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1 INTRODUCTION

This study investigates the effect of brand trust on a consumer's attitudes to a magazine website. The study is a part of Internet, Brands and Magazines –research project at Technology Business Research Center in Lappeenranta University of Technology. The online survey of the empirical part is done in cooperation with Vauva magazine. In the introduction chapter the guidelines for the research are given by defining the purpose, objectives, central constructs and the empirical implementation for this study.

1.1 The background of the study

The field of media has changed significantly latterly. There are more media and media outlets and the boundaries between different media have become more indistinct. (Chan-Olmsted 2006, 4) In addition, the competition between different media, not only within the publishing industry, has become tougher than ever when competing for consumers' attention (Ministry of Transport and Communications 2003, 76). Magazines, newspapers, and books are just some of the possible choices for news, information, and entertainment that are available for the consumers (Picard 2003). Furthermore, the growth and development of electronic media has changed significantly both consumers' and advertisers' behaviour (Picard, 2003; Chan-Olmsted 2006, 6).

In the context of media industry, trust has been noticed to be a very relevant and current issue. In today's information-saturated world, trust is an asset to a company (Tungate 2004, 5-6). In other words, by developing trust a company can win more competitive advantage over its competitors. According to Corbitt et al. (2003), the essence of an online customer relationship is trust. Building trust can be harder in the online than in the offline environment because of the lack of human contact (Lau and Lee 2000). One way for the merchants to increase trust online is to develop trust into a connection of their brand that is already familiar for the consumers. Generally speaking a brand

plays a crucial role in helping a consumer to notice the consumption benefits pertaining to a particular product. (Danaher et al. 2003) According to Norbäck (2005, 145) many media companies have extended their established offline brands to the Internet. For example newspaper publishers have established digital versions of newspapers on the Internet. Consequently, brand extension is becoming a more common strategy in the media industry (Chan-Olmsted 2006, 65). However, it is critical to maintain the connection between brands' online and offline appearance (Norbäck 2005, 143) in order to transfer trust to the online environment.

In Finland, the use of the Internet has grown fast in the last decade. In the autumn 2004 Finnish Periodical Publishers' Association has conducted a study, which reveals that at that time there were almost three million Finns that had used the Internet during the past month (Finnish Periodical Publishers' Association 2005). Therefore, many Finnish magazine publishers have extended their activities to the Internet by establishing websites to their magazines.

The magazines are aware that they cannot ignore the possibility of expanding to the Internet (Barsh et al. 2001) because of its growing reach of consumers as a medium (Finnish Periodical Publishers' Association 2005). However, only a little research has been conducted concerning magazines' Internet services (e.g. Barsh et al. 2001). Also the investigation of a consumer's purposes to visit on a magazine's website has been exiguous. The emphasis of the research of media industry has been mainly in newspapers and television.

1.2 The objectives and research problem

The aim of this study is to investigate a consumer's satisfaction, trust, and loyalty towards a magazine brand as well as towards its website. The connections between these constructs are tried to be identified. The central goal is to prove that there are different kinds of satisfaction, trust, and loyalty

depending of the objects of satisfaction, trust, and loyalty. In this study the objects of these constructs are brands and websites.

The main objective of the study is to explore the effect of brand trust on a consumer's satisfaction, trust, and loyalty in the online environment. The theoretical objectives are following. The study tries to define the construct of brand trust and its significance to a consumer. In addition, a consumer's relationship building with a brand is investigated. Also the connections between a consumer's website satisfaction, trust, and loyalty are discussed. The managerial objective of the study is to emphasize the importance of satisfaction, trust, and loyalty both in the connection of brand and website.

The context of this study is the magazine publishing industry. This context is chosen because it is an interesting research subject when investigating websites and online services. First, the industry has potential for online expansion because its products have a potential to come completely digitalized as well. Second, the Internet presence could benefit the expansion of markets and third, there are already several firms that have adopted online activity. (Gallaughier et al. 2001, BarNir et al. 2003) However, the context of the study is novel because magazines' online services have not gained that much attention before. In this study, a magazine's website is considered from a brand extension's point of view.

From the basis of the objectives of this study the main research problem is formulated. The main research problem is:

How does brand trust affect a consumer's website satisfaction, trust, and loyalty in the magazine publishing industry?

The main research problem can be divided into the following sub problems:

- How is today's magazine publishing industry?
- What is brand trust and how it is related to brand satisfaction and brand loyalty?
- How do satisfaction, trust, and loyalty appear on a website?

In order to find an answer to the first sub problem, the purpose is to examine the general issues related to the magazine publishing industry, the competitive situation and the importance of a brand in that industry sector. In addition, the possibilities of the Internet services for magazines are discussed and also a look for magazine publishing industry in Finland is made. Since the novelty of the construct of brand trust, it will be taken under a closer examination when solving the second sub problem. However, a short review of the concept of trust in general is made in order to understand the base of brand trust. Also the relationships between brand satisfaction, brand trust, and brand loyalty are defined. When looking for an answer to the last sub problem the main features of the online environment are discussed. In addition, the consumer's interpretations about a website's reliability, credibility, and competence are examined.

The study aims to answer to the research problem using a survey as a main research method. The empirical part of the study, which aims to provide answers to the most research problems, is based on the website of a Finnish consumer magazine called Vauva. Vauva is a Finnish baby and pregnancy magazine with a print circulation around 37 000.

1.3 The preliminary research framework

The preliminary research framework of the study (Figure 1) is divided into two lines concerning a brand related line and a website related line. The both lines include rather little investigated research subjects so the preliminary examination is considered to be better to conduct separately. Besides, the research subjects have not been connected together in the previous research. However, in this study the circles of the lower line can be seen as a part of the upper circles because a magazine's website is considered from a brand extension's point of view. In other words, a magazine has stretched its brand into the Internet by establishing a website.

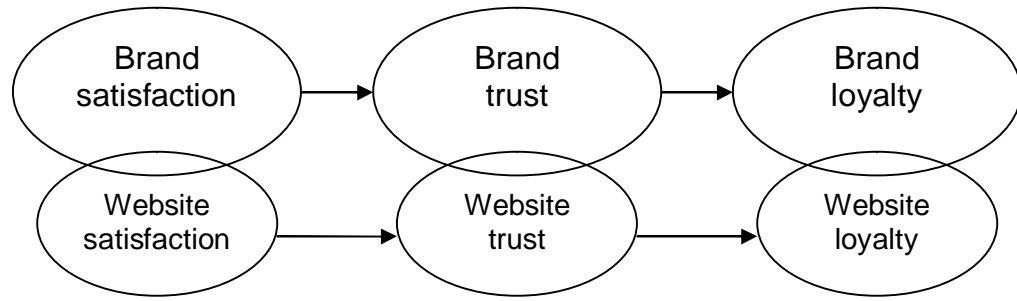


Figure 1 The preliminary research framework of the study

Several researches have been conducted about the relationships between satisfaction, trust, and loyalty in different contexts. Some researchers suggest that overall satisfaction generates trust (e.g. Ganesan 1994; Selnes 1998). However, it is also proposed that customer satisfaction leads direct to loyalty (e.g. Johnson and Auh 1998).

At the moment more interest has been addressed to brand satisfaction, brand trust, and brand loyalty. A couple of researchers have noticed that a consumer's satisfaction with a brand is an important antecedent of brand trust (Lau and Lee 2000; Delgado-Ballester and Munuera-Alemán 2001; Zboja and Voorhees 2006). In addition, it is suggested that a consumer's positive experiences with a brand will lead to a satisfaction with that particular brand, which in turn lead to a stronger trust in that brand (Ha and Perks 2005). Furthermore, researchers believe that brand trust can be considered as a determinant of brand loyalty (Morgan and Hunt 1994; Chaudhuri and Holbrook 2001; Delgado-Ballester and Munuera-Alemán 2005). So when a consumer trusts in a particular brand, the loyalty towards that brand increases (Lau and Lee 2000). Thus, it is proposed in Figure 1 that brand satisfaction leads to brand trust, which in turn leads to brand loyalty.

The lower line, where the circles are smaller, proposes that website satisfaction leads to website trust, which leads to website loyalty. However, only a few studies have been documented about the relationship between website satisfaction and website trust. So a greater satisfaction with a website is believed to have a positive influence in trust towards that website (Yoon

2002; Flavián et al. 2006). Thenceforth, higher trust towards a particular website leads to higher loyalty towards that website (Flavián et al. 2006). Besides, in the online environment, where business is conducted at a distance, it is more important to gain consumers' trust first in order to win their loyalty (Reichheld and Scheffer 2000).

1.4 Definitions

This study contains six central constructs, which are already presented in the preliminary framework of the study. The three constructs related to brand are *brand satisfaction*, *brand trust*, and *brand loyalty*. In addition, *website satisfaction*, *website trust*, and *website loyalty* are the other set of central constructs of this study. Next, these central constructs are defined more precisely.

The general definitions of customer satisfaction become quite familiar when reviewing satisfaction. However, the focus of this study is in *brand satisfaction*, which Bloemer and Kasper (1995, 314) have defined as following: "brand satisfaction is the outcome of subjective evaluation that the chosen alternative (i.e. the brand) meets or exceeds a consumer's expectations".

In this study, *brand trust* is defined as "a feeling of security held by the consumer in his/her interaction with the brand, based on a consumer's confident expectations of brand's reliability and intentions". This definition is a combination of two brand trust definitions presented by Delgado-Ballester and Munuera-Alemán (2002; 2005). This definition is chosen because it takes into account the multidimensional nature of trust by including two dimensions, brand reliability and brand intentions. In addition, it perceives that the relationship between a consumer and a brand is reciprocal.

Chen & Hitt (2002, 257) consider *brand loyalty* as "a tendency for at least some consumers to engage repetitive purchases of the same brand over time". According to Oliver (1999, 34) brand loyalty can be seen as "a deeply

held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand-set purchasing, despite situational influences and market efforts having the potential to cause switching behaviour". This study applies the latter definition because it fits better to the study's purposes.

In the context of satisfaction, the question is often about overall satisfaction with some issue, or satisfaction towards some specific object. Muyelle et al. (2004, 545) define *website satisfaction* as "an attitude toward the website by a hands-user of the organization's website". In other words, it can be considered as a measure of the utility of a website in the consumer's decision making process. Furthermore, they posit that website satisfaction can be viewed as a set of items relating a user's satisfaction and positive experiences with the online content, structure, presentation, and service.

Trust is often defined as a willingness to relay on some person or some product, service etc. (Moorman et al. 1992; Doney and Cannon 1997) but definition for trust in an online environment is not that widely developed. Corritore et al. (2003, 740) defines an individual's online trust towards a specific transactional or informational website as following: "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited". The definition is considered to be applicable to define *website trust* in this study. Unlike the definition, this study still divides website trust into three dimensions of honesty, benevolence, and competence. However, these dimensions concentrate to measure a consumer's confident expectations about a website.

Loyalty in an online environment has still not received any widely used definition. E-loyalty (electronic loyalty) can be defined from the basis of well-known loyalty definitions. According to Anderson and Srinivasan (2003, 125) e-loyalty is defined as "customer's favorable attitude toward an electronic business resulting in repeat buying behaviour". However, in this definition only a prefix "e" (electronic) has been added to a definition used for loyalty (see e.g. Keller 1993). This study does not focus on a consumer's actual

purchasing behaviour on the Internet so the definition of e-loyalty cannot be used as such. The study concentrates more in a consumer's favorable attitudes towards a website and also emphasizes the website's "stickiness" (see Davenport 2000). Accordingly, this study applies the construct of *website loyalty*, which is defined as a consumer's favorable attitude towards a website resulting the returning to the website and staying there.

1.5 Research methodology

This research is trying to find out the effect of brand trust on consumers' satisfaction, trust, and loyalty on a magazine's website. So the aspect of the study is explanatory. The purpose of an explanatory research is to find an explanation for some problem, normally in the form of causal relationships. A common research question could be like what kind of beliefs, attitudes, and events have an effect on this specific phenomenon or what is the interaction of these two factors. (Hirsjärvi 2004, 129) Since the aspect of the study is explanatory the quantitative research methods are more suitable than qualitative methods because the purpose of the study is to collect wide numerical data, which can be generalized and compared to other groups.

The empirical part of the research is conducted with an online survey, which has been done in cooperation with a Finnish baby and pregnancy magazine called Vauva. The data for the study is collected by putting an advertisement of the survey questionnaire on the website of Vauva magazine, and the respondents are reached this way. Besides, the advantages of an online survey are for example short response times while the questionnaire is instantly available on the Internet, filling the questionnaire is irrespective of a consumer's geographical location, and also time will be saved with the data analysis because the responses can be transferred automatically in the data analysis software (Hollensen 2004, 156). The answers are coded and analyzed using SPSS (Statistical Package of Social Sciences) -software, which is designed for the analysis of quantitative data.

In addition to the primary data collection through a survey naturally also secondary data sources are used. For example, the magazine publishing industry analysis is based on an extensive literature search focusing on the subject.

1.6 Delimitations

The study is limited to concern only magazines from field of media industry because the whole media sector is relative broad and multiform. In addition, the research is still narrowed to concern only consumer magazines. Then the concentration of the study is in the website of a consumer magazine and the examination of a magazine print has been excluded. The magazine website is viewed as a brand's extension to the online environment. The consumer's actual online behaviour and also the online purchasing behaviour are delimited from this study. This limitation has been made because of the scope of the study.

1.7 The structure of the study

A quantitative study is usually divided into theoretical and empirical parts. First the theoretical part provides the foundation of the study, which is later tested with the collected data in the empirical part. The structure of this study is illustrated in the following Figure 2.

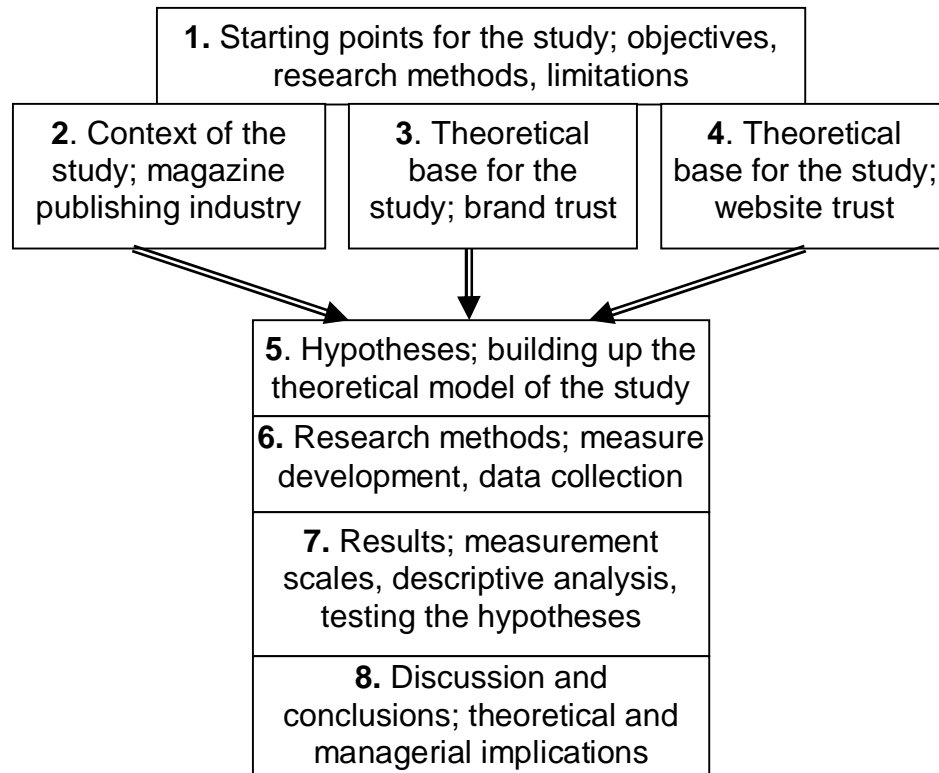


Figure 2 The structure of the study

The study begins with a theoretical part. The context of the study, the magazine publishing industry, is introduced in the second chapter. The third chapter sheds light on the concept of brand trust and a consumer's developing and changing relationship with the brand. The fourth chapter approaches satisfaction, trust, and loyalty in the online environment. In the fifth chapter all the discussion presented in the theoretical parts are summarized in order to form the research hypotheses of the study. The empirical part starts with presenting the research method, concentrating principally in the development of the measurement scales. Seventh chapter presents the results of the online survey by providing a descriptive analysis of respondents and examining the relationships between the central constructs of this study. The study terminates to a discussion chapter, which provides both theoretical and managerial implications as well as limitations of the study and suggestions for further research.

2 MAGAZINE PUBLISHING INDUSTRY

This chapter presents the context of the study, the magazine publishing industry. Because of the growth of especially electronic media, the industry has many challenges to maintain its attractiveness and competitiveness. However, publishers have a chance to stay still in game because magazines have potential to become fully digitalized (BarNir et al. 2003). First, a closer overview is taken to the premise of the magazine publishing industry. Second, the opportunities of the Internet for the magazine publishers are discussed and finally, a possibility of a magazine brand's extension to the Internet is approached.

2.1 An overview of today's magazine publishing industry

Although the emphasis of this study is more in magazines websites, it is good to know the basics of the industry. Next chapters present some basics about magazines, the competitive situation in the industry, and also a brand's significance for a magazine. In addition, the magazine publishing industry in Finland is discussed shortly through.

2.1.1 Basics about magazines

A magazine is a publication, which is issued regularly at least four times in a calendar year. It is available by subscription or single-copy purchase from a store, a newsstand, or it is simply given away. An issue of a magazine contains many articles and editorial material. Furthermore, a magazine can be a print or an online publication. (Daly et al. 1997, 6; Finnish Periodical Publishers' Association 2006)

Magazine publishing industry can be divided into four sub sectors that are consumer magazines, trade journals (also known as business-to-business

magazines), academic journals, and customer magazines (Finnish Periodical Publishers' Association 2006). In European markets, trade journals constitute the biggest part of all magazines and there are not that many commercial customer magazines (Toivonen and Ahtomies 2004). Magazines are gaining most of their profits through subscriptions and single-copy sales but also the share of advertising earnings is increasing continually (Ministry of Transport and Communications 2003, 10). On the contrary, the expenses come from the cost of printing, staff salaries, promotion euros spent to get subscribers, convince the advertiser to advertise, postage, administrative staff, insurance, taxes, computers, leasing a photocopier, electricity etc. (Daly et al.1997, 27)

As said in the introduction chapter, this study is delimited to concern only the consumer magazines. These magazines are available both through single-copy purchase and subscription. Consumer magazines receive a significant proportion of the revenue through advertising and that differs them from the other magazine types. (European Commission 2005, 19) Currently the brand advertising has been increasing in the consumer magazine sector and that has been driven the revenue growth. Besides, in the trade and professional journal's sub sector the business-to-business advertising has been responsible from the revenue growth. (Picard 2003)

2.1.2 The tightening competition situation

In general, the competition situation of the media industry is tightening. However, because the magazine publishing is a dynamic industry and has an ability to change, its competing situation is improved. In addition, the internal competition of the industry increases its flexibility to change. Although the publishing industry is commercial it does not get any support from the government like many other cultural sectors. (Toivonen and Ahtomies 2004)

Since the amount of all kinds of media has increased in recent decade the magazine publishing industry has also challenges to keep consumers' attention and money. But on the other hand, the publishers have been able to

create new titles for the markets as well as to adapt the already existing titles through content and design. A reason for the title growth can be the publishers' ability to identify niches in consequence that the rivals will often launch their competing titles rather quickly. (European Commission 2005, 64; 73; 107) However, at the same time the readership is remaining relatively stable, which means that circulation per title is declining (Picard 2003).

Currently the focus of the competition for purchase, advertising expenditure, and consumers' attention is occurred between magazine publishing industry and other media rather than between books, newspapers, or magazines. Moreover, especially the younger consumers are more interested in spending their media time by watching a television and using the Internet. (European Commission 2005, 117)

2.1.3 The importance of the brand for a magazine

Despite the heavy emphasis that the marketers have put on the branding in last decades, it is still a relatively new phenomenon in the media industry (Ha and Chan-Olmsted 2001). With branding the marketers can create consumers' brand identification and awareness. A familiar brand guarantees a certain level of quality and satisfaction for a consumer. Consequently, the managers of the media industry could utilize the value of their existing brands when introducing new products to their product portfolio. So a strong and reliable brand can boost a company's products and it is also able to build the corporate image, making it easier to launch new brands and gain acceptance by distributors and consumers (Kotler 1997, 447; Norbäck 2005, 141). What is more, branding gives an opportunity to the marketers to attract and receive a set of loyal and profitable customers as well. Thenceforth, brand loyalty can give protection for a product or a service from its competitors. Brand loyalty gives also better control for the marketers when planning their marketing program. (Kotler 1997, 447; Hollensen 2004, 470)

Basically, a brand is name, term, sign, symbol, package design, or a combination of these elements. A brand differs from a product because, although it is designed to satisfy a consumer's basic need in the same ways as an unbranded product, it also adds some rational and tangible, or emotional and intangible attributes to a product. These brand related elements are expected to communicate with thoughts and feelings that enhance the value of the product. A significant purpose of branding is to create high brand familiarity and a positive brand image. Besides, because the brand is build over time, branding can be considered as a continuous process of marketing activities that should be designed to reflect the changing life cycle of the product and its environment. (Norbäck 2005, 141; Chan-Olmsted 2006, 58)

Already a couple decades ago Schurr and Ozanne (1985) have suggested that trust has an essential role in branding issues. Consequently, a well-known magazine brand has the asset that consumers will use it as a trusted source of ideas and entertainment (European Commission 2005, 74). So trust in a brand is extremely important for creating and increasing consumers' loyalty towards that brand (Ha 2004) and also stimulating their purchase intentions (Quelch and Klein, 1996; Corbitt et al. 2003). For magazine publishers the present challenge of branding is to develop cross-media brands that can cover magazines, television, and the Internet. (European Commission 2005, 75) Thus, with the help of a consumer's already existing trust in a magazine brand, the expanding of a publisher's activities may become easier.

2.1.4 Magazine publishing industry in Finland

In year 2005 the number of magazine titles in Finnish markets was 2497. About three fourths of the titles were trade journals. However, only 321 titles from the total amount were consumer magazines. (Finnish Periodical Publishers' Association 2006) Almost 60 percentages of Finns are reading some magazine daily. Moreover, the biggest amount of magazines per

consumer is published in Finland when compared to other European countries (Toivonen and Ahtomies 2004). In Finland 94% of magazines are delivered per subscription and only 6% are sold as single-copies. The division is total opposite to Middle- and South-Europe where the most magazines are sold as single-copies. In addition, the magazine publishing is very concentrated in the sub sector of consumer magazines because the 8 biggest publishers are representing 85% of the revenue. (Finnish Periodical Publishers' Association 2006)

Although the advertising is still recovering after the poor economic conditions that prevailed some years ago, Finland has been able to increase its market share in magazine advertising throughout (European Commission 2005). In year 2005 the share of magazine advertising from the whole media advertising was 16,3%. However, newspapers held a huge share of almost 50% of the media advertising. (Finnish Periodical Publishers' Association 2006)

Finnish Periodical Publishers' Association has conducted a study, which purpose was to figure out the role of magazines, the Internet and their relationships in Finnish consumers' media day. The research found out that 27% of the respondents were both reading magazines and using the Internet concurrently. The biggest part of this group was young people between ages 12 and 24. Besides, the readers of car and technical magazines and youth magazines were the most willing users of the Internet. According to the respondents, they were using the Internet and reading magazines mainly when they wanted to get new information and ideas to their hobbies, learn new things, spend time, and find some background information about new things and phenomena. (Finnish Periodical Publishers' Association 2005)

2.2 The opportunity of the Internet

The Internet, digital television, and other kinds of digital technology are becoming a part of consumers' daily media assortment (Ministry of Transport

and Communications 2003, 53). Furthermore, the magazine publishing industry in general is moving further into digital delivery as well as digital production. Because of the digital technology the lines between publishing industry and other media are becoming more indistinct, and the different sectors of the publishing industry are beginning to overlap (European Commission 2005, 16). Nonetheless, the beginning of the digital era will open new opportunities to the magazines (Barsh et al. 2001).

In 2006 over 50 percentages of Europeans had an access to the Internet at home. Respectively in Finland the 65 percentage of households had some kind of Internet access at home. (EUROPA 2006) Besides, people are using the Internet for example at work or at school. Hence, a web presence is a great opportunity and maybe a necessary step in the effort of a magazine to reach, broaden, and deepen its readership. Accordingly, magazines that approach the web realistically will be able to increase their value to advertisers and readers alike. (Barsh et al. 2001)

2.2.1 Advantages and disadvantages of an online presence

The online publication or the magazine's website can not be too extensive in order to maintain a consumer's interest still to subscribe to the magazine. The websites of magazines have used for example the following business ideas in their online contents.

- A facsimile magazine is available online
- There are only few articles from the printed magazine
- Every visitor can read some part from the printed magazine but subscribers have an access for example to the magazine archive
- The contents published online are diverging considerably from the print
- A consumer can buy single digital articles at a set price

(Ministry of Transport and Communications 2003, 55; Stahl et al. 2004)

However, publishers should be careful when planning their online strategy. Stahl et al. (2004) have reported that the digital (online) content may

cannibalize the printed (offline) magazine if the information offered is similar in both contents. Nonetheless, Gallagher et al. (2001) have found support for a suggestion that the online effort may act as a channel for expanding the circulation and market share for print publications. They also notice that many managers are concerned about the cannibalistic effect of an online service to a traditional print. (Gallagher et al. 2001) Thus, it is especially important to the commercial magazines to develop a suitable and working model between printed and online versions, not publish all their material online only because it is possible (Ministry of Transport and Communications 2003, 63).

Consumer magazines are remarked to be forerunners of a development of new products and services with the help of new technology (Ministry of Transport and Communications 2003, 92). A research report of European Commission has discussed some advantages of the Internet presence for the magazines.

- Ø to establish direct relationships between a magazine and its readers
- Ø to reach the customers quickly when the information could be outdated when next print becomes available
- Ø to use the Internet as a sales and marketing channel for print products and potentially convince single-copy purchasers to subscribers
- Ø imaginable reasons; to show to consumers that a magazine follows the development by having an online publication
- Ø a possibility to increase the advertising sales online

(Ministry of Transport and Communications 2003, 58; 61; European Commission 2005, 63; 76)

As a complement to the last advantage, the digital editions are now taken more seriously by many advertisers because it is possible to make the content more interactive by the editors. However, the migration of the advertisers to the online environment might decrease magazines' advertising proceeds. (European Commission 2005, 76) Nevertheless, from the publishers' point of view the magazines that rely on online advertising as a revenue stream seem to be more pleased with the performance of their online

efforts than the magazines not offering advertising on their websites (Gallaughier et al. 2001). Online magazine advertising is primarily selling banners and other types of display advertising. In addition, a big portion of online advertising revenue is gained by the large search engines for sponsored search. (European Commission 2005, 110)

A considerable problem for the magazines is to find money for the online development. Even so, some magazines have spend a lot in developing own websites although they have not always be able to gain sufficient revenue to sustain their efforts. Moreover, consumers may assume that the content paid for print will be free online. (European commission 2005, 62; 64) For these reasons the little magazines may not have enough resources to make an online presence (Ministry of Transport and Communications 2003, 61). However, some magazines are able to charge for online content because some consumers are really considering that the online content has substantive value that exceeds those of the print publication alone. These substantive values can be for example a search function, or a consumer is able to copy and paste the text, or the magazines do not need any storage place as well. Besides, Gallaughier et al. (2001) suggest that when magazines are selling their online content they will enjoy greater benefits from their online presence than those magazines that do not.

2.2.2 Brands on the Internet

Digitalization offers more expansion opportunities to media firms (Chan-Olmsted 2006, 66). The possibility to extend magazine brands into the Internet has been noticed in many publishing companies (European Commission 2005, 63). Besides, it is suggested that strong and well-known brands success better online than weak brands (Degeratu et al. 2000) and this relates to magazine brands as well. But it is also important to remember that when a magazine brand extends to the Internet, the online appearance has to maintain and support the features of the already existing brand (Ministry of Transport and Communications 2003, 63). Consequently, an

online companion site gives magazines a chance to stretch their brands to new customers, and a website offers a low-cost subscription channel as well (Barsh et al. 2001).

The online environment affects the way consumers' view their relationship with a brand (Wendkos 2000). The consumers seem to depend on brands much more in the online than in the offline environment (McGovern 2001). Especially because of the anonymity of the Internet, branding becomes more crucial for the companies in the online environment (Salzman 2000). However, Hernandez (2002) reminds that brands play the same role on the Internet as in the conventional market that is to reduce consumers' perceived risk. So from a consumer's point of view buying a well-known rather than a less-known brand has less perceived risk (Ernst and Young 1999). When a product is sold in an online environment, the physical cues that are available in traditional offline environment are not present. So a brand is an important cue of service or product quality for a consumer. Consequently, brands that are capable of creating additional search components will be advantaged in the online environment. (Danaher et al. 2003) It is posited that consumers will favor large share brands due to a fact that they provide the salient attributes of familiarity, a signal of presence, commitment, and substance for a consumer. For this reason larger brands may have advantage over smaller, less known brands. (Moore and Andradi 1996)

The offline brand power is likely to be transferable to the online environment (Harvin 2000) and then the importance of brand trust applies in the online environment as well (Ha 2004). Furthermore, the companies with well-known offline brands can benefit from the "halo effect" when trying to establish a new presence on the web. Thus, consumers are likely to be more receptive to try online offerings from brands that they already know and trust. (Harvin 2000) Hence, brand names could have even higher impact online than offline (Degeratu et al. 2000). Besides, greater brand loyalty has been observed with high market share brands and vice versa for low market share brands (Danaher et al. 2003).

In conclusion, the magazine publishing industry faces totally new challenges when extending their activities to the Internet. The publishers have to adapt or create new business models for the online environment as well as to develop creative and interesting content to their online services. (Picard 2003) In other words, a magazine's online service should offer a material of good quality in order to succeed (Ministry of Transport and Communications 2003, 63). Thus, publishers need to be proactive in order to try to build their competence in print content and to look for opportunities to grow their firms through cross-media activities (Picard 2003). But when expanding their activities to the Internet, the magazine publishers should make clear to themselves if their objective is to increase their readership, or deepen the relationship to their current customers. All together, magazines should take the interaction possibilities seriously because the Internet and the online communities are good channels to get to know the routines and experiences of their customer base. (Ministry of Transport and Communications 2003, 64; 77)

2.2.3 Brand extension

In this study, a consumer magazine's website is considered as a magazine brand extension. So publishers have stretched their brands into the Internet by establishing a website to their magazine. It is already investigated that brand extension is a suitable strategy for a publishing house when it wants to utilize the well-known brands of its products. This way it is able to create new value to its old customers as well as to find new customer groups. (Ministry of Transport and Communications 2003, 79)

Brand extension is defined as "the stretch of the established franchise to a different product class". According to Aaker and Keller (1990) a successful brand extension has some preconditions. First, a consumer should hold positive beliefs from the original brand in memory. Second, these positive associations should transfer towards the brand extension, and third, any negative associations will neither transfer nor create by the brand extension. (Aaker and Keller 1990)

Chan-Olmsted (2006, 65) has noticed that brand extension is an increasingly popular strategy in media industries. The Ministry of Transport and Communications Finland has undertaken a research among Finnish magazines. They received 79 responses, which included 28 consumer magazines. The results revealed that from consumer magazines 18% were using at that moment brand extension strategy, which means that the publishers want to utilize the traditional name of their magazines when creating new value for the old customers, and when finding new customers to new products. 32% of the magazines were using a brand strategy, which means that they use new technology as a marketing channel predominantly to a printed magazine. Moreover, the brand extension strategy were more popular among consumer magazines compared to all the magazine sub sectors together, where respectively only 8% were using the brand extension strategy. On the other hand, almost 30% did not have any clear product and customer strategy at all. (Ministry of Transport and Communications 2003, 78)

Brand extension is a well-known subject among researchers however it has not been that much connected to the research of brand trust. Reast (2005) has researched brand trust across different product and service categories. Reast's study proposed that despite the product or service, the brands with higher trust profiles will benefit in brand extension strategies relative to their less trusted competitors (Reast 2005).

Busacca and Castaldo (2003) propose that trust in the brand extensions should influence consumers' willingness to purchase new products or services introduced by the brand within its present categories and in wholly new product categories. In addition, the brands with higher trust profiles will benefit in brand extension strategies more (Reast 2005) because strong brands receive more easily consumers' trust and support (Ha and Chan-Olmsted 2001). Nevertheless, it is possible that a brand extension that goes too distant from the original product, the overextension, or wrong extensions may dilute the brand image after the extension (Martínez and Pina 2003;

Chan-Olmsted 2006, 64). However, Norbäck (2005, 146) suggests that even though most websites today are used as a supporting tool for the prime activities (e.g. newspapers, magazines, broadcasting, book publishing), it will be strategically wise for media companies to create unique products for Internet distribution in the future.

3 A BRAND'S SIGNIFICANCE FOR A CONSUMER

According to the American Marketing Association, brand is defined as “ a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors” (Kotler 1997, 443). In addition, brands contain a consumer's images and expectations about the quality, value, and desirability about the product or service (5D Muotoilutoimisto Oy). This short definition is serving as an opening to this chapter where brands will be connected to even more subjective constructs of satisfaction, trust, and loyalty.

At first a brief introduction to trust is reviewed in order to understand the construct of brand trust. In addition, brand trust is taken under a closer examination and a proper definition for the construct is tried to develop. Finally, a consumer's changing relationship with a brand is discussed.

3.1 Trust, the foundation of brand trust

Trust has been investigated in many disciplines such as in psychology, sociology, philosophy, and business (Blomqvist 1997; Delgado-Ballester and Munuera-Alemán 2005) and there are lots of different interpretations what trust is all about. The economists' view of trust is often rational and calculative, whereas some disciplines examine it rather from ethical aspects (Blomqvist 1997). Several researchers have considered trust as a multidimensional concept. Thus, trust is difficult to investigate because it is frequently unclear what is an antecedent to trust, what is trust itself, and what is an outcome of trust (Mayer and Davis 1995).

Many researches have come to a conclusion that trust plays an important role in business relationships (e.g. Morgan and Hunt 1994; Michell et al. 1998; Busacca and Castaldo 2003). Trust has been suggested to be a significant

antecedent in forming partnerships (Blomqvist 1997; Michell et al. 1998) and in maintaining them as well (Morgan and Hunt 1994). Trust has also been noticed as the most effective mechanism for transactions (Blomqvist 1995, 3) that brings both effectiveness and efficiency to the relationships (Jarillo 1988). Hence, trust is a key characteristic for a successful and long-term relationship (Garbarino and Johnson 1999). What is more important, trust is considered to be an essential prerequisite for loyalty (Chaudhuri and Holbrook 2001).

According to Corritore et al. (2003) an object of trust can be individual people or groups. The groups may be families, organizations, or even societies. (Corritore et al. 2003) Nooteboom (2002) includes still articles, forces of nature, organizations, and institutions to the objects that can be trusted (Nooteboom 2002, 192). Besides, an object of trust may be a symbol (Lau and Lee 2000). Trust is usually based on an individual's expectations as to how another person will perform on some future occasion (Blomqvist 1997). However, it has been suggested that trust is relevant only in the situations of uncertainty (Moorman et al. 1992). According to Morgan and Hunt (1994) trust exists when a party has confidence in an exchange partners' reliability and integrity, or trust can be the perceived credibility and benevolence of a target of trust (Morgan and Hunt 1994; Doney and Cannon 1997). Furthermore, trust has been defined as a person's willingness to rely on an exchange partner (Moorman et al. 1992).

One of the major aims for a company in building trust is to achieve sustainable competitive advantage and thereby enhance a business performance (Ha 2004). Moreover, the lack of trust could be a hidden factor behind lost deals and bad functioning cooperation (Dogson 1993). Besides, opportunistic behaviour is not tolerated in long-term relationships, or these relationships will be dissolved and the actors could lose their reputation (Blomqvist 1995, 15).

All together, Singh and Sirdeshmukh (2000) confirm that trust is the glue that holds a relationship together. In addition, what is especially important for the

merchants; trust increases the probability of (re)purchase (Walzuch and Lundgren 2004).

3.2 Defining brand trust

Brand trust is a rather new construct in the research field and has paid researchers' attention just in recent years. Therefore, the construct still lacks an accurate and coherent definition. Most of the articles concerning brand trust or trust in a brand has been published in the 21st century. However, all the brand trust definitions found are presented in following Table 1. Later, from that basis a suitable definition for brand trust for the use of this research is introduced.

Table 1 Definitions of brand trust

Authors	<i>Definition</i>
Lau & Lee, 2000	<i>a consumer's willingness to rely on a brand in the face of risk because of expectations that the brand will cause positive outcomes</i>
Chaudhuri & Holbrook, 2001	<i>the willingness of the average consumer to rely on the ability of the brand to perform its stated function</i>
Delgado-Ballester & Munuera-Alemán, 2001	<i>a feeling of security that the brand will meet consumption expectations</i>
Delgado-Ballester & Munuera-Alemán, 2002	<i>a feeling of security held by the consumer in his/her interaction with the brand</i>
Delgado-Ballester & Munuera-Alemán, 2005	<i>the confident expectations of the brand's reliability and intentions</i>

Delgado-Ballester and Munuera-Alemán have examined brand trust a lot and they have elaborated a more exact and detailed definition for the construct during the years. At first they have defined brand trust as “a feeling of security that the brand will meet consumption expectations” (2001, 1242). In their next study they have noticed that the relationship between a consumer and brand trust can be reciprocal. Hence, their definition for brand trust was “a feeling of security held by the consumer in his/her interaction with the brand” (2002, 519). After that they came to their final definition that brand trust is “the confident expectations of the brand's reliability and intentions” (2005, 188). In

that definition brand trust is divided into two dimensions that reflect different perspectives from which a brand may be considered trustworthy (Delgado-Ballester and Munuera-Alemán 2005).

A couple of other researchers have defined brand trust by adapting it to some commonly used definition of trust. According to Chaudhuri and Holbrook (2001, 82) brand trust means “the willingness of the average consumer to rely on the ability of the brand to perform its stated function”. Additionally, Lau and Lee (2000) have added the aspect of perceived risk, which is often related to trust, to their definition. They define brand trust as “a consumer’s willingness to rely on a brand in the face of risk because of expectations that the brand will cause positive outcomes” (Lau and Lee 2000, 344).

Each of these definitions of brand trust includes elements from the already well-known descriptions of the nature of trust. Trust has been conceptualized mostly as a belief, confidence, expectation, and willingness. Also concepts of attitude, acceptance of risk, and vulnerability regarding the actions performed by the trustee have been used. (Castaldo 2003) The expectation mostly refers to the trustee’s willingness to keep promises and fulfill obligations (Dwyer et al. 1987). Willingness to rely refers to a faith in another counterpart (Doney et al. 1998). Confidence has been mainly associated with the reliability and integrity of the partner involved in a relationship (Morgan and Hunt 1994). Consequently, trust seems to be an overlaying and synthetic construct (Castaldo 2003).

As already indicated the construct of trust has probably several dimensions. That’s why it is reasonable to assume that brand trust has also more than one dimension. Besides, Delgado-Ballester and Munuera-Alemán (2005) propose in their definition that brand trust has two dimensions: brand reliability and brand intentions. With brand reliability they mean that a promise leads a consumer to trust in the occurrence of future satisfaction. Brand intentionality is considered as a belief that a brand is not going to take advantage of a consumer’s vulnerability. (Delgado-Ballester and Munuera-Alemán 2005)

In this study, brand trust is defined as “*a feeling of security held by the consumer in his/her interaction with the brand based on a consumer’s confident expectations of brand’s reliability and intentions*”. This definition is a combination of two brand trust definitions presented by Delgado-Ballester and Munuera-Alemán. Such a definition includes both the reciprocal relationship between a consumer and a brand and the multidimensional nature of trust. In addition, the author’s brand trust measure is the most suitable for the context of this study.

3.3 The development of a consumer-brand-relationship

According to Selnes (1998) both satisfaction and trust are important in a buyer-seller relationship in order to achieve the relationship continuity and enhancement. So if a potential buyer is satisfied with past performance, the willingness to cooperate in the future is higher. In this phase trust plays an important role when reducing the perceived risk in extending the scope of relationship. (Selnes 1998) This study concentrates on a consumer’s relationship with a brand, not with a seller. However, the development of that relationship has similar aspects than a buyer-seller-relationship. The development process of a consumer-brand-relationship is discussed in the next paragraphs.

3.3.1 Brand satisfaction

Customer satisfaction has been a common research subject in many studies since the early 1970’s (Shukla 2004) but the emphasis of the research has been more in a consumer’s satisfaction with a product or service quality. However, when the focus is in the satisfaction with the brand, a consumer is making a comparison between his/her expectations about the brand and brand’s performance. So a consumer is expected to elaborate upon the evaluation of a brand. In order to do that, a consumer should have the motivation and the capacity to evaluate the brand relative to the given

reference point. (Bloemer and Kasper 1995) In consequence, a consumer who has had impressive positive experiences with a brand will show stronger satisfaction to that brand (Selnes 1993; Ha and Perks 2005). According to Ha and Perks (2005), positive experiences with a particular brand increase a consumer's brand familiarity, which affects the brand satisfaction positively. However, sometimes it can be difficult to generate expectations, evaluate performance, and compare the alternatives as they were different elements. For example, if a consumer is not knowledgeable about a particular brand and has no experiences that could serve as a reference point, and therefore is not capable or motivated to "compute" a correspondence between two alternatives, it may be hard to complete the comparison. (Bloemer and Kasper 1995) Furthermore, the dissatisfaction of the consumers can lead to negative word-of-mouth (WOM) and fewer repeat purchases (Halstead et al. 1993). But as opposite, customer satisfaction is associated with positive WOM, then increasing brand trust (Athanasopoulos et al. 2001). Besides, satisfaction with a brand does have a positive effect on the brand's reputation (Selnes 1993).

In conclusion, it is very important that a consumer is satisfied with a brand's performance and to the way how the brand functions because satisfaction with the brand is likely to lead to increasing trust towards that brand (Lau and Lee 2000). In addition, a consumer's satisfaction with a brand seems to have a positive influence in the commitment and repurchase intentions to that brand (Fullerton 2005).

3.3.2 Brand trust

Since there are so many anonymous consumers nowadays, it is impossible for a selling organization to develop a personal relationship with each customer. Hence, the consumer markets may have to rely on brands in order to build a relationship between an organization and a consumer. (Lau and Lee 2000) Consequently, trust is one of the most important ingredients when building a consumer-brand-relationship. Thus, as Lau and Lee (2000) state,

when trusting in a brand the object of trust is not a person but a symbol. Therefore, a brand becomes a substitute to a human contact for a consumer. (Lau and Lee 2000)

Brand can be seen as a promise of future performance, in which a consumer can trust (Delgado-Ballester and Munuera-Alemán 2002). Consequently, trust is important in a consumption situation because it reduces a consumer's uncertainty in an environment where he or she feels especially vulnerable. In that situation the consumer knows that he or she can rely on a trusted brand. (Chaudhuri and Holbrook 2001) Berry (2002) sees trust as a core of the value that a strong brand provides to its consumers because it enables them to understand the offer and also face the perceived risk associated with buying and consuming a product or service.

An individual's trust in a brand is based on his or her experiences with that brand and more positive experiences and satisfaction are likely to increase the brand trust (Lau and Lee 2000; Delgado-Ballester and Munuera-Alemán 2001; 2005). Lau and Lee (2000) have investigated the antecedents of brand trust and they suggest that it is influenced by many issues. Basically, a consumer should be overall satisfied with a brand's performance (Delgado-Ballester and Munuera-Alemán 2005). A brand has to have a good reputation to attain a consumer's trust and respectively a questionable reputation can diminish the accumulation of trust. In addition, a brand should be predictable and competent. Also peer support increases a consumer's brand trust. Furthermore, a consumer's knowledge about the organization behind a brand affects his or her opinions to that brand. So a consumer is willing to believe that a company behind a brand has integrity, a reputation for fairness, and benevolent motives. When a consumer trusts in an organization, he or she has more positive assessment to that brand. (Lau and Lee 2000) Companies must build brand trust in order to enjoy the substantial competitive and economic advantages provided by brand equity as a relational, market-based asset (Delgado-Ballester and Munuera-Alemán 2005). Companies are proposed to evoke following advantages as a result of brand trust. When brand trust increases it is possible that a consumer is more willing to remain

loyal to a brand, to pay a premium price for the brand, to buy new products introduced by that brand in the existing and also new categories as well as to share some information about his or her tastes, preferences, and behaviour with the brand. (Chaudhuri and Holbrook 2001; Busacca and Castaldo 2003)

Since the novelty of the investigation of brand trust, only a few researches have been conducted concerning the subject. As discovered before, the examination of the brand trust has started at the 21st century although the value of the brands in the consumer market has been understood already earlier. On the contrary, the importance of brand trust has come to a discussion quite recently because it has been noticed to be a key factor in the development of brand and customer loyalty (Lau and Lee 2000).

3.3.3 Brand loyalty

Several researchers have noticed trust as a major driver for loyalty (e.g. Garbarino and Johnson 1999; Lau and Lee 2000; Chaudhuri and Holbrook 2001; Berry 2002). Consequently, Morgan and Hunt (1994) believe that trust in a particular brand develops positive attitudes that results brand loyalty. However, Busacca and Castaldo (2003) propose that in the first stages of a consumer-brand-relationship loyalty is determined by satisfaction (Busacca and Castaldo 2003) but as the relationship is prolonged, satisfaction is replaced by trust (Garbarino and Johnson 1999). In addition, Ha (2004) confirms that high level of brand trust may change a satisfied customer in to a loyal one.

Busacca and Castaldo (2003) have developed a conceptual framework that tries to define the role of brand trust as a part of chain of effects that connects brand knowledge with consumers' response to that brand. They have also made a proposition that a consumer's willingness to remain loyal to a brand increases when trust towards that brand increases. (Busacca and Castaldo 2003) In addition, brand loyal customers provide some vital benefits for a company. For example a company's market share will increase as loyal

customers make more repeat purchases. Also relatively pricing increases i.e. consumers are more willing to pay premium prices for their favorite brand. (Chaudhuri and Holbrook 2001)

Aaker (1991) distinguishes a consumer's relationship with a brand in five levels, brand loyalty as the last and the strongest. These levels are defined more precisely in Table 2 below. The left column explains a consumer's attitude towards the brand and the right column describes how committed to a brand a consumer is.

Table 2 A consumer-brand-relationship (Adapted from Aaker 1991)

Attitude towards the brand	Level of commitment
Customer will change brands, especially for price reasons.	<i>Neither satisfaction nor loyalty.</i>
Customer is satisfied. No reason to change brand.	<i>Brand satisfaction</i>
Customer is satisfied and would incur costs by changing brands.	<i>Brand satisfaction</i>
Customer values the brand and sees it as a friend.	<i>Brand trust</i>
Customer is devoted to the brand.	<i>Brand loyalty</i>

Table 2 shows how a consumer's relationship with a brand starts to develop from a point zero where a consumer has no kind of connection or interest towards a brand. Next, a consumer becomes aware of the brand and may be satisfied with his or her experiences with it. After that when the satisfaction strengthens, a consumer begins to trust in that brand. Finally, when a consumer trusts in a brand and starts to make repurchases, he or she turns to be loyal to that brand.

As a conclusion, Chaudhuri and Holbrook (2001) emphasize that brand loyalty underlies the ongoing process of continuing and maintaining a valued and important customer relationship that has been created by trust. In other words, loyalty to a brand involves trusting in it (Lau and Lee 2000).

4 SATISFACTION, TRUST, AND LOYALTY IN THE ONLINE ENVIRONMENT

Loyal customers are important for the websites both in a competitive and economic sense (Semeijn et al. 2005). However, in the online environment many executives have concentrated only on attracting the consumers rather than retaining them. But before having loyal customers, at first their trust must be built and maintained. (Reichheld and Scheffer 2000) In turn, trust in a website is developed by website user satisfaction based on a consumer's experiences (Flavián et al. 2006).

The development process of a consumer's satisfaction and trust leading to customer loyalty is found out to be similar in the online and the offline environment. A consumer's satisfaction, trust, and loyalty towards a particular website are discussed in this chapter. Besides, the intention is to show that online environment however differs from the traditional business environment considerably.

4.1 Website satisfaction

The antecedents of customer satisfaction have been well documented in classical contexts but customer satisfaction in the online environment has been left to a lesser attention (Szymanski and Hise 2000) and that's why it suffers from the lack of previous research (Otto 2000). This is not surprising when considering the newness and importance of the field (Bansal et al. 2004). Although this field of research needs apparently more investigation a couple of researches, especially from the antecedents of website satisfaction, has been conducted.

Researches have suggested that a consumer's satisfaction towards websites consist from the different features of the website. For example it has been claimed that the website's quality influences satisfaction with the service at

least on the apparel retailers' websites (Kim and Stoel 2004). It has also been suggested that website characteristics such as ease of use and availability of customer service are the most important drivers of a consumer's overall satisfaction with the website (Bansal et al. 2004). However, Hsu (2006) proposes that the quality of information given on the website will have a stronger impact to a consumer's satisfaction than the website's system quality. On the other hand, according to Cheung and Lee (2005) both information understandability and system navigation have significant positive impacts to the website satisfaction. The authors investigated over 500 users of a specific e-portal during six weeks to prove their proportions. (Cheung and Lee 2005)

Szymanski and Hise (2000) propose that when a consumer is satisfied with the e-retailing, will this satisfaction reflect to a consumer's positive perceptions of security, convenience and merchandising in the online environment. Furthermore, Yoon (2002) has studied over 120 students who were evaluating four online shopping mall websites; two well-known with online and offline stores and two less-known with only online stores. Yoon suggests that prior positive experience and familiarity are important antecedents of website satisfaction. (Yoon 2002) From the basis of these researches it can be noticed that the antecedents of website satisfaction are very divergent depending on the perspective of the study.

Consequently, a consumer's satisfaction with a website is very important to managers because it is claimed to be a prerequisite to trust and loyalty (e.g. Yoon 2002; Flavián et al. 2006). Besides, in the online environment the customer satisfaction is especially important because the consumers have a possibility to compare different alternatives more easily on the Internet than in the offline environment (Shankar et al. 2003). However, only a couple of researchers have suggested that website satisfaction leads to trust towards that website (Yoon 2002; Ribbink et al. 2004; Flavián et al. 2006) and the other researchers believe that website satisfaction leads direct to the loyalty on that website. This may be a result from the fact that trust towards website

is a quite novel research subject, while the e-commerce has been become more general only in the resent decade.

However, it should be remembered that the online medium influences in a consumer's satisfaction in a different way than a traditional offline medium. There are more options available and a consumer has a possible access to the peer opinions and ratings (Meuter et al. 2000). Hence, there is more information offered from a product or service online. What is more, when a consumer has more information (including visual information) beforehand, they know better what kind of service they will receive and thus, are less likely angry or surprised when receiving the service (Shankar et al. 2003). Accordingly, the dissatisfaction is likely to decrease. Nevertheless, the online environment may also diminish satisfaction because of the perceived lack of privacy and financial security, failure of the technology, and the poor design of the service (Meuter et al. 2000). But from the managerial point of view, Ribbink et al. (2004) suggest that a consumer's satisfaction can be increased substantially by providing an attractive user interface, which is easy to use.

4.2 Website trust

As already pointed out, trust plays a central role in any commercial transaction. It does not matter, whether a transaction is conducted in a conventional way (a retail outlet) or over the Internet (by means of the website) (Walzuch and Lundgren 2004). Accordingly, trust has been identified as a critical component also in e-commerce in several researches (e.g. Quelch and Klein, 1996; Corbitt et al. 2003). At the moment, researches have put some serious effort to the investigation of trust in e-commerce. Primarily security, privacy, consumer experience and satisfaction, site quality, and participation to e-commerce have been under the examination in order to find the significant antecedents of online trust.

Trust in an online environment can be considered different from offline trust at least with a couple of reasons. These reasons are for example the physical

distance between buyer and seller, the absence of sales people, and the separation between buyer and product (Yoon 2002). Stewart (2003) assumes that consumers tend to have less trust in organizations operating online than in those who operate in the physical world. When a consumer is able to associate a website to a traditional physical retail presence, it is possible that the trust may transfer to the website. (Stewart 2003) Furthermore, Yoon (2002) agrees that website trust may arise when loyalty to a certain brand is attributed to satisfaction with past online experience. However, Hoffman et al. (1999) believe that consumers may fear that companies operating online do not respect the privacy of personal information needed to complete the transactions, and these companies could use the information to direct marketing or sell it to the other parties. In other words, lack of trust is frequently cited as a reason for not making purchases online (Lee and Turban 2001). Hence, the impression from the whole e-commerce in general may have a strong impact on willingness to trust online-shopping (Corbitt et al. 2003).

Cheskin Research (1999) proposes that online trust consist from six elements. These elements are defined more specific below.

- Security assurance performs the role of installing assurance of transaction security
- Brand enables prediction about a website's credibility based on a brand's reputation and past experience of web visitors
- Navigation refers to the ease of finding what the user is looking for
- Fulfillment provides accurate information on order processing and problem resolution when a problem occurs
- Presentation design attributes signifying quality and technology
- Technological sophistication is the technical superiority and up-to-dateness

Instead of being prerequisites for trust towards websites, these six elements are more like sources of website trust and they can serve as cues for a consumer who may be able to evaluate the website easier with these cues. What is especially important for this study, brand has been listed as a cue of

trust for a consumer. So a magazine brand is likely to benefit from the brand's extension to the Internet. In addition, the awareness of the name of the company operating a website should be considered as an essential ingredient when developing website trust (Yoon 2002).

The unique business environment of the Internet can create problems associated with insecurity and privacy for the consumer, which put pressure on Internet marketers to create trust that should be much stronger and more persistent than what is normally demanded offline (Keen 1997). Besides, trust in an online environment is very difficult to influence or control directly because it results from multiple interactions with online providers, brand affect, and personality attributes such as technology readiness (Ribbink et al. 2004). To conclude, trust weakens or strengthens by experience and it should be thought as a dynamic process. The website trust will solidify if a gratifying experience is reaffirmed out from each online experience in order to evoke higher levels of satisfaction and trust. (Yoon 2002)

An essential goal for every marketer is to attain loyal customers whether he or she is operating in the traditional markets or in the online environment. Based on the statement that trust leads to loyalty it can be assumed that trust towards website leads to website loyalty (e.g. Flavián et al. 2006). In addition, a consumer's trust towards website has some other positive outcomes than loyalty. According to Yoon (2002), website trust has a significant causal relationship with online-purchase intentions. Furthermore, Corbitt et al. (2003) believe that trust is positively related to a consumer's participation in electronic commerce. Trust will also stimulate consumers' purchase intentions in the online environment (Quelch and Klein, 1996).

4.3 Website loyalty

Loyal customers are considered extremely valuable in e-commerce (Ribbink et al. 2004) because loyalty appears to be essential for the websites both in an economic and competitive sense (Semeijn et al. 2005). Researchers have

been noticed that a consumer's loyalty towards online shopping and online stores is significantly higher than their loyalty towards conventional shopping and stores (Devaraj et al. 2003). In addition, loyal customers seem to be much less susceptible to negative information about a product or service than non-loyal customers (Ahluwalia et al. 2000). Consequently, the loyal online customers have chosen their favored service provider even when confronted with a number of other similar competitive service providers. Hence, they may feel partly responsible if the chosen service does not fully fit to their expectations. (Shankar et al. 2003)

For the managers Internet can offer new possibilities that help to strengthen customer loyalty through enhanced customer understanding and improved service offerings (Reichheld and Scheffer 2000). According to Davenport (2000) the "stickiness" of the website is crucial in order to ensure profitable repeat business and success online. "Stickiness" signifies a website's ability to get consumers to retain to the website and also stay on the site once they get there. (Davenport 2000) Finally, the purpose of electronic commerce and website loyalty becomes clear in Anderson and Srinivasan's (2003) definition of e-loyalty that goes following; e-loyalty is "a customer's favorable attitude towards an electronic business resulting in repeat buying behaviour".

5 DEVELOPMENT OF THE RESEARCH MODEL

The object of this chapter is to build up a theoretical model by reviewing and discussing the previous research. The aim is to define the potential relationships between brand satisfaction, brand trust, brand loyalty, website satisfaction, website trust, and website loyalty. Research that would connect these constructs is still scarce because of the newness of the construct of brand trust, and because of only few conducted researches of a consumer's satisfaction, trust, and loyalty in the online environment.

5.1 The linkage between brand satisfaction, brand trust, and brand loyalty

Brands, and consumers' attitudes to them, have interested many researchers in time. Even so, the linkages between brand satisfaction, brand trust and brand loyalty belong to the newer research topics related to brands. Lau and Lee (2000) have investigated the development of brand trust in the context of non-durable consumer goods. The 263 respondents were asked to make a purchase decision for any consumer good they wanted. The authors found out that a consumer's satisfaction with a brand is positively related to a consumer's trust in that particular brand. Lau and Lee also propose that in order to develop brand trust both a brand's and a company's reputation matter. So the brand's characteristics may be very essential in determining whether a consumer decides to trust it or not. (Lau and Lee 2000) Furthermore, according to Delgado-Ballester and Munuera-Alemán (2001) a consumer's satisfaction with the brand is an important antecedent of brand trust. Like the first research presented, the authors collected their data from consumers that purchased consumer goods. (Delgado-Ballester and Munuera-Alemán 2001) In addition, Ha and Perks (2005) confirm that brand satisfaction antecedes brand trust when they conducted a research that included 17 websites from different product and service categories. From the basis of their study, they show that positive experiences and relationships

with brands will lead to customer satisfaction, which in turn will lead to stronger trust in that brand. (Ha and Perks 2005) Zboja and Voorhees (2006) have undertaken a research concerning brand trust in the product categories of computers and electronics. They also prove that satisfaction with the brand has a positive influence in trust in that brand and this way has an impact to a consumer's repurchase intentions as well. (Zboja and Voorhees 2006) Having support from these researches, it is hypothesized in this study that:

H1 Brand satisfaction has a positive effect on brand trust

Lau and Lee (2000) claim that when a consumer trusts in a brand, the loyalty towards that brand increases. Brand loyalty, a significant goal for the marketers, is defined by Lau and Lee (2000) as a consumer's "behavioral intention towards a brand and actual purchase behavior". Chaudhuri and Holbrook (2001) believe that brand loyalty can be separated into two different concepts: purchase and attitudinal loyalty. Nevertheless, they agree with Lau and Lee (2000) that brand trust determines brand loyalty. Moreover, Chaudhuri and Holbrook (2001) undertook their brand research in different product categories from personal computers to candies in order to prove that product-related factors do not mediate brand loyalty. Besides, Delgado-Ballester and Munuera-Alemán (2004) confirm that a product class does not determinate that much when explicating brand trust (Delgado-Ballester and Munuera-Alemán 2004). In other words, when purchasing and consuming products from different product categories brand trust is interpreted in the same way.

Ha (2004) has examined the determinants of brand trust in the context of e-bookstores. Ha also found out that higher brand trust will lead to higher commitment to a brand, which basically means that brand trust has an influence in brand loyalty. (Ha 2004) Delgado-Ballester and Munuera-Alemán (2005) have also examined brand trust but in the connection of consumer goods. They investigated almost 300 consumers of shampoo and beer and found out more support for the statement that brand trust is positively related

to brand loyalty. So from the basis of these researchers, it is hypothesized in this study that:

H2 Brand trust has a positive effect on brand loyalty

Since the newness of the research of brand trust, the former research suggests that customer satisfaction is directly related to brand loyalty. That relationship has been proven in many studies since 1970s. The first studies concerned U.S. households and their most purchased consumer good brands (e.g. Kraft et al. 1973; Newman and Werbel 1973). Later the researchers began to analyze the different types and dimensions of brand satisfaction and brand loyalty. For example, Bloemer and Kasper (1995) suggested that the type of satisfaction matters when creating brand loyalty. So when a consumer is fully aware of the comparison process and the choice that has been made, this type of manifest satisfaction is suggested to have a stronger effect on brand loyalty than when a brand is just randomly picked without any evaluation process. (Bloemer and Kasper 1995) Fullerton (2005) studied consumers' satisfaction with a two well-known retail service brands with total of 418 respondents. He found out that a consumer's satisfaction with a brand affects both continuance and affective commitment that in turn leads to repurchase intentions. (Fullerton 2005) Although it is expected in this study that a relationship between brand satisfaction and brand loyalty is mediated by brand trust, in order to find out all the possible relationships it is hypothesized that:

H3 Brand satisfaction has a positive effect on brand loyalty

5.2 The linkage between website satisfaction, website trust, and website loyalty

Online consumer behaviour has been an emerging research area over the years. However, the scope of these studies is rather broad including studies from consumer characteristics, environmental influences, medium-, product or

service, and merchants and intermediate characteristics. (Cheung and Lee 2005) Therefore, although the empirical evidence from online satisfaction, trust, and loyalty is scarce, a positive effect of satisfaction on trust and loyalty can be expected in the online environment just like it occurs in the offline environment (Ribbink et al. 2004).

Corbitt et al. (2003) argue that trust is the core of an online customer relationship like it is in offline relationships. Flavián et al. (2006) have analyzed a consumer's trust and satisfaction towards well-known Internet servers. The authors noticed that a consumer's greater satisfaction with a website has influenced positively in a consumer's trust towards that particular website. (Flavián et al. 2006) In addition, Yoon (2002) agrees that website satisfaction and trust show a significant, positive correlation. Also a consumer's positive web experiences are considered to be related to the stronger degree of perceived trust (Corbitt et al. 2003). Furthermore, according to Ribbink et al. (2004) e-satisfaction is a driver of e-trust. A total of 184 actual customers of online book and CD stores answered to an online survey, in which the respondents were asked to evaluate their most familiar online vendor of books and CDs. (Ribbink et al. 2004) Thus, in this study it is hypothesized that:

H4 Website satisfaction has a positive effect on website trust

There are not many previous researches concerning a consumer's trust towards a particular website. However, Ribbink et al. (2004) proposed by examining online book and CD stores that e-trust affects directly e-loyalty (Ribbink et al. 2004). Besides, Flavián et al. (2006) suggest that a higher trust towards a website leads to higher loyalty towards that website. The authors confirmed this statement by asking total of 350 respondents to analyze some websites from well-known Internet servers offering financial services, book and music retailing, and travel or tourist services. (Flavián et al. 2006) Consumer friendly and satisfactory websites seem to be those, which could invoke consumers' trust and lower perceived risk through marketing activities and technology improvements (Corbitt et al. 2003) so that a consumer will

revisit the website. Moreover, Reichheld and Schefter (2000) state that on the Internet, where business is conducted at a distance and risk it is more important than ever to gain customers' trust in order to win their loyalty. Thus, the present study hypothesizes that:

H5 Website trust has a positive effect on website loyalty

Several researchers propose that there is a positive relationship between online satisfaction and online loyalty without the mediating effect of trust. For example Anderson and Srinivasan (2003) have found a connection between online satisfaction and online loyalty. However, the authors state that although a consumer would be satisfied with a website, it does not mean that he or she would automatically be loyal to that website. They propose that a consumer should have trust on the Internet at the general level at first in order to be loyal to some website. (Anderson and Srinivasan 2003) Shankar et al. (2003) posit that satisfaction builds loyalty, which reinforces satisfaction. The authors also claim that satisfaction towards a service has a stronger effect online than offline, and that more frequent users of a service will experience greater satisfaction with a service. The authors collected an extensive data of over 500 consumers who were making a hotel reservation. (Shankar et al. 2003) Moreover, Semeijn et al. (2005) studied the relationship between online satisfaction and loyalty in four very popular online industries: books and CDs, computer hardware and electronics, computer software, and travel tickets. They state that there is a significant relationship between satisfaction and loyalty when the whole purchasing process works out fine. (Semeijn et al. 2005) Although a couple researchers believe that website satisfaction is positively correlated website trust, they still state that satisfaction could influence direct in website loyalty without the mediating effect of trust (Ribbink et al. 2004; Flavián et al. 2006). This could even indicate that trust is not the anticipated major contributor to loyalty in the online environment (Finn and Kayandé 1997) and satisfaction plays also a key role. Accordingly, it is hypothesized in this study that:

H6 Website satisfaction has a positive effect on website loyalty

5.3 The effect of brand satisfaction, trust and loyalty on websites

It has been remarked that consumers seem to depend much more on brands in the online than in the offline environment (McGovern 2001) and that the offline brand power is likely to be transferable to the online environment as well (Harvin 2000). Next, the effects of brand satisfaction, trust, and loyalty on a website are examined. Respectively the effects of website satisfaction, trust, and loyalty on brand are investigated.

Brand extension has been noticed to be an increasingly popular strategy in media industries (Chan-Olmsted 2006, 65) and many publishers have stretched their magazine brands to the Internet. In consequence, it may be supposed that a consumer who is satisfied with a brand is likely to be satisfied with that brand also when using it on the Internet. Accordingly, a consumer is likely to experience the website related that brand positively. Since in this study a website of a particular brand is considered from brand extension's point of view and as a part of the magazine brand, it can be hypothesized that:

H7a A consumer's brand satisfaction reflects positively to website satisfaction

Shankar et al. (2003) proposes that satisfaction builds loyalty, which reinforces satisfaction, a phenomenon that is stronger online than offline. Since the scarce research in this field it could be assumed that a consumer's website satisfaction may reflect back positively to the brand and thus, in turn increase the brand satisfaction. Hence, it is hypothesized that:

H7b A consumer's website satisfaction reflects positively to brand satisfaction

The importance and influence of brand trust has been taken under a closer examination only just in the 21st century. This study is especially interested in brand trust's effect on a consumer in the online environment concerning a consumer's satisfaction, trust, and loyalty towards a magazine brand's

website. However, the effect of brand trust in a consumer's attitudes about website is not that much investigated research subject.

Trust in a brand includes a consumer's feeling of security when interacting with a brand (Delgado-Ballester and Munuera-Alemán 2001). So a consumer is expecting to be sure about a brand's reliability and intentions. Because of the anonymity of the Internet as well as the lack of face to face customer-seller relationships nowadays, a brand has become a link between an organization and a consumer and a substitute for a human contact as well (Lau and Lee 2000). Besides, in the online environment the consumers are more likely to be receptive to use brands that they already know and trust based on their experiences in the offline environment. As a result, the well-known and reliable brands are able to benefit from the "halo-effect" when stretching their brand into the Internet i.e. when establishing a website for a brand. (Harvin 2000)

Although the former research has shown in several contexts that satisfaction is an antecedent for trust, the exploratory nature of this research will pay attention to all possible effects of brand trust. Trust in a magazine brand has probably existed before the magazine's website. Accordingly, it can be assumed that the consumers are aware of brands' intentions and reliabilities also online. So when a consumer trusts in a brand in the online environment, he or she may already have positive attitudes to the products or services related to a brand such as a magazine brand's website. Since in this study, a magazine's website is considered from brand extension's point of view, it is hypothesized that:

H8a A consumer's brand trust reflects positively to website satisfaction

Although in this study the objects of trust are dissimilar, both brand trust and website trust include similar elements such as a consumer's beliefs and expectations (Castaldo 2003) how does a brand or a website keep or fulfill its promises. Building trust is a cumulative process, which strengthens from experiences. Therefore, it may be suggested that brand trust may have a

positive influence in the development process of trust towards a magazine's website because the website is viewed from a brand extension's point of view. In this study, it is hypothesized that:

H8b A consumer's brand trust reflects positively to website trust

Brand trust is believed to be stronger online than offline (McGovern 2001). Because of the lack of a face-to-face contact online a consumer uses the brand as the trusted source of the reliability and quality of the service or product. So when a consumer trusts in a magazine brand online, he or she is likely to consider the magazine's website reliable as well. Because brand trust is noticed to be stronger in the online than in the offline environment, it may be assumed that this website trust reflects back to brand trust and strengthens it. Thus, it is hypothesized that:

H8c A consumer's website trust reflects positively to brand trust

Trust has been noted to have a positive influence in loyalty in several researches (e.g. Lau and Lee 2000; Ha 2004; Flavián et al. 2006). Accordingly, it can be assumed that brand trust has an effect on a consumer's loyalty shown on that magazine's website however the objects of trust and loyalty are not same. In this study, website loyalty signifies that a consumer revisits the website and also stays there. So it is hypothesized that:

H8d A consumer's brand trust reflects positively to website loyalty

An important goal for marketers is to attain loyal customers because they are valuable for companies both in economic and competitive sense (Semeijn et al. 2005). What is more, the strength of loyalty has been noticed to be significantly higher in the online than in the offline environment (Devaraj et al. 2003). So a loyal customer is considered to be devoted to a brand and consequently repurchases it. Hence, this loyalty may reflect to the website of the devoted brand in a form of a consumer's favorable attitudes towards the website that results returning that website. Thus, it is hypothesized that:

H9a Consumer's brand loyalty reflects positively to website loyalty

A consumer's loyalty towards a magazine website has most likely an effect on brand loyalty. When a customer revisits frequently on a website, he or she likely receives some positive images about the website's functionality and service quality. As a result, these experiences may strengthen the positive attitudes towards a website and reflect back to a consumer's evaluations about the brand and in consequence, have a positive effect on the brand loyalty. Thus, it is hypothesized that:

H9b A consumer's website loyalty reflects positively to brand loyalty

5.4 Control variables

The control variables are not hypothesized but their effect to some variable is known or at least expected. Control variables are considered as extraneous variables that are possibly affecting the research but their effect is kept constant in the experiment. (Research methods planning) In this study, the control variables are concerning only brand trust and website trust because these constructs will be the most central in the research model.

5.4.1 Brand trust control variables

The brand trust control variables are concerning a consumer's previous experience with a magazine. These variables contain *prior familiarity of the magazine* (i.e. how long have been reading the magazine), *frequency of reading*, and whether a reader *subscribes to a magazine* or not. The prior familiarity with the magazine -control variable is expected to affect positively when a consumer has read the magazine longer. Also the frequency of reading the magazine more often is expected to have a positive effect on

brand trust. In addition, it is proposed that a subscription of the magazine in question may affect positively to the brand trust.

5.4.2 Website trust control variables

The control variables that are related to website trust are concerning a consumer's previous online experience and previous experience with a magazine website. These variables are *prior use of the Internet*, *prior use of the website*, and *registration to the website*. Corbitt et al. (2003) suggest that a consumer's web experience, so the length of the use of the Internet is affecting positively the perceived trust in e-commerce. In addition, Shankar et al. (2003) believe that more frequent users of a service will experience greater satisfaction with a service. Therefore, this study expects that the longer a consumer has used the Internet and also the magazine website will have a positive effect on website trust. Many magazine website have a possibility to register to their website. A registered user of a case magazine's website is able to post messages to the discussion forums. Thus, it is expected that when a consumer is willing to give his or her personal information to the customer register that may affect website trust positively.

5.5 The theoretical research model

Based on the 14 research hypotheses the theoretical research model is developed and illustrated in following Figure 3. The functionality and accuracy of the research model is tested in the empirical part of the study.

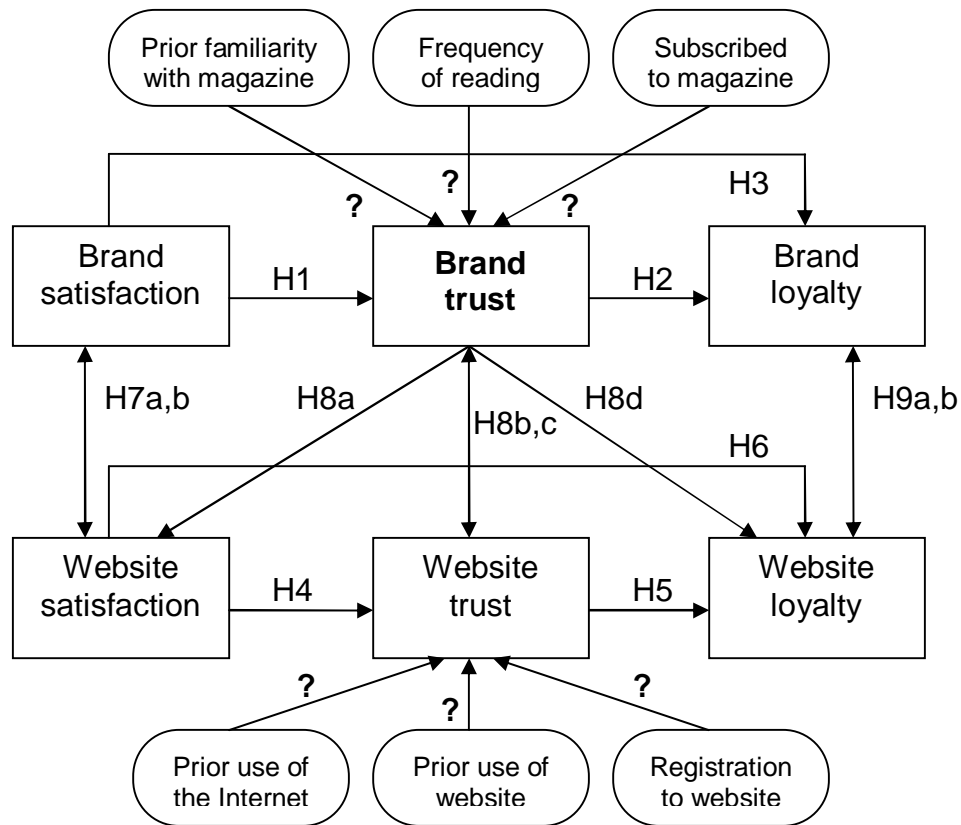


Figure 3 The theoretical research model of the study

Although the theoretical research model is based on the existing research and reviewed articles, it still differs from the preliminary theoretical framework of the study presented in the introduction chapter. Now the brand related and website related constructs are hypothesized to be connected to each other. In addition, brand trust is hypothesized to have an effect on all website related constructs. However, the basic assumptions based on the theory that satisfaction leads to trust, which in turn leads to loyalty are maintained identical to the preliminary framework. The six control variables (ellipses) of the study are also illustrated in the theoretical research model.

6 RESEARCH METHODOLOGY

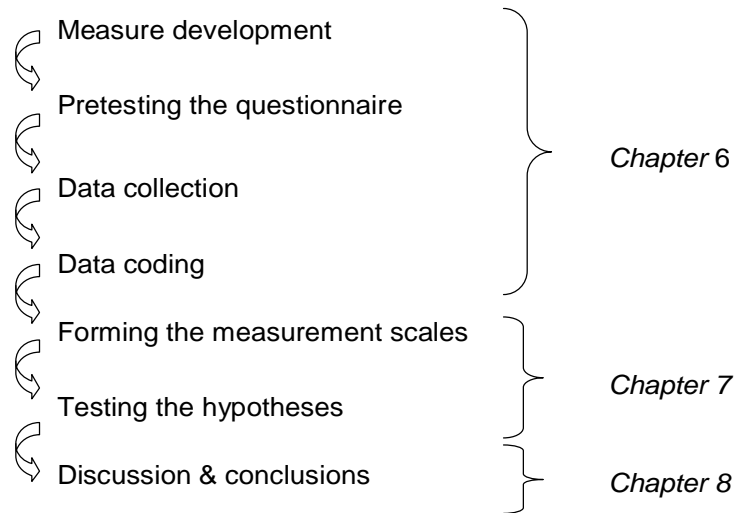


Figure 4 Phases of the empirical part

Figure 4 above presents the phases and progress of the empirical part. However, only the first four phases are discussed in this chapter six. The chapter begins by discussing the development process of the online questionnaire. After that the statement selection the questionnaire is pre-tested and improved from the basis of the received feedback. Last, the data collection and data coding are discussed briefly through.

6.1 The measure development

At first the central constructs of this study, so brand satisfaction, brand trust, brand loyalty, website satisfaction, website trust, and website loyalty have to be operationalized. Operationalization means that a phenomenon is transformed into a measurable form. Multi-item measures are developed in order to measure these constructs. Single questions together are forming a multi-item measure, which measures a single construct. (Metsämuuronen 2005, 102-103) The advantages of multi-item measures over individual items according to Churchill (1979) are following. First, the specificity of items can

be averaged when they are combined. Second, by combining items relatively fine distinctions can be made among people. Third, the reliability tends to increase and measurement error decreases when the number of items in a measure increases. (Churchill 1979) In this study, each dimension or construct is formed from 3 to 5 statements

The data for this study is collected with a standardized survey. This data collection method is chosen for the following reasons. First, a survey is designed to produce quantitative descriptions from some aspects of the respondents. Second, the principal means of collecting data is by asking people structured, predefined questions and third, the data is collected in such a way that it is able to generalize the findings to a larger group. (Kraemer 1991) Besides, an advantage of a survey is that it is possible to collect an extensive data in a relative short time when a research is well-designed and well-organized. However, a survey as a method includes also some disadvantages. For example the researcher cannot be sure if a respondent answers honestly and carefully or if a respondent understands the questions correctly. Nonetheless, when a survey is standardized all the questions are asked using exactly the same phrasing for all the respondents. (Hirsjärvi 2004, 182, 184) Consequently, since the questions are standardized the following assumptions are valid: the meaning of questions is shared by the majority of respondents, the respondents understand the phenomenon under investigation in roughly same way, and the researcher is able to interpret and compare the responses because they are given in the same way. (Bradburn 1982)

The questionnaire has three distinct parts; questions about a respondent's prior experience with the Internet and the magazine's website, questions related to a respondent's relationship with the magazine brand, and questions related to the magazine's website. Total number of questions is 53. The questions applied in the survey are multiple choice questions (8 questions) and scale questions (45 statements). In the multiple choice questions the answer options are given ready for a respondent (Hirsjärvi 2004, 188). This question type is applied when a respondent's prior experience with the brand

and the website is asked. The scale questions of this study are applied when asking a respondent's relationship with the brand and estimations about the website. A seven-point-Likert scaled negatively-positively (1= totally disagree to 7= totally agree) is used in the scale questions. A Likert scale is applied especially in attitude or motivation measures where a respondent is evaluating his or her own opinions about the statement (Metsämuuronen 2005, 61). The classical Likert scale is only five-pointed but a seven-pointed Likert is used in this study in order to get more variance within the respondents. The statements of the study can be found in Appendix 1. Next, all measures of this study are discussed through in detail.

Brand satisfaction measure The four items that operationalizes the brand satisfaction measure are adapted from Lau and Lee (2000). They studied consumers' brand satisfaction with any purchased consumer good. Lau and Lee's brand satisfaction measure included initially seven items but after the pretesting two items were dropped because they could not be adapted to this context and one item was dropped because of the unclarity of the statement. Like in Lau and Lee's survey, a seven-point Likert scale (strongly disagree-strongly agree) is applied to measure the statements.

Brand trust measure The construct of brand trust is measured with two dimensions; brand reliability (4 items) and brand intentions (4 items). This division is based on Delgado-Ballester and Munuera-Alemán's (2005) research. The authors have developed this brand trust measure by themselves and they have validated it with several researches. The reliability dimension has a competence-based nature that a brand has the ability and willingness to keep promises and satisfy a consumer's needs. The brand intentions dimension comprises the attribution of good intentions to the brand in relation of a consumer's interest and welfare for example if there occurs an unexpected problem with a product or service. (Delgado-Ballester and Munuera-Alemán 2005) These authors investigated consumers' experiences with different beer and shampoo brands. Although Delgado-Ballester and Munuera-Alemán have used disagree/agree as the measure scale, this study

applies a seven-point Likert scale from strongly disagree to strongly agree like in the previous brand satisfaction measure.

Brand loyalty measure In this study brand loyalty is divided into four sub dimensions that are attitudinal loyalty, purchasing loyalty, word-of-mouth and behavioral intent. This division is made in order to measure the different aspects of brand loyalty. In this study brand loyalty refers to a consumer's positive attitudes towards a brand and his or her willingness to recommend it forwards. In addition, a consumer's purchasing behaviour and intentions to consume a brand's products or services are measured. Initially in the pretesting attitudinal and purchasing loyalty were measured together with 13 items based on a research of Shang et al. (2006). Nonetheless, the measure was developed and used formerly by Quester and Lim (2003). However, this measure is noticed to be inappropriate to the context of the study because it measured mainly a consumer's purchasing behaviour. Thus, only 4 items (2 attitudinal loyalty and 2 purchasing loyalty) from the measure are maintained.

Consequently, there are three items in the sub dimension of *attitudinal loyalty*; the first item (BLOY1) is from Chaudhuri and Holbrook (2001) and the two last (BLOY2 and BLOY3) are from Quester and Lim (2003). BLOY1 from Chaudhuri and Holbrook is added after pretesting in order to measure the aspect of a consumer's commitment in attitudinal loyalty. Chaudhuri and Holbrook studied brand loyalty in several product categories with large number of respondents. Respectively Quester and Lim measured product involvement and brand loyalty in two product categories (shoes and pens). The two items from them measure the recognition of the brand. A seven-point Likert scale was applied in both researches.

The three items (BLOY4-6) to measure the sub dimension of *word-of-mouth* (WOM) are all adapted from Zeithaml et al. (1996). The authors measured WOM as a part of a consumer's loyalty to a company in order to see how likely a consumer tells positive things about the company forwards. Zeithaml et al. used seven-point Likert scale in their mail survey. This study also tries to figure out how keen the consumers are to recommend the brand forwards.

Purchasing loyalty is measured with four items. Two items are adapted from Quester and Lim (2003) and another two are adapted from Mittal and Lee (1989). Only two items from Quester and Lim are maintained after the pretesting because the others did not fit into the context of the study. These statements (BLOY7 and BLOY8) are about the measure a consumer's purchasing behaviour. Mittal and Lee studied product and brand-decision involvement in the context of jeans and video cassette recorders. The two last statements (BLOY 9 and BLOY 10) are adapted from Mittal and Lee's brand commitment measure. However, these items are added to the questionnaire after the pretesting. Both researches used 7-point Likert scale with endings of strongly disagree to strongly agree.

The four items of *behavioral intent* are developed especially to the context of this study. These items are related to a consumer's future intentions to use and purchase a magazine brand's products and services and to visit on a magazine's website as well.

Based on the measurement scales used in the researches presented above a seven-point Likert scale is applied to measure all four brand loyalty sub dimensions. Attitudinal loyalty and purchasing loyalty are measured with a Likert scale from 1=totally disagree to 7=totally agree. WOM and behavioral intent sub dimensions are measured from 1=not at all likely to 7=extremely likely.

Website satisfaction measure The four items (WSAT1-4) that measure website satisfaction are adopted from Flavián et al. (2006). The authors studied the role of a consumer's satisfaction and trust on website loyalty and thus, the measure is suitable for this study without adaptation. The scale used in their study was a seven-point Likert.

Website trust measure Website trust is divided in three sub dimensions in this study based on Flavián et al.'s (2006) website trust measure. These dimensions are honesty, benevolence, and competence. This division is

made because trust is usually considered as a multidimensional construct that differentiates between honesty and benevolence, which is perceived in the behaviour of another party. Besides, competence has been noticed especially relevant when analyzing a consumer's behaviour in the online environment. (Flavián et al. 2006)

In the pretesting the construct of website trust consisted from 15 statements but after the feedback received from the pretesting the number of statements was dropped to 10. Five statements are dropped because the unclarity of the statements. However, the phrasing of many statements needed to be clarified. The final scale is measured with a seven-point Likert scale from totally disagree to totally agree.

Website loyalty measure The measure of website loyalty is adapted from Anderson and Srinivasan's e-loyalty measure. The final set includes five statements, four (BLOY1,2,3,5) are adapted from Anderson and Srinivasan and one (BLOY4) is developed for the purpose of this study. The authors also used a seven-point Likert scale. Anderson and Srinivasan investigated over 1200 online customers across numerous e-retailers in their study.

Measures of the control variables

There are six control variables applied in this study; three are related to brand trust (prior familiarity of the magazine, frequency of reading, and subscribed to the magazine) and another three (prior use of the Internet, prior use of the website, and registration to the website) are related to website trust. *Prior use of the Internet* has been applied from Corbitt et al. (2003) and this measure has been adapted also to the *prior use of the website* and *prior familiarity of the magazine* because the question is about the length of use in all these measures. The measures are operationalized with multiple-choice questions as in the Corbitt et al.'s (2003) study. The measurement scale to answer these questions is following: never, under 1, 1, 2, 3, 4, 5, 6, 7, 8, over 8 years. In addition, the *frequency of reading* is applied from Corbitt et al. although their measure concerned a consumer's frequency of using the

Internet. The respondent used the following scale for estimating his or her frequency of reading the magazine: never, seldom, every once in a while, or almost every issue. *Subscribed to the magazine* and *registration to the website* are both operationalized with single questions. These questions are “Are you subscribed to Vauva magazine?” and “Are you a registered user of Vauva’s website?”. The respondents are able to answer only yes or no to these questions.

6.2 The measures of the study

In following Table 3 all the measures used in this study are gathered together in order to see the central constructs of this study and their sub dimensions as well.

Table 3 The measures of the study

Measure <i>(adapted from)</i>	Sub dimension	Construct
Lau & Lee 2000		Brand satisfaction
Delgado-Ballester & Munuera-Alemán 2005	<i>Brand reliability</i>	Brand trust
	<i>Brand intentions</i>	
Chaudhuri & Holbrook 2001; Quester & Lim 2003	<i>Attitudinal loyalty</i>	Brand loyalty
Zeithaml et al. 1996	<i>Word-of-mouth</i>	
Mittal & Lee 1989; Quester & Lim 2003	<i>Purchasing loyalty</i>	
Developed for the purpose of this study	<i>Behavioral intent</i>	
Flavian et al. 2006		Website satisfaction
Flavian et al. 2006	<i>Honesty</i>	Website trust
	<i>Benevolence</i>	
	<i>Competence</i>	
Anderson & Srinivasan 2003		Website loyalty

In addition to these measures six control questions are asked about respondents' prior experience and relationship with the magazine and the website. When a respondent does not use the magazine website at all then website related questions are skipped over automatically. Also the respondents' gender and age are asked as descriptive background questions.

6.3 Questionnaire pretesting

The purpose of pretesting is to test on a small scale how a new model, construct or method will work on a large scale or how it may be improved (Järvinen 2004, 152). For the pretesting the link to the online questionnaire was sent to the personnel of School of Business and to the personnel of Technology Business Research Center in Lappeenranta University of Technology. The total of 24 responses was received. Based on the feedback some items were eliminated from the measures and three items of brand loyalty (BLOY1,9,10) were replaced with more definite statements. The purpose of pretesting in this study was to increase the content validity of the research.

After the pretesting the questionnaire was translated from English into Finnish and a back-and-forth translation was provided. The purpose of back-and-forth translation is to increase the validity of the survey by confirming that the Finnish translated items have the same meaning as the original, English items. After the back-and-forth translation, the phrasings of some items were clarified, the instructions were modified and the order of the survey measures in the questionnaire came to its final form. The final survey questionnaire is shown in Appendix 2.

6.4 Data collection

The data is collected with an online survey in March 2007 in cooperation with a Finnish baby and pregnancy magazine called Vauva magazine. Vauva is

the only magazine in Finland that pays a special attention to children between ages 0 to 2. It has yearly almost 150 000 readers, 121 000 of them are women. The print circulation of Vauva magazine is 37 521. (Sanomamagazines-Mediaopas)

An advertisement of the survey questionnaire was put out on the Vauva's website and all users of that website were able to answer to the questionnaire during one week. This magazine website was chosen because the website and its discussion forums are very active and popular. 6, 5 million messages are posted to Vauva's discussion forums yearly. Weekly Vauva's website has almost 30 000 visitors. The magazine has had website since 1998. (Sanomamagazines-sivustojen viikkoluvut, Vauva)

875 responses were received during one week. The response rate cannot be computed because the questionnaire was available for all the users of the website. However, the number of responses can be considered good when paying attention to the short response time.

6.5 Data coding

The data is coded and analyzed using SPSS (Statistical Package for Social Sciences) –software, which is especially designed to the analysis of quantitative data. Two negatively worded items (BSAT3 and WLOY3) are reverse coded. The empty answers are coded as missing values and thus excluded from the analysis. The dummy variables (SUBM and REGWS) are recoded as 1=yes and 0=no.

7 RESULTS

In this chapter the data is analyzed and the research hypotheses are tested. At first the collected data is divided into two parts in order to conduct exploratory and confirmatory factor analysis. Based on these analyses the summated scales of the study are formulated for the purpose of regression analyses. Then a descriptive analysis from the respondents is presented in order to receive information from the user base of Vauva's website and their relationship with Vauva magazine. Besides, analysis of variance (ANOVA) is applied when testing the differences between particular groups of respondents. The correlations between all summated scales are tested in order to carry out linear regression analysis, which reveals whether the hypotheses are supported or rejected.

7.1 Factor analysis

At first an exploratory factor analysis (EFA) is conducted among variables. The main purpose of factor analysis is to define the underlying structures in a data matrix. By defining a set of common underlying dimensions a factor analysis concentrates on the problem of analyzing the structure of interrelationships among variables. (Hair et al. 1998, 90) An exploratory factor analysis is especially suitable in situations where a researcher has an idea or understanding, which kind of a theory is combining the variables. There are also some premises before conducting an EFA. First, pure correlations should exist between the variables. Second, the variables should be measured at least with an ordinal scale. Third, the sample size should be satisfactory, not less than 200. (Metsämuuronen 2005, 615) The aim of EFA for this study is to confirm that there are different types of satisfaction, trust, and loyalty depending from the object of satisfaction, trust, or loyalty.

Each variable's commonality must be estimated before performing a factor analysis. Communality explains the proportion of a variable's variance

explained by a factor structure. If the communality is near 1, the factors are able to explain a variable's variance almost completely. When the communality of one variable is small (under 0,3) it should be considered if it is reasonable to take the variable with to the analysis. (Factor Analysis Glossary) In addition, skewness and kurtosis of each variable are examined in order to discover the variables' normality. The values of mean, standard deviation, skewness and kurtosis are presenter in Appendix 3.

The variables' appropriateness for factor analysis is confirmed using Barlett's test of sphericity and Kaiser-Meyer-Olkin measure of sampling adequacy (KMO). Barlett's test of sphericity provides a statistical probability that the correlation matrix has significant correlations at least among some variables. The significance level of Barlett's test of sphericity should be 1% ($p < 0,01$) (Metsämuuronen 2002, 599). KMO test measures the degree of intercorrelations among variables. When the KMO test value is near one there are only small intercorrelations and the variables are appropriate for factor analysis. (Hair et al. 1998, 99) Finally, the number of factors is extracted using the latent root criterion or eigenvalues. The factors having eigenvalues greater than 1 are considered significant (Hair et al. 1998, 103). Principal axis factoring with Oblimin rotation was applied in all factor analyses of this study.

7.1.1 Satisfaction scales

Factor analysis is conducted to all satisfaction variables. The aim of this analysis is to find out if brand satisfaction and website satisfaction are different constructs and loaded separately. The factor solution is presented in Table 4. The correlation matrix is suitable for a factor analysis because it received a meritorious value of KMO test (0,859) and Barlett's test of sphericity (sig. 0,000) showed significant correlations among variables.

Table 4 Final factor solution for brand and website satisfaction

<i>Variable</i>	<i>Factor 1</i>	<i>Factor 2</i>	<i>Communality</i>
BSAT1	0,895		0,881
BSAT2	0,884		0,873
BSAT3*	0,494		0,209
BSAT4	0,782		0,753
WSAT1		0,559	0,597
WSAT2		0,707	0,655
WSAT3		0,854	0,625
WSAT4		0,878	0,783
Eigenvalue	4,865	1,127	
% of variance explained	57,441	9,764	
Cumulative % of variance explained	57,441	62,205	

*reverse coded

The variables loaded into two factors, brand and website related variables separately to their own factors, as expected. Accordingly, there are different types of satisfaction. So brand satisfaction and website satisfaction factors together are explaining 62,2% of the variance among the variables. This result can be considered moderate. BSAT3* received a lower communality than the other variables probably because the statement is negatively worded. It is however kept in the analysis because its loading is acceptable.

7.1.2 Trust scales

The results of factor analysis for all trust variables are presented in Table 5. It is expected that brand trust and website trust both will load to separate factors. Also this correlation matrix was suitable for factor analysis because it received a marvelous value of KMO test (0,945) and Barlett's test of sphericity (sig. 0,000) proves significant correlations among variables.

Table 5 Final factor solution for brand and website trust

<i>Variable</i>	<i>Factor 1</i>	<i>Factor 2</i>	<i>Factor 3</i>	<i>Communality</i>
BTRU1	0,659			0,771
BTRU2	0,647			0,727
BTRU3	0,741			0,810
BTRU4	0,674			0,639
BTRU5	1,006			0,832
BTRU6	0,899			0,861
BTRU7	0,884			0,729
BTRU8	0,767			0,552
WTRU2		0,802		0,708
WTRU3		0,904		0,701
WTRU4		0,784		0,759
WTRU6		0,660		0,464
WTRU8			-0,897	0,831
WTRU9			-0,929	0,884
WTRU10			-0,808	0,804
Eigenvalue	9,339	1,327	1,096	
% of variance explained	61,021	6,741	6,053	
Cumulative % of variance explained	61,021	67,756	73,815	

Three factors are extracted instead of earlier expectations about two factors (brand trust and website trust). All brand trust variables loaded to the first factor but website variables divided into two factors. The third factor is representing one of the sub dimensions of website trust. The statements of that dimension are concerning a consumer's evaluations about how competent the editors of the website are, whereas the other website trust statements are concerning a website's trustworthiness. Because all three variables load strongly to third factor it is decided to treat separately and named as website competence. This three-factor solution (brand trust, website trust, and website competence) is explaining 73,8 % of the variance among the variables, which can be considered good. In addition, two variables (WTRU1 and WTRU7) are eliminated because they loaded in two different factors. WTRU5 is also eliminated because its loading was too weak.

7.1.3 Loyalty scales

The last factor analysis is conducted with brand and website loyalty variables. The purpose is to explain that there are different types of loyalty, in this case brand loyalty and website loyalty. The value of KMO test is meritorious

(0,884) and Barlett's test of sphericity (sig. 0,000) shows significant correlations among variables so the correlation matrix is acceptable to factor analysis. The results are presented in Table 6 below.

Table 6 Final factor solution of brand and website loyalty

<i>Variable</i>	<i>Factor 1</i>	<i>Factor 2</i>	<i>Factor 3</i>	<i>Communality</i>
BLOY1	0,616			0,513
BLOY2	0,678			0,847
BLOY3	0,613			0,805
BLOY4	0,824			0,712
BLOY5	0,849			0,805
BLOY6	0,678			0,588
WLOY1		0,747		0,711
WLOY2		0,693		0,506
WLOY3*		0,592		0,366
WLOY4		0,745		0,614
WLOY5		0,745		0,766
BLOY7			0,714	0,526
BLOY8			0,732	0,536
BLOY11			0,892	0,814
BLOY12			0,901	0,777
Eigenvalue	6,800	2,270	1,156	
% of variance explained	43,379	12,472	5,403	
Cumulative % of variance explained	43,379	55,851	61,254	

*reverse coded

Initially two factors are expected to extract in the analysis. However, the brand loyalty variables loaded strongly in two factors in which case three factors are extracted. Because the brand loyalty variables, which load to the first factor, are all related to a consumer's attitudes and thoughts about a brand, the first factor is named as attitudinal brand loyalty. The variables of the third factor are all related to a consumer's purchasing intentions and the choice of a preferred brand so it is named as behavioral brand loyalty. A couple of items load also to the fourth factor but because these loadings are small only three factors are included to the analysis. Thus, the final factor solution for loyalty variables considers attitudinal brand loyalty, behavioral brand loyalty, and website loyalty. These three factors are explaining 61,3% of the factor solution, which can be considered moderate.

Some variables are also eliminated from the final factor solution of brand loyalty variables. BLOY9 is dropped out because its phrasing noted to be

alternative to BLOY8. BLOY10 is dropped out because its values of skewness and kurtosis are too high and because of the variable's low communality. BLOY13 and BLOY14 are dropped out because of their low communalities and also the unclear phrasing of the statements caused misunderstanding among respondents.

The exploratory factor analysis is conducted only with the half data and the other half is used to the validation of the whole data with the confirmatory factor analysis (CFA). The results of the CFA are not reported in this master's thesis because this study is a part of a larger research project where the CFA is carried out.

7.2 Measurement scales of the study

After the factor analysis all the variables that loaded highly to one factor are combined in order to create the summated scales of the study. So an average score of the variables is used as a replacement of a variable (Hair et al. 1998, 116). Hair et al. (1998) proposes that a summated scale provides two benefits. First benefit is that a summated scale is able to represent the multiple aspects of a concept in a single measure. Second benefit is that a summated scale provides a means of overcoming at least to some extent the measurement error inherent in all measurement variables. (Hair et al. 1998, 116-117)

Next, a reliability analysis is conducted both to original scales and to final measurement scales. Two original measurement scales of website trust and brand loyalty are refined and divided in two separate factors. The results of the reliability and factor analysis are presented in following Table 7. The final scales are illustrated with bolded letters.

Table 7 The measurement scales of the study

<i>Summated scale</i>	<i>N of items</i>	<i>Mean score</i>	<i>Std. dev.</i>	<i>Alpha</i>
Brand satisfaction	4	5,486	1,284	0,856
Website satisfaction	4	5,546	1,237	0,889
Brand trust	8	4,752	1,419	0,954
Website trust	10	5,258	1,301	0,932
Website trust	4	5,063	1,446	0,883
Website competence	3	5,313	1,246	0,943
Brand loyalty	14	4,377	1,778	0,894
Attitudinal brand loyalty	6	4,368	1,700	0,893
Behavioral brand loyalty	4	4,284	1,943	0,875
Website loyalty	5	4,947	1,652	0,813

Reliability of the summated measurement scales are measured with Cronbach's alpha. This measure of reliability ranges from 0 to 1, with values of 0,60 (exploratory research) or 0,70 are the lower limits of acceptability (Hair et al. 1998, 88; 118). As it can be noticed from Table 7 all the final summated scales received a value of Cronbach's alpha higher than 0,80 and thus the scales are acceptable for the further research. A couple of the alphas (brand trust and website competence) are considered rather high. However, Hair et al. (1998, 118) suggest that the increasing number of items in scale will cause higher values of Cronbach's alpha.

7.3 Descriptive analysis

A total of 875 responses are received for the survey. There are a few uncompleted answers, which are eliminated in the coding phase of the data. Unfortunately the response rate cannot be evaluated because the survey link

was public and there were no selection of the respondents. However, approximately 875 responses during week can be considered good.

7.3.1 The respondents of the survey

862 of the respondents are female and only 5 male. This can be explained by the type of the magazine in question. Vauva is a baby and pregnancy magazine so it is understandable that women are more eager readers of the magazine and users of its website. The age distribution of the respondents is following: 3 % are from under 16 to 20 years, 19 % are from 21 to 25 years, 38 % from 26 to 30 years, 27 % from 31-35 years, 10 % from 36-40 years and over 40 years are 3 % of the respondents. The majority (65%) of the respondents are between ages 26 to 35, which is a common age to have babyhood children.

327 (37,8%) respondents are subscribed to Vauva magazine at the moment. Almost a half of the respondents (44,1%) are reading Vauva magazine regularly, which means that they read almost every issue of the magazine. A forth (25,4%) are reading Vauva magazine once in a while and the last forth (25,4%) are reading Vauva magazine seldom.

46,7% of the respondents have used the Internet more than 8 years. There are only a few percentages (4,6%) that have used the Internet only 1 year or less. Respectively almost 70 % of the respondents are registered users of Vauva's website. A registered user is allowed to post messages to all of Vauva's discussion forums, which explains the high amount of registered users on the website.

When continuing the analysis of the users of Vauva brand next Table 8 illustrates how long the respondents have been reading Vauva magazine and how long they have been using Vauva's website.

Table 8 The users of Vauva's products and services

Years	How long have you been reading Vauva magazine?		How long have you been using Vauva's website?	
Never	3,8%	(3,8%)	1,8%	(1,8%)
Less than 1	19,4%	(23,2%)	23,6%	(25,4%)
1	13,4%	(36,6%)	14,6%	(40,0%)
2	16,9%	(53,5%)	18,8%	(58,8%)
3	13%	(66,5%)	14,1%	(72,9%)
4	9,3%	(75,8%)	11,1%	(84,0%)
5	7,2%	(83,0%)	7,8%	(91,8%)
6	4,9%	(87,9%)	3,2%	(95,0%)
7	3,4%	(91,3%)	1,9%	(96,9%)
8	2,4%	(93,7%)	0,8%	(97,7%)
Over 8	6,3%	(100%)	2,3%	(100%)

It can be noted from Table 8 that most of the respondents are quite new users (under 4 years) of Vauva's products and services. This can be explained by the target group of Vauva, which are women and families with children 0-2 years old. In addition, the respondents seem to begin to read the magazine and visit on the website concurrently.

7.3.2 Differences in subscribers and registered website users

An analysis of variance (ANOVA) is conducted in order to solve if the more committed users (subscribers and registered users of the website) of Vauva brand have more positive attitudes towards the brand and the website. ANOVA is a classical method that is conducted when a researcher wants to know if there are statistically significant differences in means between groups. The null hypothesis for ANOVA is that there is no significant difference between groups. (Metsämuuronen 2002, 660; 662) Accordingly, there is a significant difference between groups when the sig. value is smaller than 0,05.

Oneway ANOVA is applied to the data because there is only one grouping variable at time. In first Table 9 the grouping variable is subscription of the

magazine and in Table 10 registration to the website. The significant values are italicized.

Table 9 Subscribers and non-subscribers of Vauva magazine

	Brand sat.	Brand trust	Attid. loyalty	Behav. loyalty	WS sat.	WS trust	WS comp.	WS loyalty
Subscriber of magazine	5,677	4,983	4,733	5,324	5,446	5,284	5,433	4,840
Non-subscriber of magazine	5,355	4,578	4,151	3,799	5,172	4,921	5,237	5,007
ANOVA								
F	<i>17,923</i>	<i>22,341</i>	<i>37,943</i>	<i>210,365</i>	<i>12,997</i>	<i>17,442</i>	<i>5,407</i>	3,586
Sig.	<i>0,000</i>	<i>0,000</i>	<i>0,000</i>	<i>0,000</i>	<i>0,000</i>	<i>0,000</i>	<i>0,020</i>	0,059

Table 9 presents the attitudes of the magazine subscribers and non-subscribers to Vauva brand and Vauva's website. At the 0,05 significance level the Vauva magazine subscribers seem to be more satisfied with Vauva brand, they also trust more in the brand and are more loyal to the brand. The most noticeable difference is in behavioral brand loyalty of subscribers that refers to the preference of Vauva magazine in the future over other baby and pregnancy magazine brands. Basically it means that the subscribers purchase and spend more money on Vauva's products and services. Compared to non-subscribers the subscribers seem to experience the online environment more positively. They are more satisfied with Vauva's website and trust in the website and also consider the website editors more competent. However, there is no significant difference in the means of subscribers and non-subscribers' website loyalty.

Table 10 Registered and non-registered users of Vauva's website

	Brand sat.	Brand trust	Attid. loyalty	Behav. loyalty	WS sat.	WS trust	WS comp.	WS loyalty
Registered to website	5,562	4,758	4,448	4,387	5,282	4,997	5,390	5,115
Not registered to website	5,288	4,661	4,184	4,323	5,251	5,186	5,130	4,565
ANOVA								
F	12,793	1,142	6,869	0,126	0,145	4,264	8,779	37,242
Sig.	0,000	0,285	0,009	0,722	0,703	0,039	0,003	0,000

In Table 10 the attitudes of the registered users of Vauva's website are compared to general users of that website. A registered user of Vauva's website is able to write to all of website's discussion forums. Registered users seem to consider the website editors more competent to take care of the website's functionality. They are more loyal to Vauva's website as well. Hence, registered users will return more often to the website probably because of the discussion forums. There are a couple of interesting points in the ANOVA. The registered users seem to trust less in the website than the non-registered. However, the difference in means is very small, almost insignificant. In the case of Vauva, the registered users are probably active readers and message senders of Vauva's discussion forums. The discussion forums are also examined to have quite intensive virtual community that may not be interested in Vauva's website that much than spending time on its discussion forms. The registered users are however more satisfied with the Vauva brand and they are also more brand loyal in the attitudinal level. Accordingly, the registered users may not trust in Vauva's website but they are on average satisfied with Vauva brand itself and that may in turn affect greater attitudinal brand loyalty of Vauva's products and services.

Next, in Figure 5 the subscribers and non-subscribers of Vauva magazine are compared to the number of years they have been reading Vauva magazine.

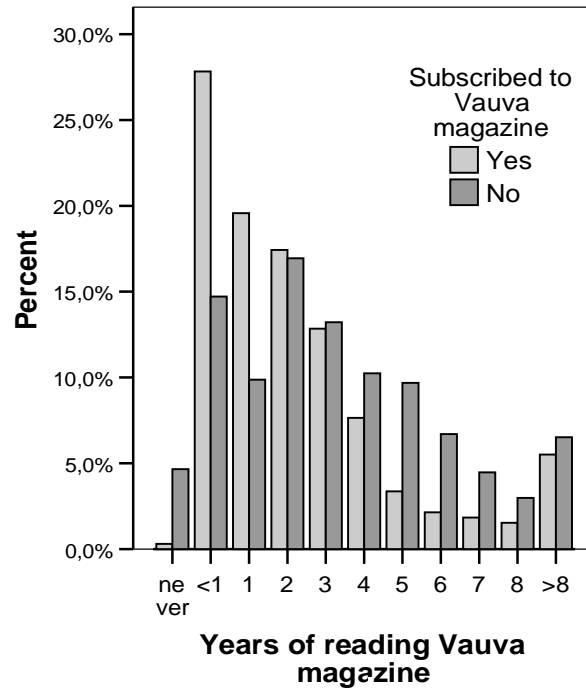


Figure 5 A linkage between subscription and years of reading Vauva

It can be noted that the newer readers of Vauva magazine are also more likely subscribed to the magazine. After a couple of years the subscription is cancelled but the relationship is still maintained probably by reading friends' magazines or buying single-copies.

Respectively, the registered and non-registered users of Vauva's website are compared to their years of visiting on Vauva's website in Figure 5.

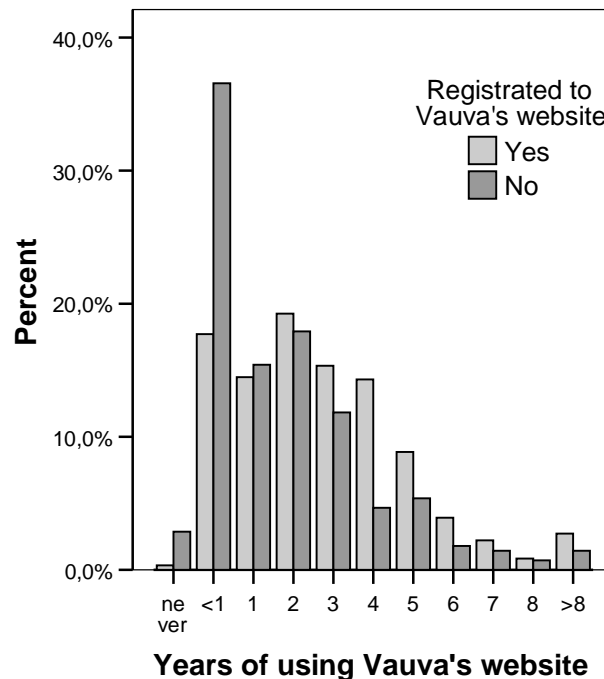


Figure 6 A linkage between registration and years of using Vauva's website

Figure 6 shows that there are lots of people, which have used Vauva's website only a little while, under one year. At that moment two thirds of the users are not registered to the website. After a few years the registered respondents seem to be more active users of the website. In addition, the number of users is declining after three years maybe because the users' children are growing.

7.4 Correlations between the central constructs

The most important indicator for a relationship between two variables is correlation (Metsämuuronen 2002, 318). Before conducting regression analysis the correlations between variables must be ascertained because they are fundamental to regression analysis. Thus, the correlations between the central constructs of the study are tested. The values of correlation coefficient can range from -1 to 1. 0 indicates no relationship, 1 indicates a perfect positive relationship and -1 a perfect negative relationship. (Hair et al. 1998, 143; 151) If the values of the correlation coefficient are between 0,8 and 1 the correlation is considered very strong. Respectively values between

0,6-0,8 are considered strong and between 0,4-0,6 moderate. (Metsämuuronen 2002, 325) Next, a correlation matrix (Table 11) is showing the intercorrelations among the central constructs. All the strong correlations (over 0,6) are bolded.

Table 11 Correlations between the central constructs

	Brand sat.	Brand trust	Attid. loyalty	Behav. loyalty	WS sat.	WS trust	WS comp.	WS loyalty
Brand satisfaction	1	0,722**	0,666**	0,488**	0,671**	0,549**	0,638**	0,416**
Brand trust		1	0,807**	0,578**	0,720**	0,657**	0,676**	0,396**
Attitudinal brand loyalty			1	0,620**	0,604**	0,521**	0,592**	0,475**
Behavioral brand loyalty				1	0,463**	0,436**	0,431**	0,172**
Website satisfaction					1	0,886**	0,659**	0,348**
Website competence						1	0,585**	0,205**
Website loyalty							1	0,446**

** . Correlation is significant at the 0.01 level (2-tailed)

As it can be seen from Table 11 that all correlations between the constructs are significant at the 1 % level and therefore the summated scales are suitable for regression analysis. Brand satisfaction correlates strong with brand trust, attitudinal brand loyalty, website satisfaction, and website competence. Brand trust has a strong correlation with website satisfaction, website trust, and website competence and what is more important, brand trust correlates very strongly with attitudinal brand loyalty. Attitudinal brand loyalty correlates still strong with behavioural brand loyalty and website satisfaction. Behavioural brand loyalty correlates only with attitudinal brand loyalty. The strong correlation between these two construct is not surprising because they were considered initially together as the construct of brand loyalty. Behavioural brand loyalty has only weak correlations to other constructs probably because it is the only construct which refers to actual purchasing behaviour. Furthermore, website satisfaction has a very strong correlation with both website trust and website competence. However,

website loyalty has only moderate correlations with some of the other constructs. That may be a result of the similar phrasing of website loyalty statements to the other website related statements. Or website trust is not a prerequisite to website loyalty.

7.5 The relationships between brand satisfaction, trust and loyalty, and website satisfaction, trust and loyalty

In order to test the relationships hypothesized earlier in the fifth chapter, a regression analysis is conducted. Multiple regression analysis is a statistical technique that is used when a relationship between a single dependent variable and several independent variables need to be analyzed. The objective of this analyze technique is to use independent variables whose values are known to predict a single dependent value. (Hair et al. 1998, 148)

7.5.1 The basic assumptions of multiple regression analysis

The individual variables should meet the assumptions of normality and homoscedasticity before multiple regression analysis is conducted. These basic assumptions for multiple regression analysis are that the residuals are distributed with a mean of 0 (normality) and a constant (homoscedastic) variance. The normality of residuals is explored with a figure of normal probability plot where the normal distribution makes a straight diagonal line. When the plotted residuals are following this line almost straightly from corner to corner the residuals are considered to be normal distributed. (Hair et al. 1998, 175) Only the normal probability plot of brand trust is illustrated in the results because the normal probability plots of all constructs of this research gave almost similar figures. Figure 7 illustrates that the residuals of brand trust are normal distributed because the plotted residuals are going diagonally from corner to corner.

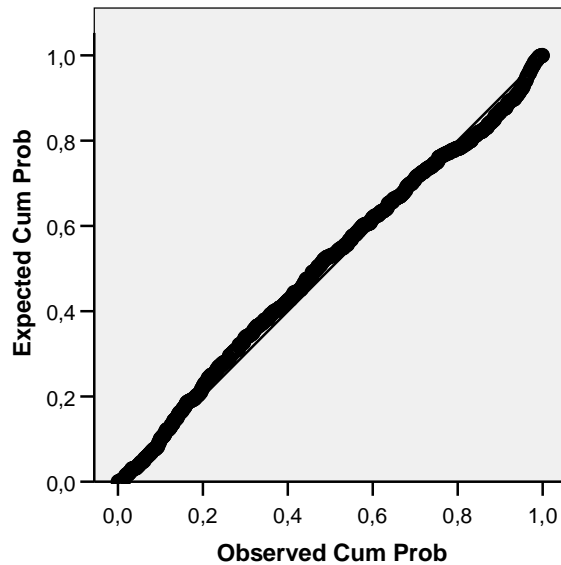


Figure 7 A Normal P-plot of standardized residuals of brand trust

After normality the homoscedasticity of the variables is examined. Homoscedasticity is a description of variables for which the variance of residuals appears constant over the range of values of independent variables. (Hair et al. 1998, 144; Metsämuuronen 2002, 611)

Partial Regression Plot

Dependent Variable: brandtrust

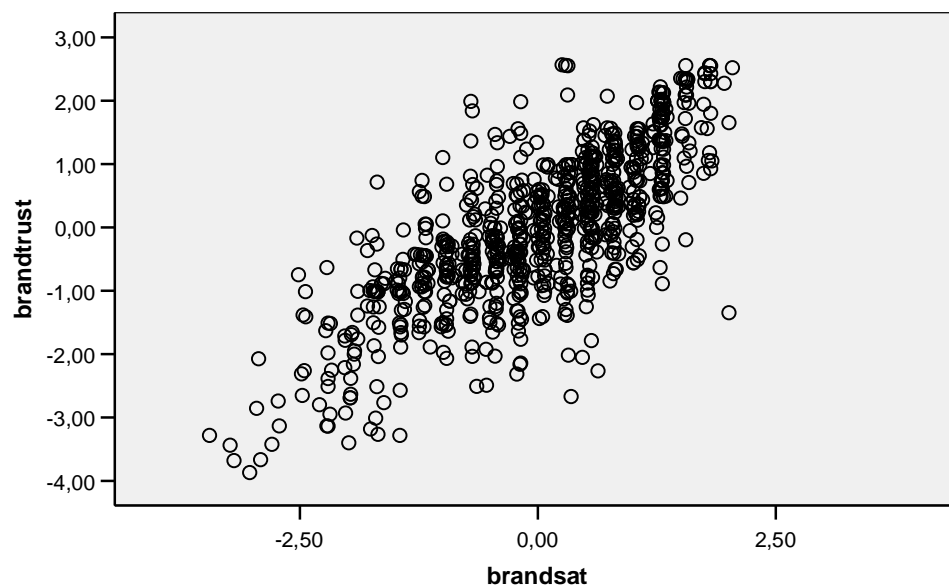


Figure 8 The partial regression plot of brand satisfaction and brand trust

It can be noted from Figure 8 that the residuals are not completely homoscedastical. The variables seem to grow as the independent variable grows. However, the variables can be considered moderate homoscedastical and thus the analysis is continued forwards. The removal of outliers could prospectively diminish the heteroscedasticity.

The outliers of the study are examined with Cook's distance and centered leverage value as well. Cook's distance indicates how much the residuals and regression coefficients would change if an observation is deleted from the estimation process. The values greater than one indicate that an observation is affecting the estimated regression coefficients. (Hair 1998, 218) The largest value of Cook's distance in this study is 0,139. The leverage value indicates how far an observation is from other observations. The value should be small (near zero). (Metsämuuronen 2002, 610; 622) The greatest leverage value in this study is 0,031. Accordingly, both Cook's distance and leverage value can be considered small. Based on the previous discussion the variables are mainly meeting the assumptions of regression analysis and are therefore acceptable for the further analysis.

7.5.2 Testing the hypotheses

Regression analysis can have two kinds of objectives, prediction or explanation with multiple regression. The purpose of prediction is to predict a dependent variable with a set of independent variables. The model with best predictive power is tried to find out by evaluating the different combinations of independent variables. The purpose of explanation is, based on theory, to test the type of relationship between variables, to examine the relative importance of different variables on a dependent variable, or find out the interrelationships between independent variables. (Hair et al. 1998, 159; 161) The objective of this study is explanatory because the relationships between variables are tried to confirm and also the importance of the independent variables on a dependent variable is examined.

Since the factor analysis increased to number of the central constructs of this study the phrasing of some hypotheses needed to be revised and the number of hypotheses is increased from the original 14 to 19 hypotheses. Because of the general clarity of this research all hypotheses are re-written to following Table 12.

Table 12 The final research hypotheses of the study

Hypotheses
<i>H1 Brand satisfaction has a positive effect on brand trust</i>
<i>H2a Brand trust has a positive effect on attitudinal brand loyalty</i>
<i>H2b Brand trust has a positive effect on behavioral brand loyalty</i>
<i>H3a Brand satisfaction has a positive effect on attitudinal brand loyalty</i>
<i>H3b Brand satisfaction has a positive effect on behavioral brand loyalty</i>
<i>H4a Website satisfaction has a positive effect on website trust</i>
<i>H4b Website satisfaction has a positive effect on website competence</i>
<i>H5 Website trust and website competence have a positive effect on website loyalty</i>
<i>H6 Website satisfaction has a positive effect on website loyalty</i>
<i>H7a A consumer's brand satisfaction reflects positively to website satisfaction</i>
<i>H7b A consumer's website satisfaction reflects positively to brand satisfaction</i>
<i>H8a A consumer's brand trust reflects positively to website satisfaction</i>
<i>H8bi A consumer's brand trust reflects positively to website trust</i>
<i>H8bii A consumer's brand trust reflects positively to website competence</i>
<i>H8c A consumer's website trust and website competence reflects positively to brand trust</i>
<i>H8d A consumer's brand trust reflects positively to website loyalty</i>
<i>H9a A consumer's attitudinal and behavioral brand loyalty reflects positively to website loyalty</i>
<i>H9bi A consumer's website loyalty reflects positively to attitudinal brand loyalty</i>
<i>H9bii A consumer's website loyalty reflects positively to behavioral brand loyalty</i>

It can be noted from Table 12 that brand loyalty has been divided into attitudinal brand loyalty and behavioral brand loyalty and thus the effects of brand trust and brand satisfaction are hypothesized separately to these two constructs (H2a-H3b). In addition, because the construct of website

competence is separated from website trust, website satisfaction is hypothesized to affect also website competence (H4b). Furthermore, because of this former separation, brand trust is hypothesized to affect website competence as well (H8bii). Last, website loyalty is hypothesized to have an effect on both attitudinal brand loyalty and behavioral brand loyalty separately because of the division of the construct of brand loyalty (H9bi and H9bii).

When the hypotheses are tested the adjusted coefficient of determination, F-test, beta coefficients, t-value, and tolerance are estimated from the results. These tests are described more precisely next. The coefficient of determination (R^2) explains how many percentages the model, the independent variables, is able to explain from the variance of the dependent variable. The coefficient can vary between 0 and 1. The higher value of R^2 denotes greater explanatory power of the model. (Metsämuuronen 2002, 607) However, this study applies the *adjusted coefficient of determination* (adjusted R^2), which is a modified measure of coefficient of determination that also takes into account the sample size and the number of independent variables included into regression equation. (Hair et al 1993, 142) The *F-test* indicates if the regression coefficients are significantly different from 0. In a situation where at least one regression coefficient differs from 0 the F-value rejects the null hypothesis and the p-value will be small ($<0,05$). (Metsämuuronen 2002, 608) The regression coefficient (B) explains the amount of change in a dependent variable for a one-unit change in the independent variable. However, this study applies *beta coefficients*, which are standardized regression coefficients. Beta coefficients allow direct comparisons between coefficients if the variables are measured in different units. Their relatively explanatory power on the dependent variable is examined. The *t-value* determines the relative importance of each variable in the model. Values less than -2 and more than 2 indicate that the variable is significant in the model. *Tolerance* is a commonly used measure of collinearity or multicollinearity. Tolerance determinates the proportion of the variance of a variable that cannot be explained by another independent variable in the model. Values less than 0,1 indicate that there are big problems with collinearity in the regression model. (Hair 1998, 143; 148)

Both single and multiple regression analysis are applied in this study. The hypotheses are tested using enter linear regression method. At first the relationships between brand satisfaction, brand trust, attitudinal brand loyalty, and behavioral brand loyalty are regressed (H1-H3b). The first run includes also the control variables prior familiarity of the magazine (READM) frequency of reading (READF) and subscribed to the magazine (SUBM). The significant values are italicized.

Table 13 Regressing brand satisfaction, trust, and loyalty

<i>Dependent variable</i>	<i>Adj. R²</i>	<i>F</i>	<i>Sig.</i>	<i>Independent variables</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Tol.</i>	<i>Hypothesis</i>
Brand trust	0,602	318,804	0,000	READM READF SUBM Brand satisf.	-0,029 0,023 0,029 0,767	-1,311 0,793 0,971 34,461	0,190 0,428 0,332 0,000	0,936 0,548 0,543 0,956	H1
Attitudinal brand loyalty	0,651	1578,629	0,000	Brand trust	0,807	39,732	0,000		H2a
Behavioral brand loyalty	0,334	423,894	0,000	Brand trust	0,578	20,589	0,000		H2b
Attitudinal brand loyalty	0,442	674,833	0,000	Brand satisf.	0,666	25,978	0,000		H3a
Behavioral brand loyalty	0,238	265,050	0,000	Brand satisf.	0,488	16,280	0,000		H3b

As it can be noted from Table 13 brand satisfaction does have a significant positive effect on brand trust. Brand satisfaction explains 60 percentages of brand trust's variance. Thus, H1 is supported. However, the prior familiarity with Vauva magazine, the frequency of reading it, or subscription of the magazine does not have any significant effect on trusting in Vauva brand. Brand trust seems to have a positive effect on both attitudinal brand loyalty and behavioral brand loyalty. Especially attitudinal brand loyalty is strongly related to brand trust. Basically it means that a consumer is likely to notice Vauva brand over other brands and recommend the brand forwards. Respectively brand trust does not explain that much from the variance of behavioral brand loyalty. But it is understandable because behavioral brand loyalty refers more to a consumer's purchasing behaviour than his or her attitudes, so thoughts and images, towards the brand. All in all, H2a and H2b

are supported. Hypotheses H3a and H3b discussed if there are a direct relationships between brand satisfaction and attitudinal and behavioral brand loyalty without the mediating effect of brand trust. So there appears to be a direct relationship between brand satisfaction and brand loyalty constructs. Hence, H3a and H3b are supported. However, brand trust still has a bigger explanatory power than brand satisfaction to attitudinal and behavioral brand loyalty.

In next regression analyses the relationships between website satisfaction, website trust, website competence, and website loyalty are regressed (H4a-H6). The control variables prior use of the Internet (USEIN), prior use of the website (USEWS), and registered to the website (REGWS) are included to the analyses. The results are in following Table 14. Significant values are again italicized.

Table 14 Regressing website satisfaction, trust, and loyalty

<i>Dependent variable</i>	<i>Adj. R²</i>	<i>F</i>	<i>Sig.</i>	<i>Independent variables</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Tol.</i>	<i>Hypothesis</i>
Website trust	0,802	861,500	0,000	USEIN	-0,019	-1,224	0,221	0,959	H4a
				USEWS	-0,096	-5,953	0,000	0,900	
				REGWS	-0,063	-4,003	0,000	0,956	
				WS satisf.	0,870	56,071	0,000	0,967	
Website competence	0,441	166,933	0,000	USEIN	-0,023	-0,884	0,377	0,959	H4b
				USEWS	-0,007	-0,270	0,787	0,899	
				REGWS	0,097	3,663	0,000	0,957	
				WS satisf.	0,655	24,985	0,000	0,967	
Website loyalty	0,202	107,472	0,000	WS trust	-0,082	-2,166	0,031	0,658	H5
				WS compet.	0,495	13,026	0,000	0,658	
Website loyalty	0,120	116,232	0,000	WS satisf.	0,348	10,781	0,000		H6

It is shown in Table 14 that website satisfaction has a very strong positive relationship with website trust. Also control variables prior use of the website and registration to the website have a small effect on website trust (t-values - 5,953 and -4,003) however the regression coefficients of these variables are negative. In the case of Vauva, the virtual community of its discussion forums is observed to have sometimes even hostile culture (see Ellonen et al. 2007),

which may diminish the reliability of the website especially from the older users' point of view. Nevertheless, website satisfaction, prior use of the website and registration to the website explain about 80 percentages from the variance of website trust, which can be considered good. Thus, H4a is supported. Respectively website satisfaction is positively related to website competence. In addition, a user's registration to Vauva's website seems to have a small effect on website competence too. That is probably because the registered users may consider the editors of Vauva's website more competent and worth trusting and that is why they have registered to the website at the first place. Hence, H4b is also supported. Hypotheses H5 regresses the positive relationship of website trust and website competence with website loyalty. It seems that website competence has a moderate positive effect on website loyalty and website trust has interestingly a small negative effect on website loyalty. The website loyalty statements emphasized the active use of only Vauva's website. Although the users of Vauva's website would trust to that website it does not mean that they would not visit on other websites related to baby and childhood. The website competence is however positive related to website loyalty, which may mean that the users who consider the website well-designed and functional will come back later. Nevertheless, H5 is partly supported. However, the independent variables explain only 20 percentages from the variance of website loyalty so more explaining variables should be discovered to the analysis. Lastly H6 is supported because website satisfaction has a positive relationship with website loyalty. Again the effect of website satisfaction on website loyalty is smaller than the effect of website competence and website trust on website loyalty. Actually none of these independent variables does seem to affect website loyalty greatly. The reason may be the measurement scale of website loyalty, which has been already noted as an incomplete measure for website loyalty.

In next Table 15 the hypotheses H7a-H9bii are presented. These hypotheses contain the relationships between brand related and website related variables.

Table 15 Regressing brand related and website related constructs

<i>Dependent variable</i>	<i>Adj. R²</i>	<i>F</i>	<i>Sig.</i>	<i>Independent variables</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Tol.</i>	<i>Hypothesis</i>
Website satisfaction	0,449	685,723	0,000	Brand satisfaction	0,671	26,186	0,000		H7a
Brand satisfaction	0,449	685,723	0,000	Website satisfaction	0,671	26,186	0,000		H7b
Website satisfaction	0,519	903,482	0,000	Brand trust	0,720	30,058	0,000		H8a
Website trust	0,456	176,639	0,000	USEIN	-0,028	-1,080	0,280	0,959	H8b i
				USEWS	-0,129	-4,802	0,000	0,894	
				REGWS	-0,072	-2,769	0,006	0,956	
				Brand trust	0,633	24,293	0,000	0,957	
Website competence	0,460	178,497	0,000	USEIN	-0,026	-1,000	0,318	0,956	H8b ii
				USEWS	0,009	0,321	0,748	0,893	
				REGWS	0,070	2,691	0,007	0,956	
				Brand trust	0,674	25,873	0,000	0,956	
Brand trust	0,567	217,646	0,000	READM	0,027	1,138	0,255	0,906	H8c
				READF	0,041	1,324	0,186	0,539	
				SUBM	0,052	1,649	0,100	0,533	
				WS trust	0,386	13,363	0,000	0,625	
				WS compet.	0,441	15,526	0,000	0,648	
Website loyalty	0,156	155,625	0,000	Brand trust	0,396	12,475	0,000		H8d
Website loyalty	0,246	137,405	0,000	Attitudinal brand loyalty	0,593	15,528	0,000	0,617	H9a
				Behavioral brand loyalty	-0,193	-5,052	0,000	0,617	
Attitudinal brand loyalty	0,255	244,365	0,000	Website loyalty	0,475	15,632	0,000		H9b i
Behavioral brand loyalty	0,028	25,630	0,000	Website loyalty	0,172	5,063	0,000		H9b li

It can be noticed from Table 15 that brand satisfaction explains 45 percentages of the variance of website satisfaction. Respectively website satisfaction explains the same amount of brand satisfaction, and the beta coefficients for both constructs are 0,671. Thus, H7a and H7b are supported. So when a consumer is satisfied with Vauva brand this satisfaction will reflect to Vauva's website and vice versa.

The next five hypotheses are regressing the effect of brand trust on website satisfaction, website trust, website competence, and website loyalty. In addition, the effects of website trust and website competence on brand trust are investigated. Brand trust affects positively website satisfaction and it explains over 50 percentages of the variance of website satisfaction. Hence, H8a is supported. Brand trust also has a significant effect on website trust. However, prior use of the website and registration to the website affect also website trust but again negatively. This is probably the result of Vauva's virtual community culture. Nonetheless, the overall effect of brand trust remains positive and H8bi is supported. The effect of brand trust on website competence is also significant. So when a consumer is thinking that Vauva brand is reliable and attentive, it is therefore easier to consider that Vauva's website editors are capable carry out their work. In addition, the registration to the website has again a small, positive effect on website competence. Thus, H8bii is supported. Respectively both website trust and website competence have positive effects on brand trust and thus may increase brand trust. Accordingly, H8c is supported. None of the control variables influence in brand trust. Lastly, brand trust seems to have a small but significant positive effect on website loyalty, so H8d is supported as well. As a result, trusting in a brand appears to have many positive effects on experiencing other positive issues.

Attitudinal and behavioral brand loyalties seem to have an effect on website loyalty. However, the effect of behavioral brand loyalty is negative, but the overall effect on website loyalty is positive. Hence, H9a is partly supported. Website loyalty does have a significant effect on both attitudinal and behavioral brand loyalties. Thus, H9ai and H9bii are supported. But website loyalty does not seem to be a proper measure to regress a consumer's attitudinal and behavioral brand loyalty and therefore more explaining variables should be added in the analysis.

Finally, it can be noted that the values of tolerance are also illustrated in regression Tables 13-15 in order to observe the possible collinearity of the

variables. All the significant values of tolerance are however above 0,617 so there are not any problems of collinearity or multicollinearity in this study.

7.5.3 The significant relationships between constructs

The next figures present the significant relationships and the directions of regression coefficients between the constructs. The upper part of Figure 9 illustrates all brand related constructs and the lower part website related construct. The values between the constructs indicate the negative or positive coefficient of the regression model.

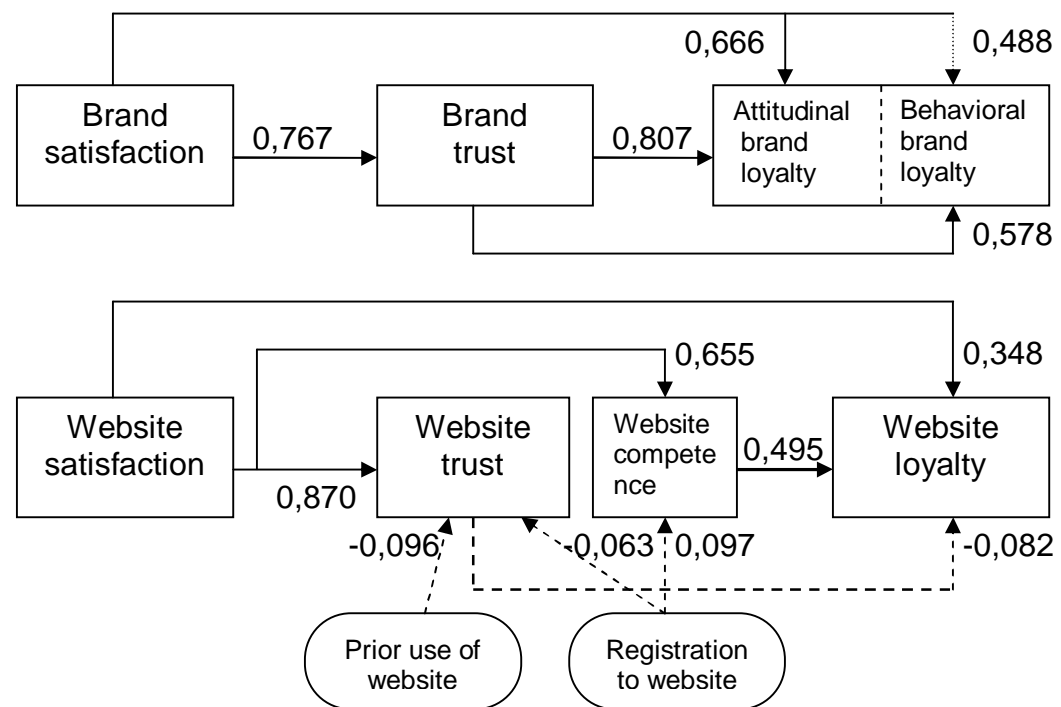


Figure 9 The relationships of brand and website satisfaction, trust, and loyalty ($p < 0,05$)

It can be noticed from Figure 9 that all relationships between brand satisfaction, brand trust, and attitudinal and behavioral brand loyalty are strong, as could be expected from the basis of the theoretical part. Brand loyalty did not have four dimensions as anticipated because the word-of-mouth and behavioral intent are emerged to attitudinal and behavioral brand

loyalty. In the lower part of Figure 9 website satisfaction is strongly related both in website trust and website competence. In addition, the prior use of the website and registration to the website are affecting website trust and competence. However, their effects on website trust are negative that is probably a result of the virtual community culture of Vauva. The effects of website satisfaction, trust and competence on website loyalty are not that strong as the relationships between other constructs. More explaining factors would be needed to predict website loyalty properly.

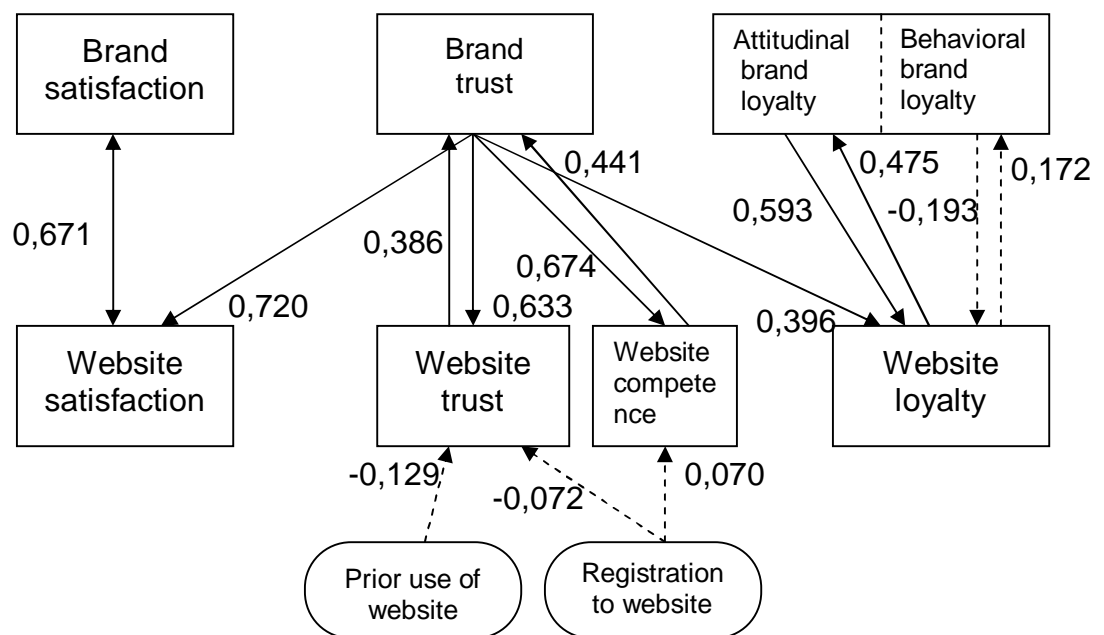


Figure 10 The relationships between brand related and website related constructs ($p < 0,05$)

Figure 10 above illustrates the significant relationships between brand and website related constructs. All construct have positive relationships between each other except behavioral brand loyalty on website loyalty. However, behavioral brand loyalty refers only to the actual magazine not to website and that may result the negative regression coefficient towards website loyalty. Again the two control variables, prior use of the website and registration to the website, have an influence in website trust and website competence. What is the most important, brand trust does have a positive effect on all website related constructs.

8 DISCUSSION AND CONCLUSIONS

This chapter concentrates on bringing together all the relevant findings of the study. The theoretical part of the study presents the construct of brand trust and its relationship with brand satisfaction and brand loyalty. A consumer's satisfaction, trust and loyalty towards a website are discussed. In order to get empirical evidence to prove the relationships between brand satisfaction, brand trust, brand loyalty, website satisfaction, website trust, and website loyalty an online survey was conducted. The online survey (n=875) was made in cooperation with Vauva, a Finnish baby and pregnancy magazine. This website was chosen because it has weakly numerous active users. In this study a magazine's website is considered from a brand extension's point of view.

The chapter is structured as follows. First, both theoretical and managerial implications are provided. In theoretical implications the refined research model is presented and the results are compared to previous research. Managerial implications, especially from the magazine publishers' point of view, are discussing the practical issues that came out in the research. Last, the limitations for this research are discussed and also some suggestions for follow-up research are given.

8.1 Theoretical implications

The theoretical research model includes total of 19 hypotheses. The hypotheses are tested using linear regression model. Based on the regression analysis, 17 hypotheses are supported and 2 hypotheses are partly supported. Following Figure 11 illustrates a refined research model of this study.

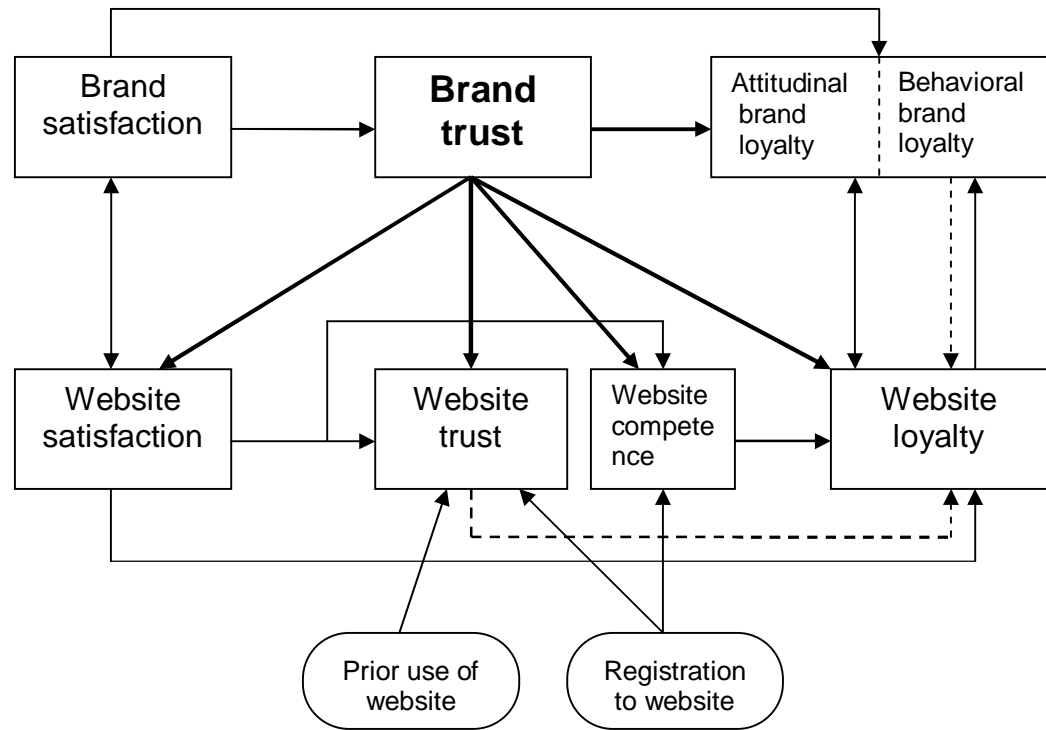


Figure 11 The refined research model of the study

Every relationship in the research model is significant. The construct of brand trust and its effects on other constructs are bolded because these relationships are the most interesting and relevant issues in this study. The negative relationships (website trust to website loyalty and behavioral brand trust to website loyalty) are illustrated with dashed arrows. The factor analysis revealed that there are different kinds of satisfaction, trust, and loyalty depending on the object, which they are related. Accordingly, it can be noted from Figure 11 all central constructs are treated separately. Next, all relationships in Figure 11 are discussed through and compared to previous research.

8.1.1 Brand related implications

The importance of brand trust has been noticed in the early 21st century because of its relevance in buyer-consumer relationships. Brands do help consumers to recognize familiar products and to create images and

expectations about a brand's quality, value, and attractiveness. A consumer's positive attitudes and satisfaction with a brand are likely to increase and develop brand trust. In order to understand brand trust better, this study took first a closer to the nature of trust. Many researches have been argued that trust has a crucial role in business relationships because companies can achieve sustainable competitive advantages and create long-lasting and profitable relationships through trust (Morgan and Hunt 1994, Ha 2004). Besides, trust increases significantly the probability of (re)purchase (Walzuch and Lundgren 2004). Accordingly, when a consumer trusts in a brand he or she is likely to use its products and services afterwards as well.

Based on the earlier definitions of brand trust, this study defines brand trust as "a feeling of security held by the consumer in his/her interaction with the brand based on a consumer's confident expectations of brand's reliability and intentions". This definition is combination from two different brand trust definitions by Delgado-Ballester and Munuera-Alemán (2002, 2005). The definition is chosen because it includes both the reciprocal relationship between a consumer and a brand and the multidimensional nature of trust.

Brand trust seem to be related strongly both to brand satisfaction and brand loyalty. So when a consumer is satisfied with the brand's performance and the purchase decision, he or she is more willing to trust in that brand. This result goes in line with previous research of Lau and Lee (2000), Ha and Perks (2005) and Zboja and Voorhees (2006) that claim that brand satisfaction is an antecedent of brand trust. Some researchers argue that brand trust is a determinant of brand loyalty (e.g. Chaudhuri and Holbrook 2001, Delgado-Ballester and Munuera-Alemán 2005). This study also supports the relationship between brand trust and brand loyalty. However, because of the results of factor analysis brand loyalty is divided in two dimensions, attitudinal brand loyalty and behavioral brand loyalty. Nevertheless, this division goes more in line with Chaudhuri and Holbrook (2001) who have divided brand loyalty in attitudinal loyalty and purchase loyalty. In this study the attitudinal brand loyalty measures a consumer's perceptions from the brand and willingness to recommend the brand to

others. The behavioral brand loyalty in turn refers more to a consumer's actual purchasing behaviour and willingness to consume the brand's products and services in the future. Both types of brand loyalty are important to attain because attitudinal brand loyalty can create competitive advantage for a company because consumers start to prefer the brand. Respectively behavioral brand loyalty gains profits through the brand to a company.

In addition, the effect of brand satisfaction to brand loyalty is tested because some researchers believe that between these constructs is a direct relationship without the mediating effect of brand trust (e.g. Bloemer and Kasper 1995). This study has also found a direct connection between brand satisfaction and attitudinal and behavioral brand loyalty. However, the coefficient of determination is smaller in this regression model than when brand trust is involved in the model as well. Thus, brand trust has a necessary role in the brand satisfaction-brand trust-brand loyalty-chain.

A couple of control variables are suggested to be related to brand trust. So it is tested whether the prior familiarity with a magazine, the frequency of reading a magazine, or the subscription of a magazine has an effect on brand trust. Nonetheless, any kinds of effects have not been found. But the subscribers of Vauva magazine have generally speaking more positive attitudes towards Vauva brand and Vauva's website.

8.1.2 Website related implications

Trust is an important element in the online environment because it may be a prerequisite to e-loyalty. This study examined the relationships between website satisfaction, website trust, and website loyalty. However, when the factor analysis is conducted to website trust variables, a dimension of website competence is separated from this construct. Accordingly, website competence refers more to the website editors' capability to take care of the functionality and services of the website, whereas website trust measures consumers' observation of the correctness of information offered in that

website. Next, a consumer's satisfaction, trust, and loyalty on a website are discussed.

Yoon (2002) and Flavián et al. (2006) propose that a consumer's satisfaction with a website's performance will have a positive impact on a consumer's trust towards that website. This study confirms that website satisfaction and website trust have a strong positive relationship. In addition, website satisfaction affects positively a consumer's attitudes towards the website's editors and their competence to do their work appropriately. The control variables prior use of the website and registration to the website seem to have an effect on website trust. However, this effect is negative. The descriptive analysis of the data revealed that the older users of the case website are also more often registered to the website and they are probably more active readers and writers of the discussion forums. These discussion forums have described to have sometimes even hostile culture (Ellonen et al. 2007), which may affect negatively to website trust. Nonetheless, registration to website has a positive impact on website competence. In other words, a registered website user considers the editors of that website more reliable than a non-registered user.

Although trust has been documented to be a prerequisite to loyalty in several connections, the effect of website trust on website loyalty has left to a smaller attention. Flavián et al. (2006) note that higher website trust leads to website loyalty. Interestingly, this study suggests that website trust has a small negative impact on website loyalty. Nevertheless, website competence does have a strong positive effect on website loyalty. The direction of regression coefficients between website competence and website trust may differ in this magazine case because the website competence statements concern only the actual website editors' trustworthiness and competence, whereas the website trust statements consist of the reliability of the information presented on the website and the discussion forums together. Accordingly, the quality of information especially on the discussion forums may diminish the website trust.

Several researchers have proposed that online satisfaction creates online loyalty (e.g. Anderson and Srinivasan 2003, Semeijn et al. 2004) and the mediating effect of website trust is not necessary (Ribbink et al. 2004). This study also finds direct connection between website satisfaction and website loyalty. However, that connection is not very strong. On the other hand, Finn and Kayandé (1997) propose that trust may not be the anticipated major contributor to loyalty in the online environment. In conclusion, it is surprising that website satisfaction has a weak relationship with website loyalty and website trust has a small negative effect on website loyalty. These relationships would definitely need more examination.

8.1.3 The effect of brand trust online

The main interest of this study is to find out the importance of brand trust online and the effect of brand trust on website related constructs. Harvin (2000) has discovered that offline brand power is likely to be transferable to the online environment. Besides, consumers seem to trust in brands more on the Internet than in conventional markets (McGovern 2001). The linear regression analysis was conducted in order to find out the effect of brand trust on website satisfaction, website trust, website competence, and website loyalty. These relationships are however not documented in the previous research.

Based on the results of this study it can be stated that brand trust seems to affect positively in every website related construct. A consumer who trusts in a particular brand is quite satisfied with the website of that brand. In addition, brand trust has a positive effect on a consumer's trust towards the website and to the competence of that website. The consumers that rely on a brand are likely to be more loyal to the website of the brand i.e. visit there frequently. These results support the suggestions that offline brand power is transferable to the online environment. Besides, a consumer's positive perceptions about trustworthiness and competence of a website appear to reflect positively to brand trust and in turn reinforce it.

The relationship between brand satisfaction and website satisfaction, and attitudinal and behavioral brand loyalty and website loyalty are also examined and noted significant. So when a consumer is satisfied with a brand, may this satisfaction reflect to the website and vice versa. This result applies also to attitudinal brand loyalty and website loyalty. However, when a consumer is purchasing a brand's products and services regularly it seems to affect negatively on his or her use of the website. Perhaps when a consumer is reading and purchasing a magazine print frequently, he or she does not feel a need still to visit on the magazine website.

8.2 Managerial implications

The managerial implications are provided particularly for magazine publishers. The competition in the media industry is tightening because of the growth of digital media (Toivonen and Ahtomies 2004). Digital media is catching more and more time from consumers' media day (Finnish Periodical Publishers' Association 2005). Accordingly, the magazine publishing industry, which is considered more as a traditional medium, has challenges to keep customers' time and money (European Commission 2005, 64).

Publishers need to remember that consumers recognize their products and services through brands. Brands create images about the quality, value, and desirability of the products for consumers. Well-known magazine brands are considered as trusted sources of ideas and entertainment for their consumers (European Commission 2005, 74). So brand trust plays a significant role in magazine publishing industry as well. Furthermore, a consumer who trusts in a magazine brand is more likely to turn brand loyal.

Brand loyalty gives protection from the competitors (Hollensen 2004, 470). Two types of brand loyalty are needed when the marketers want to benefit most from their consumers. Attitudinal site of brand loyalty confirms that a consumer prefers the brand over other brands in that product category. An

attitudinally brand loyal consumer also recommends the brand forwards for friends, family etc. Behavioral site of brand loyalty makes sure that a consumer will purchase the brand's products over other similar products currently and in the future.

Brands are noticed to have strong impacts on consumers online because they seem to depend on brands much more online than offline (McGovern 2001). Strong and reliable brands are likely to succeed better online than weak brands. The offline brand power is likely to be transferable into the Internet. Basically it means that well-known and strong brands can benefit from the "halo-effect" when they establish new presence on the Internet. (Harvin 2000) Besides, the results of this study support that brand trust affects positively website satisfaction, trust, and loyalty.

Brand extension is noticed to be an increasingly popular strategy in media industries (Chan-Olmsted 2006, 65) and many magazines have established own website on the Internet. Magazine websites have been noticed to reach their customers quickly so the websites are also used as a sales and marketing channel. However, the magazine website editors have to be careful that the website maintains and supports the features of the existing. The online publication or magazine can not be too extensive in order to maintain consumers' to subscribe to the magazine. (Ministry of Transport and Communications 2003, 55; 58; 61; 63) Especially in Finland where people are more willing to subscribe to the magazine than buy its single-copies, the website editors must take care that the content of the website is not too similar with the print in order to avoid cannibalization in subscriptions (Stahl et al. 2002).

In addition, the discussion forums of the website are good channels to find out attitudes, routines, and experiences of a magazine's customer base. (Ministry of Transport and Communications 2003, 66) However, Hsu (2006) reminds that the quality of information given on the website has a stronger influence in a consumer's satisfaction than the system quality of the website. So the website editors should be careful with the predominant culture and the

quality of writings in the discussion forums. A hostile culture may even diminish the website trust because the registered and older users of the website question more easily the information's reliability and correctness.

Finally, magazine publishers need to make clear to themselves, which objectives they have to their websites. Is it to deepen the relationships with current customers and create a virtual community around a magazine brand or increase the customer base by reaching larger audience through the Internet?

8.3 Limitations and suggestions for further research

The present study includes a few limitations in the generalization of the results. The context of this study is magazine publishing industry so the results are probably more reliable among magazines and especially among consumer magazines. Besides, the results are based on only the website users of one magazine, Vauva. This case magazine is specialized to pregnancy time and babyhood, which could cause different results than for example an online survey with a technically orientated magazine. Vauva's discussion forums have a very active participation with its writers' sometimes strong opinions. This may affect the website users' satisfaction, trust, and loyalty towards Vauva's website. The user's attitudes from some other magazine website may show divergent results. The brand extension's point of view considers only consumer magazine brands in the present study. However, trade journals and customer magazines do have websites as well but these brands are less commercial. Even so, these websites may have products and services for sale.

Consumers' brand satisfaction, brand trust, and brand loyalty are analyzed only among the website users. Moreover, some of Vauva's website users seem to visit on the site simply because of its discussion forums and are not the consumers of Vauva brand's products and services. So an advertisement of the survey questionnaire or a printed survey questionnaire could be added

to magazine print. Then the attitudes of the subscribers and single-copy purchasers towards Vauva brand would be more extensively represented.

The survey questionnaire and the measurement development would need some improvements. Brand satisfaction and brand trust have some overlapping in their statements. Accordingly, the statements should be still more divergent from each other in phrasing. The measure of website loyalty included also some weakness because its relationships with other constructs were not that strong. A closer look to the statement of website loyalty measure reveals that it concentrates more to the behavioral site of website loyalty, so visiting on the website, leaving attitudinal site completely out.

In order to receive better explanation power of all regression models, the outliers in data should be more carefully investigated and excluded from the analysis. That would probably make the data more homoscedatical as well.

Finally some suggestions and ideas for further research are provided. Firstly, it would be interesting to examine the effect of brand trust in consumers' actual online behaviour instead of only attitudes towards a website. Researchers could investigate if there is a relationship between for example how often a person visits on a website and for what purposes and brand trust. It would be also interesting to include several kinds of magazines to the survey and find out if there is divergence between different kinds of consumer magazines.

In further research of the theory of brand trust, attention should be paid in the examination of the sub dimensions of brand trust. Respectively the sub dimensions of brand loyalty should be more widely investigated and tested. From managerial point of view it would be interesting to know which companies' actions increase and which diminish brand trust.

Obviously the relationship between website trust and website loyalty would need more investigation. Accordingly, worth knowing would be that what components increase website trust and how could website trust develop to

website loyalty. That would include more careful investigation of the antecedents of website loyalty. So the main question is how to make people to come back to the website and also stay there i.e. how to increase website stickiness through website trust?

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APPENDIXES

APPENDIX 1: The statements and the measurement scales

APPENDIX 2: The survey questionnaire

APPENDIX 3: Mean, standard deviation, skewness, and kurtosis of
the variables

APPENDIX 1 The statements and the measurement scales

Website satisfaction (4)

1. Tein mielestäni oikean päätöksen käyttää Vauvan Internet-sivuja. *I think that I made the correct decision to use Vauva-lehti website.* WSAT1
2. Kokemukseni Vauvan Internet-sivuista ovat olleet myönteisiä. *The experience that I have had with Vauva-lehti website has been satisfactory.* WSAT2
3. Olen tyytyväinen Vauvan Internet-sivujen toimivuuteen. *In general terms, I am satisfied with the way that Vauva-lehti website functions.* WSAT3
4. Olen tyytyväinen Vauvan Internet-sivujen palveluun. *In general, I am satisfied with the service I received from Vauva-lehti website.* WSAT4

Website trust: honesty (3)

1. Mielestäni Vauvan Internet-sivut täyttävät yleensä lupauksensa. *I think that Vauva-lehti website usually fulfils the commitments it assumes.* WTRU1
2. Mielestäni Vauvan Internet-sivuilla annettu tieto on vilpitöntä ja rehellistä. *I think that the information offered by Vauva-lehti website is sincere and honest.* WTRU2
3. Mielestäni Vauvan Internet-sivuilla ei ole virheellistä tietoa. *Vauva-lehti website does not make false statements.* WTRU3

Website trust: benevolence (4)

1. Mielestäni Vauvan Internet-sivuilla annetut neuvot ja suositukset on tehty yhteistä etua tavoitellen. *I think that the advice and recommendations given on Vauva-lehti website are made in search of mutual benefit.* WTRU4
2. Mielestäni Vauvan Internet-sivut huomioivat käyttäjiensä mielenkiinnon kohteet. *I think that Vauva-lehti website is concerned with the present and future interests of its users.* WTRU5
3. Mielestäni Vauvan Internet-sivuilla ei ole tarkoituksella mitään sellaista, mikä voisi vahingoittaa käyttäjää. *I think that Vauva-lehti website would not do anything intentional that would prejudice the user.* WTRU6
4. Mielestäni Vauvan Internet-sivujen toiminnallisuus huomioi käyttäjiensä tarpeet. *I think that the design and commercial offer of Vauva-lehti website take into account the desires and needs of its users.* WTRU7

Website trust: competence (3)

1. Mielestäni Vauvan Internet-toimituksella on tarvittavat taidot hoitaa tehtävänsä. *I think that Vauva-lehti website has the necessary abilities to carry out its work.* WTRU8

2. Mielestäni Vauvan Internet-toimituksella on tarvittavat resurssit suorittaa toimintansa menestyksekkäästi. *I think that Vauva-lehti website has the necessary resources to successfully carry out its activities.* WTRU9
3. Mielestäni Vauvan Internet-toimitus tuntee käyttäjänsä tarpeeksi hyvin tarjotakseen heille heidän tarpeisiinsa mukautettuja tuotteita ja palveluita. *I think that Vauva-lehti website knows its users well enough to offer them products and services adapted to their needs.* WTRU10

Website loyalty (5)

1. Jos nykyiset palvelut säilyvät, tuskin vaihdan toisille vauva-aiheisille Internet-sivuille. *As long as the present service continues, I doubt that I would switch website.* WLOY1
2. Olen vain harvoin harkinnut käyttäväni muita vauva-aiheisia Internet-sivuja. *I have seldom considered using other websites focusing on this same subject.* WLOY2
3. Käytän aktiivisesti useita vauva-aiheisia Internet-sivuja. *I actively use several websites focusing on the same subjects.* WLOY3
4. Pidän Vauvan Internet-sivujen käyttämisestä. *I like using Vauva-lehti magazine's website.* WLOY4
5. Mielestäni nämä ovat parhaat vauva-aiheiset Internet-sivut. *To me this is the best baby magazine website.* WLOY5

Brand satisfaction (4)

1. Olen tyytyväinen päätökseeni käyttää Vauva-brändiä. *I am satisfied with my decision to use Vauva-lehti brand.* BSAT1
2. Olen todella pitänyt Vauva-brändistä. *I have truly enjoyed Vauva-lehti brand.* BSAT2
3. Minua harmittaa päätökseni käyttää Vauva-brandiä. *I feel bad about my decision to use Vauva-lehti brand.* BSAT3
4. Vauva-brändin käyttäminen on ollut hyvä kokemus. *Using Vauva-lehti brand has been a good experience.* BSAT4

Brand trust: brand reliability (4)

1. Vauva-brändi takaa tyytyväisyyden. *Vauva-lehti brand guarantees satisfaction.* BTRU1
2. Vauva-brändi täyttää odotukseni. *Vauva-lehti is a brand that meets my expectations.* BTRU2
3. Luotan Vauva-brändiin. *I feel confidence in Vauva-lehti brand.* BTRU3

4. Vauva-brändi ei koskaan tuota minulle pettymystä. *Vauva-lehti is brand that never disappoints me.* BTRU4

Brand trust: brand intentions (4)

Uskon, että...

1. Vauva-brändi ottaisi rehellisesti ja vilpittömästi huomioon huoleni. *Vauva-lehti brand would be honest and sincere in addressing my concerns.* BTRU5
2. voisin luottaa Vauva-brändiin. *I could rely on Vauva-lehti brand.* BTRU6
3. Vauva-brändi näkisi vaivaa pitääkseen minut tyytyväisenä. *Vauva-lehti brand would make any effort to satisfy me.* BTRU7
4. jos minulla olisi jokin ongelma Vauva-brändin kanssa (liittyen lehteen, Internet-sivuihin, tarjouksiin, tms.), Vauva hyvittäisi minulle sen jollakin tavalla. *Vauva-lehti brand would compensate me in some way for the problem with magazine.* BTRU8

Brand loyalty: attitudinal loyalty (3)

1. Olen sitoutunut Vauva-brändiin. *I am committed to Vauva brand.* BLOY1
2. Kiinnitän enemmän huomiota Vauva-brändiin verrattuna muihin vauva-aiheisiin lehtibrändeihin. *I pay more attention to this particular brand of magazine over other brands.* BLOY2
3. Olen kiinnostunut enemmän Vauva-brändistä verrattuna muihin vauva-aiheisiin lehtibrändeihin. *I am more interested in this particular brand of magazine over other brands.* BLOY3

Brand loyalty: WOM (word-of-mouth) (3)

1. Kerron myönteisiä asioita Vauva-brändistä muille ihmisille. *I say positive things about Vauva-lehti brand to other people.* BLOY4
2. Suosittelen Vauva-brändiä niille, jotka kysyvät neuvoani. *I recommend Vauva-lehti brand to someone who seeks my advice.* BLOY5
3. Kehotan sukulaisiani ja ystäviäni käyttämään Vauva-brändiä. *I encourage relatives and friends to read and buy Vauva-lehti brand.* BLOY6
- 4.

Brand loyalty: purchasing loyalty (4)

1. Minulle on hyvin tärkeää ostaa Vauva-lehti vauva-aiheisten lehtien joukosta. *It is very important for me to buy this particular brand of magazine over another brand.* BLOY7
2. Ostan aina Vauva-lehden, koska todella pidän tästä brändistä. *I always buy the same brand of magazine because I really like this brand.* BLOY8

3. Jos Vauva-lehteä ei ole saatavilla, ostan jonkun toisen vauva-aiheisen lehden. *If Vauva-lehti were not available, I will buy another baby magazine.* BLOY9
4. Jos Vauva-lehteä ei ole saatavilla, menen toiseen kauppaan. *If Vauva-lehti were not available, I will go to another store.* BLOY10

Brand loyalty: future intentions (4)

1. Aion lukea Vauva-lehteä tulevaisuudessa. *I am going to read the Vauva-lehti magazine in the future.* BLOY11
2. Aion tilata Vauva-lehden tulevaisuudessa. *I am going to subscribe to the Vauva-lehti magazine in the future.* BLOY12
3. Aion ostaa Vauva-lehden irtonumeroita tulevaisuudessa. *I am going to purchase single copies of the Vauva-lehti magazine in the future.* BLOY13
4. Aion käyttää Vauvan Internet-sivuja tulevaisuudessa. *I am going to visit Vauva-lehti website again.* BLOY14

Control variables (6)

1. Kuinka monta vuotta olet lukenut Vauva-lehteä? *How long have you been reading the Vauva-lehti magazine?* READM
2. Kuinka usein luet Vauva-lehteä? *How often do you read Vauva magazine?* READF
3. Oletko Vauva-lehden tilaaja? *Have you subscribed to the Vauva-lehti magazine?* SUBM
4. Kuinka monta vuotta olet käyttänyt Internetiä? *How long have you been using the Internet?* USEIN
5. Kuinka monta vuotta olet käyttänyt Vauvan Internet-sivuja? *How long have you visited on the website of Vauva-lehti?* USEWS
6. Oletko rekisteröitynyt Vauvan Internet-sivuille? *Have you registered to the website of Vauva-lehti?* REGWS

APPENDIX 2 The survey questionnaire

Internet, brändit ja aikakauslehdet

Tämä kysely on osa Internet, brändit ja aikakauslehdet -tutkimushanketta Lappeenrannan teknillisellä yliopistolla. Kyselyssä on 8 sivua ja sen täyttämiseen menee korkeintaan 10 minuuttia.

Vastauksesi on meille tärkeä. Kiitos yhteistyöstä!

Taustatietosi

Sukupuoli

- ☐ mies ☐ nainen

Ikä

- ☐ alle 16
☐ 16
...
☐ 60
☐ yli 60

Kuinka monta vuotta olet lukenut Vauva-lehteä?

- ☐ en ollenkaan
☐ alle 1
☐ 1
...
☐ 8
☐ yli 8

Kuinka usein luet Vauva-lehteä?

- ☐ en ollenkaan
☐ harvoin (1-4 nro vuodessa)
☐ satunnaisesti (5-9 nro vuodessa)
☐ lähes joka numeron (10-12 nro vuodessa)

Oletko Vauva lehden tilaaja?

- ☐ Kyllä ☐ Ei

Internet-kokemuksesi

Kuinka monta vuotta olet käyttänyt Internetiä?

- ☐ en ollenkaan
- ☐ alle 1
- ☐ 1
- ...
- ☐ 8
- ☐ yli 8

Kuinka monta vuotta olet käyttänyt Vauvan Internet-sivuja?

- ☐ en ollenkaan
- ☐ alle 1
- ☐ 1
- ...
- ☐ 8
- ☐ yli 8

Oletko rekisteröitynyt Vauvan Internet-sivuille?

- ☐ Kyllä
- ☐ Ei

Seuraavat kysymykset koskevat Vauvan Internet-sivuja. Kun vastaat, ajattele sivuilla olevia artikkeleita ja keskustelupalstoja kokonaisuutena.

1=täysin eri mieltä 7= täysin samaa mieltä

Tein mielestäni oikean päätöksen käyttää Vauvan Internet-sivuja
Kokemukseni Vauvan Internet-sivuista ovat olleet myönteisiä
Olen tyytyväinen Vauvan Internet-sivujen toimivuuteen
Olen tyytyväinen Vauvan Internet-sivujen palveluun
Mielestäni Vauvan Internet-sivut täyttävät yleensä lupauksensa
Mielestäni Vauvan Internet-sivuilla annettu tieto on vilpitöntä ja rehellistä
Mielestäni Vauvan Internet-sivuilla ei ole virheellistä tietoa
Mielestäni Vauvan Internet-sivuilla annetut neuvot ja suositukset on tehty yhteistä etua tavoitellen
Mielestäni Vauvan Internet-sivut huomioivat käyttäjiensä mielenkiinnon kohteet
Mielestäni Vauvan Internet-sivuilla ei ole tarkoituksella mitään sellaista, mikä voisi vahingoittaa käyttäjää
Mielestäni Vauvan Internet-sivujen toiminnallisuus huomioi käyttäjien tarpeet
Jos nykyinen palvelun taso vain säilyy, tuskin vaihdan toisille vauva-aiheisille Internet-sivuille
Olen vain harvoin harkinnut käyttäväni muita vauva-aiheisiä Internet-sivuja
Käytän aktiivisesti useita vauva-aiheisiä Internet-sivuja
Pidän Vauvan Internet-sivujen käyttämisestä
Mielestäni nämä ovat parhaat vauva-aiheiset Internet-sivut

Seuraaviin kysymyksiin vastatessasi ajattele ainoastaan Vauvan Internet-toimitusta sekä tämän osaamista.

1=täysin eri mieltä 7= täysin samaa mieltä

Mielestäni Vauvan Internet-toimituksella on tarvittavat taidot hoitaa tehtävänsä
Mielestäni Vauvan Internet-toimituksella on tarvittavat resurssit suorittaa toimintansa menestyksekkäästi
Mielestäni Vauvan Internet-toimitus tuntee käyttäjänsä tarpeeksi hyvin tarjotakseen heille heidän tarpeisiinsa mukautettuja tuotteita ja palveluita

Seuraavaksi kartoitetaan suhdettasi Vauva-brändiin. Vauva-brändillä tarkoitetaan mielikuvaasi ja odotuksiasi Vauvan tuotteiden ja palveluiden laadusta, arvoista ja haluttavuudesta. Vauva-brändin käyttämisellä tarkoitetaan Vauvan tarjoamien tuotteiden ja palveluiden käyttämistä.

1=täysin eri mieltä 7= täysin samaa mieltä

Vauva-brändin käyttämisellä tarkoitetaan Vauvan tarjoamien tuotteiden ja palveluiden käyttämistä
Olen todella pitänyt Vauva-brändistä
Minua harmittaa päätökseni käyttää Vauva-brandiä
Vauva-brändin käyttäminen on ollut hyvä kokemus
Vauva-brändi takaa tyytyväisyyden
Vauva-brändi täyttää odotukseni
Luotan Vauva-brändiin
Vauva-brändi ei koskaan tuota minulle pettymystä
Olen sitoutunut Vauva-brändiin
Kiinnitän enemmän huomiota Vauva-brändiin verrattuna muihin vauva-aiheisiin lehtibrändeihin
Olen kiinnostunut enemmän Vauva-brändistä verrattuna muihin vauva-aiheisiin lehtibrändeihin

Uskon, että...

Vauva-brändi ottaisi rehellisesti ja vilpittömästi huomioon huoleni
voisin luottaa Vauva-brändiin
Vauva-brändi näkisi vaivaa pitääkseen minut tyytyväisenä
jos minulla olisi jokin ongelma Vauva-brändin kanssa (liittyen lehteen, Internet-sivuihin, tarjouksiin, tms.), Vauva hyvitäisi minulle sen jollakin tavalla

Seuraavaksi kartoitetaan suhdettasi Vauva-brändiin. Vauva-brändillä tarkoitetaan mielikuvaasi ja odotuksiasi Vauvan tuotteiden ja palveluiden laadusta, arvoista ja haluttavuudesta. Vauva-brändin käyttämisellä tarkoitetaan Vauvan tarjoamien tuotteiden ja palveluiden käyttämistä.

1=hyvin epätodennäköisesti 7= hyvin todennäköisesti

Kerron myönteisiä asioita Vauva-brändistä muille ihmisille
Suosittelen Vauva-brändiä niille, jotka kysyvät neuvoani
Kehotan sukulaisiani ja ystäviäni käyttämään Vauva-brändiä
Aion lukea Vauva-lehteä tulevaisuudessa
Aion tilata Vauva-lehden tulevaisuudessa
Aion ostaa Vauva-lehden irtonumeroita tulevaisuudessa
Aion käyttää Vauvan Internet-sivuja tulevaisuudessa

Seuraavaksi vielä muutama kysymys koskien ainoastaan Vauva-lehteä.

1=täysin eri mieltä 7= täysin samaa mieltä

Minulle on hyvin tärkeää ostaa Vauva-lehti vauva-aiheisten lehtien joukosta
Ostan aina Vauva-lehden, koska todella pidän tästä brändistä
Jos Vauva-lehteä ei ole saatavilla, ostan jonkun toisen vauva-aiheisen lehden
Jos Vauva-lehteä ei ole saatavilla, menen toiseen kauppaan

APPENDIX 3 Mean, standard deviation, skewness, and kurtosis of the variables

	N	Mean	Std. Dev.	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
WSAT1	851	5,78	1,219	-,901	,084	,337	,167
WSAT2	852	5,63	1,193	-,898	,084	,646	,167
WSAT3	852	5,37	1,302	-,809	,084	,445	,167
WSAT4	851	5,39	1,236	-,743	,084	,568	,167
WTRU1	850	5,40	1,196	-,655	,084	,318	,168
WTRU2	847	5,02	1,394	-,594	,084	-,079	,168
WTRU3	849	4,57	1,645	-,435	,084	-,570	,168
WTRU4	848	5,14	1,307	-,567	,084	,021	,168
WTRU5	845	5,50	1,138	-,740	,084	,642	,168
WTRU6	849	5,51	1,427	-,996	,084	,504	,168
WTRU7	850	5,36	1,242	-,763	,084	,533	,168
WTRU8	843	5,36	1,223	-,641	,084	,316	,168
WTRU9	842	5,26	1,267	-,529	,084	,060	,168
WTRU10	840	5,32	1,244	-,580	,084	,018	,169
WLOY1	847	5,60	1,352	-,934	,084	,373	,168
WLOY2	847	4,22	1,923	-,185	,084	-1,121	,168
WLOY3*	843	4,09	2,143	-,086	,084	-1,449	,168
WLOY4	847	5,68	1,237	-1,032	,084	,937	,168
WLOY5	847	5,13	1,617	-,684	,084	-,247	,168
BSAT1	850	5,41	1,224	-,718	,084	,450	,168
BSAT2	848	5,22	1,330	-,622	,084	,069	,168
BSAT3*	847	5,98	1,315	-1,502	,084	1,960	,168
BSAT4	842	5,31	1,283	-,643	,084	,192	,168
BTRU1	846	4,89	1,326	-,336	,084	-,141	,168
BTRU2	845	5,06	1,282	-,618	,084	,356	,168
BTRU3	841	5,05	1,324	-,589	,084	,207	,168
BTRU4	843	4,32	1,476	-,150	,084	-,465	,168
BTRU5	847	4,64	1,468	-,402	,084	-,183	,168
BTRU6	844	4,83	1,414	-,532	,084	,043	,168
BTRU7	834	4,66	1,468	-,367	,085	-,303	,169
BTRU8	838	4,41	1,584	-,293	,084	-,508	,169
BLOY1	844	3,48	1,763	,221	,084	-,915	,168
BLOY2	844	4,43	1,739	-,360	,084	-,764	,168
BLOY3	843	4,38	1,747	-,314	,084	-,785	,168
BLOY4	850	4,85	1,564	-,646	,084	-,097	,168
BLOY5	847	4,92	1,566	-,716	,084	-,042	,168
BLOY6	844	4,13	1,807	-,185	,084	-,937	,168
BLOY7	849	5,63	1,597	-1,282	,084	,966	,168

BLOY8	848	3,90	2,151	,039	,084	-1,363	,168
BLOY9	840	4,23	2,126	-,253	,084	-1,302	,169
BLOY10	848	6,34	,976	-1,801	,084	3,763	,168
BLOY11	848	4,17	2,003	-,227	,084	-1,182	,168
BLOY12	844	3,81	2,020	,054	,084	-1,261	,168
BLOY13	845	4,32	1,978	-,379	,084	-1,060	,168
BLOY14	847	2,76	1,930	,831	,084	-,528	,168