  | 0.24 |
| <b>SP1.10.8</b> | 0.12  | 0.12 | -0.28 | 0.24 |

|                |       |      |      |      |
|----------------|-------|------|------|------|
| <b>T1.11.1</b> | -0.60 | 0.12 | 0.89 | 0.24 |
| <b>T1.11.2</b> | -0.47 | 0.12 | 0.85 | 0.24 |
| <b>T1.11.3</b> | -0.01 | 0.12 | 0.28 | 0.24 |
| <b>T1.11.4</b> | -0.53 | 0.12 | 1.10 | 0.24 |
| <b>T1.11.5</b> | -0.67 | 0.12 | 1.54 | 0.24 |

## **APPENDIX B**

### **Qualitative Data**

#### **BI Free Time**

It was found that the lives of Canadian Generation Y consumers are full of activities. These activities tend to include indoor and outdoor pursuits of a social nature and seem to represent some kind of fulfilment for them. Internet use has become a part of the daily lives of Canadian Generation Y consumers.

A1 likes to spend time with friends and family and reading the Bible. A2 reads online and printed newspapers, surfs the Internet, and takes care of his children. A3 surfs the Internet and is involved in social activities with family members. A4 chats online, watches movies, works out, and walks in the park. A5 reads printed materials, watches movies, and socialises using Facebook.

A6 likes the outdoors, performs physical activity, reads online and printed materials, and watches television. A7 spends his time at home, surfs the Internet, and socialises through social media. A8 spends his time building things, watching television, reading books, taking care of his children, and using the computer. A9 likes to relax, gets involved in fun activities with her children, and surfs the Internet. A10 spends her free time watching television, cleaning the house, and playing with her children.

A11 spends his time with his children and family, playing games on Facebook, and watching movies. A12 shops for videos, watches Netflix (a monthly, subscribed movie site on the Internet available in the US and Canada) and television, reads online articles, travels to different countries, and shops in brick and mortar outlets. A13 browses the Internet searching for certain information and job vacancies. A14 is into golfing and staying at home whereas A15 is busy using the Internet to search for work.

A16 likes to shop, play games on the Internet with remote control vehicles, helicopters, and quad copters, bike, read, work in the garden, plan renovations, and sit in his backyard. A17 spends her time at the gym, meeting friends and family, watching movies, playing games,

and shopping online for bargains. A18 watches movies, listens to music and shops online, sings, and cooks, while A19 spends her time cooking and playing guitar. A20 does not have a lot of free time as he works as a commission-based sales executive. When he has time, he goes out with friends within his social circle.

A21 spends time on the Internet and visiting friends and family, while A22 likes playing games, shopping, and reading. A23 likes to read books and surf the Internet. A24 plays piano and online games and meets friends, while A25 does house chores and reads. A26 uses the computer while A27 reads books. A28 surfs the Internet and goes shopping. A29 spends time with his wife, is involved in church activities, and surfs the Internet. A30 exercises at the gym and socialises with friends and family members.

## **B2 Time Accessing the Internet**

This section details the amount of time spent accessing the Internet by Canadian Generation Y consumers. These consumers seem to access the Internet prolifically if they are not sleeping.

A1 uses the Internet every morning and afternoon to check and reply to his emails and text messages. He also uses social media to socialise in the evening. A2 accesses the Internet every morning to check his emails and surfs the Internet to read about current events. A3 checks and replies to emails and scrolls on Facebook to check for updates in the morning. In the evening, she searches for product information, news, classified advertisements, and provincial bylaws, and uses social media. A4 uses the Internet during office and after office hours. He accesses the Internet using his mobile telephone, spending a lot of time using WeChat as social media. A5 checks his emails and Facebook in the morning and evening (after 8 pm).

A6 uses the Internet sporadically at work throughout the day for research on certain topics and, in the evenings, gathers historical information. A6 uses the Internet for banking, reading news, and shopping. A7 accesses the Internet all day but is more active after 8 pm as all his family members are sleeping by then. A8 and A11 use the Internet all day except when they are sleeping. In the daytime, A8 uses the Internet for business and after 7 pm, he uses it to

watch television shows, play video games, and socialise via Facebook. A9 uses the Internet between 9.30 am and 11 am every morning and evening out of boredom.

A10 accesses the Internet during the day because she does not have the time after work. A12 checks the weather on the Internet first thing in the morning. When commuting, she plays games, watches videos, and reads on the Internet. At work, she watches Canadian Broadcasting Channel (CBC) news, YouTube, and Netflix, reads restaurant reviews, and shops for deals online. A13 accesses the Internet in the evening because it is more convenient for him and therefore, more relaxing. A14 accesses the Internet to check his emails when he is not sleeping. A15 uses the Internet in the evening till 1 am to 3 am the next day.

A16 checks his emails every morning and after dinner, plays games, and shops online. A17 surfs the Internet after 3 pm because that is when she is free and back from work. A18 is a busy person and in between her tight schedule, she places advertisements on Kijiji, downloads movies, and does online banking. A19 uses the Internet after dinner to search for something on an ad hoc basis as this is when she is free. A20 is always on the Internet, searching for prospective customers and checking competitor activities.

A21 usually accesses the Internet in the morning and evening and whenever he has time. A22 checks the Internet at any time for reading and research whereas A23 uses the Internet after 4 pm and on the weekend when he has the free time. A24 and A25 surf the Internet at any time because their work requires them to do so.

A26 accesses the Internet whenever he is free during the day, while A27 usually accesses the Internet at night when she has time. A28 uses the Internet at night as this is when she is free. A29 accesses the Internet after 4.30 pm to relax after coming back from work, whereas A30 uses the Internet during work.

### **B3 Types of Search Engines Used**

The purpose of this section is to detail information on the types of search engines used by Canadian Generation Y consumers. Search engines help narrow down the search by

identifying keywords and improving Performance Expectancy (one of the factors of UTAUT2) by way of increasing efficiency.

A1 and A4 use Google because it is easier to access information. A2 accesses the Internet through Bing, Google, and Yahoo. Doing so gives him variety in the search information. This interviewee has been using Google for many years, ever since she has had access to the Internet. A3 finds that Google is visually appealing and easy to navigate and helps her search for what she is looking for. A5 uses Google because it is faster and enables her to look for what he wants.

Google is frequently used by A6 because it is fast, accessible, and the results show what is expected. A7 uses Google Chrome because it is faster than other search engines. A8 searches for information using Google because it is prevalent and familiar and because other search engines are not that effective. A9 uses Google because it is well known, whereas A10 uses it because she is familiar with it.

From the first time A11 had a computer, he used Google and has been using it since. A12 uses Google as the output gives a lot of more precise information and has been secure so far. Alternatively, she has also used DuckDuckGo search engine, which does not track information. A13 uses Google because it provides better information than other search engines. A14 uses Google because it is the most reliable and biggest search engine in the world. This interviewee searches for information using Google because it leads to what he is looking for. A15 thinks Google search is based on prioritising and supporting advertisers who pay Google at higher rates. He suspects that Google is aware of his navigability and sends advertisements to his email based on this information.

Google gives A16 pertinent information, and A17 uses Google because it is easy to use and has a lot of information. A18 utilises Google because it is very easy to use and popular, and A19 mentioned that Google gives excellent search results. A20 only searches on Google because it is the most dominant and established search engine and has broad search results.

A21 uses Ixquick, an anonymous search engine, and sometimes Google for language translation. A22, A26, A27, and A28 search using Google because it is more reliable and can be used to search for any information they want, whereas A23 uses it because he is used to it.

A24 uses Google as his only search engine because its search output is the most effective based on keyword search to output of relevant information, whereas A25 uses Google because of its output layout. Google gives better results than Yahoo and other search engines that are more confusing, according to A29. A30 decided to use Google because it can search for anything, for example shopping, information, and how to repair something.

#### **B4 Shopping at Specific Retail Websites**

This section discusses why Canadian Generation Y consumers choose to visit certain retail websites over others.

A1 and A2 shop on certain Canadian retail websites based on specific products and purposes. Interviewee A3 shops at specific Canadian retail websites because of easy navigation, the products that are available, pricing, product information, reviews, and consistency. A4 shops at well-known retail websites or sites recommended by others. The interviewee compares prices for electronic products between large retailers, such as Amazon.com, and small business websites. A4 mentioned, *“Not all the websites have similar prices. Some of the prices differ a lot. Many electronic products sold by Canadian small businesses retail websites are cheaper.”* The interviewee is also confident about shopping at Canadian small businesses retail websites because there is no imitation branded clothing being sold.

A5 shops at retail websites that have easy-to-read content and promotions. He does not like websites that ask a lot of questions as they can be invasive and thinks that pop-up windows can be annoying. According to A5, *“It is very frustrating when I am interrupted with pop-ups when I am trying to shop. I am good with not having pop-ups.”*

A6 visits specific websites based on accessibility, navigability, and product prices (good deals). A7 shops at certain websites that have interesting products, such as clothing, music, wristbands, earrings, and others. A8 shops at websites that are renowned and where he has had a positive experience. For him, the price of the products is irrelevant and buys them from small businesses in Regina. He expresses that products from large online retailers could take a while to be delivered and customers must pay for the transportation cost of returning the products. A8 expresses his frustration by mentioning, *“Buying from large retailers can be slow. At one time, I had to pay to return a product. I prefer to buy from a small local online retailer.”* A9 researches various retail websites and selects the easiest ones to use. If she has a good experience with the website, she continues to use it. A10 shops at retail websites that are convenient for her and have unique products.

A11 shops for certain products from specific retail websites. A12 checks for product information on electronic products from the websites and then goes to the stores and buys them. She looks for offers and occasionally reads the reviews. A13 visits certain retail websites because of good deals and quality products. Interviewee A14 shops at specific retail websites, depending on the type of products, convenience, and personal preference. A15 visits certain retail websites to purchase products that cannot be found on other websites. He said, *“Once I am comfortable with a website, I do not want to change, unless there is a major issue because of time.”*

Interviewee A16 shops at specified retail websites because of customer service and reputation. He mentions that customer service comes in the form of warranties, sending quad copters, and replacing defect parts on time. A16 points out that *“Canada is a large country. We need good online support.”* A17 shops at retail websites that offer competitive product pricing, quality and a wide assortment of products, and a good return policy. She prefers retail websites that itemise their pricing based on the product as well as shipping and handling. A18 mentions, *“If I cannot find a product such as a decorative lamp in Regina, I will find the product online.”*

A19 shops at certain retail websites because of pricing and delivery time. A20 visits specific retail websites because it is convenient for him to shop online. He stresses that *“I only shop online as the last resort because of convenience.”* He only shops online when he cannot find the products in physical retail shops. The interviewee has a small physical build and can only find a smaller shirt online. By buying online is also faster to find and ship, and these factors align well with his fast and vibrant lifestyle.

A21 shops for unique gifts and health products on retail websites that cannot be found at brick and mortar retail stores. A22 visits certain retail websites because he is familiar with them and he is comfortable navigating within those retail websites. A23, A24, and A26 shop at specific retail websites because these have the specific products they are looking for.

A25 shops at certain retail websites looking for deals and specific items, whereas A27 shops at specific retail websites based on reputation and familiarity. A28 claims that *“Every day, I am rushed for time. That is why I am shopping online.”* She always finds what she needs, and online shopping is a good alternative when she does not have much time to go to the stores. A29 shops at certain retail websites because of pricing and customer service. If he is treated well by a retail website, he returns to that retail website. Lastly, A30 visits specific retail websites because he knows they have the products he wants.

### **B5 Security and Privacy on the Internet**

Regarding security, A1 said that this is a concern for him when using the Internet. His acquaintance once paid for a cheap air ticket online but did not receive it. A3 was concerned about computer crashes and has experienced online fraud once. She feels that a website is not a professional and she would not shop there. A4 was not confident about giving his credit card information on the Internet. To protect himself, if he must use a credit card online, he uses a credit card that has a low credit limit. A5 verifies every website he shops at by finding out whether a retailer is legitimate. He telephones the retailer to confirm its business licence and contacts relevant authorities to reconfirm its authenticity.

On the other hand, some interviewees felt that security was a smaller concern. A16 felt that giving credit card information online is equally risk as websites being hacked. Although A7

was concerned with certain websites he was not familiar with, the websites he has visited so far do not have any problems. He qualifies his view by stating that consumers do have to be careful when revealing credit card information on the Internet: *“The best anti-virus is knowing what you are doing.”* Interviewee A8 felt that Internet users need to know what they are clicking on and as such, he is not concerned about security and privacy. Similarly, A25 was not overly concern about security and privacy on the Internet. He does not have major issues using the Internet and if there is fraud, the user of the credit card could get reimbursement from the issuing bank. A28 thinks that risks are still bearable when shopping from reliable websites.

The importance of privacy is often merged with ideas on security. A6 claims that she knows very little about security and privacy on Internet and while privacy is important to her, from her personal experience, the websites that she uses do not have any problem. *“So far, I have not had any problem at all using my credit online. The most important thing is making sure that the credit card information is being kept private.”* Interviewee A10 claims that she does not pay much attention to security and privacy. *“I have been shopping online for the past five years and do not face any problem at all. I am cool about that.”* In relation to this, she believes that a website has a certain level of security in place and she is not too worried about online shopping. She retains limited information online to safeguard herself from privacy breaches. A11 is confident that there is minimum risk to security and privacy on the Internet. A12 thinks that the Internet is not very private, *“but it is a trade-off for a minimum risk to use a generally secured search engine.”* Nevertheless, security and privacy on the Internet does not really bother A19 because she does not spend a lot of time on websites that do not have high security. A22 thinks that the Internet in general is secure and many stakeholders, such as governments and companies, are tightening the security in their virtual vicinity. He said people’s information cannot not be collected without their permission. A24 believes that *“The security and privacy risk are minimal on the Internet just like the brick and mortar environment.”*

However, many interviewees were concerned about combined security and privacy issues. A9 felt that consumers need to be aware of security and privacy features on the websites

they visit, although he mentions that *“Preventive measures can be taken to reduce risks on the Internet.”* A2 feels that security and privacy are important with all the recent hackings of large retailers. Interviewee A12 believes that Google keeps information about her when she searches for information. She is quoted as saying *“I feel that many times around when I surf the Internet, there are pop-ups coming out related to my previous search.”* A12 wants to see more security and privacy features in view of many privacy violations that are reoccurring. Security and privacy are important when shopping online for A13, and A14 does not feel that there is complete security and privacy. *“There will always be ways around security and privacy”*, and stakeholders have to continuously address and prevent security and privacy breaches (A14). A20 claims that he subscribes to the notion that *“there are no such thing as security and privacy on the Internet.”* He mentioned that the Internet is an open global village and he is concerned that governments are monitoring and scrutinising the Internet and emails. The interviewee also thinks that he can hide nothing on the Internet and is concerned about this. Similarly, A21 stresses that security and privacy on the Internet does not exist. *“There is always somebody watching from somewhere.”* A23 feels that *“there is still security and privacy risk on the Internet, and identity theft may happen in the expanse of the Internet.”* The evidence appears dynamic and complex. Because of his concerns, A27 does not put personal information online. Likewise, A28 feels that generally security and privacy on the Internet are not safe. *“Security and privacy on the Internet are important and it should be strictly enforced,”* stresses A30. According to A30, *“Security and privacy are something very personal, and you want to trust that the Internet is safe.”*

Security and privacy on the Internet may be a particular concern in relation to payments. A15 believes that the Internet is not secure and government and hackers are observing individuals all the time. He thinks that it is best not to do online banking on several computers, as the risk of being hacked increases. This is also the case for Interviewee A16, who commented that there are concerns about identity theft with credit card and purchases being charged to his credit card. He trusts PayPal more than Visa. A17 believes that security and privacy on the Internet are operationally acceptable but not without issues regarding payments. She has heard people getting their personal information stolen, which makes her

nervous to make purchases online. A18 is worried about security and privacy on the Internet. She is concerned that there is no 100 per cent guarantee that her credit card information would not be compromised when she uses it online. A29 expressed that he must be careful with security and privacy on the Internet. He would do some research on the website before deciding on whether to use his credit card.

### **B6 Security and Privacy on Retail Websites**

The security and privacy factor for the UTAUT2 model was found to be insignificant. This section focuses on gathering information on what Canadian Generation Y consumers think of the security and privacy on retail websites.

The retail websites used by A1 have so far maintained his privacy and they have only emailed him product information and coupons. A1 mentions that *“So far, I do not have any problem with security and privacy breach shopping online.”* A2 feels that security and privacy are important for Canadian retail websites with the recent hacking of large retailers. She points out that *“Any websites can be hacked. We have got to live with it. I am sorry. That is the way it is. But it can be minimised.”* A3 feels that *“Generally security and privacy on Canadian retail websites are good. I do not have any issues.”*

A4 is not confident with security and privacy on retail websites, given that even websites of large retailers like Target and Home Depot have been hacked. He said, *“Since large retailers’ websites such as Target and Home Depot have been hacked, how about smaller retailers, eh?”* A4 is concerned that the security and privacy for smaller retailers may be even worse in view of their limited operational funds. Retail websites are safer than the Internet, according to A5, and he has more trust in bigger retailers than in small businesses or in businesses that are not properly recognised. A5 stresses that *“I feel retail websites are safer than the Internet as they have third party certifications.”*

A6 thinks security and privacy on retail websites is similar to risks on the Internet. She stated, *“Since the Internet has been introduced for commerce more than two decades ago, it is still operational. So, are the retail websites. If proper measures are in place, trust can be developed from due diligence to keep data secure.”* A7 mentioned that, so far, he has had

no problem with the retail websites he has visited. *"I have not experienced any technical issues using retail websites."* A8 is confident in using credit card for the retail websites where he shops. *"I have been using my credit card to purchase from retail website and there is no single hitch."* A9 and A11 have also not had any negative experience with security and privacy on retail websites and are comfortable with them. A9 mentions that *"I have been buying from retail websites in Canada for the last couple of years. No issue at all."* A11 also points out that *"I am very happy with my online purchases. Very convenient."*

Likewise, A10 suggests that *"I do not have problems with security and privacy on retail websites, but it is best to do research on those websites."* Interviewee A10 does not have any issues so far with security and privacy at the retail website level. She suggests that users should always research websites where they shop and make a decision on whether to shop from there or not based on that. Carrying out research could minimise fraudulent risk.

*"I know there are risks linked with purchasing from retail websites. I certainly hope they are secure and my part I would exclude revealing personal information that is unnecessary,"* A12 said. She hopes that the retail websites she has visited are secure as they have her financial data. A12 said she is aware of failures to keep customer financial data private and that she was keeping her *"fingers crossed"*.

A13 thinks that not all retail websites have a high level of security and privacy and suggests being careful when shopping online. A13 claims, *"I do not think that all retail websites have extremely high level of security and privacy controls, but they are operational with minimum risks."* A14 was quoted as saying, *"All of us should be aware of that there are no such thing as having complete security and privacy. Intrusions are human make so as well as preventions."* In short, the interviewee explained that unauthorised accessing of computers by unscrupulous individuals and its prevention can be rectified by software experts. Software experts must stay ahead in terms of knowledge to develop a robust computer system to prevent security and privacy violation.

To A15, *“Most retail websites are not secure to the highest level...”* A15 felt that most retail websites are not secure and some hackers could go to retail websites to steal confidential information. He also explains that a lot of websites do not reveal their prices to prevent competitors from comparing prices. This can be more practical for customised and high-value products and services. However, for more standardised products, consumers would like to see the prices listed to allow them to compare as they may be rushed for time.

*“I would shop at retail websites that accept PayPal and Visa. The websites should have a trusted URL based on the green lock symbol based on my search from Google Chrome,”* said A16. A16 intends to continue buying from retail websites as long as these websites accept verified PayPal and Visa. Google Chrome can be used to search for a trusted website as it indicates the same it with a green lock symbol at the Unified Resource Locator (URL).

Security and privacy on retail websites is good based on A17’s experience but could be better with more guarantees. A17 was quoted as saying *“I do not have any security and privacy concerns so far because I have not seen any breaches. However, I would prefer to buy products that offer guarantees.”* Similarly, A18 mentions that *“I have not had any bad experiences shopping online at all. I would encourage others to use them.”* A19 likes to shop at larger retail websites that are reputable, such as Home Depot, Canadian Tire, and Jysk. *“I prefer to shop with larger retailers such as Home Depot, Canadian Tire, and Jysk as they have more funds to provide security and privacy.”*

A20 wants more security on retail websites, given that clients share personal information with businesses. *“Business owners should protect this information because it is like sharing personal life. If they can keep personal information safe, there is nothing wrong.”* A21 said, *“I do not have any qualms about using retail websites. So far, so good.”* Based on the experience of interviewee A21, security and privacy on retail websites seemed good and so far, he did not have any issue. A22 had a similar view and said, *“Retail websites are very secure and personal information should not be released without that person consent.”* Based on the privacy policy of the websites that A22 has visited, there is an increase in confidence as he could sue the retailers if they breach their own privacy policy.

On the other hand, A23 stresses that *“Security and privacy can be violated but I am not sure to what extent. I am not that technically inclined.”* She claims that there are also security and privacy risks of theft when using retail websites. *“If the prices of the products are too cheap, they raise a red flag. I am sorry,”* A24 explains. For him, if products are being bought at an unusually low price, it may be a concern for him about the product quality and whether it is sold legitimately. In contrast, A25 points out that *“If security and privacy are issues, the retail websites would not have been operational for so long.”* He is not too worried about security and privacy on retail websites because he believes they are stable and if not, Internet commerce would not thrive as well as it does.

A26 explains that *“Retail websites such as Amazon have been very secure and their sales revenue is on the rise. Maybe smaller retailers may not have the experience or less experience in dealing with security and privacy. They may not have a sense of awareness as well.”* He thinks that larger retail website such as Amazon.com are more secure and protected for credit card transaction.

A27 thinks otherwise, saying that *“some unscrupulous retailers may not have the fullest interests of customers in mind. They may sell their customers’ personal data to a third party for monetary gain.”* She elaborates that retailers do not really protect customers on their retail websites; rather, the focus is on how it benefits themselves.

A28 said, *“I have not experience of anything negative relating to security and privacy, but that does not mean that in future it may never occur.”* She feels that retail websites are safe enough for consumers to purchase online without major hiccups. Likewise, A29 said, *“I do not experience a single concern with security and privacy. Maybe others have had a bad experience. Reputable websites should not have a problem, I think. They do not want to lose their customers in anyway.”* He thinks that security and privacy on retail websites is good and he has had no problem with them so far. *“In general, retail websites are safe to operate and have reasonable procedures in place,”* according to A30. The interviewee claims that the indicator “https” shows that it is a secure website and some browsers also have a locked symbol to indicate that a website is secure.

## **B7 Information and Communication Technologies Support in Canada**

According to A1, it is easy to access the Internet in Canada and learn new things. For A2, A8, A9, and A11, in general, the information and communication technology support in Canada is good and there are no major issues. *“Generally, access to the Internet is good without many interruptions, except for limited bandwidth usage at times,”* said A3. A4 claimed that *“The cost of accessing the mobile Internet is higher compared to the United States”*, but A5 thinks that the information and communication technology infrastructure is excellent in Canada. He stresses that *“If there is a problem in accessing the Internet, the Internet Service Providers (ISPs) will guide the individuals by telephone, although at times there may be some waiting when calling SaskTel and ACCESS companies.”* A6 claims she is not a sophisticated user and she appreciates the quality of information and communication technologies support in Canada. A7 explains that *“In Canada, the support for information and communications is good as it is fast and easy to access the Internet.”* A9 said, *“When there is a problem accessing the Internet, just telephone the local Internet service provider and it will get rectify quickly.”* *“My Internet service provider has excellent local and 24/7 support”*, claimed A10. A14 contended that, in Canada, *“The information and communication technologies support is one of the best in the world.”* A27 does not have issue with the information and communication technology support in Canada. According to A28, *“Technological support in general is excellent to cover a country that has such a diverse geographical landscape.”* She elaborates that accessing the Internet in Canada is fast and service providers’ customer services are excellent.

For other interviewees, the information and technology support is acceptable (A23, A24, A25). Based on the experience of A24, Future Shop and Staples are fast when it comes to support. *“The speed of Internet access in Canada is good but in the U. S., it is faster”* (A26). According to the interviewee, *“Customer service that is based in Canada is better for me because it is easier to contact and communicate with anyone in Canada.”*

Alternatively, some are less impressed. A29 points out that *“I am not happy with the support from SaskTel because to get an Internet installation appointment, it took two weeks.”* When

the service provider's technician came, he realised that it could not be fixed on that day and another appointment had to be made. A30 claims that *"Support is on par with other developed countries"* and he personally did not have any problem. However, he had heard of other people who were frustrated when getting support.

Some find it easier to attempt to find solutions to issues themselves with regard to support. A12 tries to find ways and means to solve a problem by searching on Google for information rather than telephoning a service provider for assistance and potentially being put on hold for some time. *"The support when purchasing a computer is not good in Canada. Customers have to stay on the telephone for 30 minutes before being attended"*, claims a disappointed A13. A15 explains that there is also a long wait when calling to try to resolve a technical glitch. Interviewee A16 does not normally seek a supplier support because he looks on Google and YouTube for information to solve a problem. *"I will do my own online research with another computer for information when I have a problem to fix with the Internet connection"*. However, he does not qualify why he chooses to resolve the issue himself.

Some interviewees remark positively on the specifics of Canadian technological support service. A17 stated that the response from service providers' support is fast and friendly. Based on A18's personal experience, she claims that *"Some service providers are fast to respond whereas others are slow. Large corporations tend to have better after sales service than small businesses."* A19 suggests that larger, more established service providers provide better after-sales service than smaller ones.

On the other hand, others are not happy with technological support. A20's experience with Rogers, SaskTel, and Dell leaves him thinking that Canada is not moving fast enough in improving information and technology support. He claimed that *"The service providers in Canada lack competition and do not quite innovate. They are not pressured to be more prudent"*. The interviewee mentioned that *"Rogers Telecommunications customer service is horrible"* and also that he was overcharged by SaskTel.

Commenting on specifics negatively, A21 supports the notion that technological support is rather slow and has given up on depending on support. His evidence is that, *"The call centre*

*agents in India speak with heavy Indian accents. It makes it more difficult when they speak fast.*” He claims that it is more difficult to get support and call centre agents’ East Indian accents make communication more arduous. A23 agrees with A21 that some of the support provided by telephone and speaking with somebody outside Canada could pose a problem in communication, especially relating to a foreign accent. For A21, based on his personal experience, he genuinely feels that if the telephone queue is too long, service providers should include an automated voice message to ask customers to key their telephone numbers, so they can be telephoned back. *“There should be an automated call back based on queue so that customers do not have to wait too long on the phone”*, said A22. While A26 thinks that by having customer services based in Canada, more jobs could remain in Canada.

### **B8 Laws Governing Internet Commerce**

A1 feels that Internet commerce is governed well, including consumer privacy being well protected. As a result, while there are cases where money has been electronically stolen from certain websites, Canadian websites are generally well protected and do not reveal individual privacy without permission.

Interviewee A2 expresses the need for more global standardisation especially with the amended US Patriot Act, as users are from all over the world. He points out that, for example, the laws in the US in relation to jurisdiction, could be dependent on where the servers are located. He has not encountered any problem with laws governing Internet commerce. A3 feels that the present laws that govern Internet commerce are relevant. Nevertheless, he stated that *“Consumers are part of the problem as they need to do some research on the companies before they purchase from their websites. Even with good governing laws, there is so much that consumers can be protected online.”* The interviewee suggests using PayPal as a protection from fraud.

A4 claimed that he is not too familiar with laws governing Internet commerce. The interviewee mentioned that the Canadian Radio-Television and Telecommunications Commission (CRTC) is the authority in charge of Canadian broadcasting and

telecommunications. The Canadian government has tried to get more Internet Service Providers (ISP) into the Canadian marketplace but failed. He thinks that Internet commerce is not well protected, given the many recent breaches.

A5 supports the laws governing Internet commerce. *“Despite having all the laws available, Internet commerce cannot be conducted perfectly. Consumers should be partially responsible for ensuring that they understand the terms and conditions. If they do not read the terms and conditions, they cannot blame others for not fulfilling the obligations. People need to be knowledgeable and aware of what they are committing.”*

*“All the measures are in place to address known risks and laws are being enacted when risks are not known. Information technology has been evolving so fast that legislation cannot catch up. In the aspect of consumer protection, credit card companies have stepped up to advocate for consumers. If there is a hack, these companies quickly put up measures in place”*, according to A6.

The current laws seemed to be effective as the websites that A7 visits have upheld their terms and conditions. *“Nowadays, consumers are well protected for the websites they visited, particularly in the aspect of credit card transaction. The credit card companies are strongly advocating measures to ensure consumers’ security and privacy are not breached.”*

A8 claims that he does not know much about the current laws governing Internet commerce. He perceives that the Internet commerce activities carried out are more towards free market, with minimum market intervention. However, he stresses that *“Consumers are well protected by credit card companies whose interest is to ensure that Internet commerce flourish.”* For A9, *“To a certain extent, current laws that govern Internet commerce are effective. Nevertheless, people always find ways around rules and regulations.”*

So far, A10 has not had any legal issues online and she assumes that laws governing the Internet are well in place. Based on her experience, she feels that Visa and PayPal have provided consumers with good protection. The online retailers she shops from also have well setup security and privacy. A11 thinks that the current laws are enough to govern

Internet commerce and consumers are well protected. He also does not have any problems with the websites he has visited.

A12 is not familiar with the current laws on Internet commerce. She does not think that online organisations are held accountable as much as organisations that have store fronts as the latter's activities tend to be more visible. On the other hand, A13 felt that the current laws on Internet commerce are good and well in place. *"It is common nowadays that there are security and privacy features, and policies for websites"*, said A3. On the contrary, A14 profoundly feels that the governing of the Internet poses serious challenges. He explains that *"It is difficult to govern an Internet that is connected globally and where every country has its own law. Generally, most consumers are well protected to the best of current technology. However, I believe that if someone wants to breach security, it is possible."*

A15 chose to differ from A14's opinion on security and privacy. *"The Canadian government and its laws tend to represent the best interests of corporations and not consumers and will not approve a law without benefiting from receiving taxes. Consumer protection can be even worse when buying from foreign retail websites, by not knowing the jurisdictional rights and enforcement. For example, when somebody purchases a pair shoes and there was an error in packing two left size shoes, it may take some time to receive the right size shoe or it may not happen at all. This may be due to the issue of responsibility and accountability whereby a foreign retailer supply chain can involve the retailer themselves, the transporter, the manufacturer, and other stakeholders. However, in Canada, if there is a mix-up, Canadian retail websites normally will replace the product with a correct one because they want to maintain their reputation. Nevertheless, I believe there are still some rogue retail websites that are not paying government sales tax and provincial sales tax. The black-market retail websites are earning more money than the legitimate retail websites."*

A16 is not familiar with laws relating to Internet commerce and believes that using a computer makes one vulnerable to attacks by hackers. He claimed that *"A computer can be compromised even on a trusted website and I do not have much trust in the Internet. Take for example, Facebook keeps updating its policy so that I am worried that my information*

*will be exposed, and I have had heard of many cases of user information that were tampered.” A17 added that “Current laws on Internet commerce should be more enforceable and be more closely observed. Individuals have to watch for their own protection as having consumer protection is too good to be true.”*

Based on her experiences, A18 has the impression that Internet commerce is satisfactorily managed. However, she says that some retailers can be deceptive as the photos she saw online, did not look quite the same as the original products. A19 is not familiar with the laws, but she feels that consumer protection could be more effective than it currently is. On the other hand, A20 and A21 do not know much about the laws that govern Internet commerce and have not had any bad experiences relating to consumer protection.

Nevertheless, A22 thinks that current laws are strict and appropriate. He explains that *“Websites are being prevented from giving information to others. I also feel that consumers are well protected and if not, consumers can go elsewhere.”* A23 elaborated that *“You can’t say that there are no laws when buying online, you have to accept the retailers’ terms and conditions.”* However, consumers are not well protected because some retailers do not offer refunds.

A24 is not too familiar with the laws, but he expressed that consumers must always read the terms and conditions as they are the essence of a contract. Likewise, A25 has no opinion on current laws governing Internet commerce and does not have any issue buying online and thinks that consumers are well protected. Similarly, A26 does not know much about the current laws, and he thinks that Canada is not too strict about enforcement. He has heard of people who did not get a refund for damaged goods.

A27 and A28 also do not know much about current laws governing Internet commerce. A27 thinks that consumers are well-protected, and it is normal for consumers to return online purchase. A28 feels that consumers are quite protected by reliable retail websites. She suggests that to protect consumers, consumers could use PayPal as most websites accept it. If any money is illegally solicited, consumers can get reimbursement by PayPal.

A29 considered the governing of Internet commerce to be stable. He believed that *“The Canadian government has been watching over consumers and has their best interest at heart.”* The interviewee felt that consumers are protected up to a point and if a website does not uphold the terms and conditions on the Internet, he may have a problem bringing it up to a person of higher authority.

A30 does not know much about current laws and does not think there is much restriction. However, he thinks that *“Internet commerce must be fair, or if not, commerce cannot be carried using the Internet. I will only shop on a retail website that is legitimate, has an https indicator, and has done a background check on the retailer.”*

### **B9 Canadian Government Promotion of Internet Commerce**

A1 does not feel that the Canadian government is doing much to promote Internet commerce. A1 mentioned that *“The Canadian government only enacts laws and policies towards security and infrastructure, and not on the commercial aspect.”* A2 claimed that *“The Canadian government does not promote Internet commerce, especially in urban areas as it has become a way of life.”*

A13 stated, *“The Canadian government does not interfere with Internet commerce in a way that can make Internet commerce difficult to engage. On the other hand, the interviewee did not hear the Canadian government is doing much either to support Internet commerce except for trying to get in more Internet Service Providers (ISPs) to reduce Internet access cost.”* For A4, *“I have never heard of any Canadian government actions that have materialised to promote Internet commerce. The government just leaves Internet commerce to the free market to regulate.”*

However, A5 mentioned that *“The Canadian government did highlight the importance of Internet commerce on many occasions in national newspapers and television channels.”* A6 added that the Canadian government is improving its services for citizens and businesses by advocating automating its processes via the Internet and minimising the number of clicks required to complete a task. This is carried out to allow citizens and businesses to complete the tasks themselves, by the means of self-service technologies (SST). In general, efficiency

could be improved and operational cost could be reduced. Nevertheless, she claimed that not everyone would like to use the Internet and some prefer going to the government office to settle their administrative matters. She further pointed out that *“The Canadian government cannot fulfil everybody’s needs, but tries to balance things out between cost reduction and the need to provide certain service provisions.”*

A7, A8, A9, A10, A12, A13, A16, A17, A18, A19, A21, A23, and A30 claimed that the Canadian government does not do much to promote Internet commerce. A7 only saw a GoDaddy.com advertisement on Canadian Television (CTV) channel, a Canadian government public owned television channel. *“The Canadian government supported Internet commerce by not having censorship and allowing everybody to access the Internet”*, according to A11. A14 highlighted that *“The Canadian government is doing the best it can as there is so many grey area in the virtual world and it is difficult to govern the Internet.”* *“The Canadian government will support any initiatives on Internet commerce that will benefit the government”*, stated A15.

On the other hand, A16 mentioned *“I have little faith with the Canadian government, especially Internet commerce participation in the world stage.”* A17 feels that more advertising that targets stakeholders is needed. A20 is not sure whether the Canadian government promotes Internet commerce. He said, *“The Canadian government is an advocate for trade, and goods and services have to be delivered.”* A21 thinks otherwise and does not believe that the Canadian government is taking any initiative or action to support Internet commerce. He felt that the Canadian government is only interested in extracting the natural resources of Canada. A22 is more reconciliatory, mentioning that *“The Canadian government seems to be indifferent when it comes to Internet commerce. It is not promoting as it should or discouraging it either.”*

A24 argues that the Canadian government is not contributing directly to the promotion of Internet commerce. As the Internet is linked across the world, it is the free market that is dictating the Internet. A25, A26, A27, A28, and A29 are not sure whether the Canadian government is promoting Internet commerce. A29 believes that without the support of the

government, *“Canadians have a high technological mindset that they have enough awareness of using Internet to shop and appreciate Internet commerce.”* A30 thinks that *“The Canadian government should do more, but the Canadian government seems to leave it to the business people.”*

### **B10 Advertisements for Retail Websites**

A2 mentioned that *“Internet advertisements can be more annoying than anything else. For example, if somebody wants to search for an air ticket, many advertisements will come out and that is why it is annoying.”* A16 is looking for sales and is want information for new products rather than chasing advertisements. He also does not pay attention and/or trust advertisements and thinks that they are annoying. Likewise, A8 claims that he is oblivious to advertisements and they do not do much to get his attention. A14 claims that he never pays attention to advertisements because there are too many of them. However, he mentions that television advertisements have better attention. A viewer must visually focus on the screen in between shows and is forced to watch them. A20 does not like advertisements in general because he is too busy. If he is going to purchase a product, he knows exactly where to get it. He does not care for a 5 per cent discount. A26 mentions that he normally ignores random advertisements because they are not on specific retail websites. Alternatively, A9 likes advertisements that disseminate and explain information and promotions in an easy-to-understand manner, rather than having to read long content. A15 suggests that important advertisements should be placed on the top right and content should be placed below or to the left of the picture.

A1 mentions that coupons could lure individuals back to the retail websites. Coupons should be given frequently as everybody wants to save money when shopping online. A3 prefers coupons as she can save money. For A4, *“Coupons are a good advertisement approach as it saves people money and should be offered all the time.”* *“Coupons save money and side-panel advertisements are interesting as they connect to ideas and themes that are linked to consumers’ wants and needs”*, A17 explained. Similarly, A18 claimed that only coupons can excite her because they help her save money. A21 and A23 like to receive coupons because

they allow them to save money. Coupons are the best advertisement for A22 because he can cash them at any time. Coupons offer A25 good deals. A29 likes to see coupons that are emailed to him because he could save money. A30 mentions that *“Coupons can have a deal for something. Cannot pass that out.”* A19 likes coupons because they save her money. A16 likes pop-ups and coupons but claims that they can be annoying at times

While A3 advocates for coupons, she does not like pop-up advertisements because she is forced to see them. A30, while supporting coupons, said that pop-up advertisements are annoying. A5 does not like pop-up advertisements because they are annoying. Likewise, A12 ignores pop-up advertisements because they are annoying as well. Pop-up advertisements catch A19 attention, but she finds them annoying too. A16 dislikes pop-up advertisements because they are irritating, and he would most likely not revisit the website.

Interviewees who expressed positive attitudes towards coupons also commented on email and video advertising and had mixed attitudes. A3 is comfortable with receiving advertising emails and said that she reads them every morning whereas. A22 has misgivings about email and video advertising with regard to email potentially being bogus and videos taking time to watch. A25 supports email advertising that tell her when and where products are on sale. A30 supports coupons but not pop-ups and considers emails junk. A5 likes email advertising that offer two-for-one products. A12 likes email advertising because she checks emails every day for product discounts and other unrelated matters at the same time. She likes video advertisements on YouTube and plays advertisement games that are enjoyable. A19 does not like emails because of the information overload but likes videos because they are more visual and generate more excitement than pictures. A16 also prefers email advertising because retailers can build relationship with customers by getting to know what products and services customers are interested in. A20 dislikes receiving emails and would stop shopping at websites that send emails.

Others who did not express an opinion on coupons or pop-ups expressed positive responses to email, videos, and games. A8 dislikes pop-up advertisements and videos because they are irritating and take time to watch. A10 prefers email advertising because if they are not

interesting, she can skip them. She also likes video advertisements because she can see the products and hear the narration about how they can be used and, based on these presentations, she can make a well-informed decision. A11 wants emails, videos, and games to be included as part of advertisement features as he checks his emails, watches videos, and plays games every day. A26, A27, and A28 like email advertising because they can choose which retail websites can send them email advertisements.

A8 likes the Facebook side-panel advertisement that targets a specific profile and asks the question *“Do you live in Regina?”* even though his response to the general advertising enquiry received a negative response. A30 also commented that side-panel advertisements do not catch his attention unless there is something he is looking for and they are from a legitimate retail website. A5 also finds side-panel advertisements attractive.

Some interviewees explained why they had a positive or negative response to advertising in general. A5 said that consumers like to see savings. A5 looks for discounts all the time and sometimes manages to get 70 per cent discounts in return for a completed survey. A5 feels that word of mouth is an important way of spreading the merit of a product or a service. A16 also prefers email advertising because retailers can build relationships with customers by getting to know what products and services customers are interested in. A24 finds reviews to be an important feature as he can get references on the quality of the products. Contests are attractive for A21 because of the excitement associated with potentially winning something.

Finally, there is a confidence related to games. When games were included in the responses, there was limited negative feedback. A7 stated that advertisements should include games because they are fun to play and he plays them on his mobile phone all the time. A13 said *“Games should be included as part of advertisement because they provide better visualisation and understanding to consumers.”*

### **B11 Customer Loyalty Programmes**

A28 expresses that *“Customer loyalty programmes are good for both the retailers and customers”*. A14 likes customer loyalty programmes as they encourage customers to keep

coming back by giving them tangible incentives. A24 mentioned that promotion and discount campaigns should be carried out regularly to encourage customers to buy more and free gifts should be given to these loyal customers. A30 explained that *“A customer loyalty programme is a good programme to have by many businesses who want to retain their customers.”*

The theme pertaining to the fact that retailers maintain good relationships with loyal customers by rewarding them was strongly evident. According to A1, *“Customer loyalty programmes should be included in any Canadian retail websites. Canadian small businesses’ retail websites should come together to cooperate in establishing a unified customer loyalty programme that can accumulate points from them.”* A26 suggested that customer loyalty programmes should be linked to retail websites while A25 observed that *“A customer loyalty programme is a marketing strategy that wants customers to get back to the retail websites.”* Similarly, A22 stressed that *“Customer loyalty programmes are a way to attract customers and not let them leave”*. A7 thinks that customer loyalty programmes are beneficial to consumers. *“Retailers need to keep good customer relationship by being friendly with them.”* He mentioned that Safeway had recently removed its customer loyalty programme as its cost outweighed the benefits. This shows that a good customer loyalty programme does not have to transpire in the sense of purchase point collection. However, this should be looked upon holistically by means of enabling a prospective customer to have a positive buying experience at every point of contact.

Some focus on the value of these programmes to the consumer. A21 commented that customer loyalty programmes give him discounts and gifts. A5 explained that *“All retailers should have customer loyalty programmes to reward people who continue to remain as customers. To do this, retailers need to satisfy customers’ wants and desires, and recognise the contribution of their customers. From these actions, there are higher chances that customers can be drawn back to their websites.”* A23 elaborated that customer loyalty programmes should still be in place. The operation of these programmes is dependent on the types of business and customers they have. A27 usually joins customer loyalty programmes that offer free membership and shops at different retail websites. She recently

turned down the customer loyalty programme from The Body Shop because she does not shop much at the shop. A9, A10, and A11 reason that a customer loyalty programme is good, and they like the concept that the more purchases a shopper makes, the more points they will receive, where they can redeem points for free gifts. *“When somebody doesn’t have money, that person should be able to use these points as money”*, said A11. A19 likes Shoppers Optimum, a loyalty programme, and hopes that other retailers emulate Shoppers Optimum’s customer loyalty programme that offers individuals the option to redeem collected points for free products.

There are also negative connotations associated with customer loyalty. Poor performance of loyalty programmes was highlighted by some interviewees. A6 claimed that *“Customer loyalty programmes are important as they can build a solid customer base for retailers”* and that she had in many instances received free samples from a website to try and had bought several products as a result. Nevertheless, she has had a bad experience with the Air Miles loyalty programme, where despite being supported by many retailers, the points are difficult to redeem. In general, it is important for rewards from customer loyalty programmes to be beneficial to customers for them to engage with a customer loyalty programme. Yet others feel that some programmes are no longer effective. *“Everybody wants to have a customer loyalty programme but many of these programmes have lost their appeal and their effectiveness”*, stressed A8. A12 was also concerned about her personal information collected for tracking and profiling. On one hand, she is concerned about her privacy but on the other, she understands that retailers use this information to understand customer needs. Although this is a balancing act, she hopes to have more privacy.

Some, while not disapproving, do not attach great benefit to customer loyalty rewards. A20 often contemplates signing up for customer loyalty programmes. He does not find them to be essential, in the sense of them being something that he must have. A20 believes that customer loyalty programmes only maintain customers to create a monopoly and may not innovate. He has Petro Canada and Cineplex loyalty cards, but he is not excited about them. He concluded that *“Customer loyalty programmes are still an acceptable and common approach.”* To A18, customer relationship is not only about incentive. *“Every retailer tries to*

*promote a customer loyalty programme. However, customer relationships take time to develop and are maintained by continuous communication”.*

Some have reservations and make suggestions for improvement. *“Customer loyalty programmes are good for consumers, provided that when there is an inquiry by customer by whatever mode of communication, the response needs to be fast”*, according to A13. *“Customer loyalty programmes are good, but what has been promised, should be delivered”*, highlighted A17. A15 recommends that customer loyalty programmes should be based on a pyramid scheme. This scheme acts like a supply chain to increase the number of customers, where incentives would be given to each member at different levels within the supply chain for bringing in new members. A16 claims that he is a brand loyal customer to the retail websites he visits. However, he mentioned that he expected some benefits in the form of discounts and better customer service for being a loyal customer, especially when he recommends new customers to their retail websites. A18 believes that a regular customer of a website should be rewarded more compared to other customers that shop less on the site.

Some feel that for consumers, these programmes could just go further. *“Customer loyalty programmes are good. However, there needs to be more innovations to attract customers and must be easy to claim”*, expressed A2. To A3, *“Overall, customer loyalty programmes are effective in retaining customers.”* She suggested that these programmes should implement advanced sales discounts to lure customers. A12 believes that customer loyalty programmes are good and should be maintained or enhanced. However, she prefers using a digital card type and does not like loyalty programmes that reduce the value of points collected over time. She feels that programmes should allow consumers to keep these points over a long period of time. She also feels that these savings could be passed on to anybody. A4 stated, *“Customer loyalty programmes are good and the longer a customer continues to purchase products, that individual should have better deals than newcomers.”* A22 mentioned that in order to make customers come back, retailers need to offer coupons and discounts for loyal customers. A29 commented on small business retailers specifically and does not think there are enough customer loyalty programmes linked to small business

retail websites. A30 mentioned that customers that recommend referrals should be rewarded in the form of discounts and free gifts. There is no one-fit-for-all customer loyalty programme and it depends on the type of industry and how retailers want to operate them with regard to whether they would be for the good of their customers.

### **B12 Trust Influence on Canadian Generation Y Consumers' Use of Canadian Small Business Retail Websites**

A4 pointed out that *"I am just an average Joe. Security can still be a concern"*. He thinks security remains a concern for websites. Likewise, according to A13, *"Not all websites are secured"*. Similarly, A14 said *"I am not sure of security on websites and I want to make sure I can contact someone if there is an issue. I would also check the retailer's registration for confirmation."* He is uncertain of websites' security and needs to know whom he can specifically contact if there are any queries. He would check on a specific website's authenticity by checking its registration before he shops online.

Interviewees trust brick and mortar outlets as well. A1 said, *"To me, the reputation of a retail website is important. It would be convenient if the company has a retail store as well"*. The reputation of a small retail website is important to him. The interviewee mentions that he has more trust in a website that also has a brick and mortar outlet. The interviewee also mentioned that he has visited some of these websites that have existing brick and mortar outlets before buying online. He only buys online if he cannot get the products from brick and mortar stores. A2 said, *"...I only buy online as the last resort because I cannot feel and touch the products."* The interviewee mentioned that when buying from a brick and mortar outlet, he can feel and touch the product.

Interviewees trust recommendations made by friend. A1 said, *"...I got recommendation from friends as well for new retailers."* Websites are recommended by friends who have used them before.

Reputation is key. A5 explained that *"There is tremendous online retail competition. The reputation of the websites and branded products can differentiate others."* A15 stated, *"I am worried about fake good. That is why I am buying from reputable websites."* He claimed that

there are many fake goods that are being sold online and therefore buying from established and reputable websites is important.

A12 believes that trust can also be improved by offering authentic discounts (not mark-ups and then markdowns).

Trust can be enhanced by the service provided. This includes delivery time, pricing, and product description, to mention a few. For A2, *"It is important that the retailer promises to deliver the term as promised. Delivery time, pricing, and products are examples."* A9 pointed out that *"I want to see that retailers uphold their terms and conditions such as delivery, product identification, price, money back guarantee, and warranty."* Specific to small retailers, A19, explained *"I am not sure of the reliability of small retailers. Delivery can be a concern."* A22 argued that *"I am not too sure about response time for inquiries."* He was concerned about the response time for queries from some websites that he is not familiar with. A29 explained that *"It is important for me that websites include existing information and new product information."* A30 pointed out that *"Easy search for products and services can build trust for me."* He expects being able to search for products and services at ease, with proper categorisation.

Warranty influences trust. To A17, *"Without warranty, if there is any issue, I cannot track the retailer."* She is concerned that many products do not offer warranty online and mentions that the Internet is a vast space that can make it difficult to track a retailer. A26 complained that *"I cannot try out a product to know whether it is doable. That is why having warranty is important."* He worries that he cannot try out the products online and he is concerned about their quality. This is why warranty for products and services is important for him.

A25 expressed that *"Fully online websites that do not have return policy is a concern as Canada is a large country."* He is worried about online return policy, especially for retailers that do not have brick and mortar outlets. This is important for A25 as the retailers can be anywhere in a large country, such as Canada

Trust is increased by offering well-organised websites. A4 claimed that *"Information that is well organised enables users to find it easily."* A4 thinks that websites can increase his trust

if he is able to find information with ease. The interviewee said that for some websites, information is not well organised and he has to spend more time to find information.

With regard to third-party certification, according to A6, *“My personal data needs to be protected.”* She stressed that protecting her personal data is important. A7 said, *“I can see online third-party certifications create more confidence for me to shop at the websites.”* He wants to see that websites have third party certifications for security and privacy reasons in order to increase his trust. To him, this is very important for online transactions. For A13, *“The third-party seals uphold certain security and privacy protocols.”* A16 stated, *“I am concerned about security and privacy, especially comes to online transactions. If there is a third-party certification, I would shop there.”* Although he is concerned about security and privacy for online transactions, this would be mitigated by a third-party certification.

Privacy still appears to be important. A clear privacy policy is key. A3 thinks that *“Retail websites are secured but I want to see privacy is being written.”* She generally thinks that retail websites are secure. However, she is still concerned about her personal information and would only shop on websites that have a clear privacy policy. According to her, privacy is most important to develop trust. A27 stressed that *“Retailers take care of their interests, rather than the consumers’ interests coming first. I have received many telephone calls from third parties wanting to sell their products and services.”* The interviewee believes that her information has been compromised and exposed. She wishes to see consumer privacy be strictly enforced as this information belongs only to consumers.

Similarly, regarding data security, A8 mentioned *“I am concerned with online transaction although I have no experience.”* To build trust, online transactions must be secure. For A9 *“Retailers need to ensure that their websites are data secured.”* A10 stresses upon the importance of transactional data not falling into the hands of unscrupulous parties. For A12 highlighting that *“Most of these retailers do not create awareness on public relations. I believe in getting good deals and security.”* She is not sure how secure websites are as many websites have been hacked and the Internet is a vast place. According to A18, *“I have not experienced any online transaction security breach. It would be good to have tighter*

*security controls.*” Although A18 has not experienced any security breaches for online transactions, she wants to see stricter security controls because of the many uncertainties. To A19, *“There is no such thing as 100 per cent security for websites. Where it is the degree of security”*. According to A20 too this matters. For A21, *“Trust does not influence retail websites when there are no major concerns on security and privacy”*. He does, however, mention that he has heard of continuous breaches of security and privacy whereby data has been stolen.

Building customer confidence: *“Many of the retail websites do not try to develop relationships with customers to build trust”*, according to A23. *“I am concerned about there being no human interaction online. Many online retailers do not put in more initiatives to overcome this shortcoming by trying to build better relationships with customers by offering discounts personalised to individual purchases”*, claimed A24. He also mentioned other initiatives that can come in the form of product and service applications. By providing a multimedia explanation of how to use the products or services, trust can be improved. A28 explained that *“Retailers should develop more relationship building activities such as public relations, promotions, and publicity.”* A28 wants to see more relationship building by retailers. She elaborated that many small business retail websites may be unknown and to build trust, more relationship building, such as public relations, promotion, and publicity, needs to occur.

### **B13 Social Media Usage**

A1 uses Facebook, YouTube, and Skype. He benefits from Facebook and Skype for communicating with friends and family. He uses YouTube to search for videos on retail websites. A2 enjoys using LinkedIn, Facebook, Skype, and Google Talk to browse for the latest updates. A3 utilises Facebook and Google+ to connect with people she met a long time ago and acquaintances and to keep informed about the latest events, community gossip, quotes, and news. A4 uses WeChat to connect with friends, learn new things, read articles, and search for products on sale. A5 employs the mobile phone to access Facebook and Twitter to socialise with friends and to check for advertisements and discounts.

A6 uses Twitter, LinkedIn, and Facebook to communicate with specific people. Twitter is used to receive news in short and limited characters, and LinkedIn and Facebook are primarily employed for networking. A7 uses Facebook, Twitter, Myspace, LinkedIn, and Google+ mainly to keep in touch with relatives and gaming friends. A8 uses Facebook, YouTube, Twitter, Skype, and LinkedIn. YouTube and LinkedIn are used for his business only, Facebook for business and personal matters, and Skype for personal matters. A9 engages in Facebook, Twitter, Instagram, YouTube, Skype, and LinkedIn to keep in touch with friends, family members, and acquaintances. A10 interacts on Facebook and LinkedIn to keep in touch with family and friends.

A11 utilises Facebook and YouTube to keep abreast with his inner circle of friends and to watch funny videos. A12 interacts on Facebook to keep in touch with friends and family members, sending instant messages, and reading news and reads tweets to check on the latest traffic flow, weather, and fiction book festivals. Google+ has a photo hook up services, whereby A12 uploads her family's and friends' photos. These photos can then be converted into a panoramic format that could be presented as a gift. A13 uses Facebook, YouTube, LinkedIn, Skype, Twitter, and Wikis for communicating, emailing, and playing games. A14 interacts on Facebook, Instagram, and Snapchat to keep in touch with personal friends and finding information on people to be hired. A15 does not use social media and is busy with school work.

A16 watches YouTube for product information, tutorials for problem solving, new product reviews, and downloading music. A17 uses LinkedIn, Facebook, and YouTube to keep in contact with family and friends, shopping, entertainment, and searching for jobs. A18 does not use social media because of her bad experience. She once tried to place an advertisement on Facebook, but there was a charge based on the number of user clicks on her Facebook page. She thinks social media is for money making and that it does not benefit her because she does not have time to socialise online.

A19 uses Facebook, YouTube, Twitter, Skype, and LinkedIn. She interacts on Facebook twice a day through her mobile phone to search for pictures, current events, Canadian

Broadcasting Channel (CBC) news, and news about the city of Regina. She accesses LinkedIn every few days to connect with other landscape architects and professionals. YouTube is viewed once a month for specific information, such as understanding irrigation sprinklers and how to stop and understand globe valve operation. She tweets every few weeks for information specific to her interests and uses Skype a few times a month to communicate with her family.

A20 engages with LinkedIn to look for jobs and customers whereas Twitter is used for social communication with friends. A21 employs Facebook, Skype, YouTube, and Tsu. Facebook is used to find events and latest updates from friends. Skype is used to communicate with friends and YouTube for entertainment. (Tsu is an alternative to Facebook that pays users based on the frequency of a page view.)

A22 utilises Facebook, YouTube, Twitter, Skype, and WhatsApp. Facebook is used to keep in touch with old friends, co-workers, and family members. YouTube is employed to watch comedy movies and listen to music whereas Twitter is used to read about the latest activities of his close friends. Skype is used to keep in touch with his close friends as it is free. WhatsApp is utilised for keeping in touch with friends and family members as his friends and family members who subscribe to Android and iPhone are able to use WhatsApp for free to communicate using normal phone (no graphic) via the Internet.

A23 employs YouTube, Skype, and LinkedIn to download information, listen to music, and watch videos. A24 use Facebook to post about events and get updates from friends. A25 utilises Facebook for communication, LinkedIn for networking, YouTube to watch instructional videos, and Wikipedia for information. A26 uses Facebook to keep in touch with friends and download entertainment videos, YouTube to download entertainment videos, and Skype to talk to friends.

A27 employs Facebook for chatting with friends, uploading pictures, and checking friends' pictures. She uses YouTube to watch videos about cosmetics, educational nursing, making soaps, making household products, and Do-It-Yourself (DIY). Pinterest is also used to search for different pictures that include educational pictures. A28 operates Facebook,

YouTube, Skype, and LinkedIn to keep in touch with friends, to search for some very old friends, and make new friends. A29 employs Facebook to communicate with church youths, family members, and friends. YouTube is used to watch DIY videos for entertainment and relaxation.

A30 accesses Facebook to check what is on the newsfeed from friends, postings, and anything that is entertaining. YouTube is used to find videos that are entertaining, and Twitter is checked to follow updates from certain people for entertainment purposes. Instagram is used to view friends' photos to see what their latest pursuits are and LinkedIn is used for business networking.

### **B14 Security and Privacy for Social Media**

*Unsafe: "In general, retailers are able to promote and advertise their products in social media and their websites without many hiccups. Social media sites such as Facebook are not as safe as retail websites because of the nature of Facebook is to post personal information by users. Take for example, although a woman passed away one or two years ago, the latest updated information on the Facebook still shows that she is alive", explained A1. A5 thinks that "Security and privacy should be enhanced, as many people are getting their sites hacked, and people's names and photos had been tampered with." For A9, "Social media has security, but privacy is a concern. Anybody can take individual pictures and read information on social media." A10 is not sure about the level of security and privacy on social media, and because of that, she does not place a lot of information online. A12 restricts her Facebook access to her friends and still feels that Facebook's privacy and security policy are a source of concern.*

*For A15, "There is no security and privacy on social media, and any network is not safe. People can alter a photo, posted a photo online, and claim that a particular woman is his wife." For A16, "Security and privacy on social media are very important." He gives an account of Facebook updates that keep changing privacy rules and users must read these rules. "Social media is bound by security and privacy setup. Let say that by being a user of Facebook, the user has granted Facebook, the user information", he said. A17 agrees,*

mentioning that *“Social media is not that private, and security needs to be enhanced.”* Likewise, A20 does not believe there is security and privacy on social media. His philosophy is that *“If you do not believe, do not say it.”* A21 shares the same view and mentions that *“Security and privacy on social media do not really exist and they are tenuous. Social media seems to be easy to get people profile hacked.”* For A22, *“Privacy on social media can be controlled whereas security is more questionable.”* He claims that once somebody had his email or/and telephone number, the individual could get in touch with him against his will and exploit any opportunity and do whatever they want. *“Security and privacy on social media are still a problem. A lot of things are being exposed on the virtual world and people’s privacy is being invaded”*, A23 said. According to A26, *“Facebook can ruin your life. Hackers can pretend to be you and can cause a lot of damage.”* A27 mentioned that security and privacy concerns are dependent on what information it relates too. She says, for example, Facebook, depending on how one sets the security and privacy function, different levels of privacy information could be maintained and therefore secured. A28 has a similar perception that social media is not that secure, and this seems to be supported by reports from individuals pretending to be certain people they are not.

Safe: *“Security and privacy for social media are bound by the terms of security and privacy of the specific program used. If a user uses Facebook, that individual has granted Facebook the ability to access the information revealed”*, expresses A2. A7 has no qualms about social media security and privacy and he supports the view that *“Security and privacy on social media are good, and Facebook has features that can keep everything private.”* Likewise, A8 stated that *“There seems to be no issue on security and privacy on social media. Social media users should not be sharing information that are too personal unless wanting to review information they want to share.”* A11 finds security and privacy on social media to be good because of security and privacy settings, whereby pictures and content can be made exclusive for different groups to view only. A18 is more comfortable with security and privacy on social media because generally, social media does not have credit card transactions except for advertising on Facebook. A25 is not too concerned with security and privacy on social media despite the possibility of people hacking and stealing somebody’s identity. A29

feels that security and privacy on social media are acceptable, although there were some issues with Facebook. For A30, *“Social media must be strict and private to keep people comfortable because there are a lot of personal stuff”*, but reserves opinion on how safe and private it is.

Personal responsibility: For A3, *“When it comes to security and privacy, it depends on individuals. A lot of people tend to keep information exposed to the online public. Individuals should be wise and protect themselves by not posting personal information such as telephone number and credit card number.”* A4 does not feel that security and privacy may not be breached on social media. To safeguard his personal information, he does not place sensitive information, uses an anonymous name, and fictitious birthdate. Nevertheless, A13 and A14 think that there is no high-level security on social media. *“One cannot place all his information on the Facebook indiscriminately”*, stressed A13. A19 would not pose anything on social media because she does not want others to see any private information. She only uses a pseudonym when using social media to safeguard her identity. According to A24, *“When it comes to security and privacy on social media, it depends on what the users intend to post.”* He mentioned that *“if it is private, it can pose a problem and it is the person’s problem to begin with.”*

Education: A6 feels that people need to be more private especially those who are significantly younger. *“These youngsters may not have enough life experience and mature enough to understand the photos and content they posed on social media can have negative impact on them in future. They need to be aware and being told of any implications of their actions”*, explained A6.

### **B15 Small Businesses Use of Social Media for Selling Products and Services**

A1, A2, A22, A23, and A30 all agree that small retail businesses could use social media for promoting their products and services. A2 suggests that *“If they are targeting professionals, they should be using LinkedIn and Twitter whereas if they are targeting mainstream consumers on multilevel marketing, Facebook might be a better avenue.”*

The benefits of using social media appear to be prolific. A3 feels that *“News spread fast and wide, especially on the social media.”* The interviewee likes to see retailers’ products shown on social media, such as custom jewellery, projects, and reviews. Facebook can be used to provide information about a business such as business hours. YouTube could be used to present products and customers could post reviews. Models could pose with custom jewellery in video and retailers can to keep up to date and get faster responses from prospective customers by using social media. More businesses are hiring staff to manage their social media accounts in view of its importance. A19 shared the same opinion by mentioning that small retail businesses need to have an active presence and devote certain staff to social media. While many small retail businesses are not updating their information regularly, which could be problematic, A30 also agrees that small businesses should be part of social media by employing professional social media consultants.

In relation to small retail businesses, access to social media can be very supportive. Utilising various strategies can prove effective. *“Nowadays, small retail businesses are placing advertisements on social media”*, according to A4. Within the Chinese Canadian community in Regina, Saskatchewan, there are 500 members socialising and discussing business opportunities on the social media platform, WeChat. A4 would have more confidence and may try out the products he is interested in if they were recommended by his friends. However, he is concerned that some retailers may be paying reviewers to comment on their products and services positively rather than them being impartial. A5 claimed that *“Small retail businesses can use social media such as YouTube to introduce their products or services in a fun and hilarious manner. People who love the video can then share it with friends and interest can spread in a form of electronic word of mouth.”* A9 added that social media could be used for promotion, advertising, and create awareness for product introduction. A13 elaborated that *“Social media can be used to advertise current products, new products, and up-coming products easier for people to find out.”* *“Small retail businesses can advertise special events on social media such as farmers’ market and inform the public what are available for the early spring such as lettuce and preserved food, and later radishes”*, A11 mentioned. *“Small retail businesses can create events on Facebook,*

*produce own commercials on YouTube, and tweet about them simultaneously*”, said A12. A15 argued that *“Small retail businesses can use social media by using consumers to sell their products or services. An item can be sold by showing a photo of a consumer wearing a specific shirt and post it on social media, and the name of the retail website is also shown next to the photo.”* “*Small retail businesses can use social media pages for advertising, discount, coupon, security policy, shipping policy, return policy, and customer loyalty programme*”, described A17. While for A18, *“The best way for small retail businesses to sell their products and services on social media is to pay for advertisement.”* A21 goes further by suggesting that *“Small businesses need to link up with communities and target specific audiences to sell their products and services on social media.”* A24 suggests the inclusion of pop-up advertisements, videos on YouTube, and side panel advertisements on social media. He thinks that such advertising could help small businesses advertise more effectively. A26 believes that *“Small businesses can use social media to advertise with coupons because everybody wants to save money.”* A28 suggests that *“In order to create awareness to consumers of small businesses’ brands, it is good to do some advertising on social media and link to their own retail websites for more information.”*

Facebook is specifically mentioned in some instances to offer valid promotional opportunities according to some interviewees. A7 has himself advertised on Facebook to promote his music page by paying a monthly subscription. A8 explained that an alternative function of social media is *“Small retail businesses can use Facebook to target certain demographic profiles based on LinkedIn.* A10 feels that *“Small retail businesses can utilise Facebook pages for advertising and Facebook is making it more difficult for consumers for not paying them.”* A16 thinks that small retail businesses should carry out data mining on Facebook and YouTube to see what people are interested in. He prefers subscribing to emails to get updates from retailers and now the law in Canada requires retailers to get consent from users before sending any emails. *“Facebook pages can be used by small businesses to advertise their websites and stores like a marketing strategy”*, according to A25. *“Small businesses can advertise on Facebook by posing and reposing advertisements, and offering deals”*, stressed A29.

Alternatively, some do not buy into the benefits of social media and see alternative solutions to promoting sales. A6 does not believe that social media is the way forward and thinks that small retail businesses need to piggyback on the services offered by larger retail businesses to remain relevant, such as utilising hyperlink connections offered by larger organisations linking to smaller retailers. As such, for every sale closed via the larger retail business websites, a commission is paid to that larger retail business benefiting both. A14 is not sure how small retail businesses could use social media to sell their products and services to consumers. However, A20 argues that large corporations are actively involved in social media and have more money for advertisements. He does not know how small businesses could compete. Nevertheless, he mentions that it is up to an individual company to use social media and *“there is no one size fits all”*. A27 proposes that rather than advertising on social media, small businesses could advertise on accountable websites because they are more trustworthy. She does not trust any advertisements on random retail websites. Small businesses should pose videos and show their Uniform Resource Locator (URL) so that consumers that are interested in their products or services know where to purchase them. The videos should show how to use the products and therefore are able to convince consumers to purchase them.

### **B16 Features of Social Media**

Social media should include a visual and simple layout, according to A1. *“If something is not easy to use, it makes it complicated especially for novice users”*, A1 elaborated. *“It is important that social media has simple layout for easy navigation”*, said A2. A3 would like to see a simple light colour, easy navigation, and reviews. For A4, a simple layout is easy to use and A5 expressed the importance of visualisation, simple layout, and contrasting colours to draw customers.

A6 thinks that social media should have bright colours and minimum clutter. She does not have the time to read long content. A7 explained that social media needs to include visualisation and simple layout for the convenience of everybody. A8 suggested that *“Small businesses should be using social media platforms that have the biggest number of users*

*for the most outreach.*” He mentioned that Facebook and LinkedIn could provide user profiling. For A9, *“Social media should have visualisation, simplicity, and interaction to make them easy to use and access.”* A10 finds visualisation and pictures appealing because people can see and comment on them. Interaction is an important feature as well because it is informative to communicate back and forth.

A11 likes to interact with other people. For A12, social media webpages should not be cluttered and can be customised, offer a simple layout, and post photos. Graphs catch the attention of A12 and having a customised feature enables her to ignore other materials that are not important. A simple layout makes it easy to use, is not annoying or flashy, and has a better focus. For A3, *“Simple layout should be part of social media feature because it is easier to find information.”* Visualisations are an important feature for A14 because they can be cool and attractive for him to look at whereas A15 thinks that visualisation could provide a better explanation for viewers.

A16 likes to see a simple layout that enables a user to navigate at ease and understands the layout on the webpage and interaction should be in the form of customer support on chat window. If there is a question, the response must be given within 24 hours. He finds flashy, throbbing, and bright colours too eye catching and confusing. For A17, *“Simple layout makes it easy to manage and access the retail websites, and visualisation creates interest and excitement for people to see on social media.”*

A18 prefers to see contrasting colours rather than long content because it is time consuming to read everything. To her, a simple layout is easy to navigate and photos provide visual support for easy explanation. Similarly, A19 wants to have videos and bright colours as part of the features. According to her, videos can be an attraction because they offer better visualisation than pictures and she likes bright colours because they stand out.

A20 thinks that social media should have interactive, simple layout, and visualisation features. To him, the main purpose of social media is communication and therefore it should have interactive features. He also expects a simple but sophisticated layout. To him, simple

means something easy to tweet but not with less quality, whereas sophistication, for example, means a picture on Twitter that has a high resolution.

*“Interaction is important as the ultimate reason why people use social media is to interact”,* stressed A21. A21 also mentioned that a simple layout makes the design not frustrating and makes him want to use it because it is easy. *“Social media applications such as Facebook that is very popular, should have simple layout to encourage more people to use it”,* said A22. *“Visualisation and layout do not make much difference. When I go to specific social media websites, I am looking for something specific and information regarding certain topics.”* (A23).

According to A24, *“Features are not important and what is important is the ability for users to communicate, as this is the main purpose of social media.”* A25 likes to see more functionality on interaction with other people and feels that functionality refers to aspects of socialising and interacting, rather than visual effects but supports more ease of use. However, A26 stressed that visualisation is an important feature because he can see the items clearly when they are organised neatly. He suggested that retailers should use social media, which is more popular because more people would be connected and therefore there is better social networking.

*“If the visual is not good, I won’t go back to the website again”,* claimed A27. He further mentioned that bright colours are associated with visualisation and contrasting colours can make words more readable. A27 gives an example of *“Some clothing retail websites that have white background displaying lighter coloured clothes and these make consumers more difficult to see the clothes”*. Likewise, visualisation is an important feature because A30 would not trust a retail website to buy a product if there is no picture of the product.

A28 also supports a simple layout so that users can navigate at ease. Simple layouts enable users to take a quick look at the webpage and if it is too complex, she would just ignore it (A29). Simple layout enables A30 to navigate at ease and also sees this as a good attraction.

For A28, content is the driving factor. She explains that *“For any social media, the content that is available, drives the popularity of that social media.”*

## **B17 Advertisement for Social Media**

*“Giving coupons or free products will be a good way of advertising as it saves consumers money”*, according to A1. To A29, *“Coupons are the best advertisement because nobody would want to forego savings.”* A4, A5, A12, A16, A17, A19, A21, A23, A28, A29, and A30 recommended coupons as people are interested in saving money. A10 found that coupons are a good way to advertise because everybody wants to save money and retailers could promote their products as well using them. A26 likes coupon pop-up advertisements because he could see them when he is seeing every other thing on the screen.

However, A2 reiterates his stand that Internet advertisement for social media is counterproductive and annoying as the purpose of social media is to communicate and socialise with friends, relatives, and family members. Similarly, A3 feels that there should not be any advertisements on social media as it denies its purpose as an electronic way to socialise. Having said that, the interviewee argues that coupons are still the best means of advertising because of the monetary value and suggests the use of side-panel advertisements for easy viewing.

According to A9, banner advertisements are effective as well because in just one click, information can be extracted, but pop-up advertisements are annoying (A9, A30). A7 claims that he is a *“visual type of person”* who does not like to read a lot and that social media should be simple. A6 mentioned that she does not pay attention to advertisements on social media and pop-up advertising is annoying. A8 receives too many business emails and stops reading content from retailers who send emails two to three times a week, only reading content from retailers who send monthly emails. A30 considers emails to be junk mail.

*“Side-panel advertisements have good positioning as they do not block the main part of the screen for me to read, and while reading the content, I am able to shop and view for new products and other offerings”*, explained A28. However, A4 does not like the pop-up advertisements as they are irritating and he has to close them. As he uses a mobile phone to access the Internet, side-panel advertisements could have limitations as they are more

difficult to read. For A30, side-panel advertisements do not catch his attention unless it is from a legitimate website.

A9 likes videos because the visualisation is more exciting, whereas A4 likes videos that are funny and entertaining on YouTube. Videos and games related advertising excite A11 because they can be funny and thrilling. According to A17, *“Games can create excitement when somebody is playing and thus can establish awareness for the products.”* On the other hand, A30 thinks that games are annoying and a waste of time and when he knows that an advertisement will take him out of the webpage, he does not click on it.

For A12, when following up on an advertisement, she looks forward to shopping at unsolicited websites. For example, she recently bought a customised picture frame that is normally expensive. However, if not for the coupon, she may not have wanted to buy the frame. A15 prefers coupon pop-up advertisements linked to themes and titles. A22 thinks that coupons are more straightforward and real as compared to pop-up and other types of advertisements.

*“Sending advertisement by email will have a lot of safety features. These features come in the form of protecting passwords, changing passwords, filtering emails, and others”*, said A13. A17 mentioned that emails notify her of the latest deals and she does not have to search for them. A27 only checks email advertising because she has decided which retailers could email her advertisements by registering on their retail websites.

*“Videos can be annoying and interesting depending on how they are being presented whereas coupons are a good incentive for consumers to save”*, A14 explained. On the other hand, A16 likes video advertisements that enable him to be more knowledgeable about the products. Email advertising is good for him if it is specific to what he is trying to research and purchase. A22 champions video advertisement because he can have a virtual perception of what is happening, and it is easy to understand. A19 thinks that videos are eye catching and pop-up advertisings cannot be ignored because she has to close them.

According to A20, *“Video is an excellent advertisement feature as it can tell a story, be entertaining and be educational. However, having other advertisements within and*

*intermittently within the video can be irritating. There should be an option to close those advertisements. Pop-up advertisements are a nuisance and can cloud the screen.*” A24 and A30 feel that video advertisements are important as users can visualise a product or a service and therefore make it more attractive.

On the other hand, A18 is not interested or attracted to advertising, and if she needs to get a product, she will search for it using Google. A25 does not like advertisements on social media because they are annoying and social media should be meant only for social interaction. A21 likes to get invitations to view products as that makes him feels special.

## APPENDIX C

### Ethics Approval

Office of Research and Development

Human Research Ethics Committee

**To** Dr Allen Lim Chong Guan

**From** Jenny Teoh,

Form C Ethics Co-ordinator

**Subject** Protocol Approval : CSEA 070813

**Date** 7 August 2013

**Copy** Dr Goi Chai Lee

Dear Allen

Thank you for your "Form C Application for Approval of Research with Low Risk (Ethical Requirements)" for the project titled "*Generation Y Usage of Small Businesses' Websites in Canada*". On behalf of the Human Research Ethics Committee, I am authorised to inform you that the project is approved.

Approval of this project is for a period of 4 years from August 2013 to August 2017.

Your approval has the following conditions:

- (i) Annual progress reports on the project must be submitted to the Ethics Office.
- (ii) It is your responsibility, as the researcher, to meet the conditions outlined above and to retain the necessary records demonstrating that these have been completed.**

The approval number for your project is "*CSEA 070813*". Please quote this number in any future correspondence. If at any time during the approval term changes/amendments occur, or if a serious or unexpected adverse event occurs, please advise me immediately.

With regards,

A handwritten signature in black ink, appearing to read 'Clem Kuek', written in a cursive style.

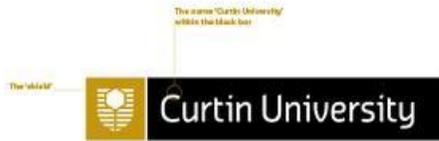
Prof. Clem Kuek,

Dean, R&D

Please Note: The following standard statement must be included in the information sheet to participants during your research:  
*This study has been approved under Curtin University's process for lower-risk Studies (Approval Number xxxx). This process complies with the National Statement on Ethical Conduct in Human Research (Chapter 5.1.7 and Chapters 5.1.18-5.1.21). For further information on this study contact the researchers named above or the Curtin University Human Research Ethics Committee. c/- Office of Research and Development, Curtin University, GPO Box U1987, Perth 6845 or by telephoning 9266 9223 or by emailing hrec@curtin.edu.au.*

## APPENDIX D

### Information Sheet – Questionnaire Survey



#### Date

#### Title: Generation Y Usage of Small Business Retail Websites in Canada

Dear Participants,

My name is Dr. Allen Lim Chong Guan. I am a doctorate student registered with the School of Business, Curtin University Sarawak. My research focuses on the usage of Canadian small business retail websites by Canadian Generation Y consumers. The main objectives of this research are to identify how Canadian small businesses can promote their retail websites and attract Canadian Generation Y consumers.

#### Participation

You are cordially invited to participate in a questionnaire survey if you are a Canadian citizen between the age of 18 and 36 (in 2015). This research is part of the requirements to fulfil the completion of the Doctor of Philosophy (PhD) in business. This invitation to participate is **VOLUNTARY** and should take about **10 minutes** to complete. It is deemed that consent has been given by the participant once the questionnaire is completed.

#### Researcher Obligation

Only the researcher and his supervisors will have access to the data. The data will be retained by the researcher and Curtin University for five years. The data collected will be grouped as overall data for statistical analysis. The names of the participants will not be in any way being referred to in the research.

**Risks and Benefits**

This is a very low-risk research and I do not expect any risk to be involved in the same. The data will not be used for other purposes or given to other parties. The Information Sheet also clearly mentions that participants can withdraw from this research at any time without a reason or biasness. The research findings will be used ONLY for this research and may be used for publication.

I hope you are able to participate in this questionnaire survey and together we can contribute our knowledge to how Canadian small business retail websites can better serve the needs and desires of Canadian Generation Y consumers like yourself. At present, Generation Y represents the largest segment of Canadian society and forms an important and integral part of the Canadian economy. Its influence and affluence are becoming more visible as more people from this generation enter the workforce.

I will be able to send you the findings once the research is completed.

**Enquiries**

If you have any questions about this research, I can be contacted as follows:

Dr. Allen Lim Chong Guan, PhD student

School of Business,

Curtin University Sarawak

Telephone: 13069801426 OR Email: [pinallen1@hotmail.com](mailto:pinallen1@hotmail.com)

I am under the supervision of Dr. Goi Chai Lee. He can be contacted at [goi.chai.lee@curtin.edu.my](mailto:goi.chai.lee@curtin.edu.my).

**Complaints**

If you have any complaints or hesitations on ethical matters, you can contact the Secretary of Human Research Ethics Committee (HREC) by telephone: 9266 2784 or [hrec@curtin.edu.au](mailto:hrec@curtin.edu.au) or write to Care of – Office of Research and Development, Curtin University, GPO Box U1987, Perth, Western Australia 6845, Australia. All complaints will be

treated as confidential and will be investigated, and you will be informed of the findings of the investigation.

The ethical part of this research has been approved by Curtin University's Human Research Ethics Committee (HREC). The ethics approval number is CSEA 070813. Thank you for your contribution.

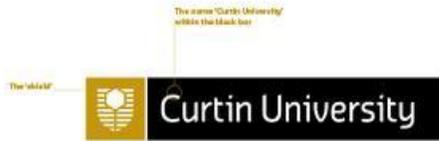
Yours Sincerely,

Dr. Allen Lim Chong Guan

Researcher/PhD Student

## APPENDIX E

### Information Sheet – Semi-Structured Interview



#### Date

#### Title: Generation Y Usage of Small Business Retail Websites in Canada

Dear Participants,

My name is Dr. Allen Lim Chong Guan. I am a doctorate student registered with the School of Business, Curtin University Sarawak. My research focuses on the usage of Canadian small business retail websites by Canadian Generation Y consumers. The main objectives of this research are to identify how Canadian small businesses can promote their retail websites and attract Canadian Generation Y consumers.

#### Participation

You are cordially invited to participate in a questionnaire survey if you are a Canadian citizen between the age of 18 and 36 (in 2015). This research is part of the requirements to fulfil the completion of the Doctor of Philosophy (PhD) in business. This invitation to participate is **VOLUNTARY** and should take about **1 hour** to complete. It is deemed that consent has been given by the participant once the questionnaire is completed.

#### Researcher Obligation

Only the researcher and his supervisors will have access to the data. The data will be retained by the researcher and Curtin University for five years. The data collected will be grouped as overall data for statistical analysis. The names of the participants will not be in any way being referred to in the research.

## **Risks and Benefits**

This is a very low-risk research and I do not expect any risk to be involved. The data will not be used for other purposes or given to other parties. The Information Sheet also clearly mentions that participants can withdraw from this research at any time without a reason or biasness. The research findings will be used ONLY for this research and may be used for publication.

I hope you are able to participate in this semi-structured interview and together we can contribute our knowledge to how Canadian small business retail websites can better serve the needs and desires of Canadian Generation Y consumers like yourself. At present, the Generation Y represents the largest segment of Canadian society and forms an important and integral part of the Canadian economy. Its influence and affluence are getting more visible as more people from this generation enter the workforce.

I will be able to send you the findings once the research is completed.

## **Enquiries**

If you have any questions about this research, I can be contacted as follows:

Dr. Allen Lim Chong Guan, PhD student

School of Business,

Curtin University Sarawak

Telephone: 13069801426 OR Email: [pinallen1@hotmail.com](mailto:pinallen1@hotmail.com)

I am under the supervision of Dr. Goi Chai Lee. He can be contacted at [goi.chai.lee@curtin.edu.my](mailto:goi.chai.lee@curtin.edu.my).

## **Complaints**

If you have any complaints or hesitations on ethical matters, you can contact the Secretary of Human Research Ethics Committee (HREC) by telephone: 9266 2784 or [hrec@curtin.edu.au](mailto:hrec@curtin.edu.au) or write to Care of – Office of Research and Development, Curtin University, GPO Box U1987, Perth, Western Australia 6845, Australia. All complaints will be

treated as confidential and will be investigated, and you will be informed of the findings of the investigation.

The ethical part of this research has been approved by Curtin University's Human Research Ethics Committee (HREC). The ethics approval number is CSEA 070813. Thank you for your contribution.

Yours Sincerely,

Dr. Allen Lim Chong Guan

Researcher/PhD Student

## **APPENDIX F**

### **Questions for the Semi-Structured Personal Interview**

#### **RQ1. How do Canadian Generation Y consumers carry out their activities on the Internet?**

- a. How do you spend your free time?
- b. At what time do you access the Internet and why at that time?
- c. What types of search engine(s) do you use (e.g., Google or Yahoo), and why do you use it/them?
- d. Why do you visit or shop at certain, specific retail website(s)?
- e. What do you think of security and privacy on the Internet?

#### **RQ4. How can Canadian Generation Y consumers be enticed to increase the adoption of Canadian small business retail websites?**

- a. What do you think of security and privacy on retail websites?
- b. What do you think of the information and communication technology support in Canada at present? Why?
- c. What do you think of the current laws that govern Internet commerce? Why? Are consumers well protected? Explain.
- d. Is the Canadian government doing enough to promote Internet commerce? Explain.
- e. What features in retail websites attract you to them and why (visualisations, simple layout, interactions, bright colours, light colours, contrasting colours, catchy words, etc.)?
- f. What types of advertisement features would catch your attention (e. g., coupons, side-panel advertisements, emails, videos, games, pop-up advertisements, etc.)? When and why?
- g. What do you think of customer loyalty programmes, and how should they be operated?

**RQ5. How do Canadian Generation Y consumers use social media?**

- a. What types of social media do you use (e.g., Facebook, YouTube, blog, Twitter, Wikis, Skype, LinkedIn, etc.)?
- b. Describe how you use social media.
- c. What do you think of security and privacy on social media?
- d. How can small businesses use social media to sell their products and services to consumers?
- e. What features on social media attracts you (visualisations, simple layout, interactions, bright colours, light colours, contrasting colours, catchy words, etc.)? Why?
- f. What types of advertisement features on social media excite you (e.g., coupons, side-panel advertisements, emails, videos, games, pop-up advertisements, etc.)? Why?

---

END

## APPENDIX G

### Pilot Questionnaire Survey

#### IMPORTANT

\*Canadian Generation Y consumers who purchased from Canadian small business retail websites can complete the **ANONYMOUS** questionnaire survey.

\*A small business retail website is defined as having independent management and a local area of operations.

\*Retail is defined as selling goods or services in small quantities to end users.

---

### QUESTIONNAIRE SURVEY

Thank you for your interest in completing this **QUESTIONNAIRE SURVEY**. You are required to give your opinion about the use of the Internet and retail websites for **Business-to-Consumer (B2C)** marketing. Please tick the appropriate boxes or write your answer on the lines.

---

### Section A

#### **Participant's Demographic Information**

1. Gender

Male  Female

2. Experience (Computer Literacy)

Novice  Intermediate  Advanced

3. Age\_\_\_\_\_

---

## **Section B**

### **Participant Internet Use**

1. How many hours do you spend per month using the Internet?

\_\_\_\_\_ hours

2. What is the percentage of time you spend on shopping when accessing the Internet per month **(you can only tick one box)**?

Up to 20 per cent

More than 60 per cent  
to 80 per cent

More than 20 per cent  
to 40 per cent

More than 80 per cent  
to 100 per cent

More than 40 per cent  
to 60 per cent

3. How do you use the Internet, what do you search **(Describe all points that apply)**?

|  |  |
|--|--|
| Search for Products and Services Information |  |
| Emailing                                     |  |
| Chatting                                     |  |
| Buying Products and Services                 |  |
| Electronic Banking                           |  |
| Job Search                                   |  |
| Reading News                                 |  |
| Playing Games or Music                       |  |
| Accessing Government Websites                |  |
| Others (please specify)                      |  |

4. What type(s) of social media sites do you use **(Mark all that apply)**?

Facebook

LinkedIn

Twitter  Skype

YouTube  Others, please specify \_\_\_\_\_

---

## **Section C**

1. Please tick one answer for each of the questions listed below.

### **1.1 Performance Expectancy**

1.1.1 Buying from Canadian small business retail websites benefits me.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.2 Buying from Canadian small business retail websites increases my efficiency.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.3 I expect that good(s) and/or service(s) sold at Canadian small business retail websites can be customised.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.4 My online shopping tasks can be completed faster with Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.5 Buying from Canadian small business retail websites improves my chances of getting the product(s) and/or service(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.2 Effort Expectancy

1.2.1 Canadian small business retail websites are easy to interact with.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.2 It is easy to become skilled at using Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.3 Canadian small business retail websites are easy to use.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.4 Purchasing from Canadian small business retail websites does not take much time.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

### 1.3 Social Influence

1.3.1 People whose opinions I value think I should use Canadian small business retail websites when buying good(s) and/or service(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.2 Individuals who are important to me feel that I should purchase from Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.3 Individuals who shape my behaviour think that I should purchase from Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.4 I decided to buy from Canadian small business retail websites as many people are doing so.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.5 Different media have been used to promote Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.4 Facilitating Conditions

1.4.1 I have the resources to use Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.2 I am knowledgeable with regard to using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.3 The technologies that I used are similar to Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.4 I am able to receive assistance from others when there is a problem in using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.5 The Internet experience I have is enough to use Canadian small business retail websites without any assistance.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.6 My lifestyle is suited to using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.7 The initial costs (hardware, software, etc.) do not prevent me from using Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.8 Internet charges do not prevent me from using Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.9 I am comfortable using Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.5 Hedonic Motivation

1.5.1 Buying from Canadian small business retail websites is fun.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.2 Buying from Canadian small business retail websites is entertaining.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.3 Buying from Canadian small business retail websites is enjoyable.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.4 The Canadian economy is facing rapid economic growth.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

## 1.6 Price Value

1.6.1 The price of using the Internet is reasonable for accessing Canadian small business retail websites.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.6.2 The present price of using the Internet is worth accessing Canadian small business retail websites.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.6.3 The Internet fee is negligible to my monthly Internet bill to use Canadian small business retail websites.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

## 1.7 Habit

1.7.1 I am dependent on using Canadian small business retail websites to buy good(s) and/or service(s).

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.7.2 Canadian small business retail websites are my first choice to buy good(s) and/or service(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.3 I have a habit of using Canadian small business retail websites to buy good(s) and/or service(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.4 Using Canadian small business retail websites to shop has become a way of life for me.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.5 It is easy to get a well-paying job in Canada.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.8 Behavioural Intention

1.8.1 I plan to frequently use Canadian small business retail websites to buy good(s) and/or service(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.8.2 I intend to continue using Canadian small business retail websites to buy good(s) and/or service(s) in the future.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.8.3 I am the first in my family to purchase from a Canadian small business retail website.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.8.4 I only want to use Canadian small business retail websites instead of others.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.9 Usage Behaviour

1.9.1 I have used Canadian small business(es)' retail website(s) to get product(s) and/or service(s) information.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.9.2 I frequently shop at Canadian small business(es)' retail website(s).

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.9.3 I have suggested Canadian small business(es)' retail website(s) to others to shop.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.10 Security and Privacy

1.10.1 My personal privacy means a lot to me.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.10.2 I am worried that my privacy is being invaded.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.10.3 I am worried that Canadian small business retail websites may use my personal information for unauthorised purposes.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.10.4 I am worried about privacy intrusion of personal information when making an online transaction.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.10.5 I feel that the cost of living in Canada is low.

Strongly  
Disagree

Disagree

Neither Agree  
nor Disagree

Agree

Strongly  
Agree

1.10.6 I am confident about the security measures provided by Canadian small business retail websites for users.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.7 Online security is important for me to visit a Canadian small business retail website.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.8 Online credit card transaction is not secure.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

### 1.11 Trust

1.11.1 I trust purchases from Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.2 Canadian small business retail websites are reliable.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.3 Canadian small business retail websites have high integrity.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |



## APPENDIX H

### Main Questionnaire Survey

#### **IMPORTANT**

\*Canadian Generation Y consumers who purchased from Canadian small business retail websites can complete the **ANONYMOUS** questionnaire survey.

\*A small business's retail website is defined as having independent management and a local area of operations (city).

\*Retail is defined as selling goods and/or services in small quantities to end users.

#### **MAIN QUESTIONNAIRE SURVEY**

**Thank you for your interest in completing this QUESTIONNAIRE SURVEY. You are requested to give your opinion about the usage of the Internet and retail websites for Business-to-Consumer (B2C) marketing. Please tick the appropriate boxes and/or write on the lines.**

#### **Section A**

##### **Participant's Demographic Information**

4. Gender

Male

Female

5. Experience Using Canadian Small Business Retail Website (s)

Novice

(Under 1 year)

Intermediate

(1–3 years)

Advanced

(Over 3 years)

6. Age \_\_\_\_\_

#### **Section B**

##### **Participant Internet Use**

5. How many hours do you spend per month using the Internet?

\_\_\_\_\_ hours

6. What is the percentage of time you spend on shopping when accessing the Internet per month (**you can only tick in one box**)?

Up to 20 per cent

More than 60 per cent to 80 per cent

More than 20 per cent to 40 per cent

More than 80 per cent to 100 per cent

More than 40 per cent to 60 per cent

7. How do you use the Internet and what do you search for **(Mark all that apply)**?

|  |  |
|--|--|
| Search for Product and Service Information |  |
| Emailing                                   |  |
| Chatting                                   |  |
| Buying Products and Services               |  |
| Electronic Banking                         |  |
| Job Search                                 |  |
| Reading News                               |  |
| Playing Games or Music                     |  |
| Accessing Government Websites              |  |
| Others (Please specify)                    |  |

8. What type(s) of social media sites do you use **(Mark all that apply)**?

Facebook

LinkedIn

Twitter

Skype

YouTube

Others, please specify \_\_\_\_\_

**Section C**

1. Please tick one answer for each of the questions listed below.

**1.1 Performance Expectancy**

1.1.1 Buying from Canadian small business retail websites benefits me.

Strongly Disagree

Disagree

Neither Agree Nor Disagree

Agree

Strongly Agree

1.1.2 Buying from Canadian small business retail websites increases my efficiency.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.3 I expect that good(s) and/or service(s) sold at Canadian small business retail websites can be customised.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.4 My online shopping tasks can be completed faster with Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.1.5 Buying from Canadian small business retail websites improves my chances getting the product (s) and/or service (s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.2 Effort Expectancy

1.2.1 Canadian small business retail websites are easy to interact with.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.2 It is easy to become skilled at using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.3 Canadian small business retail websites are easy to use.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.2.4 Purchasing from Canadian small business retail websites does not take much time.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

### 1.3 Social Influence

1.3.1 People whose opinions I value think that I should use Canadian small business retail websites when buying good(s) and/or service(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.2 Individuals who are important to me feel that I should purchase from Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.3 Individuals who shape my behaviour think that I should purchase from Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.4 I decide to buy from Canadian small business retail websites as many people are doing so.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.3.5 Different media have been used to promote Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

#### 1.4 Facilitating Conditions

1.4.1 I have the resources to use Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.2 I am knowledgeable with regard to using Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.3 The technologies (graphic user interface, website linked to common search engines, standard operating systems, etc.) that I used are similar to that of Canadian small business retail websites.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.4 I am able to receive assistance from others when there is a problem using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.5 The Internet experience I have is enough to use Canadian small business retail websites without any assistance.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.6 My lifestyle is suited to use Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.7 The initial costs (hardware, software, etc.) do not prevent me from using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.8 Internet charges do not prevent me from using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.4.9 I am comfortable using Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.5 Hedonic Motivation

1.5.1 Buying from Canadian small business retail websites is fun.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.2 Buying from Canadian small business retail websites is entertaining.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.3 Buying from Canadian small business retail websites is enjoyable.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.5.4 The Canadian economy is facing rapid economic growth.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.6 Price Value

1.6.1 The fee of using the Internet is reasonable for accessing Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.6.2 The present fee of using the Internet is value worth to access the Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.6.3 The Internet fee is negligible to my monthly Internet bill to use Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.7 Habit

1.7.1 I am dependent on using Canadian small business retail websites to buy good(s) and/or service(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.2 Canadian small business retail websites are my first choice to buy good(s) and/or service(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.3 I am habituated to using Canadian small business retail websites to buy good(s) and/or service(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.4 Using Canadian small business retail websites to shop has become a way of life for me.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.7.5 It is easy to get a well-paying job in Canada.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.8 Behavioural Intention

1.8.1 I plan to frequently use Canadian small business retail websites to buy good(s) and/or service(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.8.2 I intend to continue using Canadian small business retail websites to buy good(s) and/or service(s) in the future.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.8.3 I want to use only Canadian small business retail websites, instead of others.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.9 Usage Behaviour

1.9.1 I have used Canadian small business(es)' retail website(s) to get product(s) and/or service(s) information.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.9.2 I frequently shop at Canadian small business(es)' retail website(s).

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.9.3 I have suggested Canadian small business(es)' retail website(s) to others for shopping.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

## 1.10 Security and Privacy

1.10.1 My personal privacy means a lot to me.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.2 I am worried that my privacy is being invaded.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.3 I am worried that Canadian small business retail websites may use my personal information for unauthorised purposes.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.4 I am worried about privacy intrusion of personal information when making an online transaction.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.5 I feel that the cost of living in Canada is low.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.6 I am confident about the security measures provided by Canadian small business retail websites for users.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.7 Online security is important for me to visit a Canadian small business retail website.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

1.10.8 Online credit card transaction is not secure.

|                          |                          |                            |                          |                          |
|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|
| Strongly Disagree        | Disagree                 | Neither Agree nor Disagree | Agree                    | Strongly Agree           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> |

**1.11 Trust**

1.11.1 I trust buying from Canadian small business retail websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.2 Canadian small business retail websites are reliable.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.3 Canadian small business retail websites have high integrity.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.4 Generally, Canadian small business retail websites uphold the terms and conditions stated on their websites.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

1.11.5 Generally, Canadian small business retail websites offer good customer service.

|                          |                          |                               |                          |                          |
|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| Strongly<br>Disagree     | Disagree                 | Neither Agree<br>nor Disagree | Agree                    | Strongly<br>Agree        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> |

**Thank you for taking the time to complete this questionnaire survey.**

**END**

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## APPENDIX I

### Ethical Issues

In accordance with the National Statement on Ethical Conduct in Research Involving Humans (NHMRC), all ethical issues involving human participants in the research have been upheld. The following guidelines are followed:

- Consent is deemed to be given by the respondents once they have completed the questionnaire survey. No consent form was considered necessary.
- No payment was made to solicit anybody to participate in this research.
- Participants were not deceived or coerced to participate in this research.
- All participants were at least 18 years of age during the research.
- No participants were incapable or dependent physically or psychologically.
- Data was not collected by accessing personal or organisational databases.
- The data collected from the questionnaire survey and semi-structured interviews were kept anonymous (without names) and, hence, confidential.
- A participant could choose to withdraw from the research at any time without providing a reason. In this case, all the data collected from the participants was to be destroyed.
- Only the researcher and the supervisors had access to the data.
- Data was kept in a safe and secured area in three locations for five years after the approval of the thesis by the university (the researcher's house, the safe deposit box of a bank, and Curtin University, Sarawak).
- An information sheet was given to each participant of this research that
  - explained the purpose of this research, and what was required of the participant,
  - clarified how the confidentiality and security of information can be addressed,
  - stated the level of risks to the participants,
  - provided contact information of the researcher and his supervisor(s), and the Secretary of Human Research Ethics Committee, and

- confirmed and specified the number of respondents approved by Curtin University's Human Research Ethics Committee for the research.

The upholding of the ethical guidelines by the researcher has been confirmed in "*Form C Application for Approval of Research with Low Risk*".