

# Challenges in Omnichannel Customer Management

**Anastasia Dikareva-Brugman**

University of Amsterdam

**Jonne Guyt**

University of Amsterdam Business School

**Maarten Gijsenberg**

University of Groningen

**Lara Lobschat**

Maastricht University

**Katrijn Gielens**

UNC Kenan-Flagler Business School

Cite as:

Dikareva-Brugman Anastasia, Guyt Jonne, Gijsenberg Maarten , Lobschat Lara, Gielens Katrijn (2021), Challenges in Omnichannel Customer Management. *Proceedings of the European Marketing Academy*, 50th, (102340)

Paper from the 50th Annual EMAC Conference, Madrid, May 25-28, 2021



# Challenges in Omnichannel Customer Management

## Session Chairs:

**Jonne Y. Guyt** (University of Amsterdam)

**Anastasia Dikareva-Brugman** (University of Amsterdam) – *submitting session chair*

## Included papers:

**1. The Influence of Shipping Fee on Orders and Returns –Evidence from a Natural Experiment**

*Christian F. Hirche (University of Groningen) – presenter*

*Maarten J. Gijsenberg (University of Groningen)*

*Tammo H.A. Bijmolt (University of Groningen)*

**2. Should All Customers Be Multichannel? Investigating the Moderating Role of Brand and Loyalty Tier**

*Lisan Lesscher (University of Groningen)*

*Lara Lobschat (Maastricht University) – presenter*

*Katherine N. Lemon (Boston College)*

*Peter C. Verhoef (University of Groningen)*

**3. “Logging Off”: On Consumer Disadoption in Online Grocery Shopping**

*Els Gijbrecchts (Tilburg University)*

*Katrijn Gielens (University of North Carolina at Chapel Hill) – presenter*

**4. Steering Customers to Online Channels: An Empirical Analysis of Customer Needs and Marketing Interventions**

*Anastasia Dikareva-Brugman (University of Amsterdam) – presenter*

*Umut Konus (University of Amsterdam)*

*Jonne Y. Guyt (University of Amsterdam)*

## Declaration:

Each presenter has agreed to register for the conference and to present the paper, if the proposal is accepted; and none of the papers has been submitted to other conference tracks, and none have previously been presented at EMAC.

## Abstract

This session covers 4 different topics that firms must address to manage omni/ multichannel customer journeys more effectively. The papers can be classified along two dimensions: (1) impact of tactical (i.e., shipping fee policies) and strategical decisions (i.e., firm's channel choice) on firm performance across channels, and (2) shopper/ customer channel choice. Insights come from rich datasets from both retail and services settings, different research approaches, and provide interesting avenues for both practitioners and academics alike.

### **1. The Influence of Shipping Fee on Orders and Returns –Evidence from a Natural Experiment**

*Christian F. Hirche, Maarten J. Gijsenberg, & Tammo H.A. Bijmolt*

This study contrasts two common shipping fee policies: (a) threshold-based free shipping, whereby shipping fees are waived for orders surpassing a certain threshold value, and (b) fixed-fee shipping. It thereby investigates their impact on (1) sales, (2) number of orders, (3) order value, and (4) return probability and whether customers adapt their behavior to circumvent paying shipping fees.

### **2. Should All Customers Be Multichannel? Investigating the Moderating Role of Brand and Loyalty Tier**

*Lisan Lesscher, Lara Lobschat, Katherine N. Lemon, & Peter C. Verhoef*

This paper investigates whether multichannel behavior is always more valuable by studying its effectiveness across brands and loyalty tiers. Thereby, it aims to provide firms with a precise understanding of multichannel marketing effectiveness in the context of multiple brands and considering consumer heterogeneity, and to help with developing a promising multichannel strategy to grow revenue.

### **3. “Logging Off”: On Consumer Disadoption in Online Grocery Shopping**

*Els Gijbrecchts & Katrijn Gielens*

This paper aims to answer the question: what prevents people from persisting with online grocery shopping? It thereby (1) captures online grocery disadoption as a *general disposition*, (2) pinpoints sources of disadoption based on shopping behavior and experience, (3) profiles different segments of disadoption behavior, and (4) assesses the impact of the Covid pandemic on online disadoption.

**4. Steering Customers to Online Channels: An Empirical Analysis of Customer Needs and Marketing Interventions**

*Anastasia Dikareva-Brugman, Umut Konus, & Jonne Y. Guyt*

This study investigates how firms can use personalized non-incentive marketing instruments to encourage the use of particular channels. It thereby specifically explores whether customer characteristics extracted from the firm's database may be used to (1) identify customers' needs prior to their telephone-center call, (2) predict the likelihood of a customer-initiated contact on certain topics through the offline channel, and (3) steer customers from offline to online channels.

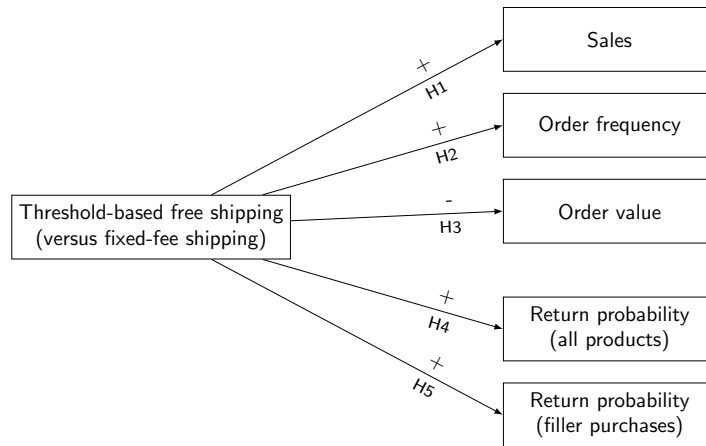
## Included Papers

### 1. The influence of shipping fee on orders and returns – evidence from a natural experiment

*Christian F. Hirche (University of Groningen), Maarten J. Gijsenberg (University of Groningen), Tammo H.A. Bijmolt (University of Groningen)*

Online retailing has grown heavily over the last two decades. While online retailers save on rent compared to traditional brick-and-mortar stores, they incur additional logistical costs. Every shipped or returned order needs to be handled separately, threatening to make logistics costly (Caro et al., 2020). Retailers thus face the choice whether or not to recover (part of) these costs from the customers by making them pay a shipping fee – an additional price for each order. Customers are generally reluctant to pay such fees (Smith & Brynjolfsson, 2001) and adapt their purchase and return behavior (e.g. Lewis, 2006; Shehu et al., 2020). Therefore, the choice of shipping fee policy should be taken with care.

This study contrasts two exemplary and widely used shipping fee policies, which have not been empirically contrasted before: (1) fixed-fee shipping and (2) threshold-based free shipping, whereby shipping fees are waived for orders surpassing a certain threshold purchase value. First, we hypothesize that threshold-based free shipping will lead to (i) increased sales and (ii) increased order frequency, but also to (iii) decreased order values and (iv) higher returns. Second, we theorize that threshold-based free shipping will lead to high returns of so-called “filler purchases”, i.e., purchases that are solely made to increase the order value resulting in not having to pay a shipping fee. Such purchases might be a strategic (ab)use of retailer policies with the intention to return the purchased products (see Lepthien & Clement, 2019; Wachter et al., 2012), or could just be unplanned, spontaneous purchases with, as such, an inherently higher return probability. Figure 1 provides an overview of our hypothesized effects.



*Figure 1: Expected effects of a threshold-based free shipping policy in comparison to a fixed-fee shipping policy*

We investigate our hypotheses using a unique dataset from a major Dutch generalist online retailer with 26.21 million orders of 83.79 million items from 3.81 million customers over a three-year period. During this time, the retailer changed its shipping policy from fixed-fee shipping to threshold-based free shipping, providing a natural experiment for the effects of the policy change. Preliminary model-free evidence of the data in over-time plots supports our hypothesized effects (i)-(iv). We proceed to use multivariate regression to assess the specific effect of shipping policy on sales, number of orders, order value, and return probability, while controlling for time-, customer-, and order-related covariates.

Our findings show, in line with preliminary evidence and expectations, that threshold-based free shipping – in comparison to fixed-fee shipping – leads to substantially higher sales and orders, but also to a slightly reduced order value before and after returns. In addition, threshold-based free shipping leads to an increased return probability in comparison to fixed-fee shipping. Contrary to the expectations, however, filler purchases are returned much less than regular purchases, with no increase due to threshold-based free shipping.

A subsequent, post-hoc analysis of filler purchases indicates why the return rate might be lower than expected. The average price of filler purchases is surprisingly high – still lower than the price of regular purchases but higher than the threshold for free shipping itself. In addition, filler purchases are made in distinct categories, which contain a large number of products that are often recurring purchases or are given as gifts. This suggests that filler purchases are oftentimes not immoral or unplanned purchases but, instead, well-planned purchases: since customers know of the free-shipping threshold in advance, they might have

a backlog of “useful to have” products in their mind, which they then add to the order, whenever they need to increase the order value to obtain free shipping.

In conclusion, our results suggest that threshold-based free shipping can be advantageous for retailers with substantively higher sales and order numbers at the cost of slightly higher returns. In addition, we do not find significant evidence of strategic and immoral customers, who abuse the retailer’s shipping policies. Customers adapt to threshold-based free shipping by ordering additional filler purchases with comparatively low return rates. Managerially, it could hence be beneficial for retailers to promote such purchases, e.g., by having a wish list function or suggesting recurrently ordered products at the order checkout page.

## **2. Should All Customers Be Multichannel? Investigating the Moderating Role of Brand and Loyalty Tier**

*Lisan Lesscher (University of Groningen), Lara Lobschat (Maastricht University),  
Katherine N. Lemon (Boston College), Peter C. Verhoef (University of Groningen)*

The number of sales channels available to consumers is steadily growing (e.g., Marketing Science Institute 2018-2020). This offers firms the opportunity for better reach and provides more convenience for consumers on the one hand, but also substantially increases complexity for multichannel management. Findings from existing studies predominately support the notion that multichannel customers are more profitable compared to single channel customers (e.g., Montaguti, Neslin, and Valentini 2016; Kumar, Bezawada, and Trivedi 2018; Google 2015). However, current studies do not consider what happens to multichannel effectiveness when (1) a firm offers multiple brands, and (2) customer heterogeneity is considered, and (3) when investigating differences across retail channels (e.g., firm-owned vs. partner-owned). To provide insights into these prevailing issues, this paper investigates whether multichannel behavior is always more valuable by studying its effectiveness across brands and loyalty tiers.

We contribute to the literature in several ways. First, we extend prior research on the effects of multichannel customers (e.g., Kushwaha and Shankar 2013) by offering new insights into the moderating effects of brands. Current multichannel studies focus on a single brand, whereas many firms offer multiple brands within and across multiple categories (see Ambler et al. 2002). For example, in the airline industry, the Lufthansa Group comprises brands like Lufthansa, Brussels airlines, and Eurowings (among others). Second, we also extend prior research on the effects of multichannel behavior by offering new insights into

the moderating effects of customer loyalty. Bringing the previous two contributions together, we also extend prior research on the effects of multichannel customers by exploring the moderating effects of brand and customer loyalty together. This enables us to provide insights into the effectiveness of multichannel (vs. single channel) customers across the different brand-loyalty tier combinations. Third, we contribute to the multichannel literature by investigating not only firm-owned channels, but also the partner-owned channels, such as digital platforms (e.g., Booking.com). This also allows us to contribute to the literature on digital platforms and digital business models by integrating the multichannel literature with this new literature and provide insights into the multichannel effectiveness when using partner-owned channels. Lastly, we provide new insights to the customer management literature and loyalty program literature.

To study our research questions, we make use of unique data from a large international hotel and hospitality group with multiple hotel brands which differ on their service and/or price levels. Also, the hotel group has a firm-wide loyalty program. The data comprises longitudinal, transactional data for a sample of customers from the firm's loyalty program. To capture customers' multichannel behavior, we introduce the MultiChannel Share Index (MCSI), which is a continuous measure on (the intensity of) multichannel behavior compared to the previously applied binary approach distinguishing between multichannel and single channel customers (e.g., Montaguti, Neslin, and Valentini 2016). We analyze our data using a regression model for multichannel usage, across multiple brands, and loyalty tiers in order to provide insights into our research questions. With our model, we also control for potential self-selection and endogeneity biases by using propensity score matching and customer-fixed effects, respectively.

Our results reveal that the positive revenue effects of multichannel behavior are smaller for the lowest- and highest-level tier brands (e.g., mass-oriented brands and top-end brands) than for the brands targeted at the middle market. Further, in contrast to conventional wisdom and prior literature, we find that single channel customers generate more revenue for the highest-level loyalty tier (i.e., very loyal customers) and the combination of the highest-level loyalty and brand tier. Hence, although in the aggregate, we find that a multichannel strategy is more effective (with multichannel customers generating more revenue relative to single channel customers), our results suggest that firms should not "force" all customers into becoming multichannel; rather a more nuanced approach that accounts for brand and loyalty tiers may yield better revenue results.



More specifically, for relatively new customers, it is promising to encourage multichannel behavior, but highly loyal customers should rather be locked into one single channel that they feel comfortable with. Given that marketers can execute a higher level of control over their firm-owned compared to partner-owned channels, marketers should strive to encourage these highly loyal consumers to continuously use their firm-owned website as the preferred channel because (1) it involves lower costs compared to more personnel-intensive, firm-owned channels like a reservation hotline and (2) promises relatively high revenue growth compared to other available channels.

### **3. “Logging Off”: On Consumer Disadoption in Online Grocery Shopping**

*Els Gijbrecchts (Tilburg University), Katrijn Gielens (University of North Carolina at Chapel Hill)*

*Problem Statement.* While adoption of grocery ecommerce has been slow over the past decade, retailers have made big strides in improving fulfillment options, to get consumers past the first hurdle. This has led to a substantial uplift, with 25 % of US households adopting online grocery services by 2019 (Bain & Co, 2019). The Covid-19 pandemic has produced a further surge in online shopping: between 2019 and May 2020, online grocery shopping grew by 400% (Escalent 2020). As such, industry analysts see Covid-19 as a unique opportunity to convert consumers into online buyers. However, adoption does not guarantee continued usage (Rodríguez-Torraco et al. 2019). The critical question is, therefore: Will the online channel become the new normal for groceries?

Anecdotal evidence strongly signals that this may not be the case. Already prior to the pandemic, SuperMarket News (2019) noted that “the biggest year-over-year uplift was in the proportion doing a small amount of their shopping online, suggesting that the market is primarily adding tentative or occasional shoppers.” Likewise, a recent survey after the start of the Covid-pandemic indicates that “one third of shoppers say they’ll decrease their use of web groceries or stop ordering food online altogether when shelter-in-place restrictions ease” (Bloomberg 2020). In brief, it seems that many households, even after repeated trials, disadopt the online channel.

Why is this the case? While the online channel is generally assumed to be more ‘convenient’ in the ‘planning’ stage (e.g., people plan in their own time) and in the ‘fulfillment’ stage (e.g., people do not have to drive to the store, carry bags to the car/home), it is often dissatisfactory in the ‘shopping’ stage. Whereas shoppers have built up extensive experience with physical store shopping, websites typically lack visual cues to aid in-store

browsing. This makes the shopping experience more cognitively difficult, such that consumers do not find items online and/or forget to put them in their basket. Moreover, physical inspection of the desired goods is not possible. As such, shoppers need to engage in compensatory shopping behavior, i.e. extra offline fill-in trips to pick up forgotten needs, which further reduces the appeal of the online channel. Combined, these inconveniences suggest that simply trying the online channel does not lead to repeated usage.

This casts doubt on retailers' earlier focus on first-time conversions, but shifts attention to the question: what prevents people from persisting with online grocery shopping?

A rigorous analysis of this issue is currently lacking. Extant studies on online shopping and the use of online devices (e.g. Melis et al. 2015; Shi & Zhang 2015; Rodríguez-Torrico et al. 2019, van Heerde et al. 2019, Escalent 2020, Bain & Co 2019, Hult et al. 2019) often pertain to a non-CPG setting, focus on (continued) use rather than disadoption, or rely on self-reported measures rather than longitudinal behavioral data.

Our research intends to fill this gap by focusing on the following:

- Capturing online grocery disadoption as a general disposition, regardless of online retailer(s) visited.
- Pinpointing sources of disadoption based on
  - Innate shopping behavior, i.e. shopping behavior prior to online adoption;
  - Online shopping experience, i.e. cumulative online trips;
  - Compensatory shopping behavior, i.e. changes in shoppers' offline shopping patterns following online adoption.
- Distinguish and profile different segments of disadoption behavior.
- Assess the impact of the Covid pandemic on online disadoption.

*Methodology.* Our core component is an 'Online grocery shopping propensity model', which explains the probability that a household considers the online channel as an option for grocery purchases. If that probability moves from a high to a low value - specifically, if it falls below the propensity at the time of the first trial of the online channel - this is indicative of disadoption. This model is a smooth transition model, in line with the notion of gradual disadoption (cf. Lehmann and Parker 2017). Advantages are that we do not have to worry about observing consumers' last online purchase, and do not suffer from the 'lost for good' assumption.

We complement the propensity model with a 'Week-to-week online trip share model' because even consumers who consider the online grocery channel may not purchase online

every week or do all their trips online. We combine these two components into a fractional logit model of consumers' unconditional trip share online. We capture shopper heterogeneity through a latent-class approach.

We estimate our model using data before and after the Covid pandemic. We model the pandemic impact using a structural break approach on the baseline propensity and the drivers of the online appeal.

*Preliminary Findings.* Preliminary results based on Dutch Household panel data up to January 2020 (i.e. before Covid), show that many consumers do not stick with online grocery, and that disadoption is an issue. Specifically, we uncover three household segments. The first being the *Growing Enthusiasts* (representing 4%) whose online consideration propensity gradually goes up after the initial online purchase. The *Disadopters*, by far the biggest group (70%), see their consideration propensity sharply drop after the initial purchase. The last segment is made up by the *Luke Warm Adopters* (25%), whose online consideration slowly dissipates and drops below the initial level after one year.

For the last two segments, disadoption is mostly driven by 'compensatory behavior'. Especially households' need to visit more convenience stores and engage in more trips to overcome online deficiencies, combined with a 'disenchantment' after the first online excitement, drive grocery shoppers away from the online channel. Still, we also find for the 'Lukewarm' segment a positive impact of accumulated experience, indicating that these consumers grow more efficient with the number of online trips. This suggests that whereas a large segment of 'Disadopters' does not appear to be salvageable, the 'Lukewarm' segment can be won over by stimulating *repeated* purchases and ensuring reduction in overall trip frequency.

We are working on incorporating data for 2020 so that we can evaluate whether these insights are altered fundamentally by the Covid pandemic.

#### **4. Steering Customers to Online Channels: An Empirical Analysis of Customer Needs and Marketing Interventions**

*Anastasia Dikareva-Brugman (University of Amsterdam), Umut Konus (University of Amsterdam), Jonne Y. Guyt (University of Amsterdam)*

The trend of striving for operational efficiencies is going on in many industries for the last years. In the financial sector, according to McKinsey and Company's report (2019), customers are getting more open to digital purchases for most products, and the increased number of banks all over the world are closing branches and shifting from physical to online

and mobile channels (Gujral, Malik, and Taraporevala 2019). Another example is a customer-care sector, where 57 percent of executives see the reduction of telephone-call center activity as their number one priority and firms have been heavily investing in technology solutions (i.e., chatbots, artificial intelligence robots, interactive-voice response system, etc.) to replace live calls (Obeid, Neher, and Phalin 2017). The reward for companies who excel at digital customer care might be substantial: according to McKinsey and Company (2015) it can generate savings of 25 to 30 percent by reducing call-center volume.

Taken together, for firms, the need for "right channeling" customers through firm-driven migration strategies is now more urgent and relevant than ever before. However, current multichannel literature pays scant attention to the effectiveness of firm-driven personalized non-incentive channel migration strategies and many questions remain open. Can firm identify customer needs prior customer-firm interaction (i.e., telephone-center call)? Can firms target customers with non-incentive marketing interventions to "right-channel" customers (i.e., make them switch channels)? Does it make sense to only "nudge" certain customers to different channels, and not others? The answers to these questions are crucial for an effective firm-driven personalized channel migration.

Any personalization strategy starts from the premise that a firm is able to understand customers' preferences and provide offers that fit those preferences (Ho and Bodoff 2014). Therefore, to be able to create an effective personalized non-incentive channel migration strategy it is crucial to understand customer needs first. Traditional marketing methods for understanding customers' preferences rely on experiential interviews and focus groups; methods that are expensive and time-consuming. The research has shown that user-generated content in form of online reviews, blog posts, and social media word of mouth might be a more cost-efficient source of data for understanding customer-firm relationships and identifying customer needs (Berger et al. 2020; Timoshenko and Hauser 2019). While to the best of our knowledge no prior research has used the data from call-centers to address marketing questions, transcribed customer-firm interactions could be used to better understand customer needs and preferences (Berger et al. 2020).

To answer our research questions, we obtain 263,594 transcribed customer-firm interactions via the firm's call-center from March 2020 to December 2020. For each interaction, we observe the exact time, the customer id, the call-center agent id, and the (transcribed) content of the conversation. We further augment the data set by adding customer-specific variables extracted from the firm's database (i.e., gender, age, stated communication preferences, customer relational history).

The research approach for this study can be divided into two stages that utilize different methodologies, including text analysis and a field experiment. The first stage provides necessary inputs to inform the second one. First, we examine whether firms can identify customers' needs prior to their telephone-center call. We use an extension of the latent Dirichlet allocation (LDA) model to formulate latent topics (i.e., customer needs) from the call-center's data, taking into account the relationship between the customers' characteristics and the content of the call. Second, in a subsequent field experiment, we explore whether customers characteristics may be used to (i) identify customers' needs prior to their telephone-center call, (ii) predict the likelihood of a customer-initiated contact on certain topics through the offline channel, and (iii) steer customers from offline to online channels by means of personalized non-incentive marketing mix instruments (i.e., email communication).

The purpose of this study is to analyze how firms can use personalized non-incentive marketing instruments to manage multichannel interactions and encourage the use of particular channels. This paper contributes to the literature in two areas. First, this study is among the first to apply the text analysis to the data from a call-center to better understand customer-firm interactions and customer needs. Second, this research is the first to empirically examine the impact of personalized non-incentive marketing mix instruments on customer channel choices. Furthermore, the insights of this paper provide actionable guidelines for managers to "right-channel" customers more effectively.

## References

- Ambler, T., Battacharya, C.B., Edell, J., Keller, K.L., Lemon, K.N., & Mittal, V. (2002). Relating brand and customer perspectives on marketing management. *Journal of Service Research*, 5(1), 13-25.
- Bain & Co (2019). *Omnichannel grocery is open for business—and ready to grow*. Report. Bain & Company.
- Berger, J., Humphreys, A., Ludwig, S., Moe, W.W., Netzer, O., & Schweidel D. A. (2020). Uniting the tribes: Using text for marketing insight. *Journal of Marketing*, 84(1), 1–25.
- Bianchi, R., Gacsal, G., & Svoboda, D. (2015). *Overcoming obstacles to digital customer care*. Staff paper, McKinsey & Company.
- Bloomberg (2020). *Has online grocery shopping peaked? Most still prefer in-store*. May 27.
- Caro, F., Kök, A. G., & Martínez-de-Albéniz, V. (2020). The future of retail operations. *Manufacturing & Service Operations Management*, 22(1), 47–58.
- DMN (March 18, 2019). *The evolution of digital marketing*. Retrieved from <https://www.dmnews.com/sponsored/article/21050524/the-evolution-of-digital-marketing>. (Last accessed: November 21, 2019).
- Escalent (2020). *Consumers are going bananas for online groceries. But is it a long-term love?* White Paper, May.
- Gujral, V., Malik, N., & Taraporevala, Z. (2019). *Rewriting the rules: Succeeding in the new retail banking landscape*. Staff paper, McKinsey & Company.
- Hult, T. M., P. N. Sharma, F. V. Morgeson, & Y. Zhang (2019). Antecedents and consequences of customer satisfaction: Do they differ across online and offline purchases? *Journal of Retailing*, 95(1), 10–23.
- Kumar, A., Bezawada, R., & Trivedi, M. (2018). The effects of multichannel shopping on customer spending, customer visit frequency, and customer profitability. *Journal of the Association for Consumer Research*, 3(3), 294-311.
- Lehmann, D.R. & J.R. Parker (2017). Disadoption. *AMS Review*, 7(1-2), 36–51.
- Leone, R.P., Rao, V.R., Keller, K.L., Luo, A.M., McAliser, L., & Srivastava, R. (2006). Linking brand equity to customer equity. *Journal of Service Research*, 9(2), 125-138.
- Lepthien, A., & Clement, M. (2019). Shipping fee schedules and return behavior. *Marketing Letters*, 30(2), 151–165.

- Lewis, M. (2006). The effect of shipping fees on customer acquisition, customer retention, and purchase quantities. *Journal of Retailing*, 82(1), 13–23.
- Liu, Y. (2007). The long-term impact of loyalty programs on consumer purchase behavior and loyalty. *Journal of Marketing*, 71(4), 19-35.
- Marketing Science Institute (2018). *Research priorities 2018-2020*. Cambridge, Mass.: Marketing Science Institute.
- Melis, K., K. Campo, E. Breugelmans, & L. Lamey (2015). The impact of the multi-channel retail mix on online store choice: does online experience matter? *Journal of Retailing*, 91(2), 272–288.
- Montaguti, Elisa, Scott A. Neslin, and Sara Valentini (2016), “Can marketing campaigns induce multichannel buying and more profitable customers? A field experiment,” *Marketing Science*, 35(2), 201-217.
- Obeid, M. H., Neher, K., & Phalin G. (2017). *Why your call center is only getting noisier*. Staff paper, McKinsey & Company.
- Rodríguez-Torrico, P., S. San-Martín, & R. San José-Cabezudo (2019). What drives m-shoppers to continue using mobile devices to buy? *Journal of Marketing Theory and Practice*, 27(1), 83–102.
- Shehu, E., Papiés, D., & Neslin, S. A. (2020). Free shipping promotions and product returns. *Journal of Marketing Research*, 57(4), 640–658.
- Shi, S. W. & J. Zhang (2014). Usage experience with decision aids and evolution of online purchase behavior. *Marketing Science*, 33(6), 871-882.
- Shuk Ying H., & Bodoff, D. (2014). The effects of web personalization on user attitude and behavior. *MIS Quarterly*, 38(2), 497–520.
- Smith, M. D., & Brynjolfsson, E. (2001). Consumer decision-making at an Internet shopbot: Brand still matters. *Journal of Industrial Economics*, XLIX(4), 18.
- SuperMarket News (2019). Retrieved from <https://www.supermarketnews.com/print/108184>. (Last accessed: December 17, 2020).
- Timoshenko, A., & Hauser, J. R. (2019). Identifying customer needs from user-generated content. *Marketing Science*, 38(1), 1–20.
- Wachter, K., Vitell, S. J., Shelton, R. K., & Park, K. (2012). Exploring consumer orientation toward returns: Unethical dimensions. *Business Ethics*, 21(1), 14.