STOCKHOLM SCHOOL OF ECONOMICS
1351 Master's thesis in Business Management
Academic year 2024–2025

Live Video Consultation in Online Consumer Electronics Retail

Jochem van Hulten (42574) and Elias Johnsson (25026)

Abstract

This thesis investigates the impact of live video consultation (LVC) on customer trust, satisfaction, and willingness to pay in an online consumer electronics context. Drawing on the Technology Acceptance Model (TAM) and Signaling Theory, the study theorizes a sequential mechanism whereby LVC enhances trust in the web shop, which in turn increases satisfaction and ultimately willingness to pay. The model is tested through a randomized survey-based experiment comparing a traditional e-commerce experience scenario to a similar scenario including LVC, across utilitarian and hedonic product types. Results reveal that while trust strongly predicts satisfaction, and satisfaction predicts willingness to pay, LVC did not directly increase trust or satisfaction in the general sample. However, LVC significantly increased perceived usefulness, which indirectly enhanced willingness to pay via satisfaction. Additionally, trust played a more influential role in satisfaction for utilitarian products, and participants with more favorable attitudes toward LVC responded more positively to the treatment. These findings suggest that the effectiveness of live video consultation is limited in general but may depend on user attitudes and perceived usefulness. The study contributes to the understanding of how trust and satisfaction shape willingness to pay in digital retail and provides initial insights into when and for whom LVC may offer value.

Keywords: Live Video Consultation, Signaling Theory, Consumer Trust, Technology Acceptance Model, Willingness to Pay

Supervisor: Karina T. Liljedal
Date examined: May 20th, 2025
Discussant: Hoang Nguyen
Examiners: Roberto Verganti and Hans Kjellberg

Acknowledgements

We would like to thank our supervisor, Karina T. Liljedal, for her guidance and constructive feedback throughout this thesis process. Her expertise and insights were essential to shaping both the theoretical and practical direction of this thesis.

We further would like to thank our friends and family, whose encouragement and patience have been a constant source of motivation during this journey.

Finally, we would like to thank our classmates from the Master's in Business & Management programme at the Stockholm School of Economics. Spending the last two years of our student life with all of you made the journey unforgettable.

Elias and Jochem

1. Introduction 4

1.1 Background 4

1.2 Purpose, Expected Contribution, & Research Question 4

1.3 Definitions 5

1.4 Delimitations 6

2. Literature Review and Theoretical Framework 8

2.1 Literature Review 8

2.2 Theoretical Framework 14

3. Methodology 19

3.1 Scientific Approach 19

3.2 Preparatory Work 20

3.3 Main Study 24

3.4 Data Analysis 35

4. Results and analysis 37

4.1 Overview of Analytical Strategy 37

4.2 Reliability & Descriptive Statistics 37

4.3 Hypothesis Testing 40

4.4 Control Variables 44

4.5 Overview: Hypothesis Testing 47

5. Discussion 48

5.1 Summary of findings 48

6. Conclusion, Contribution & Implications 53

6.1 Conclusion 53

6.2 Contribution & Implications 54

7. Limitations & Future Research 57

7.1 Limitations 57

7.2 Directions for future research 59

Reference list 60

Appendix A: Main Study Survey Scenarios 68

Appendix B: Artificial Intelligence Disclosure Report 76

1. Introduction

1.1 Background

Swedish e-commerce has moved from niche channel to mainstream, now generating roughly 17 percent of national retail turnover (Svahn, 2023). As transaction volumes migrate online, retailers must adapt to the fact that digital checkout lacks the spontaneous, face-to-face guidance that physical stores once provided. In a global survey, 74 percent of consumers said they want more human interaction when purchasing online (PricewaterhouseCoopers, 2018).

Live video has emerged as a promising solution. At one end of the spectrum are large-audience "live-shopping" broadcasts, which are already a five-trillion-yuan market in China (Xiaomei, 2024). On the other hand, live, one-to-one video consultation (LVC), sometimes branded digital clienteling or personal video shopping, is also available. By pairing a single shopper with a real sales adviser, LVC promises the informational richness of livestreaming without the crowd, offering retailers a way to re-inject human presence into high-involvement online purchases.

1.2 Purpose, Expected Contribution, & Research Question

1.2.1 Purpose

The purpose of this thesis is to investigate the impact of LVC on consumer satisfaction within e-commerce environments. As retailers increasingly adopt digital technologies to enhance the shopping experience, there remains a need to understand how interactive tools like LVC influence consumer behavior. This research aims to bridge the gap between technological innovation and consumer response by focusing on the role of LVCs in reducing information asymmetry and building trust. Furthermore, by incorporating the dimension of hedonic versus utilitarian product evaluation, the thesis explores whether the effects of LVC differ across product types. In doing so, the study seeks to offer insights into the mechanisms through which digital customer service tools can drive customer satisfaction and influence purchase intentions in the online retail market.

1.2.2 Theoretical Implications

This thesis seeks to improve our understanding of how consumer decision-making within e-commerce is formed by interactive technologies, or more specifically, LVC. The paper

combines elements from the Technology Acceptance Model (TAM) and Signaling Theory, thus creating a new framework and lens through which decision-making can be analyzed, expanding application areas of the two theories. The study aims to provide an integrated view of how real-time human interaction in the form of LVCs functions as both a technological and psychological signal in reducing information asymmetry and increasing trust. Furthermore, product type (hedonic vs. utilitarian) is introduced as a moderating variable, thus also exploring how contextual product characteristics may affect the effect of the aforementioned LVC. In summary, the thesis seeks to contribute to TAM, Signaling Theory, and theories of trust formation within e-commerce.

1.2.3 Practical Implications

On a practical level, this thesis is expected to offer insights with implications for retail managers and e-commerce practitioners. The potential outcomes of the research will guide the role of LVC in shaping consumer trust and influencing purchase intentions. The exploration of product type as a moderating factor could lead to differentiated strategies for hedonic and utilitarian products, respectively. The research is positioned to inform and enable retailers to optimize online customer interactions, better allocate resources, and ultimately enhance their competitive positioning in the rapidly evolving marketplace-commerce landscape.

1.2.4 Research Question

How does the integration of live video consultation into an online retail environment influence customer satisfaction?

1.3 Definitions

Live Video Consultation (LVC)

Due to the lack of a consensus on what to call various live video mechanisms in e-commerce, where different names are used for sometimes similar technologies, but also different technologies go under the same name, this paper will define LVC as follows.

LVC in this thesis is defined as real-time, interactive, video-based communication between a service provider and a customer, aimed at facilitating decision-making, providing expert advice, or enhancing customer engagement in an online retail environment.

Providers of LVC platforms often incorporate additional features such as screen sharing, live chat, and add-to-cart integrations, seamlessly connecting the consultation experience with the retailer's e-commerce system. The study focuses on the consumer electronics industry, as LVC is already being adopted by some retailers in this sector. These insights into industry relevance and the capabilities of LVC platforms were gathered through interviews with an industry expert from a leading provider of LVC services for retail brands, as well as with the Own Retail department of a major German consumer electronics company.

A defining feature of this service is that the service provider must use video, while the customer has the option to enable or disable their camera based on their preference. This ensures a flexible yet personalized experience, bridging the gap between in-store assistance and digital shopping. LVC platforms offer various interactive capabilities beyond simple physical communication. Integration of augmented reality (AR) features is one of the possibilities that is widely used in the makeup industry. These AR features allow customers to virtually try on products such as makeup or eyewear. Additionally, product comparison tools for the service provider enable real-time side-by-side evaluations of different options. Some platforms also include automated quote generators, which streamline the purchasing process for high-involvement or customizable products. Screen takeover functionality allows the service provider to guide customers through complex product configurations or troubleshoot technical issues, ensuring a smoother user experience.

1.4 Delimitations

Given the broad landscape of e-commerce innovation, this study focuses exclusively on the consumer-facing, one-on-one LVC format rather than group-based live shopping events. The study centers on the more intimate and interactive form of consultation, which more closely replicates the in-store customer experience. The study focuses on the consumer electronics industry, as LVC is already used by some retailers in the industry. Interviews with an industry expert from a leading provider of LVC services for retail brands, as well as with the retail department of a major German consumer electronics company, state that although prices and technical complexity vary within the industry, many electronic products involve performance uncertainty, compatibility questions, and post-purchase service concerns. Those factors lead shoppers to seek direct expert input before committing, according to the interviewees. These features make consumer electronics a suitable test bed for examining how LVC influences trust,

satisfaction, and willingness to pay. However, due to the specific characteristics of the consumer electronics industry, the findings should not be directly generalized to other sectors, especially to sectors where consumer decision processes differ substantially.

Furthermore, the study is limited to two products: washing machines and digital cameras, which were identified in pre-study as utilitarian and hedonic, respectively (Babin et al., 1994; see Section 3.2.1). Although other products were considered, they did not meet the clarity threshold needed to isolate the moderating effect of product type. This focus enables investigation of whether consumer responses to LVC vary based on utilitarian versus hedonic product characteristics (Chitturi et al., 2008; Arruda Filho et al., 2019).

The study sets aside the technical implementation of the LVC platform, assuming it functions reliably and consistently across all conditions. The research objective is strictly behavioral, where the availability of the service is modelled, not its technical implementation or capabilities, which shape the user's subjective experience. Perceived usefulness (PU) and perceived ease of use (PEOU) (Davis, 1989) are used only as control variables to capture general interface quality. The focal construct is instead the multidimensional notion of trust (McKnight et al., 2002). The psychological mechanisms triggered by the presence of live, one-to-one video support are isolated, thereby keeping the analysis within the domain of consumer behavior.

Trust is modelled as a reaction to the service encounter itself, not to existing brand schemas. Accordingly, every explicit brand cue was stripped from the materials: retailer names and logos, color schemes, and product brand marks. The underlying page layout was borrowed from a UK web shop template solely to provide a realistic, but for Swedish shoppers, unfamiliar shopping environment. By presenting respondents with an anonymous storefront and unbranded products, first-impression trust formation is captured (Wakefield et al., 2016; Jarvenpaa et al., 2000; Pavlou, 2003). The results, therefore, generalize to contexts where consumers evaluate a novel online retailer without the influence of prior brand exposure or accumulated loyalty.

The geographical scope is Swedish consumers. While Sweden is a mature e-commerce market (Svahn, 2023), generalizations beyond the Nordic context should be made with caution.

2. Literature Review and Theoretical Framework

2.1 Literature Review

2.1.1 Introduction

This literature review explores four key areas relevant to understanding consumer behavior in e-commerce: trust in online retail, the role of hedonic and utilitarian products in decision-making, the impact of technology adoption on customer engagement, and the application of signaling theory in digital commerce.

2.1.2 Thematic Analysis

Technology Adoption in Retail

Digitalization is no longer a backstage efficiency play; by pulling once-back-office technologies to the shopper interface, it repositions technology as a strategic asset that reshapes exchanges, offerings, settings, and roles, compelling retailers to weave physical and digital touchpoints into a seamless omnichannel fabric (Hagberg et al., 2016).

Early industry voices anticipated this trajectory. As IBM's Dan Hopping observed at the turn of the millennium, "As technology gets more sophisticated, the consumer's expectations go up exponentially… the power has shifted from the retailer to the consumer." (Hopping, 2000, p. 63). Two decades later, Hopping's prognosis still holds, as innovation is propelled by (1) rising demand for novel experiences, (2) the rapid diffusion of advanced tools, and (3) managerial uncertainty over which innovations will stick (Pantano, 2014).

The Technology Acceptance Model (TAM) argues that technology adoption hinges on two perceived attributes: PU, the extent to which the shopper believes the tool will enhance task performance, and PEOU, the degree to which using the tool is viewed as effort-free (Davis, 1989). Over three decades of empirical work have confirmed TAM's twin beliefs, PU and PEOU, and have given the model "dominant" status as a robust, parsimonious, and powerful predictor of technology-use intentions across contexts (Marangunić & Granić , 2014, pp. 81).

Complementing TAM, the Technology Readiness Index (TRI) segments consumers by their optimism, innovativeness, discomfort, and insecurity toward new technologies (Parasuraman, 2000; Parasuraman & Colby, 2015). Later studies suggest that TRI could shape

how classic TAM beliefs translate into adoption, for example, highly tech-ready users may turn favorable usefulness and ease-of-use judgements into usage more readily than tech-averse users (Parasuraman & Colby, 2015). Empirical tests of these moderation effects, however, remain sparse and should be treated as an open research question.

Technologies that replicate in-store interaction online, such as LVC, augmented reality (AR), and virtual reality (VR), have surged in retail. Immersive visualization increases enjoyment and usefulness (Kim et al., 2021) and narrows the gap between online and offline shopping, and raises satisfaction and purchase intent (Moriuchi et al., 2020). Similar TAM patterns appear for AR uptake, where hedonic enjoyment and utilitarian information value jointly drive adoption (Pantano et al., 2017), although novelty effects fade as familiarity grows, leading to the enjoyment fading over time as well (Yim et al., 2017).

Live, synchronous tools also function as trust generators. Video support enhances perceived service quality and friendliness (Shahid et al., 2015), while co-browsing heightens social presence and reduces risk (Wei et al., 2017). Customers' appetite for immediate, personalized help shows a broader move toward real-time retailing (Parise et al., 2016). Even text-based live chat has been shown to increase both trust and purchase intentions (Mero, 2018).

Recommendation agents are another technology with similar characteristics regarding personalization and immediate help. These agents infer shopper preferences and suggest tailored products (Xiao & Benbasat, 2007). Trust in these agents, just like trust in web interfaces more broadly, is built through familiarity and transparency (Gefen, 2000).

Across these innovations, PU often doubles as a trust signal, indicating that a retailer is competent and customer-oriented (Gefen et al., 2003; Pavlou, 2003). When technology demonstrably helps shoppers, it is also the case that satisfaction rises and loyalty strengthens (Savastano et al., 2019).

Signaling Theory

Signaling theory explains how sellers use observable cues to convey unobservable quality in settings of information asymmetry (Spence, 1973). A review by Kirmani & Rao (2000) argues that signals are persuasive to the extent that they appear costly or effortful to fake. Higher perceived effort implies greater underlying ability, which in turn elevates perceived product quality and brand attitudes. For example, the ongoing expense of maintaining trained

consultants for live one-to-one video support can be interpreted by consumers as a costly commitment, thereby signaling retailer competence and reliability (Connelly et al., 2011, 2024). These signals not only serve to mitigate uncertainty but also act as persuasive tools to shape consumer perceptions.

Connelly et al. (2011) argued that sellers provide signals to reassure consumers about their ability to deliver high-quality products and services. Building on this, Connelly et al. (2024) later expanded signaling theory to virtual environments, emphasizing that online purchases introduce new forms of information asymmetry. They argued that digital platforms create unique signaling mechanisms, such as verified seller badges and customer testimonials, that shape consumer trust and risk perception. Similarly, Lehdonvirta et al. (2019) examined how global online marketplaces serve as signaling environments, demonstrating that sellers from regions with negative country images can overcome biases through platform-backed assurances, such as return policies and seller ratings.

Reputation signaling is another crucial factor in e-commerce. Lamin (2013) found that businesses affiliated with reputable business groups, such as conglomerates or corporate alliances, benefit from enhanced consumer trust, as the association itself serves as a positive signal. This suggests that online retailers can facilitate trust-building by emphasizing credible affiliations, such as partnerships with established brands or institutions. Additionally, feedback systems play a significant role in reinforcing trust. Liao & Kishore (2017) demonstrated that social presence signals from customer reviews deter fraudulent activities and provide risk-reducing assurances to first-time buyers. The integration of review aggregation, verified purchase tags, and AI-driven review authentication further strengthens the credibility of these signals.

Trust and consumer behavior in online shopping

Mayer et al. (1995) define trust as “the willingness of a party to be vulnerable to the actions of another party.” In essence, trust is to accept risk in the belief that the other party will act favorably. Because e-commerce removes physical interaction, physical inspection, and other direct cues that typically reduce uncertainty, consumers rely more on indirect signals to build trust than they would in a brick-and-mortar setting (Gefen, 2000; Jarvenpaa et al., 2000; Connelly et al., 2011). The less tangible the interaction is, the more important trust becomes for triggering click-through, purchase, and ultimately loyalty.

Online commerce is inherently risky because shoppers must commit funds before physically inspecting products or interacting face-to-face with staff (Jarvenpaa et al., 2000). Unlike offline settings where tangibility and social presence reduce uncertainty, e-transactions expose consumers to potential opportunistic behavior, payment fraud, and product misrepresentation (Pavlou, 2003). Perceived risk has therefore become a central construct in e-commerce adoption studies, mediating the impact of interface quality and vendor reputation on behavioral intent (Gefen, 2000; Teo & Liu, 2007). Recent work further links perceived effectiveness of institutional mechanisms, such as buyer-protection guarantees, to lower risk and higher online repurchase intention (Fang et al., 2014). This persistent risk profile explains why incremental trust cues, including LVC, remain strategically important for e-commerce companies.

Since the earliest days of e-commerce, online trust-formation has been studied (Gefen 2000; Jarvenpaa et al. 2000). Gefen (2000) demonstrated that familiarity with a vendor's website and purchase processes is a necessary precursor to trust, and that both familiarity and trust, once established, raise product interest and purchase intention. Jarvenpaa et al. (2000) proposed, and later studies confirmed (Kim et al. 2008; Teo & Liu 2007), that perceptions of a store's reputation are key antecedents of web-shop trust. Jarvenpaa et al. (2000) also showed a downstream effect, where greater trust reduces the shopper's perceived risk, thereby facilitating transaction completion.

Trust in an online vendor is just as crucial as fulfilling the 2 basic criteria of the TAM: PEOU and PU (Davis, 1989; Mou et al., 2017; Sullivan & Kim, 2018). Gefen (2003) also suggests that online trust is built upon the vendor having nothing to gain by cheating, a belief that there are safety mechanisms built in, having a typical interface, and one that is, moreover, easy to use. However, research also notes that trust in a web shop is multidimensional and related to perceived effectiveness of e-commerce institutional mechanisms (PEEIM) (Fang et al., 2014). The finding that trust is important in the TAM model was further supported by Pavlou (2003), where perceived risk was found to be of importance in an e-commerce setting.

Another theory that has been applied to e-commerce adoption is the Theory of Planned Behavior (TPB) (Ajzen, 1991), where Pavlou & Fygenson (2006) extended it to the area of e-commerce adoption, showing that consumer trust and technology adoption variables influence online shopping behaviors. It also validates perceived behavioral control as a higher-order factor.

Experimental studies show that when a website conveys a strong sense of social presence, the feeling that a real person is co-present, shoppers report higher PU, greater trust, and more enjoyment, all of which translate into more favorable attitudes and purchase intentions (Hassanein & Head 2007). This social presence can be engineered through socially rich text, personable imagery, and conversational cues, which are elements that live, one-to-one video consultation provides by design (Hassanein & Head 2007). This was further developed by Lu & Fan (2016), showing that social presence factors contribute to building trustworthy online exchange relationships. In this study, they divided social presence into 3 categories: social presence of web, social presence of interaction, and perception of others, where social presence of interaction was the strongest predictor of trust. In this study, they matched this construct to messenger tools with sellers, which shares similarities to that of video consultation with a seller.

Olson & Olson (2000) identified three fundamental components for designing trust-producing systems in online environments. Appropriate background information (to judge similarity and reputation), attention (exchanges showing that each party cares), and trusting and trustworthy behavior (to invite trust and the fulfillment of promises). One example of this is engaging in team-building exercises through audio or video interfaces. Acknowledging that the internet was vastly different 25 years ago, and the capabilities for video conferencing online were below those of today, they also pointed out that it provides visual cues to provide trust.

Interactive communication also plays a significant role in building trust within e-commerce platforms. Mero (2018) found that two-way live chat significantly improves trust, customer satisfaction, and repurchase intentions. This finding shows the importance of real-time, reciprocal communication in fostering consumer trust. Similarly, Moriuchi et al. (2021) highlighted that technologies such as chatbots and augmented reality (AR) enhance trust by providing interactive and responsive digital experiences. These technologies simulate human interaction, thereby reducing the perceived distance between consumers and retailers.

Psychological presence is another critical factor influencing consumer engagement in online shopping. Seedorf et al. (2014) discovered that consumers who perceive a higher psychological presence in online environments are more engaged in shopping activities. This suggests that incorporating elements that enhance the sense of human presence can increase consumer trust and engagement. However, it is important to consider individual differences in technology adoption.

Hedonic and Utilitarian consumption

Products have long been associated with symbolic meaning, but it was not until the 1980s that they began to be systematically categorized into hedonic and utilitarian types. Hedonic consumption refers to the emotional, sensory, and imaginative side of consumer behavior (Hirschman & Holbrook, 1982). This highlights that purchases are not solely driven by functional needs but are also influenced by how products make people feel. Dhar and Wertenbroch (2000) argued that whether a product is perceived as hedonic or utilitarian significantly affects consumer preferences and decisions. For example, consumers are more aware of a product's hedonic value when they have to give it up, compared to when they acquire it. In uncertain situations, people tend to prefer utilitarian goods, as these are seen as dependable for everyday use, while hedonic goods are viewed more as optional enhancements. Hassenzahl (2001) further supported this by showing that products perceived as enjoyable or innovative are often favored because their hedonic qualities strongly shape how consumers judge product appeal.

According to Chitturi et al. (2007), giving up hedonic features leads to sadness or disappointment, while giving up utilitarian ones results in guilt or anxiety. When products combine both hedonic and utilitarian aspects, consumers tend to choose those with better functional features during decision tasks, but are more willing to pay for those with stronger hedonic appeal. Later research by Chitturi et al. (2008) showed that products fulfilling utilitarian needs generate satisfaction, driven by prevention-focused emotions like confidence and security, while those fulfilling hedonic wants lead to delight, associated with promotion-focused emotions like cheerfulness and excitement. Delight has a stronger impact on customer loyalty, measured through word-of-mouth and repurchase intentions, than satisfaction alone, especially in the case of luxury products, which often carry higher hedonic potential (Hagtvedt & Patrick, 2009). Studies in other domains, such as sustainable food and nanotechnology, show similar effects, where favorable evaluations increase consumers' willingness to pay a premium (Roosen et al., 2015; Nocella et al., 2010).

Interestingly, consumer choices are also influenced by social context. When buying for others, people tend to choose hedonic products more often than when buying for themselves, likely due to lower anticipatory guilt (Lu et al., 2016). Marketing cues further interact with product type, where scarcity increases the appeal of hedonic products, and popularity (e.g., "best-seller") enhances utilitarian appeal (Das et al., 2018).

A central factor in these decisions is perceived risk, the feeling that something might go wrong. Arruda Filho et al. (2019) found that risk influences utilitarian products more strongly than hedonic products. This suggests that emotional connections to hedonic products are more stable and less affected by uncertainty, whereas functional products are more vulnerable to risk perceptions during purchase evaluation.

This idea is further supported by Chiu et al. (2012), who found that perceived risk weakens the influence of utilitarian value on repeat purchase intentions but strengthens the influence of hedonic value. When consumers feel uncertain or uneasy, especially in online shopping environments, they shift their focus from practical benefits to emotional rewards. As a result, in high-risk situations, the emotional and enjoyable aspects of the product become more important drivers of purchase behavior than practical features. This reinforces the notion that hedonic consumption is less sensitive to risk and can even gain influence in riskier decision contexts.

2.1.3 Critical Evaluation

While signaling theory (Conelly et al., 2024) and e-commerce marketing (Rosário & Raimundo, 2021) are heavily researched topics, the intersection with LVC remains relatively scarce. This poses challenges in comprehensively understanding the nuances of these combined domains. A significant issue is the variability in terminology used to describe video consultations, which may lead to relevant studies being overlooked during literature searches. Additionally, some studies labeled as focusing on live one-on-one video consultations may, upon closer examination, pertain to different contexts, thereby affecting the applicability of their findings. The rapid advancement and adoption of video consultation technologies further complicates the landscape, as emerging research may not be captured in the current review.

2.2 Theoretical Framework

2.2.1 Introduction to the Theoretical Framework

In this study, it is tested experimentally whether exposure to LVC (vs. a standard web shop experience) affects consumers' trust**,** satisfaction, and willingness to pay. It is theorized that this effect unfolds through a sequential chain in which video consultation enhances trust in the web shop**,** which in turn increases satisfaction, leading to a higher willingness to pay**.** It is further proposed that this process is moderated by the type of product (utilitarian vs. hedonic).

2.2.2 Hypotheses

Trust in the web shop is introduced as a central mediator in the online consumer decision-making process, particularly important due to the lack of physical interaction in e-commerce environments (Jarvenpaa et al., 2000; Mayer et al., 1995). In such contexts, consumers rely on signals that help reduce uncertainty and build confidence in the retailer's intentions and capabilities (Spence, 1973; Connelly et al., 2011).

LVCs serve as one such signal. By enabling real-time, interactive communication, they replicate some of the social cues found in in-store encounters, such as responsiveness, visual contact, and verbal feedback, which increase perceived social presence (Hassanein & Head, 2007; Lu & Fan, 2016). This social presence enhances trust in the web shop, as it conveys that the retailer is competent, sincere, and customer-focused (Wei et al., 2017).

Empirical research confirms that features like live chat and video support positively affect trust perceptions by humanizing the shopping experience and demonstrating the retailer's willingness to assist (Shahid et al., 2015; Mero, 2018). These interpersonal signals suggest reliability and benevolence, thereby fostering trust in the web shop as a whole (Gefen et al., 2003; Pavlou, 2003).

H1: Exposure to live video consultation positively influences consumer trust in the web shop.

Building on the notion that trust in the web shop reduces perceived uncertainty, it is argued that trust positively influences customer satisfaction. Trust signals that the web shop is not only capable and honest, but also acts in the consumer's best interest, which are factors that are central to forming a satisfying customer experience (Mayer et al., 1995; McKnight et al., 2002).

Prior research consistently finds that trust enhances online satisfaction by lowering perceived risk and increasing consumers' confidence in the retailer and their purchase decision (Jarvenpaa et al., 2000; Pavlou, 2003). When consumers feel that the web shop is reliable and committed to their welfare, they are more likely to feel content with the overall transaction (Gefen, 2000; Fang et al., 2014). Accordingly, the following hypothesis is posited:

H2: Higher trust in the web shop, fostered by live video consultation, leads to greater customer satisfaction.

Customer satisfaction captures the consumer's overall positive evaluation of the online shopping experience and has been shown to influence behavioral intentions such as loyalty, repurchase, and price tolerance (Pavlou & Fygenson, 2006; Fang et al., 2014). In digital retail contexts, where physical inspection is not possible, satisfaction often reflects trust in both the retailer and the purchase decision, which increases consumers' confidence and perceived value. Satisfied consumers are more likely to believe that the product and service experience have met or exceeded expectations, which strengthens their willingness to pay a higher price (Chitturi et al., 2008; Hagtvedt & Patrick, 2009).

H3: Higher satisfaction, resulting from increased trust, fostered by live video consultation, leads to greater willingness to pay.

The link between trust and satisfaction may depend on the type of product being considered. For utilitarian products, which are practical and goal-oriented, consumers often need to feel confident that the web shop is reliable and competent. In these cases, trust plays a key role in creating satisfaction because it helps reduce uncertainty and perceived risk (Chitturi et al., 2008; Chiu et al., 2012).

For hedonic products, which are more about enjoyment or emotional value, trust is still important, but not always essential. Even if consumers are less certain about the web shop, they may still feel satisfied if the product itself offers excitement or pleasure (Arruda Filho et al., 2019). In other words, emotional appeal can sometimes compensate for lower trust.

Based on this, it is expected that trust has a stronger effect on satisfaction for utilitarian products than for hedonic ones.

H4: Product type moderates the relationship between consumer trust and customer satisfaction, such that the effect is more pronounced for utilitarian products.

While H1–H4 articulate an indirect route through trust, it is also plausible that the richer, more interactive experience of live video delivers incremental enjoyment and convenience that raises satisfaction even after accounting for trust. Because prior work has not isolated this direct effect, it is framed as an empirical test, where no specific prior findings predict the magnitude of this path. H5 serves as an exploratory robustness check of the overall framework.

H5: Exposure to live video consultation positively influences customer satisfaction.

Figure 1

Schematic representation of the theoretical framework.

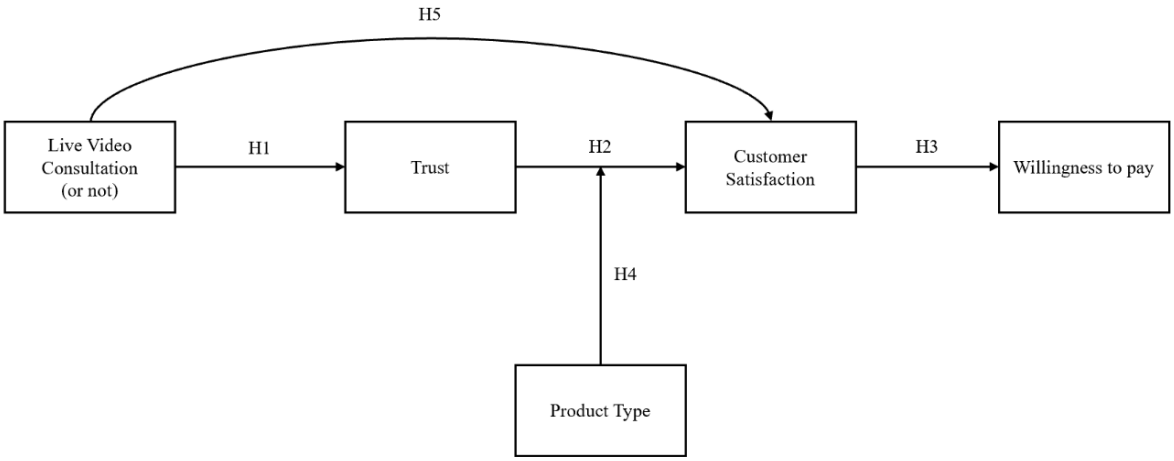


Table 1

Overview Hypotheses and Supporting literature

Hypothesis	Hypothesis Statement	Supporting Literature
H1	Exposure to live video consultation positively influences consumer trust in the online retail platform.	Gefen (2000); Mayer et al. (1995); Gefen et al. (2003); Pavlou (2003); Olson & Olson (2000); Shahid et al. (2015); Wei et al. (2017); Mero (2018a); Lu & Fan (2016); Yim et al. (2017)
H2	Higher trust in the web shop, fostered by live video consultation, leads to greater customer satisfaction.	Mayer et al. (1995); Jarvenpaa et al. (2000); Pavlou (2003); Gefen (2000); Mero (2018); Lu & Fan (2016); Fang et al. (2014)
H3	Higher satisfaction, resulting from increased trust, fostered by live video consultation, leads to greater willingness to pay.	Roosen et al. (2015); Nocella et al. (2010); Chitturi et al. (2008); Hagtvedt & Patrick (2009)
H4	Product type moderates the relationship between consumer trust and customer satisfaction, such that the effect is more pronounced for utilitarian products.	Chitturi et al. (2008); Hagtvedt & Patrick (2009); Chiu et al. (2012); Arruda Filho et al. (2019
H5	Exposure to live video consultation positively influences customer satisfaction.	

3. Methodology

3.1 Scientific Approach

This thesis adopts a deductive research approach based on an objectivist ontological perspective. It aims to test hypotheses to identify and explain potential relationships, rather than to explore the broader context or underlying causes.

Using this scientific approach, the study focuses on a quantitative strategy that prioritizes data collection and analysis. An experimental method was selected to test the hypotheses, and an online self-completion questionnaire was distributed via Qualtrics. This approach facilitated random treatment assignment and enabled efficient outreach to a geographically diverse sample within a short timeframe. Additionally, using a self-administered questionnaire minimizes the risk of interviewer bias and variability, such as differences in the order of questions (Bell et al., 2019).

Although the chosen method has its advantages, the authors were mindful of the associated risks. Since respondents complete the questionnaire independently, without the opportunity for clarification, the questions needed to be concise, clear, and easy to follow, accompanied by an initial explanation of the study's purpose. Moreover, unlike qualitative approaches, there is a risk that participants might not complete the entire questionnaire. To address this, respondents were informed in advance about the survey’s length. Finally, to ensure complete responses and reliable data, participants were required to answer all questions before proceeding to the next page (Bell et al., 2019).

While the alternative qualitative method was considered, it was ultimately dismissed. The primary reason for selecting a quantitative approach was its alignment with the study's objective, which was to measure changes in attitudes and intentions, and its compatibility with the experimental design. In contrast, a qualitative method would not have enabled the same respondent reach, thereby limiting the generalizability of the insights.

3.2 Preparatory Work

3.2.1 Pre-study

Study Design & Distribution

To examine differences in the main study between consumers purchasing hedonic versus utilitarian products, it was first necessary to determine which products are perceived as hedonic and which as utilitarian. Prior research has demonstrated that hedonic products are associated with fun, pleasure, and enjoyment, whereas utilitarian products are perceived as functional, practical, and necessity-driven (Hirschman and Holbrook 1982). To ensure that the selected products for the main study align with these concepts, a pre-study was conducted to empirically classify products based on consumer perceptions.

The pre-study was conducted via an online self-completion survey distributed through Qualtrics. To cover a broad spectrum of consumer goods, seven products were randomly selected from different consumer electronics categories: Smartphone, Laptop, Washing Machine, Digital Camera, Smart Speaker with Digital Assistant, Smartwatch, Hairdryer. These products represent a mix of items with both possible hedonic and utilitarian attributes.

To assess whether each product is perceived as hedonic or utilitarian, measurement items were adapted from Babin et al. (1994). Their research presents a validated scale for measuring hedonic and utilitarian perceptions of products. The original statements/questions were adjusted to fit the context of this study. Each product was evaluated on six items (three measuring hedonic perception, three measuring utilitarian perception) using a 7-point Likert scale (1 = strongly disagree, 7 = strongly agree).

Table 2

Overview of Survey Items Used to Measure Hedonic and Utilitarian Perceptions of Consumer Electronics

Block	Question	Scale
Demographics	What is your gender?	Multiple choice
	What is your age?	Multiple choice
Utilitarian	This product is highly functional.	7-point Likert

	Using this product makes my daily tasks easier.	7-point Likert
	I consider this product essential for my needs.	7-point Likert
Hedonic	Using this product is an exciting experience.	7-point Likert
	This product provides me with enjoyment.	7-point Likert
	This product offers aesthetic or emotional appeal.	7-point Likert

Sample & Results

The pre-study survey was initially completed by 125 respondents. However, to ensure data quality, participants who did not complete the full survey were excluded. After applying this filter, a final sample of 104 participants was retained. The sample was gender-balanced (50% male, 50% female), with an age distribution of 52% aged 18–24, 44% aged 25–34, 2% aged 35–44, and 2% aged 45–65.

Table 3

Descriptive Statistics and Cronbach's Alpha for Product Perception Scales (Pre-Study)

Product	M Util	SD Util	α Util	M Hed	SD Hed	α Hed	Δ Mean (Util - Hed)
Smartphone	6.487	0.614	.406	5.696	1.139	.775	+0.791
Laptop	6.426	0.710	.505	5.487	1.164	.771	+0.939
Washing Machine	6.381	0.699	.544	3.099	1.280	.757	+3.282
Digital Camera	3.260	1.110	.609	4.465	1.471	.817	–1.205
Smart Speaker	2.990	1.192	.677	3.417	1.337	.765	–0.427
Smartwatch	3.654	1.381	.742	4.164	1.349	.765	–0.510
Hairdryer	4.458	1.668	.781	3.167	1.393	.818	+1.291

Note. M = mean; SD = standard deviation; α = Cronbach's alpha; Util = Utilitarian; Hed = Hedonic; n = 104

The reliability of the pre-study measurement scales was assessed using Cronbach's alpha. The items used to measure perceived hedonic value demonstrated high internal consistency across products. In contrast, the utilitarian scale showed lower reliability for certain items, particularly

for the washing machine. Despite this, the average utilitarian scores for the washing machine were consistently high across all three items, and the product was perceived as clearly functional in nature. To ensure more robust measurement in the main study, the utilitarian scale was revised for both the washing machine and the digital camera.

To test whether the products were perceived as distinctively utilitarian or hedonic, repeated-measures ANOVAs were conducted for both value dimensions. Mauchly's Test indicated that the sphericity assumption was violated in both models, so Greenhouse-Geisser corrections were applied. The analysis revealed significant differences in perceived utilitarian value across the product set, $F(4.074, 419.663) = 278.07$, $p < .001$, partial $\eta^2 = .730$, as well as in hedonic value, $F(4.608, 474.599) = 99.24$, $p < .001$, partial $\eta^2 = .491$.

Table 4

Repeated-measures ANOVA for perceived utilitarian and hedonic value

Value Dimension	df (GG)	F	p	Partial η^2	Sphericity Violated	Correction Applied
Utilitarian	(4.074, 419.663)	278.07	< .001	.730	Yes	Greenhouse –Geisser
Hedonic	(4.608, 474.599)	99.24	< .001	.491	Yes	Greenhouse –Geisser

Bonferroni-adjusted pairwise comparisons showed that the washing machine scored equally high in utilitarian value as the smartphone and laptop, and significantly higher than all other products. At the same time, it was rated significantly lower in hedonic value compared to more emotionally engaging items such as smartphone, laptop, and digital camera. The digital camera, in turn, was rated significantly lower in utilitarian value than functional products like the washing machine, laptop, and smartphone, while scoring significantly higher in hedonic value than those same items.

To confirm that the selected products primarily reflect distinct consumption motivations, paired-sample t-tests comparing hedonic and utilitarian ratings within each product were conducted. The washing machine was perceived as significantly more utilitarian ($M = 6.38$, $SD = 0.70$) than hedonic ($M = 3.10$, $SD = 1.28$), $t(103) = 25.08$, $p < .001$, Cohen's $d = 1.33$. Conversely, the digital camera was rated as significantly more hedonic ($M = 4.46$, $SD = 1.47$)

than utilitarian (M = 3.26, SD = 1.10), t(103) = –7.68, p < .001, Cohen's d = 1.60. These large effect sizes confirm that the two products represent clearly contrasting consumption values.

Table 5

Paired-samples t-tests comparing utilitarian and hedonic value ratings by product

Product	M Utilitarian	SD Utilitarian	M Hedonic	SD Hedonic	t(103)	p	Cohen's *d*
Washing Machine	6.38	0.70	3.10	1.28	25.08	< .001	1.33
Digital Camera	3.26	1.10	4.46	1.47	–7.68	< .001	1.60

One-sample t-tests comparing each value score against the midpoint of the 7-point Likert scale were conducted to further validate that each product aligns clearly with a distinct consumption motivation. The washing machine was rated significantly above the midpoint in utilitarian value (M = 6.38), t(103) = 34.75, $p < .001$, Cohen's $d = 3.41$, and significantly below the midpoint in hedonic value (M = 3.10), t(103) = –7.17, $p < .001$, $d = –0.70$. Conversely, the digital camera was rated significantly above the midpoint in hedonic value (M = 4.46), t(103) = 3.22, $p = .002$, $d = 0.32$, and significantly below the midpoint in utilitarian value (M = 3.26), t(103) = –6.80, $p < .001$, $d = –0.67$. These findings confirm that respondents did not perceive either product as neutral but rather as clearly aligned with either a utilitarian or hedonic consumption context.

Table 6

One-sample t-tests of perceived utilitarian and hedonic value against the neutral midpoint (n = 104)

Product	Value Type	M	t(103)	p	Cohen's *d*
Washing Machine	Utilitarian	6.38	34.75	< .001	3.41
Washing Machine	Hedonic	3.10	–7.17	< .001	–0.70
Digital Camera	Hedonic	4.46	3.22	.002	0.32
Digital Camera	Utilitarian	3.26	–6.80	< .001	–0.67

Based on these results, the washing machine and digital camera were selected as the most appropriate stimuli to represent utilitarian and hedonic product categories in the main study.

3.2.2 Pilot Test

Before collecting data for the main study, a pilot test was conducted to improve the questionnaire's readability and ensure its clarity for future participants. The primary goal was to guarantee that the main study would be both high quality and easy to understand. Additionally, the pilot helped address the limitation of quantitative self-completion questionnaires, which do not allow for follow-up questions, by gathering extra input. This qualitative data collection enhanced the test's nuance and demonstrated its validity (Bell et al., 2019).

The pilot was administered to 5 respondents using a qualitative approach. The participants were a balanced mix of male and female students, aged between 20 and 26, all enrolled at the Stockholm School of Economics. Following the suggestions of Presser et al. (2004), participants were asked to provide feedback and think aloud while completing the questionnaire. Their comments were instrumental in refining the questionnaire's quality and clarity. For instance, based on their feedback, it was indicated at the beginning that respondents were not able to move back and forth between the scenario pages, and the study more extensively highlighted that respondents had to immerse themselves in the scenario.

3.3 Main Study

3.3.1 Scenario Design

In the main study, respondents were randomly assigned to one of four hypothetical scenario variants. Variants 1 and 2 formed the control group. In these variants, participants were asked to imagine they were purchasing either a washing machine (variant 1) or a digital camera (variant 2) through a standard online shopping experience. They were shown static images of a simulated web shop environment, which also included a presentation of a comparison tool. The comparison tool is an element identified as a crucial feature in LVC through prior industry interviews.

Variants 3 and 4, which comprised the treatment group, were also presented with a scenario for purchasing a washing machine or a digital camera. However, in these conditions, the

purchase process also incorporated static images of a hypothetical online video consultation with an expert. During this consultation, hypothetically, the web shop employee demonstrated the use of the comparison tool.

To ensure that respondents' answers were not biased by the presentation of the comparison tool, it was included in all variants in the same format. The sole difference between the groups was that, in the treatment group scenario, the web shop employee hypothetically operated the tool, while in the control group, the respondent was hypothetically responsible for its use. Note that the respondents in neither group were able to interact with the tool, as static images in the scenarios were used. As a result, any potential effects related to interface usability, navigation difficulty, or tool complexity were held constant and could not influence participant responses.

The images used in the survey were created with stock photos, and any indications of product or retail brands were removed to avoid any pre-existing brand associations. Respondents received the following instructions: "You will now go through a few pages with text and images. You can only view each page once, so read carefully before moving to the next one. Imagine that you are looking for a new washing machine on an online web shop. You want to find a model that fits your needs and offers good value for money. As you browse through the available options, you come across a product page with detailed information about a specific washing machine."

This experimental design allowed for the isolation of the effect of LVC on customer satisfaction. By keeping the presentation of elements consistent across all variants, any differences in responses can be attributed specifically to the involvement of an expert during the video consultation.

Respondents were instructed to carefully review a product page for the product, including its description, specifications, images, and other details, and to evaluate the product as if they were genuinely considering a purchase.

All scenarios and images are provided in Appendix A.

3.3.2 Questionnaire Variables

The survey instrument consisted of several blocks of questions, each targeting a specific construct of the theoretical framework. At the end of this chapter, a table with all variables and scales can be found.

Participant Commitment

To enhance data quality and reduce careless responding, the survey included a commitment item at the beginning asking participants to affirm that they would provide thoughtful and honest answers throughout the questionnaire. This type of instruction has been shown to increase participant attentiveness and improve response reliability by prompting self-awareness and accountability (Geisen, 2022). While not excluding anyone from participating, it serves as a subtle nudge to encourage deliberate engagement with the survey content.

Willingness to Pay

The survey began with a single open-ended question assessing respondents' Willingness to Pay (WTP) for the product. Participants were asked to indicate how much they would be willing to pay based on the information presented on the product page, providing an estimate of perceived product value and serving as a behavioral intention variable that offers insight into how persuasive the web shop experience was in stimulating purchase interest (Miller et al., 2011).

To help respondents gauge a realistic price range and minimize uncertainty about the product's cost, soft anchors were incorporated into the question. For both the hedonic and utilitarian products, respondents were informed that the average product in this segment typically costs between 500 and 1200 euros. Although respondents were free to enter any number between 1 and 9999 euros, these anchors provided a frame of reference. It should be noted that introducing anchors can potentially influence responses; however, because this approach was applied consistently across both the control and treatment groups, it does not affect the comparison of means between groups (Simonson & Drolet, 2004).

Satisfaction

Four items measured overall satisfaction with the web shop and participants' likelihood of recommending it to others. These statements assess affective evaluations of the experience, drawing on satisfaction and Net Promoter Score (NPS) frameworks (Bruner, 2021; Reichheld, 2003).

The NPS-related question was adapted to a 7-point Likert scale, instead of the traditional 11-point scale (0–10) commonly used for NPS calculations. This decision was made to ensure consistency with the rest of the survey, which exclusively used 7-point scales. Including a single 11-point item, while all other items were based on a 7-point Likert scale, could have introduced measurement inconsistency due to scale format effects, which are known to influence how respondents interpret and respond to questions (Weijters et al., 2010). While this adaptation prevents the score from being interpreted as a standard NPS, where the percentage of detractors is subtracted from promoters, it still provides a consistent and useful approximation of participants' overall satisfaction with the web shop experience. Especially as the results are only used to compare differences between groups within the study.

Trust Beliefs

To assess trust in an online shopping context, the measurement framework developed by McKnight et al. (2002) was adopted. This article presents a validated, multidimensional model of trust specifically tailored for e-commerce environments. The measures are theoretically grounded and empirically tested, making them well-suited for capturing the complex, nuanced nature of consumer trust in web-based interactions. These scales were chosen because they distinguish between different types of trust beliefs, benevolence, integrity, and competence, as well as trust in the system's usefulness for decision-making, allowing for a holistic and reliable evaluation of trust in the web shop.

- *Benevolence Trust Beliefs (TBB)*: This subset included three items examining the extent to which the web shop was perceived as having the customer's best interests in mind.
- *Integrity Trust Beliefs (TBI)*: Four items captured participants' perceptions of the web shop's honesty, sincerity, and commitment to promises.
- *Competence Trust Beliefs (TBC)*: Four additional items focused on the web shop's expertise, effectiveness in communication, and capability in supporting informed decision-making.

- *Trust in Web shop Decision Usefulness (TIWD)*: This three-item scale measured respondents' confidence in the reliability of the information provided, and their comfort in relying on it for making a purchase decision.

A small number of representative items were selected from the questions in the article to ensure reliable measurement without overextending the length of the survey. This approach helped reduce the risk of participants not finishing the survey.

Given the high internal consistency of the trust scale (Cronbach's $\alpha = .962$), a composite measure of overall trust was created by averaging all trust-related items across the four subdimensions (benevolence, integrity, competence, and decision usefulness).

Product Perception

Based on the findings from the pre-study, confirmation was needed regarding whether the two selected products, the washing machine and the digital camera, were perceived respectively as clearly utilitarian and hedonic. To do so, the same scale from Babin et al. (1994) as in the pre-study was used but stayed closer to the original wording of the items to better capture participants' perceptions.

The scale consisted of four items designed to measure the extent to which a product is perceived as either utilitarian or hedonic. The final item in this block ("I see the product as a tool for creative expression") was reverse-coded.

When analyzing the data, it was found that the internal consistency for the hedonic scale was low (Cronbach's $\alpha = .225$). To improve reliability, only the first and third item from the original four were retained. These two items showed the strongest internal coherence and still captured the essential distinction between utilitarian and hedonic value. Importantly, these same two items were used to calculate both the hedonic and utilitarian product perception scores across all conditions in the main study.

Technology Acceptance Variables

The instrument also incorporated elements from the Technology Acceptance Model (TAM), specifically measuring PU and PEOU of the web shop:

- *Perceived Usefulness (PU)*: This construct was measured using two items that evaluated how helpful the web shop experience was in supporting the purchase decision.
- *Perceived Ease of Use (PEOU)*: Three items assessed the clarity, understandability, and ease of using the web shop interface.

These variables are frequently used in online retail and interface research to predict adoption intentions and user satisfaction (Davis, 1989). The model's constructs have been shown in the article to reliably capture user evaluations of technology interfaces, making it particularly suitable for the web shop context. A small number of representative items from the questions in the article were selected to ensure reliable measurement without overextending the length of the survey. The questions were slightly adapted from Davis (1989) to align with the scenarios in the study.

General Attitudes Toward Live Video Consultation

The survey included three items measuring general attitudes toward LVCs. These items assessed respondents' comfort, emotional response, and general disposition toward the idea of using live video support in a future online shopping context (Edison & Geissler, 2003). These items provided insight into participants' openness to innovative forms of customer service in e-commerce. Both control groups were given a short explanation of LVC before they answered this block of questions.

Demographic Variables

The survey included questions about age, gender, and nationality to describe the sample and ensure a diverse respondent base. These variables are important as they can influence consumer perceptions and behavior and allow for subgroup analyses or control in statistical models. Collecting this data also helps assess the generalizability of the findings across different demographic segments.

Attention Check

To ensure respondent attentiveness, the survey included a multiple-choice question asking participants to recall the general topic of the study. This item functioned as a simple attention check by verifying whether participants remained engaged and processed the survey content.

Correctly identifying the topic, online web shop experiences, indicated basic comprehension and reduced the likelihood of random or inattentive responses.

***Table* 7**

Summary of questions and measurements included in the survey.

Consumer Response Variables	Questions asked	Previous literature
Participant Commitment	"Do you commit to providing thoughtful answers to the questions in this survey?" *1. I can't promise either way* *2. Yes, I will* *3. No I will not*	Inspired by Geisen (2022).
Willingness to Pay (WTP)	"The average product in this segment costs between €500 and €1200. How much would you be willing to pay for this product? Please consider only the product itself, excluding delivery, any other additional costs, or any accessories. Enter your answer in euros" *Answers between 1 and 9999 were allowed, no decimals were allowed.*	Inspired by Miller et al. (2011); Simonson & Drolet (2004).
Satisfaction (SAT)	"I would recommend this web shop to friends, colleagues, or family", "I am satisfied with the web shop experience", "Overall, I am happy with the web shop experience", and "Overall, my experience with the web shop was good". (Cronbach's α = .951) *1 – 7 Likert scale - 1= Strongly Disagree, 7= Strongly Agree*	Inspired by Bruner (2021); Reichheld (2003).

Trust Beliefs	Benevolence (TBB): "I believe that this web shop would act in my best interest", "If I required help, the web shop would do its best to help me", and "The web shop is concerned with helping me, not just its own profits". (Cronbach's α = .863) Integrity (TBI): "The web shop is truthful in its dealings with me", "I would characterize the web shop as honest", "The web shop would keep its commitments", and "The web shop is sincere and genuine". (Cronbach's α = .921) Competence (TBC): "The web shop is competent and effective in providing information to help me make a purchase decision", "The web shop performs its role of enabling an informed purchase decision well", "Overall, the web shop is a capable and proficient online retailer", and "In general, the web shop is very knowledgeable about consumer electronics". (Cronbach's α = .928) Decision Usefulness (TIWD): "When making a purchase, I would feel comfortable depending on the information provided by the web shop", "I could rely on the web shop when making a purchase", and "I feel that I could count on the web shop to assist with making a purchase decision". (Cronbach's α = .898) *1 – 7 Likert scale - 1= Strongly Disagree, 7= Strongly Agree* Cronbach's Alpha for all trust items = .962	Inspired by McKnight, Choudhury, & Kacmar (2002).

Product Perception (PUT)	**"Using the product feels more like a task than a pleasurable activity"**, "The primary value of the product comes from its functionality", **"The value of the product is connected to efficiency, not to enjoyment"**, and "I see the product as a tool for creative expression". *1 – 7 Likert scale - 1= Strongly Disagree, 7= Strongly Agree* Original: Hedonic Cronbach's α = .225 Utilitarian Cronbach's α = .717 **Adjusted: Hedonic Cronbach's α = .621** **Adjusted Utilitarian Cronbach's α = .726**	Inspired by Babin et al. (1994).
Technology Acceptance	Perceived Usefulness (PU): "The web shop experience enhanced my effectiveness in making a purchase decision", "I found the web shop experience useful in making a purchase decision". (Cronbach's α = .916) Perceived Ease of Use (PEOU): "During the web shop experience it was easy to make a purchase decision", "My interaction with the web shop was clear and understandable", and "The web shop was easy to use". (Cronbach's α = .867) *1 – 7 Likert scale - 1= Strongly Disagree, 7= Strongly Agree* Correlation PU & PEOU = .752 (Significant at .05 level)	Inspired by Davis (1989).

General Attitude Towards Live Consultation (A)	"I would be comfortable using live video consultations when making a purchase in a web shop", "Participating in a live video consultation would be a positive experience for me", and "I have mostly positive feelings about live video consultations". (Cronbach's α = .945) *1 – 7 Likert scale - 1= Strongly Disagree, 7= Strongly Agree*	Inspired by Edison & Geissler (2003)
Demographics	"How old are you" - *open question* *"What is your gender?" - Multiple choice (Male/Female/Non-binary/Other/Prefer not to say)* "What is your nationality?" - *Drop down menu with all UN recognized countries*	
Attention Check	"What was this survey about?" *Multiple choice (University rankings/Online Web shop experiences/Food delivery companies/Sustainability reports)*	

3.3.3 Distribution

The survey was distributed through two primary channels. First, the survey link was shared via personal and professional networks in Sweden, targeting classmates, former colleagues, and other professional contacts. Second, the survey was also distributed by Norstat, a market research company whose consumer panel includes verified Swedish residents across a wide range of demographic segments. This collaboration enabled access to a broader and more representative cross-section of the Swedish population.

Although the use of two different distribution channels introduces potential concerns regarding internal consistency, it was ensured that both sources predominantly included respondents currently residing in Sweden. Given the demographic overlap and the robustness of the filtering

criteria, the merged dataset is considered to be internally coherent and suitable for inferential statistical analysis. This approach allowed for both the depth of academic sample access and the breadth of national representation.

3.4 Data Analysis

3.4.1 Sample Characteristics

The final sample reflects a diverse set of Swedish residents, with representation across age groups, genders, and nationalities. While the personally distributed sample included a relatively higher share of respondents with non-Swedish nationalities, mainly university students and early-career professionals, most were assumed to reside in Sweden. The Norstat sample complemented this group by providing a broader and more nationally representative cross-section of the Swedish population.

To ensure data quality, several exclusion criteria were applied. Specifically, responses that were incomplete, failed to correctly answer the attention check question, or did not affirm the commitment statement presented at the beginning of the survey were removed. After applying these filters, 473 valid responses remained and were used in the final analysis. The majority of excluded responses were removed due to participants not completing the full survey.

Table 8

Overview of sample demographics

Variable	*n*	% of sample
Age		
15–19 years	7	1.9%
20–24 years	42	11.4%
25–29 years	63	17.0%
30–34 years	37	10.0%
35–39 years	47	12.7%
40–44 years	36	9.4%
45–49 years	30	7.8%
50–54 years	21	5.5%
55–59 years	26	6.8%

60–64 years	13	3.4%
65–69 years	8	2.1%
70–74 years	13	3.4%
75–79 years	2	0.5%
80–84 years	1	0.3%
Prefer not to say	90	19.0%

Gender		
Male	241	51.0%
Female	225	47.6%
Non-binary	4	0.8%
Prefer not to say	3	0.6%

Nationality		
Austria	1	0.21%
Belgium	2	0.42%
Denmark	1	0.21%
Finland	6	1.27%
Germany	10	2.11%
Ghana	1	0.21%
India	1	0.21%
Italy	3	0.63%
Netherlands	26	5.50%
Norway	1	0.21%
Portugal	2	0.42%
Romania	1	0.21%
Spain	2	0.42%
Sweden	410	86.68%
Turkey	1	0.21%
United States of America	5	1.06%

4. Results and analysis

4.1 Overview of Analytical Strategy

The purpose of this chapter is to present the empirical results of the study and to evaluate the research hypotheses introduced in Chapter 2. The statistical analysis was conducted using IBM SPSS Statistics (version 30). Prior to testing the hypotheses, several preliminary analyses were conducted, including descriptive statistics, assessment of internal consistency, and manipulation checks to validate the experimental design. Following this, a series of inferential analyses were carried out to test the hypothesized relationships using the appropriate statistical techniques.

The structure of the chapter reflects this analytical sequence. Section 4.2 provides descriptive statistics and reliability assessments. Section 4.3 presents manipulation checks to ensure that product perceptions (hedonic vs. utilitarian) align with the intended design. Section 4.4 presents the results of hypothesis testing in the order of the seven hypotheses (H1–H7), followed by a summary of findings in Section 4.5.

4.2 Reliability & Descriptive Statistics

4.2.1 Reliability

Internal consistency was assessed for each multi-item construct using Cronbach's alpha (α). Most constructs demonstrated high reliability, with α values well above the recommended threshold of 0.70 (Bell et al., 2019). An exception was the hedonic product perception scale, which showed low internal consistency. The specific Cronbach's alpha values for all variables can be found in the summary table at the end of Section 3.2.2.

4.2.2 Descriptive Statistics for Main Variables

Table 6 presents the means and standard deviations of all central constructs in the study. These include willingness to pay, satisfaction, trust dimensions, product perception (hedonic vs. utilitarian), and technology acceptance factors. The statistics reflect respondents' overall evaluations across experimental conditions and serve as the basis for further inferential testing.

Table 9

Descriptive Statistics Main Study Variables

Variable	Control (n = 223)	Treatment (n = 250)
Satisfaction (NPS)	M = 4.70, SD = 1.12	M = 4.87, SD = 1.26
Trust: Benevolence (TBB)	M = 4.32, SD = 1.11	M = 4.54, SD = 1.22
Trust: Integrity (TBI)	M = 4.67, SD = 1.08	M = 4.66, SD = 1.11
Trust: Competence (TBC)	M = 4.83, SD = 1.13	M = 5.00, SD = 1.10
Trust: Decision Usefulness	M = 4.65, SD = 1.24	M = 4.73, SD = 1.20
Perceived Usefulness (PU)	M = 4.71, SD = 1.23	M = 4.96, SD = 1.28
Perceived Ease of Use (PEOU)	M = 4.94, SD = 1.10	M = 5.08, SD = 1.10
Attitude toward Consultation	M = 4.00, SD = 1.68	M = 3.88, SD = 1.62

Table 10

Descriptive Statistics for Willingness to Pay

Product Type	Control group Mean (SD)	Treatment group Mean (SD)
Washing Machine	704.69 (182.93) *n* = 101	675.67 (213.28) *n* = 127
Digital Camera	626.68 (221.65) *n* = 118	625.34 (254.72) *n* = 119

For all analyses involving willingness to pay (WTP), eight respondents whose WTP entries were identified as outliers were excluded. These responses deviated more than 2.5 standard deviations from the mean and were therefore removed to avoid undue influence on group means and regression estimates. This filtering was applied consistently across all relevant tests to ensure robustness of the WTP-related findings.

Table 11

Perceived Utilitarian Value Scores Main Study

Product Type	*n*	M	SD
Washing Machine	231	5.71	1.23
Digital Camera	242	3,90	1,31

As described in the methodology section, only two items were retained to assess perceived utilitarian value, due to low internal consistency observed in the original four-item scale. These two items demonstrated stronger coherence and were therefore used in the calculation of scores presented in Table 8.

An independent samples test confirmed that the washing machine was perceived as significantly more utilitarian than the digital camera, $t(471) = 15.52$, $p < .001$, $d = 1.27$.

To assess whether the selected products were perceived in line with their intended character, a one-sample t-test was conducted, comparing average perceived utilitarian value against the midpoint of the 7-point Likert scale (value = 4). Results showed that the washing machine was perceived as significantly more utilitarian than the neutral midpoint (M = 5.71, SD = 1.23), $t(230) = 21.19$, $p < .001$, Cohen's $d = 1.39$. By contrast, the digital camera's utilitarian rating (M = 3.90, SD = 1.31) did not significantly differ from the midpoint, $t(241) = –1.18$, $p = .240$, $d = –0.08$.

Taken in isolation, these perception scores offer only partial support for the intended manipulation of product type. While the washing machine was clearly perceived as utilitarian in the main study, the digital camera's utilitarian rating did not significantly differ from the midpoint, suggesting ambiguity in how its functional value was interpreted by participants. This weakens the assumption that the two products represent clearly distinct consumption types within the main study alone. However, when combined with the pre-study findings, where the digital camera was rated significantly higher in hedonic value and lower in utilitarian value, it is still the case that the two products differ meaningfully in their underlying consumption orientation. Even though the camera is not significantly different from the midpoint, there is still a significant difference between the two products, meaning that the digital camera is seen as more hedonic than the washing machine. Interpretations of product-type effects should be approached with the aforementioned issues in mind.

4.3 Hypothesis Testing

The hypotheses from the theoretical framework were tested using a combination of independent-samples *t*-tests, linear regressions, and moderated (serial) mediation analyses via the PROCESS macro (Hayes, 2022). The analyses were conducted to assess both direct and indirect effects, as well as potential moderating influences of product type and individual attitudes toward video consultation. Each hypothesis is evaluated in terms of statistical significance, effect size, and theoretical interpretation. A summary of all hypotheses, corresponding statistical results, and their support status is provided in Table 9 in Section 4.5.

4.3.1 H1

To test whether exposure to LVC positively influences consumer trust (H1), an independent-samples *t*-test was conducted comparing the composite trust scores between the treatment and control groups. The results indicated no significant difference in trust between participants who received a video consultation (M = 4.75, SD = 1.02) and those who did not (M = 4.64, SD = 1.12), $t(471) = -1.07$, $p = .289$. The effect size was small and negative, Cohen's $d = -0.10$, 95% CI [-0.28, 0.08], suggesting a negligible impact of LVC on perceived trust in the web shop. Thus, H1 was not supported.

4.3.2 H2

To test whether the effect of LVC on customer satisfaction is mediated by trust in the web shop (H2), we conducted a simple mediation analysis using PROCESS Model 4 (Hayes, 2022). Although trust strongly predicted satisfaction (B = 0.8439, $p < .001$), the treatment (LVC) did not significantly influence trust (B = 0.1409, p = .153). The indirect effect of LVC on satisfaction via trust was not statistically significant (effect = 0.1189, 95% CI = [–0.0432, 0.2769]). The model explained a substantial proportion of variance in satisfaction, with an R^2 of 0.570, indicating that trust alone accounted for more than half of the variability in satisfaction ratings. These results indicate that, although trust is a strong predictor of satisfaction, it does not mediate the relationship between LVC and satisfaction in this context.

Table 12

Mediation Analysis Using PROCESS Model 4: Trust as Mediator Between LVC and Satisfaction

Path	B	SE	t	p	95% CI	Std. B
a-path: LVC → Trust	0.1409	0.0983	1.43	.153	[–0.0524, 0.3341]	0.1318
b-path: Trust → Satisfaction	0.8439	0.0340	24.84	< .001	[0.7772, 0.9107]	0.7532
c-path: LVC → Satisfaction (direct effect)	0.0512	0.0727	0.70	.481	[–0.0916, 0.1940]	0.0428
Indirect effect (a × b)	0.1189	0.0813	—	—	[–0.0432, 0.2769]	—
Partially Standardised Indirect Effect	0.0993	0.0683	—	—	[–0.0356, 0.2296]	—
Total effect (c)	0.1701*	—	—	—	—	—

Note: N = 473. CI = confidence interval; Std. B = standardized coefficient; SE = standard error. The total effect is estimated as the sum of the direct and indirect effects (0.0512 + 0.1189 ≈ 0.1701). Indirect effects were bootstrapped with 5,000 samples. The indirect effect is not statistically significant, as its 95% CI includes zero.

4.3.3 H3

To test whether the effect of LVC on WTP is mediated through trust and satisfaction (H3), a serial mediation analysis using PROCESS Model 6 (Hayes, 2022) was conducted. In this model, trust (M1) and satisfaction (M2) were specified as sequential mediators of the relationship between treatment (X) and WTP (Y). Trust significantly predicted satisfaction (B = 0.8473, p < .001), and satisfaction significantly predicted WTP (B = 49.95, p = .0018). However, the indirect effect across the full chain—treatment → trust → satisfaction → WTP—was not statistically significant (effect = 5.88, 95% CI = [–2.04, 16.07]). These results suggest that, although trust and satisfaction are meaningful predictors of WTP, LVC does not significantly influence WTP through this sequential pathway.

Table 13

Mediation Analysis Using PROCESS Model 6: Serial Mediation of Trust and Satisfaction on WTP

Effect	B	SE	t	p	95% CI (LL, UL)	Std. B
a_1 (Treat → Trust)	0.1388	0.0968	1.43	.152	[–0.0514, 0.3291]	0.1325
a_2 (Trust → Satisfaction)	0.8473	0.0388	21.84	< .001	[0.7710, 0.9235]	0.7509
b (Satisfaction → WTP)	49.9543	15.9035	3.14	.002	[18.7019, 81.2068]	0.2653
d (Trust → WTP)	10.0803	15.3697	0.66	.512	[–20.1230, 40.2836]	0.0474
Direct effect (Treat → WTP)	–20.3706	20.0092	–1.02	.309	[–59.6911, 18.9499]	–0.0915
Total effect (Treat → WTP)	–11.3323	20.5903	–0.55	.582	[–51.7943, 29.1297]	–0.0509

Path	Effect	BootSE	95% CI (LL, UL)	Std. Effect
Indirect 1: Treat → Trust → WTP	1.3996	2.8099	[–3.0547, 8.5243]	0.0063
Indirect 2: Treat → Satisfaction → WTP	1.7620	3.9871	[–4.9339, 11.2099]	0.0079
Indirect 3: Treat → Trust → Satisfaction → WTP	5.8766	4.5481	[–2.0445, 16.0650]	0.0264
Total Indirect Effect	9.0383	6.6002	[–2.6735, 23.5724]	0.0406

Note: All confidence intervals include zero, indicating that none of the indirect effects were statistically significant at the 95% confidence level. All models used HC3 robust standard errors and 5,000 bootstrap samples.

4.3.4 H4

Product type moderates the relationship between consumer trust and customer satisfaction, such that the effect is more pronounced for utilitarian products. To test whether product type moderates the relationship between consumer trust and customer satisfaction (H4), a moderated regression analysis was conducted using PROCESS Model 1 (Hayes, 2022). Trust was entered as the predictor (X), product type as the moderator (W), and satisfaction as the outcome (Y).

Mean centering was applied to the continuous predictor, and heteroscedasticity-consistent standard errors were used. In this model, 5,000 bootstrap samples were used to generate bias-corrected confidence intervals.

The interaction term was statistically significant (B = –0.1589, SE = 0.0678, p = .0195), with a bootstrapped 95% confidence interval that did not include zero [–0.3007, –0.0118], confirming that the effect of trust on satisfaction is moderated by product type. Simple slope analyses showed that trust was a stronger predictor of satisfaction for utilitarian products (B = 0.9187, 95% CI = [0.8281, 1.0092]) than for hedonic products (B = 0.7598, 95% CI = [0.6621, 0.8574]).

Table 14

Moderated Regression Analysis Predicting Satisfaction from Trust and Product Type (PROCESS Model 1)

Predictor	B	SE	t	p	95% CI
Constant	0.4757	0.2201	2.16	.031	[0.0433, 0.9082]
Trust (AVG_T)	0.9187	0.0461	19.93	< .001	[0.8281, 1.0092]
Product Type (W)	0.7628	0.3264	2.34	.020	[0.1214, 1.4042]
Trust × Product Type	–0.1589	0.0678	–2.34	.020	[–0.2921, –0.0257]

Note: Model Summary: R^2 = .5745, F(3, 469) = 211.04, p < .001 Bootstrapped 95% CI for interaction term: [–0.3007, –0.0118] (5,000 samples)

4.3.5 H5

To evaluate whether LVC directly enhances customer satisfaction (H5), an independent-samples *t*-test was conducted. Satisfaction scores were marginally higher in the treatment condition (M = 4.87, SD = 1.26) compared to the control condition (M = 4.70, SD = 1.12), but the difference was not statistically significant, $t(471) = -1.55$, $p = .121$. The mean difference of 0.17 points (95% CI: [-0.39, 0.04]) was also small, and the associated effect size (Cohen's d = -0.14) indicates a negligible practical effect. Thus, the results do not provide support for H5, suggesting that LVC does not have a direct effect on satisfaction.

4.3.6 Serial Moderated Mediation

To evaluate the full sequential mechanism through which LVC influences consumer WTP and whether this process differs by product type, an exploratory moderated serial mediation analysis was conducted using PROCESS Model 92 (Hayes, 2022). In this model, trust (M1) and satisfaction (M2) were specified as sequential mediators of the relationship between video consultation (X) and WTP (Y), with product type (W) moderating the trust-to-satisfaction link. All continuous variables were mean-centered, and 5,000 bootstrap samples were used with heteroscedasticity-consistent standard errors.

While the trust → satisfaction path was significantly moderated by product type (B = -0.210, p = .005), consistent with earlier findings, the full indirect effect from video consultation to WTP was not statistically significant for either product type. Specifically, the indirect effect through trust and satisfaction was non-significant for utilitarian products (effect = 1.91, 95% CI = [-11.19, 15.83]) and for hedonic products (effect = 9.76, 95% CI = [-1.56, 27.39]). The index of moderated serial mediation was also non-significant (index = 7.85, 95% CI = [-10.67, 29.54]).

These results indicate that, although product type significantly moderates the effect of trust on satisfaction, the overall sequential mediation pathway from LVC through trust and satisfaction to WTP is not statistically supported. Furthermore, the strength of this indirect pathway does not differ significantly between hedonic and utilitarian products.

4.4 Control Variables

4.4.1 General Attitude

To explore whether participants' general attitudes toward LVC influenced their satisfaction with the web shop experience, a linear regression analysis was conducted for the treatment group (i.e., participants who received video consultation). The results showed that a more positive attitude toward video consultation significantly predicted higher satisfaction (B = 0.270, SE = 0.046, β = 0.346, $t(248) = 5.81$, $p < .001$). The model explained 12% of the variance in satisfaction ($R^2 = .12$), indicating that participants who were already favorable toward video consultation were more likely to be satisfied when the feature was present.

A second regression analysis was conducted within the control group (i.e., participants who did not experience video consultation) to determine whether general attitudes toward LVC influenced satisfaction. The results showed a significant positive effect ($B = 0.161$, $SE = 0.043$, $\beta = 0.243$, $t(221) = 3.72$, $p < .001$), with the model explaining 5.9% of the variance in satisfaction ($R^2 = .059$). This suggests that even in the absence of the video consultation feature, participants with more favorable attitudes toward LVCs tended to report higher satisfaction with the web shop experience.

To explore whether the effect of receiving a LVC (Treatment) on trust is stronger among participants with a more favorable attitude toward video consultation, a moderated serial mediation analysis was conducted using PROCESS Model 92 (Hayes, 2022). In this model, treatment served as the predictor (X), trust and satisfaction were sequential mediators, WTP was the outcome (Y), and general attitude toward video consultation was the moderator on the treatment → trust path. Product type was included as a covariate.

Results showed that the effect of treatment on trust was significantly moderated by attitude ($B = 0.128$, $p = .033$). For participants with more positive attitudes, receiving a video consultation led to significantly greater trust. At high levels of attitude (+2 SD), the effect of treatment on trust was strong ($B = 0.44$, $p < .001$), whereas it was negligible and non-significant for those with negative attitudes ($B = -0.07$, $p = .69$).

The indirect effect of treatment on WTP through trust and satisfaction was significant at the mean level of attitude (effect = 7.57, 95% CI = [0.42, 18.06]), suggesting that for participants with neutral to favorable dispositions toward LVC, the feature can indirectly enhance WTP, though this effect does not generalize across all participants

4.4.2 Perceived Ease of Use & Perceived Usefulness

To explore whether LVC affected participants' evaluations of the web shop interface, independent-samples t-tests were conducted on PU and PEOU. Participants in the treatment group rated the web shop as significantly more useful (M = 4.96, SD = 1.27) than those in the control group (M = 4.71, SD = 1.24), t(471) = -2.17, p = .030. The mean difference of 0.25 points on a 7-point scale corresponds to a small effect (Cohen's d = 0.20), suggesting that live consultation modestly improves perceptions of usefulness. However, no significant difference was found in PEOU between the treatment (M = 5.08, SD = 1.09) and control groups (M =

4.94, SD = 1.10), t(471) = -1.45, p = .149. These results suggest that while LVC may enhance the PU of the shopping experience, it does not significantly impact ease of use perceptions.

To better understand the mechanisms through which LVC (LVC) may influence consumer behavior, a serial mediation analysis was conducted using PROCESS Model 80 (Hayes, 2022). This model tested whether the effect of LVC on WTP was mediated by PU, PEOU, and satisfaction. In this setup, PU and PEOU were treated as parallel mediators at the first stage, feeding into satisfaction as a shared second-stage mediator, which in turn predicted WTP. This structure is conceptually aligned with the Technology Acceptance Model (Davis, 1989), which suggests that users' perceptions of usefulness and ease of use shape their evaluation of digital services, and with broader consumer research showing that satisfaction is a key predictor of economic behavior.

The results of the model revealed several important findings. First, the treatment condition (LVC) significantly increased PU ($B = 0.26$, $p = .027$), but did not significantly affect PEOU ($p = .137$), as seen in the independent-samples t-test, or satisfaction directly ($p = .847$). Both PU and PEOU, however, were strong and significant predictors of satisfaction, indicating that users who found the web shop more useful and easier to use also reported higher satisfaction levels. In turn, satisfaction was the only significant predictor of WTP ($B = 41.02$, $p = .0015$), while PU, PEOU, and LVC had no direct effect on WTP. This suggests that satisfaction may serve as a key pathway through which system-related perceptions affect behavioral outcomes, although the overall indirect effect of LVC on WTP was not statistically significant.

Importantly, the indirect effects analysis confirmed that one specific pathway was statistically significant: LVC → PU → Satisfaction → WTP (indirect effect = 4.24, 95% CI [0.005, 10.93]). This indicates that while LVC did not influence satisfaction or WTP directly, it did so indirectly by increasing PU, which in turn boosted satisfaction and ultimately WTP. None of the other indirect paths, including those through PEOU or satisfaction alone, were statistically significant. The total indirect effect of LVC on WTP, when all mediation paths were combined, was not significant either.

4.4.3 Satisfaction & Willingness To Pay By Product

To explore whether the relationship between satisfaction and WTP varied by product type, we conducted a regression analysis for both products separately. The results revealed that satisfaction explained a greater proportion of variance in WTP for the utilitarian product

(washing machine: $\beta = 0.376$, $R^2 = .142$, $p < .001$) than for the hedonic product (digital camera: $\beta = 0.253$, $R^2 = .064$, $p < .001$). The unstandardized coefficients were similar for both products: B = 57.62 (SE = 9.43) for the washing machine, and B = 57.84 (SE = 14.42) for the digital camera. This suggests that, on average, a one-point increase in satisfaction was associated with an increase of approximately €57 in WTP. However, given the relatively low explained variance, particularly in the hedonic condition, this effect should be interpreted with caution. In addition, the standardized effect of satisfaction was stronger in the utilitarian condition than in the hedonic condition. This suggests that satisfaction plays a more influential role in shaping WTP when consumer are buying a utilitarian product than when buying a hedonic product.

4.5 Overview: Hypothesis Testing

Table 15

Overview Hypothesis Testing

Hypothesis	Theoretical Pathway	Supported
H1	Video consultation → Trust	No
H2	Video consultation → Trust → Satisfaction	No
H3	Video consultation → Trust → Satisfaction → WTP	No
H4	Trust × Product Type → Satisfaction	Yes
H5	Video consultation → Satisfaction	No

5. Discussion

5.1 Summary of findings

5.1.1 Effect of LVC on trust

H1 predicted that the mere availability of one-to-one live-video consultation would raise consumer trust in the web shop, however, the data did not support this expectation. While aspects of this can partly be attributed to limitations in the methodology, some conceptual explanations also exist.

E-commerce platforms today surround shoppers with strong institutional safeguards such as secure payment gateways, buyer-protection policies, and verified reviews (Fang et al., 2014). When such structural assurances are present, interpersonal signals like LVC may have diminishing marginal impact because basic competence and integrity are already presumed (Pavlou, 2003). In that sense, trust may have approached a "saturation point" beyond which additional cues add little incremental value.

Trust rests not only on competence but also on benevolence (Gefen et al., 2003). Connelly et al. (2024) note that signals can be interpreted as opportunistic if consumers suspect underlying profit motives. It might therefore be the case that shoppers infer that a live consultant tries to upsell them. This suspicion could offset any credibility gains from the richer medium, neutralizing the net effect on trust.

Technology Readiness Index research (Parasuraman, 2000; Parasuraman & Colby, 2015) shows that insecurity and discomfort can counterbalance the positive influence of optimism and innovativeness. For users low in readiness, a video call may evoke privacy concerns or cognitive overload, dampening the overall trust response. Later discussion in 5.1.5 supports the view that video raised trust only for participants already favorable toward it.

Taken together, these lenses portray LVC as a conditional trust cue: it deepens trust mainly when (a) institutional safeguards leave room for incremental reassurance, (b) perceived advisor motives are customer-oriented, and (c) the shopper's readiness profile is favorable. Future work should model these boundary conditions explicitly, for example by experimentally manipulating commission disclosure (benevolence signal), or by segmenting samples by documented TRI scores.

5.1.2 Trust, satisfaction, and willingness to pay

The results confirm that trust plays a central role in shaping consumer satisfaction in online retail environments. Among all variables in the model, trust emerged as the strongest predictor of satisfaction. This finding aligns with previous research showing that trust enhances the online shopping experience by reducing perceived risk and increasing perceived reliability, particularly in contexts characterised by uncertainty and limited physical cues. In the domain of consumer electronics, where post-purchase concerns and functional complexity are salient, trust becomes a particularly powerful antecedent of customer satisfaction (Jarvenpaa et al., 2000; Pavlou, 2003; Fang et al., 2014).

The second link in the proposed chain, the relationship between satisfaction and WTP, was also supported, though the effect was less pronounced. Several plausible factors may account for the smaller effect size. All behavioural measures were self-reported, making them susceptible to common-method variance and careless responding (Bell et al., 2019). Secondly, the sample likely included a wide range of purchasing power and budget sensitivity, which introduces uncontrolled heterogeneity and additional error variance (Miller et al., 2011). Finally, WTP is conceptually more distant from satisfaction than other outcomes, such as loyalty, and may be more heavily influenced by personal financial constraints.

Taken together, our evidence indicates a serial chain in which greater trust inflates satisfaction, and satisfaction, in turn, increases WTP. Although we did not pre-specify a separate "Trust → Satisfaction → WTP" mediation, the strength of the two paths suggest that trust-building interventions can convert affective gains into concrete economic upside through the satisfaction route. Previous findings in digital commerce have shown that trust elevates satisfaction, which then drives repurchase intentions (Fang et al., 2014) and mitigates risk perceptions that suppress WTP (Pavlou, 2003). Moreover, experimental work shows that when a product elicits delight, a state linked to satisfaction, consumers become willing to pay a premium (Chitturi et al., 2008). Our findings extend that logic to live video consultation, suggesting that even modest gains in perceived benevolence or competence can increase satisfaction and ultimately WTP.

5.1.3 Product-type as a boundary condition

The moderating effect shows regulatory-focus theory (Higgins, 1997), where utilitarian products activate a prevention orientation, so consumers devote more cognitive resources to risk mitigation and thus weigh trust more heavily. Simple-slope tests show that the trust → satisfaction coefficient is almost 21 % larger for the utilitarian washing machine than for the hedonic camera, yielding a medium interaction effect.

One interpretation of these results is that for hedonic products, the affective and symbolic rewards identified by Chitturi et al. (2008) appear to offset the need for strong prevention-oriented assurances. Even when trust is moderate, the intrinsic excitement, aesthetic appeal, and self-expression value of a camera can sustain satisfaction. This asymmetry aligns with Arruda Filho et al. (2019), who find that perceived risk dampens utilitarian but not hedonic purchase intentions.

5.1.4 Effect of LVC on satisfaction and willingness to pay through trust

The results show that LVC did not have a significant direct effect on customer satisfaction. This finding leads to a rejection of H5 and suggests that the presence of LVC, as operationalised in this study, does not in itself enhance satisfaction with the web shop experience. While prior work has highlighted that digital interaction tools can strengthen customer evaluations (Moriuchi et al., 2021; Hassanein & Head, 2007), our results indicate different. This could be due to the static presentation of a video consultation scenario that may lack the richness and immediacy required to generate meaningful affective responses.

Further analyses also failed to support a full indirect pathway from LVC to WTP via trust and satisfaction. Although trust was a strong predictor of satisfaction, and satisfaction in turn predicted WTP, LVC did not significantly increase trust, and thus the entire sequential chain was not activated. Our results suggest that while trust and satisfaction are indeed important drivers of WTP, LVC was not sufficient to influence them in this chain.

From a signalling theory perspective, the availability of video consultation may not have served as a strong enough competence or benevolence signal to alter perceptions of trust or downstream satisfaction (Connelly et al., 2011, 2024). As written before, the static format may have weakened the signal's vividness and credibility, particularly in the absence of audio-visual

cues or interpersonal engagement that usually convey expertise and authenticity (Hassanein & Head, 2007; Shahid et al., 2015).

While LVC itself did not shift trust, the downstream path from trust to satisfaction and then to WTP remains theoretically intact, especially for utilitarian products, highlighting the importance of situational and product-level moderators in the success of such technologies.

Taken together, these findings indicate that LVC has no general direct or mediated effect on satisfaction or WTP. However, the broader model confirms that trust and satisfaction are key predictors of value perceptions. To unlock the economic potential of LVC, retailers may need to pair it with clearer, richer, and more credible trust signals, such as interactive demonstrations or verified expertise, that can meaningfully shift consumers' perceptions of trustworthiness and trigger downstream satisfaction and WTP.

5.1.5 Importance of technology attitudes

Among respondents exposed to video, a favorable general attitude toward live consultation significantly moderated the treatment effect on trust and, via trust, on satisfaction. Participants who scored one standard deviation above the mean on the attitude scale recorded trust and satisfaction levels higher than their low-attitude counterparts. This indicates alignment with the optimism and innovativeness facets of the Technology Readiness Index (Parasuraman & Colby, 2015).

5.1.6 Effect of LVC on satisfaction and willingness to pay through PU

The results indicate that LVC positively influenced PU, but did not directly affect satisfaction or WTP. However, a significant indirect effect was found: LVC increased PU, which in turn raised satisfaction, and ultimately WTP. This supports the Technology Acceptance Model (Davis, 1989), which posits that perceptions of usefulness drive positive evaluations of digital systems. It also aligns with extensions of TAM that position satisfaction as an intermediary between technological perceptions and economic behaviour (Gefen et al., 2003; Fang et al., 2014).

PEOU, by contrast, was not significantly affected by LVC and did not contribute to satisfaction or WTP. This is consistent with findings that, in more complex digital environments, usefulness tends to outweigh ease of use in shaping user responses (Davis, 1989; Mou et al., 2017).

The pattern suggests that LVC can support consumer outcomes, but only when it improves the PU of the web shop. Rather than functioning as a standalone satisfaction driver, its economic relevance appears to depend on its ability to deliver practical guidance.

6. Conclusion, Contribution & Implications

6.1 Conclusion

As digital retail continues to evolve, the role of technology-enabled service features in shaping consumer experience is becoming increasingly important. LVC has gained traction in recent years, particularly in high-involvement product categories. However, it remained unclear how such features could influence consumer responses in e-commerce environments where interpersonal interaction is limited or simulated. This thesis was set out to address this gap by investigating the impact of LVC on consumer outcomes in an online consumer electronics context.

The guiding research question was: “How does the integration of LVC into an online retail environment influence customer satisfaction?”.

Grounded in TAM, signaling theory, and prior work on trust in digital environments, the theoretical model proposed that LVC would function as a trust signal. The expectation was that LVC, by simulating personal guidance, would increase trust, which would in turn enhance satisfaction and WTP. Although LVC did not increase trust, the analysis confirmed that trust itself remained a central predictor of satisfaction and, indirectly, WTP. This highlights that while LVC was not an effective trust signal in this context, trust remains an essential outcome driver in online retail.

This led to a deeper analysis. When testing additional constructs from TAM, it became clear that LVC did have a significant positive effect on PU, although not on PEOU. Both PU and PEOU were found to strongly predict satisfaction. A serial mediation analysis confirmed that the only significant indirect path from LVC to WTP ran through PU and satisfaction. This suggests that while LVC did not serve as a strong trust signal in this design, it may still add value by making the shopping experience feel more helpful, an outcome more aligned with TAM than with signaling theory.

Additional findings helped to further contextualize these results. Trust remained a strong predictor of satisfaction, especially for utilitarian products, indicating that product characteristics shape how users evaluate service features. Moreover, attitude toward live consultation moderated the effect of LVC on trust: participants who were already open to this

type of support responded more positively to its presence. These findings enriched the interpretation of when and for whom LVC is likely to be effective.

In sum, this study shows that LVC does not consistently increase trust or satisfaction across users but can influence outcomes when it enhances PU and aligns with individual attitudes. Rather than treating LVC as a guaranteed upgrade, retailers should consider its role as a conditional driver of value, one that works best when it meets the expectations and decision-making needs of the user.

6.2 Contribution & Implications

6.2.1 Theoretical Contribution

This study contributes to the literature on consumer behavior in online retail by examining how LVC affects trust, satisfaction, and WTP. The results support a sequential model in which trust predicts satisfaction, and satisfaction predicts WTP. These findings are consistent with prior models of online consumer behavior that emphasize the central role of trust in reducing perceived risk and enhancing downstream evaluations (Gefen, 2000; McKnight et al., 2002; Pavlou, 2003).

Although LVC did not significantly increase trust across the full sample, it influenced participants' evaluation of the web shop interface. Specifically, PU was significantly higher in the treatment group than in the control group, while no significant difference was found in PEOU. This partially supports assumptions from TAM (Davis, 1989), where interface features that add informational value contribute to a more positive user experience.

Another contribution lies in the moderating role of individual attitudes toward LVC. Participants with a more favorable attitude toward LVC, measured via comfort, positivity, and general disposition, responded more positively to the treatment in terms of trust. Although the full Technology Readiness Index (TRI) was not administered, this pattern aligns conceptually with the optimism and innovativeness dimensions proposed by Parasuraman and Colby (2015).

Another finding is that the relationship between trust and satisfaction varied by product type. Specifically, trust was a significantly stronger predictor of satisfaction in the utilitarian product condition (washing machine) than in the hedonic product condition (digital camera). This is consistent with prior evidence that prevention-focused emotions are more consequential for

utilitarian purchases (Chitturi et al., 2008) and that trust is more critical when functional risk is salient (Arruda Filho et al., 2019)

Finally, while the trust-enhancing effect of LVC was not significant across the full sample, it was significant for participants who held a positive attitude toward the feature. This suggests that LVC does not automatically improve trust but may do so when consumers are already open to the format. This aligns with signaling theory (Spence, 1973; Connelly et al., 2011) in that the effectiveness of a signal depends on the receiver's predisposition to interpret it as meaningful.

In sum, this thesis supports and extends existing work in five areas: (1) the role of trust in shaping satisfaction and purchase-related outcomes, (2) the influence of technology features on PU, (3) the moderating effect of user predispositions toward technology, (4) the conditional importance of trust based on product type, and (5) the signal-based nature of live consultation features. Together, the findings underscore that the impact of new service technologies in online retail depends not only on what is offered, but also on who is using it, and in what context.

6.2.2 Practical Implications

The results of this study suggest that LVC may be most effective when it improves users' perceptions of usefulness, which can increase satisfaction and ultimately WTP. Although LVC did not directly raise satisfaction or WTP across the full sample, it significantly increased PU. Moreover, PU and ease of use both strongly predicted satisfaction. Satisfaction was the only variable that directly predicted WTP, and also served as a necessary mediator in the significant indirect effect of PU on WTP. A mediation analysis further confirmed that the indirect path from LVC to WTP, via PU and satisfaction, was statistically significant. This indicates that the primary value of LVC lies not in its direct impact but in how it enhances perceived utility, which then contributes to downstream outcomes.

In practice, this implies that LVC may be worth implementing in contexts where improving the perceived helpfulness of the shopping environment is a priority. The results do not support the idea that LVC will consistently increase satisfaction or conversion rates across all users. Instead, its impact appears to depend on the degree to which it is perceived as useful. While no conclusions can be drawn about the specific design of the consultation experience, these

findings highlight that LVC's effectiveness depends on how it shapes users' psychological evaluations, particularly their sense that the tool supports their decision-making.

In addition, the analysis showed that trust predicted satisfaction, and that this effect was stronger for utilitarian products than for hedonic ones. This suggests that, in functional product categories such as washing machines, satisfaction depends more heavily on trust.

Finally, the presence of LVC only increased trust for participants who held a more favorable attitude toward video consultation. This means that the psychological benefit of the feature was not consistent across users. The findings suggest that users' predispositions matter, and that the same service feature may be experienced differently depending on individual attitudes. Therefore, implementation decisions should consider that LVC's value is likely to be conditional rather than universal.

7. Limitations & Future Research

7.1 Limitations

The findings of this study should be viewed considering some methodological and contextual constraints.

The finding that LVC does not directly lead to increased customer satisfaction is not aligned with previous studies that reported a direct satisfaction lift from socially rich interfaces (Hassanein & Head, 2007; Shahid et al., 2015). The respondents in the study were exposed to static images rather than a functioning LVC. This limits ecological validity, as the treatment lacked experiential elements typically associated with live interaction, such as eye contact, tone of voice, real-time feedback, and spontaneous clarification. These dynamic cues have been identified in prior research as important drivers of trust and enjoyment in digital consultations (Hassanein & Head, 2007; Mero, 2018; Wei et al., 2017). The absence of such cues may have dampened the psychological impact of the feature.

The experiment tested only two consumer electronics items, a utilitarian (washing machine) and a hedonic (digital camera) product. While these were selected based on pre-testing and theoretical relevance, the findings may not generalize to other consumer electronics or other products or services in general. Moreover, it is important to acknowledge that the sample used in the pre-study was not fully comparable to that of the main study. The pre-study sample consisted predominantly of younger participants, many of whom were students, whereas the main study sample was more demographically and geographically diverse. This discrepancy may have influenced how the products were perceived in each context and introduces an additional layer of caution when interpreting the validity of the product-type manipulation.

In addition, issues were encountered with internal consistency in the measurement of product perception in both the pre-study and the main study. In the pre-study, the utilitarian scale showed low reliability for some products, and in the main study, the original four-item scale had to be reduced to two items due to poor internal consistency. While these two retained items showed improved reliability, this nonetheless limited the robustness of the product perception construct. Furthermore, while the washing machine was clearly rated above the midpoint in utilitarian value in the main study, the digital camera's utilitarian rating did not

significantly differ from the neutral midpoint. This contrasts with the pre-study, where the digital camera showed strong hedonic ratings and significantly lower utilitarian ratings across all tests.

These inconsistencies may potentially limit the strength of the product-type manipulation. Nonetheless, these two products were proceeded with as representative of hedonic and utilitarian consumption contexts, given their theoretical grounding and their relative positioning across both studies. However, conclusions that rely on the moderating effect of product type should be interpreted with caution. Future studies could benefit from using alternative product pairs or stronger manipulation checks to ensure more consistent differentiation across samples.

The sample consisted entirely of Swedish participants, hence potentially meaning that the results do not generalize across different populations.

The participant pool was relatively young and digitally literate, reflecting the profile of a typical online panel sample. While this supports consistency and internal validity, it may limit generalizability to broader populations. Older consumers, less frequent online shoppers, or those less familiar with interactive service features may interpret and evaluate LVC differently.

Participants interacted with the consultation concept once, via a single static web shop screenshot. Real-world use of such features often involves repeated engagement, trial-and-error, and evolving perceptions. The study design, therefore, does not capture any cumulative or long-term effects that might emerge over time, nor the potential for learning or habit formation. The participants also could not choose it based on demonstrable usefulness or ease of use (Davis, 1989; Mou et al., 2017), which may have led to respondents having discounted its value.

All key outcome variables were measured using self-report scales. While common and theoretically valid in consumer research, these are subject to social desirability, scale interpretation differences, and hypothetical bias (Holbrook, 2008).Behavioral data such as actual purchasing, time-on-task, or engagement metrics would provide stronger ecological validity.

The mediation model focused on core constructs, trust, PU, ease of use, satisfaction, and WTP, but did not include other potentially relevant variables such as perceived risk, technological

anxiety, or personal relevance. These omissions reflect necessary scoping decisions but point to directions for future work.

7.2 Directions for future research

Future work could replicate the experiment using actual LVC sessions rather than static representations. This would allow for the inclusion of dynamic cues such as tone of voice, eye contact, and spontaneous interaction, which may influence trust, satisfaction, and PU. Incorporating biometric measures, such as eye tracking or physiological responses, could further strengthen the validity of psychological interpretations by capturing more automatic user reactions.

Second, future studies could explore how LVC interacts with other trust-enhancing elements commonly found in e-commerce, such as verified-seller badges, user reviews, or augmented-reality features. Testing these signals in combination would help determine whether their effects are additive, redundant, or potentially conflicting, offering more insight into how consumers interpret complex digital environments.

Further research could also examine cultural variation. Since the current sample was drawn entirely from Sweden, results may not generalize to other cultural or institutional contexts. Comparative studies involving more emerging markets could reveal whether the mechanisms observed here are culturally bound or more universal.

Finally, future studies should vary the level and framing of interaction with the consultation feature. For example, contrasting a passively available option with an actively guided video walk-through would allow researchers to assess whether higher content intensity leads to stronger effects on PU, trust, and satisfaction. This would help identify the conditions under which live consultation delivers its full potential within the trust-based decision-making framework.

Reference list

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-t

Arruda Filho, E. J. M., Simões, J. D. S., & De Muylder, C. F. (2019). The low effect of perceived risk in the relation between hedonic values and purchase intention. Journal of Marketing Management, 36(1–2), 128–148. https://doi.org/10.1080/0267257X.2019.1697725

Babin, B. J., Darden, W. R., & Griffin, M. (1994). Work and/or fun: Measuring hedonic and utilitarian shopping value. Journal of Consumer Research, 20(4), 644. https://doi.org/10.1086/209376

Bell, E., Bryman, A., & Harley, B. (2019). *Business research methods*. Oxford University Press, USA.

Bruner, G. C. (2021). Marketing Scales Handbook. Volume 11: Multi-Item Measures for Consumer Insight Research (11th ed.). Fort Worth, Texas : GCBII Productions, LLC.

Chitturi, R., Raghunathan, R., & Mahajan, V. (2007). Form versus Function: How the Intensities of Specific Emotions Evoked in Functional versus Hedonic Trade-Offs Mediate Product Preferences. Journal of Marketing Research, 44(4), 702–714. https://doi.org/10.1509/jmkr.44.4.702

Chitturi, R., Raghunathan, R., & Mahajan, V. (2008). Delight by design: The role of hedonic versus utilitarian benefits. Journal of Marketing, 72(3), 48–63. https://doi.org/10.1509/jmkg.72.3.48

Chiu, C., Wang, E. T. G., Fang, Y., & Huang, H. (2012). Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk. Information Systems Journal, 24(1), 85–114. https://doi.org/10.1111/j.1365-2575.2012.00407.x

Connelly, B. L., Certo, S. T., Ireland, R. D., & Reutzel, C. R. (2011). Signaling theory: A review and assessment. Journal of Management, 37(1), 39–67. https://doi.org/10.1177/0149206310388419

Connelly, B. L., Certo, S. T., Reutzel, C. R., DesJardine, M. R., & Zhou, Y. (2024). Signaling Theory: State of the Theory and Its Future. Journal of Management. https://doi.org/10.1177/01492063241268459

Das, G., Mukherjee, A., & Smith, R. J. (2018). The perfect fit: the moderating role of selling cues on hedonic and utilitarian product types. Journal of Retailing, 94(2), 203–216. https://doi.org/10.1016/j.jretai.2017.12.002

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319. https://doi.org/10.2307/249008

Dhar, R., & Wertenbroch, K. (2000). Consumer Choice between Hedonic and Utilitarian Goods. Journal of Marketing Research, 37(1), 60–71. https://doi.org/10.1509/jmkr.37.1.60.18718

Edison, S. W., & Geissler, G. L. (2003). Measuring attitudes towards general technology: Antecedents, hypotheses and scale development. Journal of Targeting Measurement and Analysis for Marketing, 12(2), 137–156. https://doi.org/10.1057/palgrave.jt.5740104

Fang, Y., Qureshi, I., Sun, H., McCole, P., Ramsey, E., & Lim, K. H. (2014). Trust, satisfaction, and online repurchase intention: The moderating role of perceived effectiveness of E-Commerce institutional mechanisms. MIS Quarterly, 38(2), 407–427. https://doi.org/10.25300/misq/2014/38.2.04

Flavián, C., Ibáñez-Sánchez, S., & Orús, C. (2019). The impact of virtual, augmented and mixed reality technologies on the customer experience. Journal of Business Research, 100, 547–560. https://doi.org/10.1016/j.jbusres.2018.10.050

Gefen, D. (2000). E-commerce: the role of familiarity and trust. Omega, 28(6), 725–737. https://doi.org/10.1016/s0305-0483(00)00021-9

Gefen, D., Karahanna, E., & Straub, D. (2003). Trust and TAM in Online Shopping: An Integrated Model. MIS Q. https://doi.org/10.2307/30036519

Geisen, E. (2022, August 4). Improve data quality by using a commitment request instead of attention checks. Qualtrics. https://www.qualtrics.com/blog/attention-checks-and-data-quality/

Hagtvedt, H., & Patrick, V. M. (2009). The broad embrace of luxury: Hedonic potential as a driver of brand extendibility. Journal of Consumer Psychology, 19(4), 608–618. https://doi.org/10.1016/j.jcps.2009.05.007

Hassanein, K., & Head, M. (2007). Manipulating perceived social presence through the web interface and its impact on attitude towards online shopping. International Journal of Human-Computer Studies \\/ International Journal of Man-Machine Studies. https://doi.org/10.1016/j.ijhcs.2006.11.018

Hayes, A. F. (2022). Introduction to mediation, moderation, and conditional process analysis: A Regression-Based Approach. Guilford Publications.

Hassenzahl, M. (2001). The effect of perceived hedonic quality on product appealingness. International Journal of Human-Computer Interaction, 13(4), 481–499. https://doi.org/10.1207/s15327590ijhc1304_07

Hirschman, E. C., & Holbrook, M. B. (1982). Hedonic Consumption: Emerging concepts, methods and propositions. Journal of Marketing, 46(3), 92–101. https://doi.org/10.1177/002224298204600314

Holbrook, A. (2008). Self-reported measure. In Encyclopedia of survey research methods (Vol. 0, pp. 805-806). Sage Publications, Inc., https://doi.org/10.4135/9781412963947.n523

Hopping, D. (2000). Technology in retail. Technology in Society, 22(1), 63–74. https://doi.org/10.1016/s0160-791x(99)00042-1

Jarvenpaa, S. L., Tractinsky, N., & Vitale, M. R. (2000). Consumer trust in an Internet store. Information Technology & Management. https://doi.org/10.1023/a:1019104520776

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. Decision Support Systems. https://doi.org/10.1016/j.dss.2007.07.001

Kim, J.-H., Kim, M., Park, M., & Yoo, J. (2021). How interactivity and vividness influence consumer virtual reality shopping experience: the mediating role of telepresence. Journal of Research in Interactive Marketing. https://doi.org/10.1108/jrim-07-2020-0148

Lai, Y. L., & Lee, J. (2020). Integration of Technology Readiness Index (TRI) Into the Technology Acceptance Model (TAM) for Explaining Behavior in Adoption of BIM. Asian Education Studies, 5(2), 10. https://doi.org/10.20849/aes.v5i2.816

Lamin, A. (2013). Business Groups as Information Resource: An Investigation of Business Group Affiliation in the Indian Software Services Industry. The Academy of Management Journal, 56(5), 1487–1509. http://www.jstor.org/stable/43589226

Lehdonvirta, V., Kässi, O., Hjorth, I., Barnard, H., & Graham, M. (2019). The Global Platform Economy: A New Offshoring Institution Enabling Emerging-Economy Microproviders. Journal of Management. https://doi.org/10.1177/0149206318786781

Liao, R& Kishore, R. (2017). Trust and Risk in E-Commerce: A Re-examination and Theoretical Integration. 61-62. 10.1145/3084381.3084385.

Lu, B., & Fan, W. (2016). Social Presence, Trust, and Social Commerce Purchase Intention: an Empirical Research. Pacific Asia Conference on Information Systems. https://doi.org/10.1016/j.chb.2015.11.057

Marangunić, N., & Granić, A. (2014). Technology acceptance model: a literature review from 1986 to 2013. *Universal Access in the Information Society*, *14*(1), 81–95. https://doi.org/10.1007/s10209-014-0348-1

Mavlanova, T., Benbunan-Fich, R., & Koufaris, M. (2012). Signaling theory and information asymmetry in online commerce. Information & Management, 49(5), 240–247. https://doi.org/10.1016/j.im.2012.05.004

Mayer, R., Davis, J. H., & Schoorman, F. (1995). An Integrative Model Of Organizational Trust. https://doi.org/10.5465/amr.1995.9508080335

McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. Information Systems Research, 13(3), 334–359. https://doi.org/10.1287/isre.13.3.334.81

Mero, J. (2018). The effects of two-way communication and chat service usage on consumer attitudes in the e-commerce retailing sector. Electronic Markets. https://doi.org/10.1007/s12525-017-0281-2

Miller, K. M., Hofstetter, R., Krohmer, H., & Zhang, Z. J. (2011). How should consumers' willingness to pay be measured? An empirical comparison of State-of-The-Art approaches. SSRN Electronic Journal. https://papers.ssrn.com/sol3/Delivery.cfm/SSRN_ID3052202_code1400605.pdf?abstractid=1520927

Moriuchi, E., Landers, V. M., Colton, D. A., & Hair, N. (2020). Engagement with chatbots versus augmented reality interactive technology in e-commerce. Journal of Strategic Marketing. https://doi.org/10.1080/0965254x.2020.1740766

Mou, J., Shin, D. D., & Cohen, J. F. (2017). Trust and risk in consumer acceptance of e-services. Electronic Commerce Research. https://doi.org/10.1007/s10660-015-9205-4

Nocella, G., Hubbard, L., & Scarpa, R. (2010). Farm animal welfare, consumer willingness to pay, and trust: results of a Cross-National survey. Applied Economic Perspectives and Policy, 32(2), 275–297. https://doi.org/10.1093/aepp/ppp009

Olson, J. S., & Olson, G. M. (2000). i2i trust in e-commerce. Communications of the ACM, 43(12), 41–44. https://doi.org/10.1145/355112.355121

Pantano, E. (2014). Innovation drivers in retail industry. Int. J. Inf. Manag. https://doi.org/10.1016/j.ijinfomgt.2014.03.002

Parasuraman, A. (2000). Technology Readiness Index (Tri). https://doi.org/10.1177/109467050024001

Pantano, E., Rese, A., & Baier, D. (2017). Enhancing the online decision-making process by using augmented reality: A two country comparison of youth markets. Journal of

Retailing and Consumer Services, 38, 81–95. https://doi.org/10.1016/j.jretconser.2017.05.011

Parasuraman, A., & Colby, C. L. (2015). An Updated and Streamlined Technology Readiness Index: TRI 2.0. Journal of Service Research, 18(1), 59–74. https://doi.org/10.1177/1094670514539730

Parise, S., Guinan, P. J., & Kafka, R. (2016). Solving the crisis of immediacy: How digital technology can transform the customer experience. Business Horizons. https://doi.org/10.1016/j.bushor.2016.03.004

Pavlou, P. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. International Journal of Electronic Commerce. https://doi.org/10.1080/10864415.2003.11044275

Pavlou, P., & Fygenson, M. (2006). Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior. MIS Q. https://doi.org/10.2307/25148720

Presser, S., Couper, M. P., Lessler, J. T., Martin, E., Martin, J., Rothgeb, J. M., & Singer, E. (2004). Methods for testing and evaluating survey questions. Public Opinion Quarterly, 68(1), 109–130. https://doi.org/10.1093/poq/nfh0084

PricewaterhouseCoopers. (2018). *Experience is everything: Here's how to get it right.* https://www.pwc.com/future-of-cx

Reichheld, F. F. (2003, December). The one number you need to grow. Harvard Business Review. https://hbr.org/2003/12/the-one-number-you-need-to-grow

Rese, A., Baier, D., Geyer-Schulz, A., & Schreiber, S. (2017). How augmented reality apps are accepted by consumers: A comparative analysis using scales and opinions. Technological Forecasting and Social Change, 124, 306–319. https://doi.org/10.1016/j.techfore.2016.10.010

Roosen, J., Bieberstein, A., Blanchemanche, S., Goddard, E., Marette, S., & Vandermoere, F. (2015). Trust and willingness to pay for nanotechnology food. Food Policy, 52, 75-83. https://doi.org/10.1016/j.foodpol.2014.12.004

Rosário, A., & Raimundo, R. (2021). Consumer marketing strategy and e-commerce in the last decade: A literature review. Journal of Theoretical and Applied Electronic Commerce Research, 16(7), 3003–3024. https://doi.org/10.3390/jtaer16070164

Savastano, M., Bellini, F., D'Ascenzo, F., & De Marco, M. (2019). Technology adoption for the integration of online–offline purchasing. International Journal of Retail & Distribution Management, 47(5), 474–492. https://doi.org/10.1108/ijrdm-12-2018-0270

Seedorf, S. & Thum, C. & Schulze, T. & Pfrogner, L.. (2014). Social co-browsing in online shopping: The impact of real-time collaboration on user engagement. ECIS 2014 Proceedings - 22nd European Conference on Information Systems.

Shahid, S., Mahmud, A. Al, & Mubin, O. (2015). Video-conferencing in e-commerce website: Effect on perceived service quality and trust. Lecture Notes in Computer Science. https://doi.org/10.1007/978-3-319-22723-8_74

Shankar, V., Kalyanam, K., Setia, P., Golmohammadi, A., Tirunillai, S., Douglass, T., Hennessey, J., Bull, J., & Waddoups, R. (2020). How technology is changing retail. Journal of Retailing, 97(1), 13–27. https://doi.org/10.1016/j.jretai.2020.10.006

Simonson, I., & Drolet, A. (2004). Anchoring effects on consumers' Willingness-to-Pay and Willingness-to-Accept. Journal of Consumer Research, 31(3), 681–690. https://doi.org/10.1086/425103

Spence, M. (1973). Job market signaling. The Quarterly Journal of Economics, 87(3), 355. https://doi.org/10.2307/1882010

Stein, J., Messingschlager, T., Gnambs, T., Hutmacher, F., & Appel, M. (2024). Attitudes towards AI: measurement and associations with personality. Scientific Reports, 14(1). https://doi.org/10.1038/s41598-024-53335-2

Sullivan, Y. W., & Kim, D. J. (2018). Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments. International Journal of Information Management. https://doi.org/10.1016/j.ijinfomgt.2017.12.008

Svahn, N. (2023). Staff memo. In Riksbanken, Riksbanken (p. 2) [Staff memo]. https://www.riksbank.se/globalassets/media/rapporter/staff-memo/webbrapport---pdf-dokument/2023/230905/buy-now-pay-later--ett-hot-mot-den-finansiella-stabiliteten.pdf#page=28.11

Teo, T. S. H., & Liu, J. (2007). Consumer trust in e-commerce in the United States, Singapore and China. Omega-International Journal of Management Science. https://doi.org/10.1016/j.omega.2005.02.001

Vos, A., Marinagi, C., Trivellas, P., Eberhagen, N., Skourlas, C., & Giannakopoulos, G. (2014). Risk Reduction Strategies in Online Shopping: E-trust Perspective. Procedia - Social and Behavioral Sciences, 147, 418–423. https://doi.org/10.1016/j.sbspro.2014.07.122

Wakefield, R. L., Stocks, M. H., & Wilder, W. M. (2016). The role of web site characteristics in initial trust formation. Journal of Computer Information Systems, 45(1), 94–103. https://doi.org/10.1080/08874417.2004.11645821

Wei, J., Seedorf, S., Lowry, P. B., Thum, C., & Schulze, T. (2017). How increased social presence through Co-Browsing influences user engagement in collaborative online shopping. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.2996985

Weijters, B., Cabooter, E., & Schillewaert, N. (2010). The effect of rating scale format on response styles: The number of response categories and response category labels. International Journal of Research in Marketing, 27(3), 236–247. https://doi.org/10.1016/j.ijresmar.2010.02.004

Xiao, N., & Benbasat, N. (2007). E-commerce product recommendation agents: Use, characteristics, and impact. MIS Quarterly, 31(1), 137. https://doi.org/10.2307/25148784

Xiaomei, A. (2024, March 3). Market size reaches 4.9 trillion yuan: China's live e-commerce trends in 2023. 27sem. https://www.27sem.com/article/8054

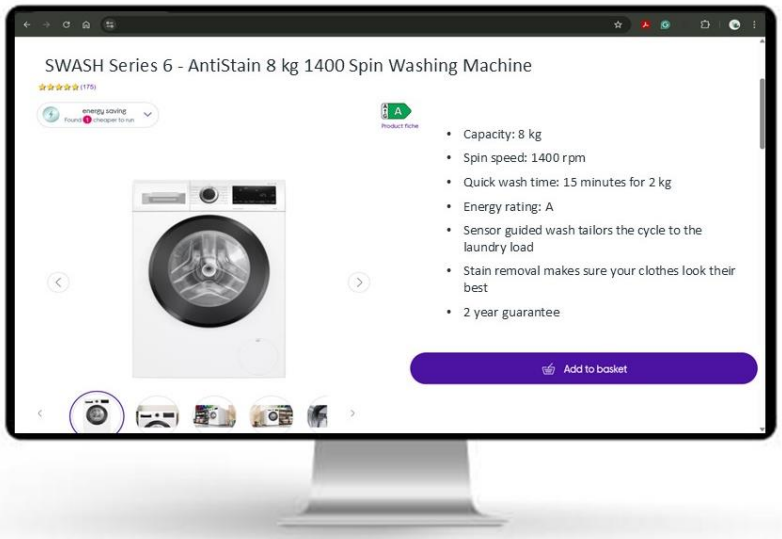
Yim, M. Y., Chu, S., & Sauer, P. L. (2017). Is augmented reality technology an effective tool for e-commerce? An interactivity and vividness perspective. Journal of Interactive Marketing, 39(1), 89–103. https://doi.org/10.1016/j.intmar.2017.04.001

Appendix A: Main Study Survey Scenarios

Control Group Washing Machine

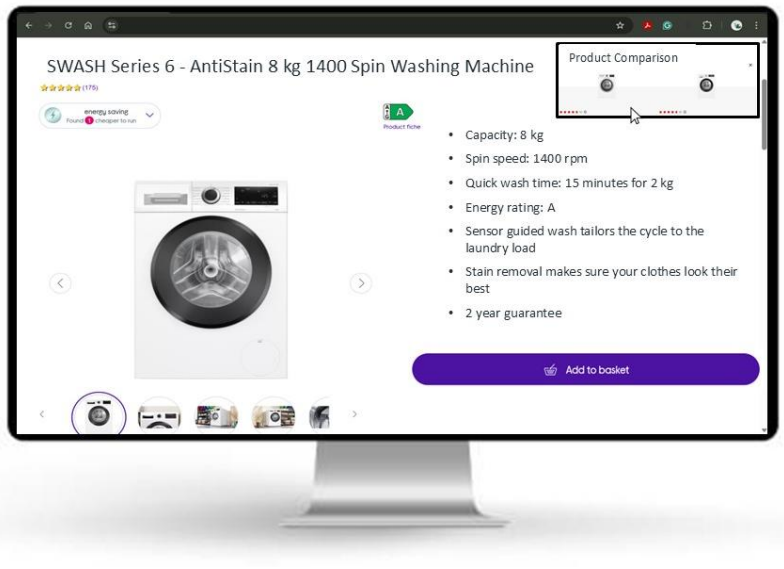
Scenario UC1 **You will now go through a few pages with text and images. You can only view each page once, so read carefully before moving to the next one.** Imagine that you are looking for a new washing machine on an online web shop. You want to find a model that fits your needs and offers good value for money. As you browse through the available options, you come across a product page with detailed information about a specific washing machine.

Page Break



Scenario UC2 Here you see a product page for a washing machine. Take your time to review all aspects of the page, including the product description, specifications, images, and any additional details provided. **Try to evaluate the washing machine as if you were seriously considering purchasing it.** Once you have reviewed the page, please move on to the next page.

Page Break

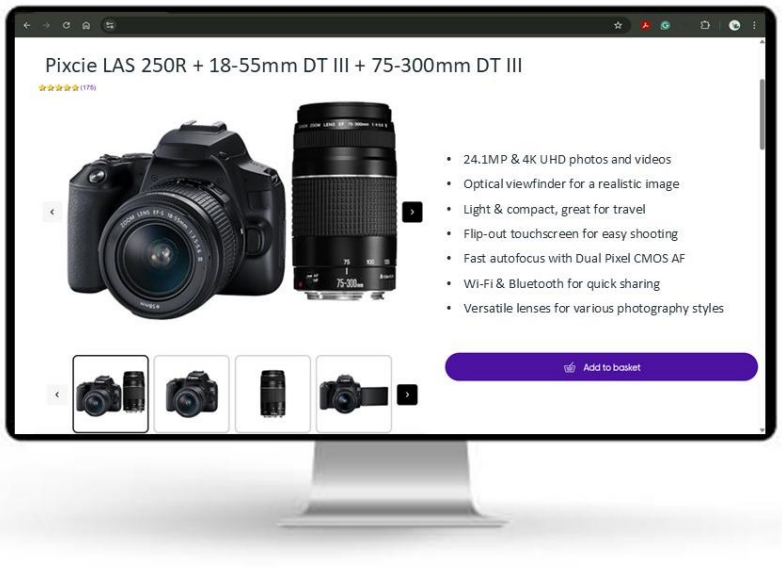


Scenario UC3 Imagine you just used a comparison tool to evaluate different washing machines. This tool helps you compare key features, specifications, and prices to make an informed decision. After reviewing the comparisons, you decide that the washing machine you previously viewed is the best option for you. It is now displayed as the main product on your screen. Please proceed to the next step and answer the following questions based on your experience.

Control Group Camera

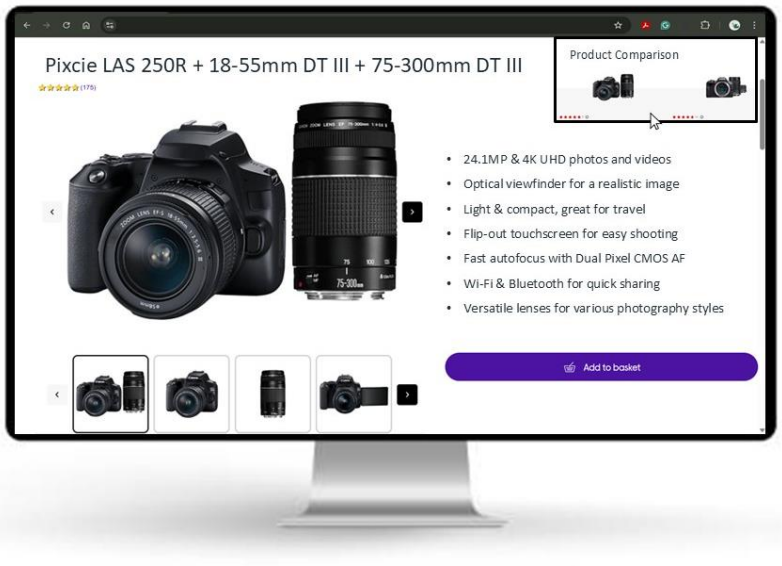
Scenario HC1 **You will now go through a few pages with text and images. You can only view each page once, so read carefully before moving to the next one.** Imagine that you are looking for a new digital camera on an online web shop. You want to find a model that fits your needs and offers good value for money. As you browse through the available options, you come across a product page with detailed information about a specific digital camera.

Page Break



Scenario HC2 Here you see a product page for a digital camera. Take your time to review all aspects of the page, including the product description, specifications, images, and any additional details provided. **Try to evaluate the digital camera as if you were seriously considering purchasing it.** Once you have reviewed the page, please move on to the next page.

Page Break



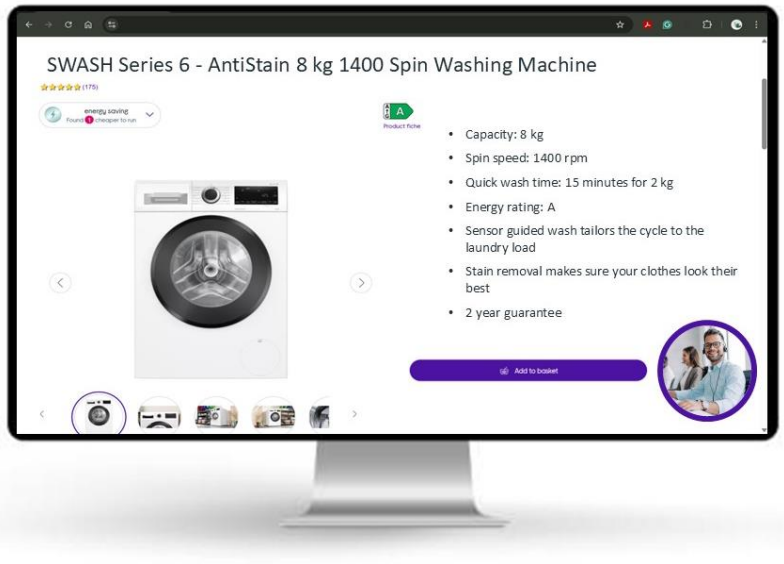
Scenario HC3 Imagine you just used a comparison tool to evaluate different digital cameras. This tool helps you compare key features, specifications, and prices to make an informed decision. After reviewing the comparisons, you decide that the digital camera you previously

viewed is the best option for you. It is now displayed as the main product on your screen. Please proceed to the next step and answer the following questions based on your experience.

Treatment Group Washing Machine

Scenario UT1 **You will now go through a few pages with text and images. You can only view each page once, so read carefully before moving to the next one.** Imagine that you are looking for a new washing machine on an online web shop. You want to find a model that fits your needs and offers good value for money. As you browse through the available options, you come across a product page with detailed information about a specific washing machine.

Page Break

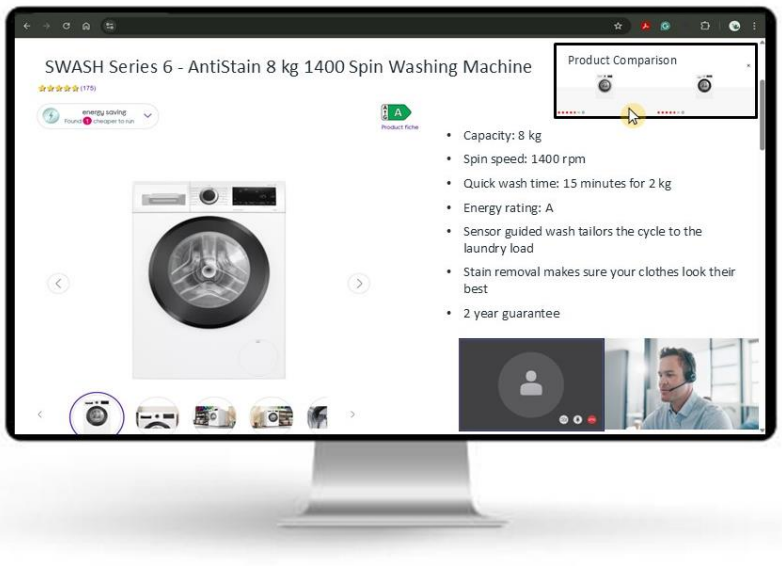


Scenario UT2 Here you see a product page for a washing machine. Take your time to review all aspects of the page, including the product description, specifications, images, and any additional details provided. **Try to evaluate the washing machine as if you were seriously considering purchasing it.** Once you have reviewed the page, please move on to the next page.

Page Break

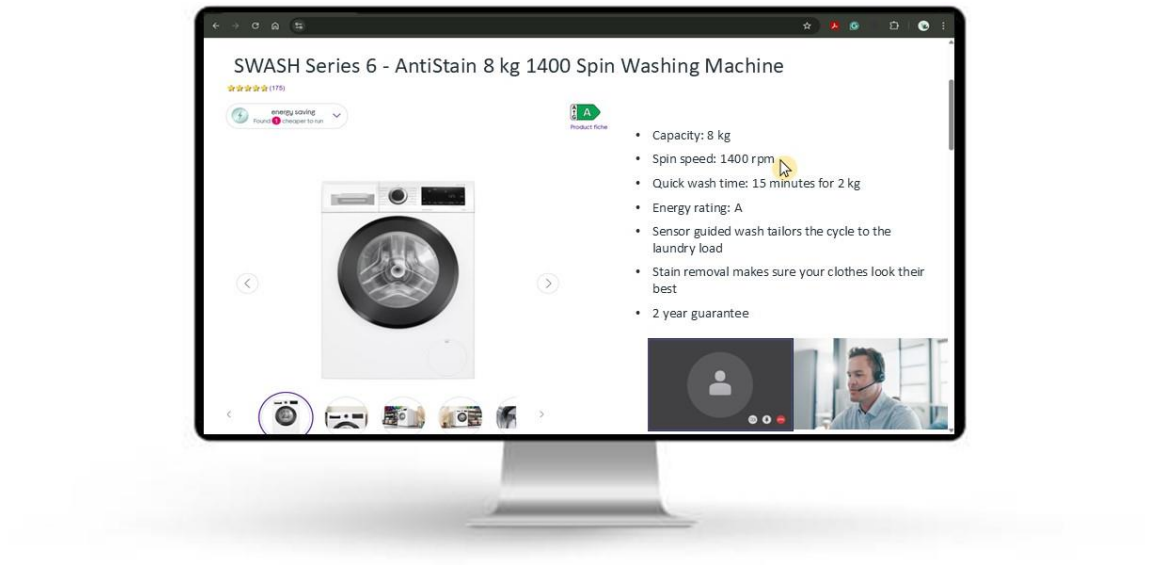
Scenario UT3 After comparing different models, you have narrowed down your options but still have some questions about the best choice for your needs. To get extra advice, you press the call button for an online consultation. Please move on to the next page.

Page Break



Scenario UT4 A sales representative connects with you via a video call and offers to assist you. They ask about your laundry habits, the size of your household, and any specific features you are looking for. They also explain the differences between the models you are considering, including energy efficiency, washing programs, and special functions. Please move on to the next page.

Page Break



Scenario UT5 Imagine the sales representative takes over your screen and shows you the differences between potential models via the comparison tool. After the consultation, you decide that this washing machine is the best option for you. It is now displayed as the main product on your screen. Please proceed to the next step and answer the following questions based on your experience.

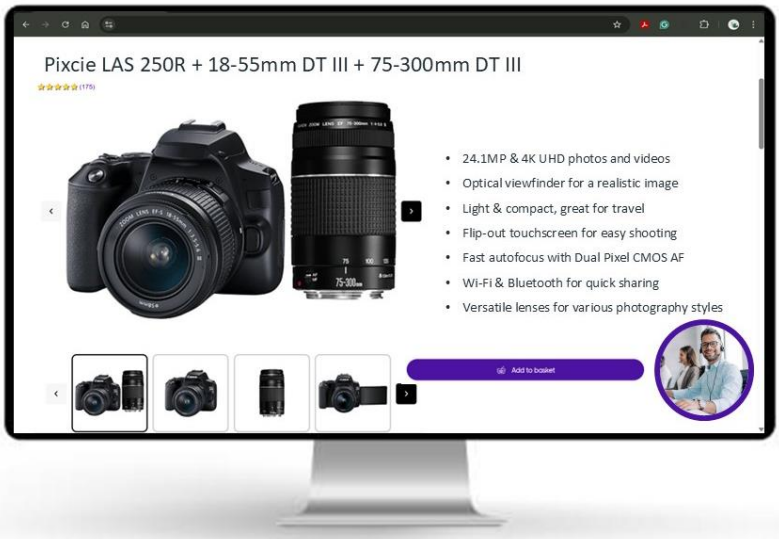
Treatment Group Camera

Scenario HT1 **You will now go through a few pages with text and images. You can only view each page once, so read carefully before moving to the next one.** Imagine that you are looking for a new digital camera on an online web shop. You want to find a model that fits your needs and offers good value for money. As you browse through the available options, you come across a product page with detailed information about a specific digital camera.

Page Break

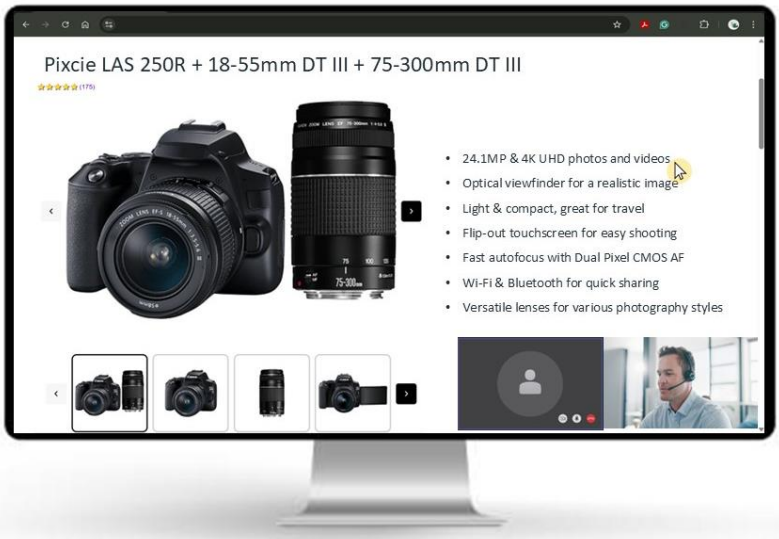
Scenario HT2 Here you see a product page for a digital camera. Take your time to review all aspects of the page, including the product description, specifications, images, and any additional details provided. **Try to evaluate the digital camera as if you were seriously considering purchasing it.** Once you have reviewed the page, please move on to the next page.

Page Break



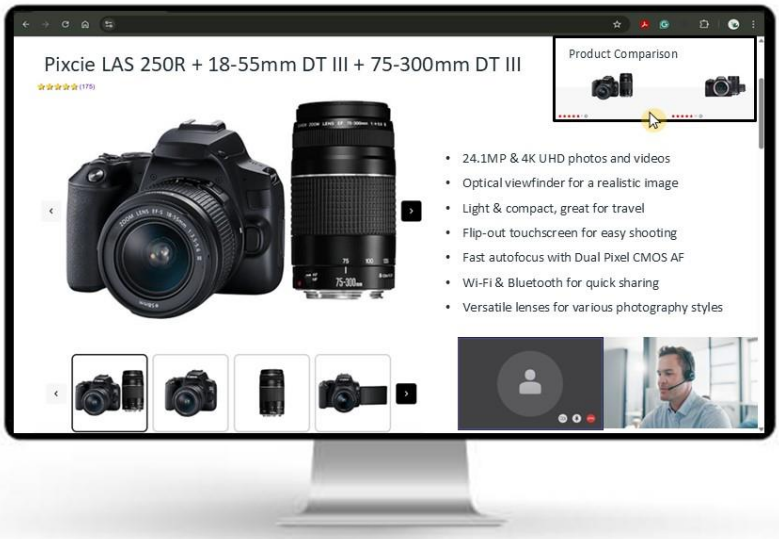
Scenario HT3 After comparing different models, you have narrowed down your options but still have some questions about the best choice for your needs. To get extra advice, you press the call button for an online consultation. Please move to the next page.

Page Break



Scenario HT4 A customer service representative connects with you via a video call and offers to assist you. They ask about your photography experience, the type of photos you want to take (e.g., travel, portraits, low-light, action shots), and any specific features you are looking for. They also explain the differences between the models you are considering, including sensor quality, lens compatibility, autofocus speed, and special functions like image stabilization or 4K video recording. Please move on to the next page.

Page Break



Scenario HT5 Imagine the sales representative takes over your screen and shows you the differences between potential models via the comparison tool. After the consultation, you decide that this digital camera is the best option for you. It is now displayed as the main product on your screen. Please proceed to the next step and answer the following questions based on your experience.

Page Break

Appendix B: Artificial Intelligence Disclosure Report

To ensure transparency, this appendix outlines how artificial intelligence (AI) tools were used during the writing of this thesis, how they contributed to the result, what risks were encountered, and what insights were gained from the process.

1. AI Tools Used and Purpose

Throughout the thesis process, the AI tool ChatGPT, with models o3 and 4o, from OpenAI was used in a supportive role.

Firstly, ChatGPT was used to check for grammar and spelling mistakes, improve sentence flow, and support consistency in writing style and terminology across different sections.

Secondly, ChatGPT was also used to better understand statistical tests used in the thesis, including mediation analysis, interaction effects, and the interpretation of PROCESS macro-outputs. It functioned as a form of clarification and tutoring, but no statistical computations were performed using the tool itself.

Lastly, ChatGPT was also used throughout the process to get feedback and inspiration for the structure and flow of the thesis. This way, it was more used as a sounding board in order to explore ideas and try out new ways of doing things.

No part of the thesis was written by AI on itself, and no literature or citations were generated through ChatGPT. All academic references and theoretical content were sourced manually, primarily using sources recommended from the Stockholm School of Economics library and from established academic journals.

2. Contribution to Thesis Quality

The use of ChatGPT helped to improve the overall quality of the thesis in several ways. Firstly, it contributed to clearer and more consistent writing, especially when refining complex or technical explanations. Secondly, it served as a useful second set of "eyes" during the editing phase, helping to catch issues that might have been overlooked after repeated revisions. ChatGPT also offered technical help and guidance, enabling higher quality of the statistical analysis, as well as improving the speed at which it could be done.

3. Identified Risks and Mitigation Measures

The use of AI also came with certain risks, which were actively considered and addressed.

AI outputs may occasionally be incorrect, vague, or outdated. To manage this, AI suggestions were critically reviewed, and any methodological or conceptual clarification was cross verified using academic literature or trusted teaching materials.

The tool was used to support the process, not to generate entire paragraphs. Any phrasing suggestions or explanations provided by AI were rewritten or adapted to ensure that they were correct and fitting.

Since generative AI tools are known to invent references, what is often referred to as "hallucination", no citation or source recommendation was accepted from ChatGPT. While some suggestions of citations from AI were of use, they were first double-checked and fully reviewed just as with any other source before being used in the thesis.

4. Reflections on the Use of AI in Academic Work

The main strength of current versions of AI, or more specifically Large Language Models, lie in their ability to take in and analyze large number of texts in a short timeframe. Thus, the use of ChatGPT proved great help, enabling faster editing and clarity in understanding certain technical elements. However, it also required us to oversee its output, sometimes making it faster to simply rewrite or make changes to smaller sections of text ourselves. Both authors of the thesis have been using AI tools academically since they were first released publicly on the market, thus having great experience with both the strengths and weaknesses of today's AI tools.

In conclusion, AI can, when used carefully, support the research and writing process, although it requires both human oversight, academic integrity, and critical thinking. As of today, none of the authors believe that the current available models can replace the understanding, creativity, and rigor that academic work requires. In this thesis, the tool functioned as a support system, and not as a shortcut.