Evgenia Bilibini
SUPERVISOR: Dr. Dimitriadis Efstathios

“How familiarity, reputation and usability affect loyalty in electronic journalistic services”

A dissertation submitted in partial fulfilment of the requirements of the degree of Master of Science

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Abstract
The revolution of the Internet and its widespread use has influenced significantly the newspaper industry. The majority of the traditional newspapers has already introduced an online version and as a result the competition in this field has increased. The increasing competition makes necessary the establishment of loyalty of the Internet users. Through the literature three factors are mentioned to be significant for the enhance of online loyalty: familiarity, usability and reputation. Additionally, according to the literature it is found that user experience influences the relationships between familiarity, usability and online loyalty. The present study tries to examine via a questionnaire the factors that affect the loyalty of the online newspaper readers in Greece. The hypotheses that are pointed out in the study have as a basis the literature review including the factors that are examined that are familiarity, usability, reputation and user experience. The outcomes of the study depict that usability and reputation affect positively loyalty, while familiarity doesn’t affect significantly the variable loyalty. In parallel, user experience influences the relationships between familiarity, usability and loyalty.

Keywords: Newspaper Industry, Internet, Online newspapers, loyalty, usability, familiarity, reputation, user experience.
Introduction

In the early 90s, the introduction of the Internet was a fact that induced many changes in the business world and especially in the field of the mass media (Molina, 1997; Hofstetter, 1998; Flavian et al., 2006(1); Flavian et al., 2006 (2)). The newspaper industry was the sector that changed the most because the majority of the traditional newspapers engaged an online version (Flavian et al., 2006 (1)). The low costs of distribution of the latest news, the interactivity and the potential to have access to an endless source of information are main characteristics of the new medium (Molina, 1997, Flavian et al., 2006(1)).

The last decade the online newspapers have been developed and increased and as a result the need for a loyal reader base has become an issue of critical importance for the new medium (Peng et al., 1999; Flavian et al., 2006 (1)). Many researches have been conducted for the establishment of loyalty in online environments but a few researches have been conducted with regard to the establishment of the loyalty of the online newspapers readers (Chang and Cheng, 2009; Flavian et al., 2006(1)). According to the review of the literature familiarity and usability are critical factors for the establishment of loyalty in online newspapers. Moreover, reputation is a factor that influences the loyalty of the online readers (Casalo et al., 2008; Flavian et al., 2006(2)). Apart from these factors, users’ experience seems to affect the relationships among familiarity, usability and loyalty (Flavian et al., 2006(1)).

The aim of this study is to investigate via a questionnaire the factors that affect customer loyalty to online journalistic services in Greece. The study concentrates on familiarity, usability and reputation. Additionally, it tries to analyze the influence of users’ experience on the relationships between the factors of familiarity, usability and loyalty.

The motivation of this study is the lack of an adequate number of studies in the field of the online newspapers in Greece. The sector of the online newspapers is a field that is characterized from an increasing competition and in parallel plays a key role in the field of the modern journalism so it can be useful to analyze the factors that establish customer loyalty in this area.

The dissertation is divided into five parts. Every part consists of a number of chapters. Part 1 describes the background of the newspaper industry from its start
to the latest years and the changes that this sector has faced because of the revolution of the Internet. Moreover, this part describes the development of the digital newspapers from their first introduction as a new medium to the latest years, defines their benefits and their characteristics. Finally, it describes the background of the online newspapers in Greece.

Part 2 provides a literature review of the study. Specifically, the variables of loyalty, familiarity, usability, reputation and user experience are defined and previous studies are described as well as previous models of past studies. Finally, in this part it is analyzed the development of the hypotheses of the present study and it also presented the proposed model of the present research.

Part 3 defines the research methodology of the present study. At first, an introductory chapter describes this part. Moreover, the research methodology is defined with its advantages and weaknesses. It follows the outline of the survey design that includes an introductory chapter, the description of sample and data collection, the analysis of the questionnaire design and finally the procedure of the validation of the questionnaire.

Part 4 analyzes and presents the results of the survey. After an introductory session it follows a presentation of the basic statistics of the factors that construct the proposed model. After that, it is provided an analysis of the data with the help of the software package of SPSS. The outcomes of the research are presented and assessed and finally the initial hypotheses of the study are answered.

Part 5 summarizes and concludes. Firstly, some general conclusions for the survey are presented. Additionally, the findings of the survey are reviewed and assessed. Moreover, the limitations of the survey are defined and finally some suggestions for further research are provided.
1. Online newspapers

1.1 The Newspaper Industry and the revolution of the Internet

Newspaper Industry is an important sector that contributes to the distribution of the information and to the national economy of every country worldwide (Molina, 1997). Newspaper Industry has faced periods of great profitability as well as many periods of crisis. In the late 1800s, newspapers development was a fact until the great recession that hurt newspapers as well. The next decades the newspaper industry has been developed and has faced its peak during the decades of 70s and 80s (Kirchhoff, 2010). In 1991, the value of the newspaper industry was estimated to be half the value of the entire print sector (Molina, 1997).

In 1993, the introduction of the Internet to the public induced changes in the sector of the newspapers. Publishers adopted the new technology and introduced many sites on the World Wide Web (Thurman, 2007). In a research that took place in U.S, in 1999 it is mentioned that the half of the American journalists believe that the journalism have been developed since the introduction of the Internet. A similar research have been conducted in 2004 with the same results (Giannakoulopoulos and Kodellas, 2005).

The last decade, the field of the newspapers has been hurt among the other mass media because of the global crisis and especially because of the great use of the Internet. During the period of 2005-2009, the industry has faced a 44% decline in its revenue (Kirchhoff, 2010). The following figure (1.1) depicts on the one hand the drop in revenue of the mass media in 2009 and especially the decline that characterizes the newspaper industry. On the other hand, figure (1.1) shows the increase in the percentage of the Internet in the same period.
It is a fact that the increasing use of the Internet has affected the media and particularly the sector of the newspapers (Flavian et al., 2006(1); Molina, 1997; Hofstetter, 1998; Deleersnyder et al., 2002). Digital newspapers have gained ground in the field of journalism because of the important benefits they offer. Digital newspapers offer to the Internet users the current news when the spread of the news is inexpensive and particularly fast. For these reasons online newspapers have become a favorable source for the users that seek for up to dated news (Flavian et al., 2006(1); Peng et al., 1999).

1.2 Digital newspapers

In 1993, the newspaper industry had to deal with a new reality that was the evolution of the Internet. The most famous brand names in the newspaper industry saw this new medium as a new opportunity and went online. The first complete online newspaper went online in 1994 and after that the majority of the American press followed the new trend and introduced an online version (Chyi and Sylvie, 2001). Li (1998) defines the digital newspapers as the web version of the published newspapers and states that the online readers have access to the online newspapers via their personal computers and the Internet. Since their creation,
many online newspapers have faced economic losses but at the same time had access to new markets and gained new readers (Chyi and Lasorsa, 1999).

Bucy (2004) defines the three phases of the development of the online press. The first phase in the early 90s is characterized from lack of inspiration and innovation. The online versions of the newspapers were just a copy of the printed text. The second stage of the online press is defined from the introduction of the first videos, hyperlinks and audios. Moreover, the second generation is defined from the introduction of the element of interactivity through the discussion forums and chats. In 2000, the more developed version of the online newspapers appeared and enabled readers to come closer to the latest news through directness, high technology and manageability.

The benefits of the online press are numerous for both the online readers and the newspapers business. Readers have the potential to be informed about the latest news at anytime, anywhere and without cost. On the other hand, newspaper executives can introduce themselves to young readers or to people that aren’t included in the audience of the printed editions (Peng et al., 1999). Both sides can also take advantage of the interactivity that is offered through the online press. The benefit of the interactivity is usually achieved through online messages, participation in surveys and forums of online discussion (Chung, 2009). Moberg et al. (2010) also claims that another important benefit of the online press is that the environmental consequences of the e-newspapers are not so important in comparison to the impact on the environment from the printed press.

Ihlstrom and Henfridsson (2005) also state that the sector of the online press has developed numerous communicative technics in order to gain and maintain online readers. Special advertisements on the media and especially on the print edition of the newspapers are a common practice as well as the use of online ad banners. Furthermore, the digital newspapers offer customized news and customized sectors such as the predictions for the weather. Additionally, many newspapers offer specific news for a certain category of online users that concern politics or business.

Today online newspapers are approximately 4,200 (Flavian et al., 2006(1)). The average reader is male, of average income and highly educated. Most of the readers use the online newspapers on a daily basis and the majority of them have made an online purchase the last 6 months (Thurman, 2007). In 2009, 10% of the
online incomes come from the online newspapers and this number increased to 12% in 2010 (Kirchhoff, 2010). The online newspapers is considered to be a an integral part of the journalism and a promising field to invest in for the newspaper industry (Ihlstrom and Hendfrisson, 2005).

1.3 Online newspapers in Greece

In Greece, the mass media were interested in adopting the digital technology because of the need to follow the international trends (Giannakoulopoulos and Kodellas, 2005; Spyridou and Veglis, 2008). In 1981, a contract between the Journalists’ Union of Athens daily newspapers and owners’ Union of daily Athens newspapers has been the basis for the establishment of a series of regulations with regard to the performance of the online media. Both parts of the contract agreed to protect the employees from losing their jobs and the owners agreed to incur the training costs. However, the training or the educational skills of the Greek experts has been inadequate until the 90s (Giannakoulopoulos and Kodellas, 2005).

The initial Greek newspaper that went online was Makedonia in 1995. In our days, about 80 % of the newspapers have already introduced an online version. The reasons for the online existence of most of the newspapers were the need to increase their reader base and especially the necessity to have access to the young readers. Another important reason was that the online edition could be a new medium of advertising in low cost and last but not the least many newspapers follow the new trend only in order to enhance their profiles. Besides, the national mass media usually tend to follow the international standards (Spyridou and Veglis, 2008). In the case of Greek, the basic reason for the online presence of the press was related to economic and not to journalistic motives (Arampatzis, 2004).

In Greece the use of the Internet and the digital media is not satisfactory in comparison to other European countries. In 2002, only a 14 percent of households had access to the Internet according to Eurostat (Giannakoulopoulos and Kodellas, 2005). In a recent survey in 2006, this percent has slightly changed to 22%. However, the 92% of the businesses in Greece has access to the Internet (Spyridou and Veglis, 2008).
2. Literature Review

Owing to the critical role of loyalty in trade there exists an increasing interest in the factors that form consumers’ loyalty. Literature has recognized among other variables that familiarity, usability and users’ experience may be the keys for the establishment of loyalty (Flavian et al., 2006(1)). Furthermore, reputation has been suggested as another crucial factor that affects loyalty (Casalo et al., 2008; Flavian and Gurrea, 2007). Despite of the important role of loyalty, few researches have been conducted on online loyalty because most of the studies focus on the traditional trade (Arora and Stoner, 1996; Chang and Chen, 2009). However, the development of the Internet and the rapid expansion of it to numerous sections such as the digital newspapers have led to the appearance of some important studies that focus on online consumers’ loyalty. According to the literature, the same factors mentioned above have an impact on online loyalty (Shrinivasan et al., 2002) and especially in the field of online press (Flavian et al., 2006(1)).

2.1 Loyalty

In the 21st century loyalty plays a key role for many industries that need to increase their percentage in the market and as a result loyalty management has been proved to be crucial for most of the companies worldwide (Kumar and Shash, 2004). Loyalty can be defined as “a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” (Oliver, 1999).

According to Gitelson and Grompton (1984) loyalty advancement is a main goal for the managers of a company. Deng (2010) also states that loyalty is an important factor that results in the extended existence of a company and recognizes that a loyal customer is not easily affected by any unfavorable criticism related to the products. Casalo et al. (2008) also refer that high levels of loyalty enhance customers’ tendency to consume the same product in the future. Apart from that, a high level of loyalty usually results in positive personal recommendations among costumers. Furthermore, loyalty enables companies to
increase their prices without possible losses of costumers and as a result their profits remain steady.

Loyalty is also a response that cannot occur by chance. It is a result of many factors relating to psychology as well as to devotion to a brand and it is a variable that can’t be measured easily (Casalo et al., 2008). However, it is a fact that the feeling of gratification as well as the inferiority of the product and the level of commitment enforces the level of loyalty (Petrick and Backman, 2002; Mittal et al., 1998; Baker and Crompton, 2000).

Caruana and Ewing (2010) have focused on a theory which claims that there are four stages of loyalty. In the initial stage, loyalty is characterized as cognitive and only after a repeating purchasing a consumer can establish affective loyalty. The second stage (affective loyalty) is also characterized by consumers’ trend to keep the same behavior because they enjoy the product. The third level of loyalty is more intense and is developed through years of repeating behavior. The fourth and last stage is the strongest and includes the type of loyalty that makes costumers to overcome everything that obstacles them from purchasing the same product.

Chang and Cheng (2009) also realize the difference between true loyalty and the spurious consumer loyalty. In other words, they distinguish between the true loyal consumers and the clients that use a product or services because they have no other choice or they are motivated by temporal privileges. Moreover, Kumar and Shash (2004) state that true loyalty is related to the attitude as well as to the behavior of the consumers towards a brand name. Similarly, Chang and Chen (2008) suggest that loyalty is consisted of two dimensions which concern both the attitude as well as the behavior of a person.

Loyalty is also a critical factor that contributes to the success of online stores or websites in general. (Kim et al., 2009; Shankar et al., 2003; Chang and Chen, 2008). Online loyal consumers tend to consume more frequently than new costumers and the costs for their operation are limited. Apart from that, loyal customers are less sensitive to price changes especially on the Internet and more committed to brand names (Kim et al., 2009).

Shrinivasan et al. (2002) in a study have investigated eight variables that affect online loyalty: The need to customize, contact interaction, concern, community, useful quality, cultivation, ability to choose and character. Information gathered
from 1,211 online users illustrate that these factors excluding useful quality (convenience) have an influence on online loyalty.

Caruana and Ewing (2010) in a recent study suggest as significant variables on online customers’ loyalty the following: the influence of reliability, client services, website design, privacy, perceived value and corporate reputation on online loyalty. Figure 2.1 depicts the proposed model:

![Diagram](image)

**Figure 2.1 : factors that influence Online loyalty**

*(Caruana and Edwing, 2010)*

Moreover, loyalty has been recognized as a competitive advantage in the field of digital media and especially in the sector of online newspapers. Digital newspapers is a field that includes many competitors that seek for new consumers so loyalty plays a key role in this area. (Flavian and Gurrea, 2007; Flavian et al., 2006(1)). Flavian et al. (2006)(1) has researched the importance of familiarity and usability on loyalty and some useful conclusions were extracted. The research has shown that familiarity has a positive impact on loyalty for the experienced users and usability has a positive influence on loyalty too.
Flavian and Gurrea (2007) have also focused on the factors that affect loyalty in the sector of online press and suggest that online newspapers should develop a strategy in order to enhance consumers’ loyalty. Saaksjarvi and Santonen (2003) also claim that the development of a strategy for the built of the online loyalty is important because the online newspapers mainly don’t take into account the diversity of their customers. For this reason, the conduction of surveys is suggested in order to define the target groups and their personal characteristics. Additionally, customization is mentioned as an important element for the digital press in order to increase the loyal readers.

2.2 Familiarity

An important factor that concentrates a lot of attention especially in the field of marketing is familiarity (Arora and Stoner, 1996). Familiarity is the knowledge of a product or services that is gained by previous consumption or use (Maenpaa et al., 2008; Lee and Kwon, 2010). Apart from that familiarity can be achieved through advertising. A repeating advertising of a product increases consumers familiarity because enables them to make images of the product and feel familiar with it (Flavian et al., 2006(1)). Moreover, familiarity can be a result of positive recommendations among customers (Casalo et al., 2008).

Familiarity offers many benefits to the companies that invest in its development. First and foremost, familiarity plays an important role throughout the process of decision making (Betman and Park, 1980; Jimenez and Martin, 2010; Arora and Stoner, 1996). Customers usually prefer products that are already known and familiar to them. Apart from that consumers choose familiar products in order to save time (Arora and Stoner, 1996). Moreover, familiarity provides a feeling of assurance, eliminates consumers’ doubts (Gefen, 2000) and enables customers to understand and to keep in mind the information that is related to the product (Maenpaa et al., 2008).

Moreover, familiarity is a key factor in the field of brands (Maenpaa et al., 2008). Consumers that are familiar to a brand usually relate a well-known brand name to the quality of a product and this association affects their final choose. It is a fact that consumers often buy products only because of their brand name and
although they sometimes can’t directly test the quality of them (Benedicktus et al., 2010).

Moreover, many analysts have focused on familiarity in the area of Internet. Familiarity is defined as the knowledge of using the Internet generally. It is claimed that the more experienced a user is, the more self-—assured the user feels to purchase online or to use a website that offers various services. Familiarity, as far as Internet is concerned, leads to the trust of a particular website and on the loyalty of its users (Gefen and Straub, 2004; Paswan and Ganesh, 2003; Gefen, 2000; Flavian et. al., 2006 (1); Flavian et al (2006) (2), Maenpaa et al., 2008). The following figure (2.2) depicts the described influence of familiarity on trust

![Figure 2.2: The role of familiarity and trust](image)

**(Gefen, 2000)**

In recent years, familiarity with regard to Internet has been associated to users’ experience. High levels of experience in using the Internet usually increase the feeling of familiarity with a site or a vendor. Online customers that feel confident enough to use a particular website feel familiar with it and stop searching other relevant sites. Familiarity with a vendor often eliminates any concern of online deceptions and enhances the feeling of loyalty to a particular website (Maenpaa et al., 2008). Similarly, Mosconi et al. (2008) state that in the field of online newspapers the factor of familiarity is as important as users’ preferences in order to maintain loyal readers. Flavian et al.(2006)also argue that in the area of online newspapers the readers that feel familiar to a digital newspaper usually prefer this particular site and stop searching for alternatives.
2.3 Usability

The last decade the establishment of Internet has led to the analysis of new factors that have an impact on the online customers’ choices. In this new virtual environment, usability has been recognized to be an important variable that affects the preferences of the users of the Internet (Benbunan-Fitch, 2001; Lee and Koubeck, 2010). Usability is the level of attempt is needed in order to use a system. It is also defined as “the perceived ease of navigating the site or making purchases through the Internet” (Davis, 1989). In other words, usability is a variable that reflects how easy a user can learn to control and to memorize the basic workings of a system, the effectiveness of utilization as well as the capacity to prevent users’ mistakes and to keep them satisfied (Juristo et al., 2007).

Usability includes the lack of complexity in using the site in its first levels, the velocity that is needed in order to find the information the users are searching for, the time that is necessary to be spend in order to acquire the final results and the potential of the users to manage the system properly at every level (Flavian et al., 2006(1); Flavian et al., 2006 (2)). More specifically, website usability includes the rapidity is required to find what the users are searching for as well as the easiness is needed to understand the design of a website. In particular, website design includes the interface, its functionality and all the parts of the website that are noticed by the users (Flavian et al., 2006(1); Casalo et al., 2008).

Howarth et al. (2009) claim that usability is in general necessary in order to establish a successful software and proposed the use of the usability engineering process (fig.3) as the key for success.

![Usability Engineering Process](image)

Figure 2.3 : Usability Engineering Process  
( Howarth et al., 2009)
Massey et al. (2007) also suggests that usability is connected to the design of a website which demonstrates the users’ expectations and needs. Usability might also be depended on the kind of assistance the interface is planned to provide as well as on the method of accessibility. The literature suggests that practice (Nielsen, 1999) as well as psychology should be combined in order to improve and develop the usability of a website (Massey et al., 2007).

Juristo et al. (2007) also claim that the development of usability is a valuable asset for every business. It increases the productiveness, develops team confidence and reduces the cost that is required to train the employees as well as the costs with regard to documentation. Another important benefit of usability is the fact that it enables every user to be more productive and with regard to e-commerce it increases the possibility of a potential purchase. Additionally, according to Donahue (2001) it is a fact that a dollar that is invested in usability gives back $30.25.

Moreover, Bradyy et al. (2008) states that the development of usability affects positively the perceptions of people that interact with organizations through the Internet. Similarly, Lee and Koubeck (2010) argue that among many factors that influence online preferences such as aesthetics or information inferiority, usability is the most important. Flavian and Gurrea (2007) have also studied the influence of many factors on the choices of online readers and have found that usability has the highest impact on readers’ choices.

Hofstetter (1998) similarly mentions that website usability is essential for online newspapers because of the following reasons: Digital newspapers should be handled easily by every reader, everything is necessary to be understood for example buttons or links and the users need to know at first all the potentials that are provided by the website. Massey et al. (2007) also claims that usability is the key in order to keep online users satisfied when they visit a traditional website such as online newspapers and suggests that usability may be improved via the deep knowing of the demographic characteristics and the requirements of the users.
2.4 Reputation

Reputation is “an expectation of quality” (Shapiro, 1982) and a valuable element to invest in that concerns not only individuals but firms as well (Toms and Taves, 2004). From a firm’s viewpoint, reputation is essential because consumers often are hesitant to buy unknown products for which they haven’t been informed (Caruana and Ewing, 2010). Reputation is a result of the previous actions of a company and the outcome of previous experiences and of the perceived knowledge (Kotha et al., 2001). In other words, reputation is a positive or negative result that depends on the company’s capability to satisfy its clients. (Srinivasan et al., 2002; Casalo et al., 2008).

Moreover, reputation is the outcome of the communication of firms with their consumers. This contact provides customers with essential knowledge that enables them to assess the quality of services or products (Yoon et al., 1993). Additionally, reputation is established from the past performance of a firm that includes not only its financial presence in the market but its honesty and other social actions such as environmental awareness (Doney and Canon, 1997). In parallel, recommendations of products among potential consumers as well as the repute of the directors of a firm can form reputation (Toms and Taves, 2004).

Kotha et al. (2001) also claim that reputation is a strategic benefit for a firm that can be built by advertising or generally via mass media. It is significant for a firm to invest in reputation especially on the Internet. Every firm that performs on the Internet and interacts with its consumers through this channel should focus on repute because of the intangibility of the sector that increases the feeling of uncertainty among customers.

Similarly, Toms and Taves (2004) argue that reputation is noteworthy in the area of the web sites because customers usually feel uncertain on the Internet in comparison to a print environment. Users are often not able to assess the quality of a website because of the absence of standard criteria that on the contrary exist in the print sector such as the validity of a publisher. As a result, users’ preferences on the Internet are affected by other elements such as reputation.

Furthermore, it is a fact that many researches have been conducted regarding to the factors that establish the reputation of a website (Toms and Taves, 2004). Jarvenpaa et al. (2000) examined the factors that affect reputation by asking the participants of a case study to fulfill some tasks on the Internet that included the
The study showed the positive impact of trust on the reputation of a website. Moreover, Tom and Taves (2004) state that the believability of a website can contribute to the establishment of a good reputation.

In the area of digital newspapers, reputation doesn’t seem to influence the online readers’ preferences as much as familiarity and usability (Flavian and Gurrea, 2007). However, according to Casalo et al. (2008) there is a positive relationship between online readers’ loyalty and reputation. Moreover, Park and Lee (2007) state that reputation is important for the online newspapers and in order to maintain a good reputation and to avoid the impacts of negative comments it might be necessary for the digital newspapers to focus on the online negative posts throughout the discussion forums.

2.5 User experience

Users’ experience stems from their interactions with their surroundings. Regarding Information Technology, user experience can be built by the way the users interact with the system (Kourouthanasis et al., 2007; Chang and Chen, 2008). High levels of user experience enable users to make the most of the Information System (Chang and Chen, 2008). User experience can be influenced by many attributes such as the time that is required to complete a task, easiness of navigation or the usability of the interface. User experience can be affected by personal emotions as well as of the functionality of the system (Kourouthanasis et al., 2007). Schaik and Ling (2008) also mention that user experience is influenced by the level of attractiveness of a web site pattern.

In the field of the Internet literature suggests that user experience is an explanatory factor of a person’s behavior and results in the differentiation of users’ behaviors on the Internet (Castaneda et al., 2007; Jarvenpaa et al., 2000). Castaneda et al. (2007) claims that more experienced users focus on the usefulness of a site while the inexperienced ones select a web site on the basis of its usability. In a similar way, Koufaris et al. (2002) state that inexperienced users appraise a website on the surface and usability is a factor that influences their intentions to visit a website positively.
Liaw and Huang also (2006) suggest that the inexperienced users are not motivated to seek for information on the Internet because it is difficult for them to manage the system properly and find the data they need. In a similar way, Barry (1997) states that the lack of users’ experience affects negatively their intention to use the Internet because of their incapability to find, filter or save information and conclude that user experience is a key factor for the online environments.

Moreover, user experience contributes to the enhancement of online loyalty (Lin, 2011; Chang and Chen, 2008; Flavian et al., 2006(1)). Experienced users tend to build a long-term relationship with vendors in comparison to inexperienced ones (Lin, 2011). Additionally, Chang and Chen (2008) state that user experience influences users’ perceptions over websites in a positive way and propose a model (fig.2.4) that shows that among other factors user experience moderates e-loyalty.

Figure 2.4 : proposed model
(Chang and Chen, 2008)

User experience is also a concept of significance importance in the field of online press. It is a factor that influences the relationship between familiarity and loyalty. In other words, experienced users’ loyalty is affected more intensely by familiarity and accessibility and structure of navigation are more important for inexperienced users (Flavian et al., 2006(1)). Furthermore, Vaughan and Dillon
(2006) claim that user experience is crucial for online press and suggest that this factor can be developed by the comprehension of the hypertext. The hypertext should be accompanied by relevant designs that represent the text as well as useful links in order to enhance user experience.

2.6 Formulation and justification of the hypotheses

According to Flavian et al. (2006) consumer familiarity with a service or product is an area that has gained great attention among the marketing researchers at various circumstances the last years. Luhmann (2000) suggests that familiarity is the knowledge that costumers have about a service or a product, according to their previous experience with the service or product. Gefen and Straub (2004) recommend that the familiarity as a variable is not very common and very scientific among researchers who study the customer purchasing behavior in internet. Gefen (2000) supports that, familiarity may act as a tool that simplifies relationships and reduces ambiguities of the user, because of the fact that enhances the level of the user’s trust in the website that he visits. Furthermore, the greater the degree of familiarity, the greater the level of the user’s trust. Paswan and Ganesh (2003) mention the necessity for enterprises at the newspaper industry, to analyze and take into account the impact of familiarity of the user of a website, on the company’s balance sheet and on the company’s strategy. Because of the fact that the behavior of electronic newspaper readers is at a high degree opportunistic, the users have the opportunity to compare different options that offered from the electronic environment. As a result, it is critical for the researchers to analyze familiarity as a factor that influences the intention of the costumers to consume or buy a product or a service. The fact that familiarity has a positive impact on the user’s loyalty is stated also by Flavian et al. (2006)(1). According to them, costumers that are highly familiarized with a brand are usually more loyal to a company. Thus when a user is more familiar with a website it is probable to be and more loyal. Murray and Haubl (2002) suggest also familiarity of the consumers decrease the perceived risks and contributes to the customer loyalty and to the increase of website attraction. Maenpaa et al. (2008) recommends that a big number of analysts, in recent years have focused their attention on familiarity as far as the area of internet is concerned. Familiarity could
be defined as the knowledge of using internet services. Furthermore, it is generally accepted among the researchers the fact that the more familiarized users to be more willing to purchase or use online services that offered by a website. Gursoy (2001) suggests that familiarity is gained not only by the use of a product but also by the consumer’s research for information and the data that are gained through advertising. Furthermore, it is also notable the fact that a familiar name in the competitive area of services is usually related to satisfactory quality and affects customer’s choice (Arora and Stoner, 1996). According to all of these that were discussed above, the first hypothesis of the proposed model could be stated as it follows:

**H1: The level of familiarity with a website influences positively the levels of loyalty depicted to it.**

Because of the fact that the options and the services that offered by the internet are growing in number day by day plenty of researches have focus on investigating how to improve the purchasing intention and the loyalty levels of the consumers. Furthermore, it is generally accepted the fact that plenty of services (financial services for example) are very complex in nature and there is a growing need for the procedures and the tasks of these services to be simplified (Flavian et al., 2006(1)). This need explains the fact that a lot of companies, following market leaders such as Amazon and Google, simplify and change (redesign) the interfaces of their websites, making the procedures and the tasks simpler. The goal behind this redesign is to reduce the uncertainty of consumers and users in several aspects of the usage of internet services (for example if an internet banking transaction has been carried out correctly or if the transactions through internet are secure), to increase the rate of user’s retention and to make them to spend more. Thus the user’s perception about the ease of use of a website consist the basis for user’s loyalty to a website (Flavian et al., (2006) (2)). As it mentioned by Flavian et al. (2006)(2) there are few theoretical studies, that show the importance of usability as a variable for the balance sheet and the strategy of a company. These studies support that it is very important for newspaper companies to have websites with high level of usability. According to Davis (1989) usability can be defined as the level of attempt that is necessary in order to use a computer system. More
specifically, usability can be defined as the ease of guidance or consuming through the internet.

According to the above analysis the second hypothesis of the proposed model could be stated as it follows:

**H2: The level of usability in a website influences positively the levels of loyalty depicted to it.**

Moreover, it is obvious that familiarity enables the procedure of decision making of the users with experience because they have a good degree of understanding of the new medium. The positive impact of experience on consumer loyalty is more obvious in the sector of on-line newspapers. So it is logical to be claimed that there are differences in the impact of familiarity on reader’s loyalty that depend on the level of reader’s experience in the use of the Internet. It is a fact that readers with experience in the Internet tend to enhance their loyalty on a particular website because they understand the structure of it as well as the alternatives that are offered (Flavian et al., 2006(1)). According to Flavian et al. (2006)(1) many authors have studied the experience of the consumers as a variable that influences their purchasing behavior. Mandel and Jonson (1999), as it referenced in Flavian et al. (2006)(1), support that the degree of internet experience has an important impact on the consumer’s behavior and their final choices and preferences. As far as the online newspapers are concerned it seems that online readers that are experienced are more familiar with electronic newspaper websites because of the fact that they have learned to use the websites through the method learning by doing. According to that, experienced users, tend to be more selective concerning digital news media and seems to be more familiar with specific electronic websites and newspapers. Moreover, Murray and Haubl (2002) explain that the Internet phenomenon that is widely known as “cognitive lock-in” is more intense among more experienced users of the internet. Cognitive lock-in is related to the idea that even in circumstances that cost of search is low, consumers doesn’t not shop around. Furthermore, Lynch and Ariely (2000) following the logic of Murray and Haubl (2002), mention that one of the biggest threats of online firms is the opportunistic behavior of some groups of costumers. The opportunistic behavior seems to be more intense among costumers that have low levels of experience and lower level of knowledge about the provider of the
service. The users that are more experienced to the services of internet are not opportunists because of the fact that have knowledge of the provider and therefore are more familiar with him. Although they know the medium well, as well all the existing alternatives, they voluntarily restrict their choices and this means greater levels of loyalty.

**H3: The influence of familiarity with a website on loyalty is greater among more experienced customers.**

Additionally, it is notable that if an online newspaper offers easy access and use of its structure, the readers will prefer this particular site. On the other hand, if the use of a site is complex and costly, the readers will reject this website. This fact is obvious specifically when the users are inexperienced in the use of the Internet. Qualitative studies have shown user experience is possible to affect the relationship between loyalty and usability at the sector of newspapers. It is logical the fact that if the access at a specific newspaper is easy this might be a motive to use it. Furthermore, if the access is costly or complicated, then users will not prefer the specific website and mainly the less experienced users with internet. Is very important the fact that, websites should be designed at such a manner that will allow the easy navigation, search and access to ensure that even less experienced users will exploit the potentials of the services provided by the website. Additionally, users with greater experience have knowledge about the access and contents routes of the website that are interested in and usability of the website would not have important impact on the loyalty of the users (Flavian et al., 2006(1)). Regarding to this fact, the following hypothesis can be proposed:

**H4: The influence of website usability on loyalty is greater among less experienced customers.**

Many researches have also proved that an excellent reputation rises the sales of a company and enforces the consumer loyalty. Reputation is very important in the field of online services. Websites with an excellent repute tend to maintain their clients (Casalo et al., 2008). According to Casalo et al. (2008) reputation of a firm or a brand is possible to lead in positive results as far as the market share and the sales of the firm, increasing simultaneously the loyalty of the firm among the consumers and the customers. The influence that reputation has on the distribution
of the online services may also be significant. Moreover, many researchers recommend that activities that enhance reputation of the internet firms consist a critical determinant for the success of the online firms. Furthermore, Resnick and Zeckhauser (2002) mention that internet companies like Google and eBay that have gained a good reputation and are well known among the internet users are enjoying high profits and have obtained loyal clients. Additionally, Kotha et al. (2001) suggest that companies should exploit reputation as competitive advantage in the world of e-commerce. Online firms should continue to invest large amounts of money to enhance their reputation as a path to obtain a loyal customer base. Srinivasan et al. (2002) support that websites should be designed with a creative way, as to help the firms to obtain a good reputation among the consumers and the customers, that contributes to the loyalty of the customers. Based on these, the fifth hypothesis could be stated as

**H5: A more positive website reputation will result in a higher level of loyalty.**

![Figure 2.5: The proposed model](image-url)
3. Research Methodology

3.1 Introduction

The aim of this study is to investigate some important factors that define customer loyalty to online journalistic services in Greece. Specifically, we focus on familiarity, reputation and usability of internet and how they affect the levels of customer loyalty. We also investigate how experience in using the Internet affects the relationships between the variables of familiarity and usability.

3.2 Research Method

In social studies in order to collect data and information about the topic that researched, there are a lot of methods that can be used. Some of the most widely known are the observation, the personal interview, the analysis, the focus groups, the case study, the literature review and the use of questionnaires. The effectiveness of every method is directly linked with the nature and the kind of data that the researcher is willing to use (Arvanitakis, 1992).

The researcher can use primary data, which are elements that have been collected and are going to used exclusively for the solution of the specific problem that researcher investigates. Furthermore, the researcher can use secondary data, which are elements that have been collected, analyzed and presented by other researchers at previous studies. Finally, a researcher can use a combination between primary and secondary data (Arvanitakis, 1992; Petrakis, 2010).

Important is the fact that researchers should first examine the secondary data that offered from the literature and from previous studies. After the review of the literature is possible that the researcher will not any longer need additional data to complete the survey and answer the question that has set as a problem for the purpose of the research. However, secondary data is important to fulfil certain conditions as to be reliable and useful. First of all, secondary data should be collected from sources that are current and accurate. Moreover, the data should be properly registered and finally should be valid and reliable (Arvanitakis, 1992; Petrakis, 2010).
At the present dissertation, it was used both primary data and secondary data. The review of the literature was based mostly on journals, books and sources from the internet. For the collection of the secondary data it was used the method of the questionnaire. However, the construction of the questionnaire was based on the review of the literature from which were selected the factors that define customer loyalty to online journalistic services in Greece.

3.2.1 Advantages and disadvantages of the chosen method

There are several advantages and disadvantages that derived from the use of the questionnaire as a method for qualitative data analysis. First of all, the researcher has the opportunity to collect standardized data that are easy to be analyzed. Also, the researcher has the possibility to take more reliable and useful data and to share the questionnaires among a great number of respondents. Moreover, it is notable the fact that the researcher can compare the results of the analysis of the data with similar previous surveys or studies (Edwards and Talbot, 1994).

On the other hand, as it was mentioned above it is a fact the studies that are conducted with the use of a questionnaire take time and it is required a tremendous effort in order to gather a sufficient number of answers. Additionally, because of the fact that respondents are anonymous, there is the possibility to give unreliable and inaccurate answers (Edwards and Talbot, 1994).

3.3 Survey design

3.3.1 Introduction

As it stated above, the collection of secondary data for the purposes of this study was based mainly on the review of scientific journals and sources at the internet that was relative to customer loyalty to online journalistic services. The collection of the secondary data consisted the basis for the design of the questionnaire as to gather the primary data and to extract useful qualitative and quantitative conclusions. This section of the dissertation examines the sample selection, the design of the questionnaire and the procedure of its validation.
3.3.2 Sample and data selection

The research was conducted during the period January 2011-June 2011. Aim of this study was to gather information (which is analyzed below). The research concerns Greece, for this reason, it was included only Greek people. The questionnaire was published on a blog at the internet, exclusively for the purposes of the research. To be known the blog, was sent via e-mail to totally 156 people the electronic address of the website that was hosted. Finally, through this method 84 questionnaires were answered. Furthermore, 58 questionnaires were sent via post and 45 were answered through personal interviews. From the 58 questionnaires that were sent via post, 25 were sent back completed. Finally, there were 153 questionnaires for data analysis. Below, the demographic characteristics of the survey participants are analyzed and presented. Specifically, the frequencies of the most familiar electronic newspaper, gender, age, educational level, computer experience and internet experience according to the answers of the respondents and with the help of Graphs are presented.

Graph 3.1 presents the results in the question that investigated the most familiar electronic newspaper of the respondents according to which they proceed to the completion of the questionnaire. As it depicted in the Graph 3.1, 50% of the respondents state as the most familiar category of electronic newspaper the political, 24% sports, 19% tabloids and 7% Classified advertisements.

![Graph 3.1: Most familiar Electronic Newspaper](image-url)
Graph 3.2 presents the results with regard to the gender of the respondents that took place in the research. As it is depicted in the following pie chart 64% of the sample were females and 36% were males.

![Graph 3.2: Gender](image)

In the graph 3.3 are presented the results about the age of the respondents that took place in the research. According to the answers of the respondents 81% stated that have age between 25-34, 10% between 20-24, 5% between 35-44, 3% above the age of 44 and 1% below the age of 20.

![Graph 3.3: Age](image)
The following graph (Graph 3.4) depicts the responses about the educational level of the respondents. According to the answers of the respondents and as these are presented in the graph 3.4, 50% of them has university or technological institution degree, 42% has M.Sc or PhD Degree, 10% has graduated from Secondary School, 1% from Primary school, while 1% stated that has college degree.

Graph 3.4: Level of Education

Graph 3.5 presents the years of the computer experience of the people that took place in this research. According to the Graph 3.5 90% of the respondents stated that has experience with computers while 10% of the respondents stated that has experience with computers equal or below 5 years.
Finally in the Graph 3.5 are presented the years of the internet experience of the people that took place in this research. According to the Graph 3.5 87% of the respondents stated that has experience with internet while 13% of the respondents stated that has experience with computers equal or below 5 years.

3.3.3 Questionnaire design

The research was based on the review of the literature and particularly on journal articles about the customer loyalty to online journalistic services. The questionnaire was consisted of 22 questions and is divided into two parts. The first part is an introduction to the main body of the questionnaire and includes
questions that investigate demographic variables such as the gender, the age, the educational level of the respondents, the experience of the respondents in the usage of internet and in the usage of computers and one question that concerns the category of the most familiar electronic newspaper (according to which they completed the questionnaire) of the respondents. The second part of the questionnaire that is divided into five sub parts was designed to investigate customer loyalty to online journalistic services in Greece. The questionnaire design was based on previous studies and on previous validated instruments. In some occasions there were used self designed instruments.

More specifically, the first question of the questionnaire is an introductive question and examines the category of the most familiar electronic newspaper of the respondents, according to which they will proceed to the completion of the questionnaire. The categories are divided into four parts: political, sports, tabloids and classified advertisements. The second, the third and fourth question concern demographic variables and these are the gender, the age and the educational level of the respondents respectively. Naturally, the gender examined if the respondents are males or females. The age was divided into five parts, until twenty, twenty to twenty four, twenty five to thirty four, thirty five to forty four and above forty four. The educational level was also divided into five parts, primary school, secondary school, college, university/technological institution and Msc/ PhD degree. Furthermore, the fifth question investigated the user’s experience on computers and the respondents had to choose between two answers until or equal to five years and above five years. The sixth question of the questionnaire and the final of the first part examined the user’s experience on the internet and similarly with the fifth question the respondents had to choose between two answers, until or equal to five years and above five years.

As far as the second part, is divided into five sub parts. The first sub part was designed to examine the independent variable familiarity and consists of three items. The second sub part was designed to examine the independent variable usability and consists of five items. The third sub part was designed to study the dependent variable loyalty and consists of three items. The fourth sub part was designed to examine the effect of user’s experience between familiarity and loyalty and between usability and loyalty and include one instrument. Finally the fifth sub part includes four items and was designed to examine the independent
variable reputation. Each of items were measured in the second part of the questionnaire, using a 5-point Likert Scale in which 1 indicated “Strongly Disagree”, 2 indicated “Disagree”, 3 indicated “Undecided”, 4 indicated “Agree” and 5 indicated “Strongly Agree”. Zikmund (2003) suggests that, Likert Scale is a measure of attitudes that allow respondents to point out the range from very positive to very negative toward an attitudinal object.

As it stated before the independent variable familiarity, was measured using three items. The instruments that were used there were used also in previous studies. Specifically were used, the general respondent’s familiarity of the website (Flavian et al., 2006(1); Casalo et al., 2008), the familiarity that the respondents have with the services of the website (Flavian et al., 2006(1)) and the degree that the respondents believe that are more familiar in comparison with the typical users (Flavian et al., 2006(1)).

The second independent variable, usability was measured using five items. The first item that was used concerns the degree of simplicity to use the particular website (Roy et al., 2001; Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). The second instrument that was used measures how easy the respondents can obtain information from the specific website (Roy et al., 2001; Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). Moreover, the third instrument that was used, designed to investigate how easy the respondent can understand the information that provided from the electronic newspaper (Roy et al., 2001; Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). Additionally, the forth item examines how well organized are the contents of the website (Roy et al., 2001; Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). Finally the fifth item that was included to the questionnaire, investigates if the respondent have the total control of what he is doing surfing at the specific website (Roy et al., 2001; Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008).

Relating to the dependent variable of our model the loyalty, were used three instruments to measure it. The first instrument examines if the specific electronic newspaper for which the respondents gave their answers is the one that they visit most in the internet (Yoon and Kim, 2000; Flavian et al., 2006 (1) Flavian et al., 2006 (2); Casalo et al., 2008). The second item that was included to the questionnaire for the dependent variable concerns the opinion of the
respondents about if this website for which they gave their answers is the one that they spend the most of their time while they navigate on internet (Flavian et al., 2006 (1)). As far as the third item that was selected for the examination of the dependent variable, investigates if the particular electronic newspaper consists the favorite website of the respondents (Flavian et al., 2006(1)).

The third independent variable was selected to measure the effect of the reputation of the electronic newspaper on user’s loyalty, and was measured using four items. The first was selected to examine if the particular website that host the electronic newspaper has generally good reputation (Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). The second item was selected to examine the reputation of the electronic newspaper compared to other electronic newspapers of the same category (Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008). The third instrument investigates if the specific electronic newspaper has a good reputation for offering good and reliable information and finally the fourth was selected to search if the digital newspaper has a reputation for being fair in its relationship with its users (Flavian et al., 2006 (1); Flavian et al., 2006 (2); Casalo et al., 2008).

3.3.4 Validation of the questionnaire

In every research that the researcher uses a questionnaire, important attention should be paid for the control of the appropriateness and the validity of the questionnaire. This control will ensure the appropriateness of the instruments that were used in the research. Thus in every research in which it is used a questionnaire as a research methodology, it should be completed a check for a) Content Validity, b) Construct Validity c) Reliability.

According to Zikmund (1997) Content Validity is the most basic type of validity. The control of the content validity should include among the others, the review of the literature for the subject that researched, a pilot test from professionals and academics and a sample of people that is different in number from the sample that was used in the pilot test.

At the present dissertation the Content Validity of the questionnaire was ensured by the fact that the variables, the instruments and the items were used from previous researchers at various studies. Furthermore, the intensive review of
the literature and the discussion with professionals and academics ensure the validity of the contents and made the meanings more understandable.

Cooper and Schidler (1998) suggest that the Construct Validity is an attempt for the definition of constructs that simultaneously determine the degree that the control represents them. Furthermore, Construct Validity is widely used to describe the correspondence between a construct and a purported measure. The construct is at a conceptual level while the measure is at an operational level. Construct validity includes a test of unidimensionality, a test of discriminant validity and a test of convergent validity. Generally, there are two ways to evaluate a variable and to assess the unidimensionality of a measure. The first is the Confirmatory Factor Analysis (CFA) and the second is the Exploratory Factor Analysis (EFA). The factor analysis has as general target to summarize the information that included in a number of variables into a set of new factors that is smaller, with the lowest possible loss of information. The philosophy of discriminant validity relies on the concept that constructs have to be different too. The check of discriminant Validity should include the examination of whether the correlations between all the Variance are lower than the variance that expected. Moreover, a test of convergent validity refers to the degree that different methods of measuring a variable provide the same results (Hair et al., 2009; Dimitriadis E., 2007; Kim et al., 2008).

In the present study two factor analyses were taken place. The first included all the independent variables (familiarity, usability, reputation) and the second included the dependent variable loyalty. For the exportation of the factors, the Principal Component Analysis Method was used and for the rotation, the Varimax with Kaiser Normalization method. Hair et al. (2009) suggest that Varimax is considered among the most popular orthogonal factor rotation methods because it focus on simplifying the columns in a factor matrix. For the control of the degree of suitability of the data it was used the Kaiser-Meyer-Olkin Measure of Sampling Adequacy, which is considered the most popular measure. The value of KMO in order to be accepted has to be above 0,7, however values above 0,6 generally are considered accepted. Furthermore, the Bartlet’s test of sphericity is a statistical test for the general significance among all the correlations in a correlation matrix. In order to be considered satisfactory and statistically significant, it has to include loadings with values above 0.50 and furthermore the total variable that is
explained by the factor has to exceed the 50% of the total variance (Dimitriadis, 2007).

In Table 3.1 it is presented the factor analysis for the independent Variables of the proposed model that are the familiarity, the usability and the reputation. After the factor analysis for all the items that belong to independent variables, three factors (components) were recognized as it was initially hypothesized, and all the items belonged to the factors that were initially selected. As we can see from the data of the table all the loadings are at very satisfactory levels and above the value of 0.5 (Dimitriadis, 2007). Furthermore, as we can see in the table 3.1 the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is equal to 0,780 that is above 0.7 and considered generally accepted value. Moreover, as we can see at the following table the total variance explained has a value of 73,874% and it is at satisfactory levels above the value of 50%.

<table>
<thead>
<tr>
<th>Items</th>
<th>Loadings</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am quite familiar with this website</td>
<td>0,914</td>
<td></td>
</tr>
<tr>
<td>I am quite familiar with the services offered by this website</td>
<td>0,834</td>
<td></td>
</tr>
<tr>
<td>In comparison with the typical user of this website I believe I am quite familiar with it</td>
<td>0,868</td>
<td></td>
</tr>
<tr>
<td>This website is easy to use even the first time</td>
<td>0,896</td>
<td></td>
</tr>
<tr>
<td>It is easy to find the information I need on this website</td>
<td>0,851</td>
<td></td>
</tr>
<tr>
<td>Everything is easy to understand on this website</td>
<td>0,829</td>
<td></td>
</tr>
<tr>
<td>The contents of this website are organized in such a way that I know where I am when I surf its pages</td>
<td>0,927</td>
<td></td>
</tr>
<tr>
<td>I feel in control of what I can do when I surf this website</td>
<td>0,563</td>
<td></td>
</tr>
<tr>
<td>This digital newspaper has a good reputation</td>
<td>0,879</td>
<td></td>
</tr>
<tr>
<td>This website has a good reputation compared to other rival digital newspapers</td>
<td>0,871</td>
<td></td>
</tr>
</tbody>
</table>

4. In Table 3.1 it is presented the factor analysis for the independent Variables of the proposed model that are the familiarity, the usability and the reputation. After the factor analysis for all the items that belong to independent variables, three factors (components) were recognized as it was initially hypothesized, and all the items belonged to the factors that were initially selected. As we can see from the data of the table all the loadings are at very satisfactory levels and above the value of 0.5 (Dimitriadis, 2007). Furthermore, as we can see in the table 3.1 the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is equal to 0.780 that is above 0.7 and considered generally accepted value. Moreover, as we can see at the following table the total variance explained has a value of 73.874% and it is at satisfactory levels above the value of 50%.
This digital newspaper has a reputation for offering good information 0.875
This digital newspaper has a reputation for being fair in its relationship with its users 0.900
Kaiser-Meyer-Olkin Measure of Sampling Adequacy 0.780
Bartlett's Test of Sphericity
Approx. Chi-Square 1102.457
df 66
Sig 0.000
Total Variance Explained 73.874%

Table 3.1: Factor Analysis for the independent Variables

From the following Graph (Graph 3.7), where is depicted the screen plot, we can see the eigenvalues of each factor, and we can easily observe that their eigenvalues are greater than 1 and so these are the important factors for our model. Generally, important factors are considered those that have eigenvalues greater than one.

Graph 3.7: Scree Plot

In Table 3.2 it is presented the factor analysis for the independent variable that is loyalty. The index KMO is equal to 0.761, a value that is above 0.7 that is considered generally accepted. Furthermore, the Bartlett's Test of Sphericity is significant at the level of 0.000. These two facts give us the ability to proceed with
the analysis. Moreover, in the table 3.2 we can observe that the loadings of all the instruments for the first independent factor are above the value of 0.5, and the total variance explained has a value of 93.830% and it is at satisfactory levels above the value of 50%.

<table>
<thead>
<tr>
<th>Items</th>
<th>Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>This digital newspaper is the one I visit most of all the newspapers on the internet</td>
<td>0.958</td>
</tr>
<tr>
<td>This digital newspaper is the one I spend most time with of all the newspaper on the Internet</td>
<td>0.915</td>
</tr>
<tr>
<td>This is my favourite digital newspaper</td>
<td>0.942</td>
</tr>
</tbody>
</table>

**Kaiser-Meyer-Olkin Measure of Sampling Adequacy**

<table>
<thead>
<tr>
<th>Bartlett's Test of Sphericity</th>
<th>Approx. Chi-Square</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>df</td>
</tr>
<tr>
<td></td>
<td>Sig</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Variance Explained</td>
<td>93.830%</td>
</tr>
</tbody>
</table>

**Table 3.2: Factor Analysis for the Dependent Variable**

Furthermore, the evaluation of a model should include the reliability analysis. At table 3.3 the results of Reliability Analysis are presented, which show that the Cronbach’s alpha indicator is satisfactory for every factor. The value of Cronbach’s alpha is possible to range from 0 to 1 and is considered to be a measure of consistency of factors and moreover a reliability measure. The value of Cronbach’s alpha in order to be considered acceptable must exceed the value of 0.7 or marginally the value of 0.6 (Hair et al., 2009). As we can see at the table 3.3 the value of Cronbach’s alpha is at very satisfactory levels and above the accepted value of 0.7. Specifically for the factor familiarity that consisted from 3 items, the value of Cronbach’s alpha is 0.849, for the factor usability that consisted from 4, the value of Cronbach’s alpha is 0.880 and for the factor reputation that consisted from 4, the value of Cronbach’s alpha is 0.903.
<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Familiarity</td>
<td>0.849</td>
<td>3</td>
</tr>
<tr>
<td>Usability</td>
<td>0.880</td>
<td>5</td>
</tr>
<tr>
<td>Reputation</td>
<td>0.903</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 3.3: Reliability Statistics
4. Data analysis and results

4.1 Introduction

The aim of this study is to investigate some important factors that define customer loyalty to online journalistic services in Greece. Specifically, according to the review of the literature three factors are selected as critical for the positive influence on the customer loyalty to online journalistic services. These factors are the familiarity, the usability and the reputation of the electronic newspaper. Furthermore, this study targets to investigate how experience in using the Internet affects the relationships between the variables of familiarity, usability and loyalty.

For the analysis of data and for the evaluation of the model the tool that was used is the software package for statistical analysis SPSS 17 (Statistical Package for Social Sciences). SPSS is a powerful software that is able to carry out a variety of statistical analysis. SPSS is used by businesses, governments and for academic purposes in order to fulfill complex statistical analysis. It can be used to produce descriptive statistics, frequencies, trends and more complex statistical analysis such as variance analysis and regression analysis.

At the following session of the present dissertation there is an analytical presentation of the results according to the analysis of the data. More specifically, it is discussed and presented the checking of the initial hypotheses according to the methodology that was followed.

4.2 Basic statistics

In the table 4.4 the basic statistics of the factors that were used for the construction of the proposed model are presented. More specifically, the Mean, the Median, the Mode and the Standard Deviation of the independent Variables (Familiarity, Usability, and Reputation) are presented and the respective basic Statistics for the dependent Variable Loyalty. As you can see in the table 4.1 the mean of independent factors familiarity, usability and reputation is close to the value of 4, as it is the mean of the dependent variable loyalty, and this fact shows that the independent variables can affect more or less at the same degree the dependent variable.
4.3 Data analysis with the SPSS Software and final results

The most important step in order to check the validation of the hypotheses that were formulated is the Regression Analysis. The dependent variable in the regression analysis was the loyalty to online journalistic services and the independent variables as it was mentioned previously were the familiarity of the costumers/users with the website, the usability of the website and finally the reputation of the website. In order to have valid and appropriate in order to continue the analysis the index Durbin-Watson should be near to the value of 2. As it is presented in the table 4.2 in our model the value of the index Durbin-Watson is at very satisfactory levels with value near to 2 and equal to 1,964. Furthermore, the data are appropriate for Regression Analysis and thus the results of the proposed model are valid if the F-Statistic is significant at 5% level at least. In the proposed model of the present study the value of F-statistic is equal to 152,855 and is significant at 0,000 level. Moreover, the fact that the $R^2$ (R square) is equal to 0,755 means that the three independent variables can explain the very important percentage of 75.5% of the total variance of the dependent variable.

<table>
<thead>
<tr>
<th>R-Square</th>
<th>0.755</th>
</tr>
</thead>
<tbody>
<tr>
<td>F-Statistic</td>
<td>152,855</td>
</tr>
<tr>
<td>Sig.</td>
<td>0.000</td>
</tr>
<tr>
<td>Durbin-Watson</td>
<td>1,964</td>
</tr>
</tbody>
</table>

Table 4.2: Regression Analysis - Model Summary

Furthermore, in the table 4.3 the Collinearity Statistics are presented and more specifically the Tolerance and the V.I.F index. The tolerance index can ranges
from 0-1. Generally, for very low values the variable can be in linear combination with the other independent variables. The VIF index becomes greater as the tolerance index becomes lower. Independent variables with VIF index greater than 10 must eliminated from the model (Dimitriadis, 2007). As we can see from the table 4.3 the tolerance for the independent variables familiarity and usability is equal to 0.980 while the same index for the variable reputation is equal to 1.000. Moreover, the V.I.F index for the independent variables familiarity and usability is equal to 1.021 while the same index for the variable reputation is equal to 1,000. Thus, the data are appropriate for regression analysis and there are no collinearity and autocorrelation problems.

<table>
<thead>
<tr>
<th>Independent Variable (Factor)</th>
<th>Tolerance</th>
<th>V.I.F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Familiarity</td>
<td>0.980</td>
<td>1.021</td>
</tr>
<tr>
<td>Usability</td>
<td>0.980</td>
<td>1.021</td>
</tr>
<tr>
<td>Reputation</td>
<td>1.000</td>
<td>1.000</td>
</tr>
</tbody>
</table>

Table 4.3 : Regression Analysis – Collinearity Statistics

At the table 4.4 the regression Coefficients are presented and more specifically the Beta, the t-value and the level of Significance. The regression coefficients for all the independent variables (Familiarity, Usability, and Reputation) have a positive value that means that the more the familiarity, the usability and the reputation of a website, the more the loyalty of the users to the particular website. The factor that affects more positively the loyalty of the user seems to be the usability that has the greatest t-value. Moreover, the independent variables must have Beta regression coefficients statistically significant at 0.05 level in order to be characterized valid and reliable. At the present study only the Beta coefficient of the independent Variable Usability is significant at this level and this factor must be accepted. The significance of Beta coefficient of familiarity is significant at the level of 0.174 and this factor must be rejected from our model, while the Reputation is significant at the level of 0.074 and this means that we have accept the hypothesis at the significance level of 10%. 

44
As far as the check of the hypothesis H3 and H4 is concerned, it was followed different methodology in order to check the validity of these hypotheses. First of all, the respondents were separated into two groups according to their experience. More specifically, they were separated to high experience and low experience. At the group high experience were included these respondents that answered strongly agree, agree to the question 12 of the questionnaire “I have quite a lot of experience with the Internet”, while at the group low experience were included these respondents that answered one out of the three strongly disagree, disagree, undecided to the same question. The second step was to correlate the variables familiarity and loyalty and the variables usability and loyalty in order to check the value of Pearson R.

At the table 4.5 the results of the correlation between the variables familiarity and loyalty are presented. As we can see the value of Pearson R for the high experienced users is equal to 0,231 that is higher than the value of Pearson R for the low experienced users that is equal to 0,135. This fact confirms the third hypothesis that was formulated: “the influence of familiarity with a website on loyalty is greater among more experienced customers”. Furthermore, correlation between familiarity and loyalty is significant at the level of 5% at the case of high experienced users, while correlation between familiarity and loyalty is not significant at the level of 5% at the case of low experienced users.

<table>
<thead>
<tr>
<th>Independent Variable (Factor)</th>
<th>Beta</th>
<th>t-value</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Familiarity</td>
<td>0.056</td>
<td>1.365</td>
<td>0.174</td>
</tr>
<tr>
<td>Usability</td>
<td>0.855</td>
<td>20.863</td>
<td>0.000</td>
</tr>
<tr>
<td>Reputation</td>
<td>0.073</td>
<td>1.791</td>
<td>0.074</td>
</tr>
</tbody>
</table>

Table 4.4: Regression Analysis – Coefficients

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson R</td>
<td>0.231</td>
<td>0.135</td>
</tr>
<tr>
<td>Sig</td>
<td>0.019</td>
<td>0.344</td>
</tr>
</tbody>
</table>

Table 4.5: Correlation between familiarity and loyalty
At the table 4.6 the results of the correlation between the variables usability and loyalty are presented. As we can see the value of Pearson R for the high experienced users is equal to 0.884 that is higher than the value of Pearson R for the low experienced users that is equal to 0.831. This fact confirms the fourth hypothesis that was formulated: “The influence of website usability on loyalty is greater among less experienced customers”. Furthermore, correlation between usability and loyalty is significant at the level of 1% at the case of high experienced users, as well correlation between usability and loyalty is not significant at the level of 1% at the case of low experienced users.

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson R</td>
<td>0.884</td>
<td>0.831</td>
</tr>
<tr>
<td>Sig</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Table 4.6: Correlation between usability and loyalty

Therefore, four cases out of five (H2: The level of usability in a website influences positively the levels of loyalty depicted to it H3: The influence of familiarity with a website on loyalty is greater among more experienced costumers H4: The influence of website usability on loyalty is greater among less experienced customers H5: A more positive website reputation will result in a higher level of loyalty) are accepted while the other one we must say that is rejected (H1: The level of familiarity with a website influences positively the levels of loyalty depicted to it). Furthermore, it worth’s to say that the hypothesis H2 is accepted at the significance level of 5% while the hypothesis H5 is accepted at the significance level of 10%.

The following table presents details of the cases and the decisions about accepting or rejecting them.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>H1:</strong> The level of familiarity with a website influences positively the levels of loyalty depicted to it.</td>
<td><strong>Rejected</strong></td>
</tr>
</tbody>
</table>
### H2: The level of usability in a website influences positively the levels of loyalty depicted to it.

**Accepted at sig. level of 5%**

### H3: The influence of familiarity with a website on loyalty is greater among more experienced costumers.

**Accepted**

### H4: The influence of website usability on loyalty is greater among less experienced customers.

**Accepted**

### H5: A more positive website reputation will result in a higher level of loyalty.

**Accepted at sig. level of 10%**

<table>
<thead>
<tr>
<th><strong>Table 4.7: Hypotheses of the Study</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>H2:</strong> The level of usability in a website influences positively the levels of loyalty depicted to it.</td>
</tr>
<tr>
<td><strong>H3:</strong> The influence of familiarity with a website on loyalty is greater among more experienced costumers.</td>
</tr>
<tr>
<td><strong>H4:</strong> The influence of website usability on loyalty is greater among less experienced customers.</td>
</tr>
<tr>
<td><strong>H5:</strong> A more positive website reputation will result in a higher level of loyalty.</td>
</tr>
</tbody>
</table>
5. Conclusions

5.1 General for the Project

The introduction of the Internet to the public induced changes in the sector of the newspapers. The fact that publishers adopted the new technology and introduced many sites on the World Wide Web changes at a great degree the industry of the newspaper while the users of the internet were capable of obtaining plenty of information without any cost and without to spend time.

The last decade, the field of the newspapers has been hurt among the other mass media because of the global crisis and especially because of the great use of the Internet. The increasing use of the internet has affected the media and particularly the sector of the newspapers. Digital newspapers have gained ground in the field of journalism because of the important benefits they offer and online newspapers have become a favorable source for the users that seek for up to dated news.

The aim of this study was to investigate some important factors that define customer loyalty to online journalistic services in Greece. Furthermore, the present dissertation targeted to investigate how experience in using the Internet affects the relationships between the variables of familiarity, usability and loyalty.

According to the review of the literature, three factors are selected as critical with regard to customer loyalty to online journalistic services. These factors are the following: the familiarity that the costumer has with the online newspaper, the usability that the electronic newspaper can offer to the users and finally the reputation that the website/electronic newspaper has.

5.2 Findings of the Study

The results of H1 (The level of familiarity with a website influences positively the levels of loyalty depicted to it) are not compatible with a wide range of preceding studies (Gefen and Straub, 2004; Paswan and Ganesh, 2003; Flavian et al., 2006 (1); Flavian et al., 2006 (2) Maenpaa et al., 2008). As far as the sample of the present study, it seems that familiarity does not affect directly positive the loyalty of the users to an electronic newspaper.
Concerning the results of H2 (The level of usability in a website influences positively the levels of loyalty depicted to it), it seems that are compatible with the results of plenty of preceding studies (Mandel and Jonson 1999; Flavian et al., 2006(1); Flavian et al., (2006) (2)). It seems that the degree of usability influences in high degree positively the loyalty of the users to an electronic newspaper.

The results of H3 (The influence of familiarity with a website on loyalty is greater among more experienced costumers) are compatible with the results of a number of previous studies (Lynch and Ariely, 2000; Murray and Haubl,2002; Flavian et al 2006, (1)). It seems that the effect of familiarity on the user’s loyalty on the online journalistic services is more intense among more experienced users.

The results of H4 (The influence of website usability on loyalty is greater among less experienced customers) are compatible with the results of the study of Flavian et al., 2006 (1). It seems that the effect of usability on the user’s loyalty on the online journalistic services is more intense among more experienced users.

Moreover, the results of H5 (A more positive website reputation will result in a higher level of loyalty) are compatible with those of previous studies or at least are marginally compatible (Srinivasan et al., 2002; Resnick and Zeckhauser, 2002; Casalo et al., 2008). It seems that there is not a positive impact between reputation and loyalty on the electronic newspapers from the users.

5.3 Limitations of the Dissertation

There are several limitations on the present dissertation that worth to be mentioned. First of all, the initial goal for the sample size was to be around three hundred completed questionnaires in order to obtain more reliable and valid data for further analysis. However, despite the fact that the questionnaire was posted in a blog at the internet about which several people was informed through e-mail, as well it was shared to a great number of people, just 153 questionnaires were turned back completed. This doesn’t mean that the sample is not reliable, but the higher the number of respondents in a sample, the greater the degree of reliability and validation of the exported data.

Furthermore, one other problem is that people in Greece are not willing to complete questionnaires because they are not used to do it. As a result, there is the risk that many respondents completed the questionnaires without important
attention, not giving proper and trustworthy answers. Moreover, the fact that the questionnaire was anonymously completed enhanced the risk that the answers were hurry and not proper.

Additionally, as it is suggested by the literature there are several other factors that affect the user’s loyalty on the journalistic online services such as the user’s satisfaction. However, after discussion with academics was preferred to exclude this factor because of the fact that the number of the studies that studied the factor satisfaction as critical for the enhancement of user’s loyalty is not significant.

5.4 Suggestions for Further Research

The aim of this dissertation was to investigate the factors that affect user’s loyalty on online journalistic services and specifically, to analyze three factors: familiarity, reputation and usability. Furthermore, this study makes an effort to search how the user’s experience on the online journalist services affects the relationships between the variables of loyalty, familiarity and usability.

Our era is characterized by continuing technological changes and internet services innovations like the mobile phones, the digital TV or the general use of wireless hardware which makes access much easier and possible by other means than computers already exist in the market. Because of this, it is critical to be evaluated how the usability of these means can affect the user’s loyalty or even how this usability can be increased for the users.

In addition, it is critical to be examined how it should be designed a website or an online journalistic paper as to enhance the user’s loyalty. So, instead of examining the factors that lead to greater degree of loyalty from the users, research must focus on investigating the axis and the strategies that should be used from the web-site designers as to create higher degree of familiarity, usability etc and thus higher degree of loyalty from the users.

Furthermore, a future research can focus not only on the Greek online newspapers and on their online readers but it can spread via an online link to other countries. Through this way useful conclusions could be extracted for the factors that establish the online loyalty worldwide.

Moreover, future research must examine and other factors that lead to higher degree of loyalty rather than familiarity, usability and reputation. It can also be
critical to examine the factors that lead to the enhancement of a website familiarity, usability and reputation.
References


Petrakis,P.(2010)“Basic principles of business planning supplementary education programs using innovative methods of distance education, basic steps to start and operate businesses”, Athens, University of Peiraias.


Commerce Conference, Research Volume eMarketing : Channel choice, June 9-11, Bled, Slovenia.


Appendix

Questionnaire

The answers should be referred to the most popular or well known digital newspaper to you.

Check below the most familiar category of electronic newspaper to you.

<table>
<thead>
<tr>
<th>Political</th>
<th>Sports</th>
<th>Tabloids</th>
<th>Classified Advertisements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Characteristics

Gender: Male ☐ ☑ Female ☐ ☑

Age:
- < 20 ☐
- 20-24 ☐
- 25-34 ☐
- 35-44 ☐
- > 44 ☐

Education:
- Primary School ☐
- Secondary School ☐
- College ☐
- University / Tech. Institution ☐
- M.Sc / PhD ☐

Computer Experience:
- ≤ 5 years ☐
- > 5 years ☐

Internet Experience:
- ≤ 5 years ☐
- > 5 years ☐
1. I am quite familiar with this website. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
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</thead>
<tbody>
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</tr>
</tbody>
</table>

2. I am quite familiar with the services offered by this website. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
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<td></td>
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</tbody>
</table>

3. In comparison with the typical user of this website I believe I am quite familiar with it. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
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<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

4. This website is easy to use even the first time. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
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<tbody>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. It is easy to find the information I need on this website. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
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<tbody>
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<td></td>
<td></td>
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</tr>
</tbody>
</table>

6. Everything is easy to understand on this website | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
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<tbody>
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<td></td>
</tr>
</tbody>
</table>

7. The contents of this website are organized in such a way that I know where I am when I surf its pages. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. I feel in control of what I can do when I surf this website. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. This digital newspaper is the one I visit most of all the newspapers on the internet. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. This digital newspaper is the one I spend most time with of all the newspaper on the Internet. | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Strongly Disagree</td>
<td>Disagree</td>
<td>Undecided</td>
<td>Agree</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>----------</td>
<td>-----------</td>
<td>-------</td>
<td>----------------</td>
</tr>
<tr>
<td>11. This is my favorite digital newspaper.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>12. I have quite a lot of experience with the Internet.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>13. This digital newspaper has a good reputation.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>14. This website has a good reputation compared to other rival digital newspapers.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>15. This digital newspaper has a reputation for offering good information.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>16. This digital newspaper has a reputation for being fair in its relationship with its users.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>