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Consumer preferences for domestic and foreign clothing e-retailers in Finland

The influence of country of origin, consumer ethnocentrism and e-service quality

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ABSTRACT:

This study investigates the relative influence of country of origin (COO), consumer ethnocentrism (CE), and e-service quality (e-SQ) dimensions on young adult Finnish consumers' choice between domestic and foreign online clothing retailers. Drawing on a quantitative survey of 79 Finnish consumers aged 20–34 who have previously shopped for clothing online, this study examines how important they perceived the measured e-retailer attributes to be when choosing a clothing e-retailer. The measured e-retailer attributes were constituted by the four e-SQ dimensions (website design, fulfillment/reliability, customer service, security/privacy). The influence of COO considerations when choosing a clothing e-retailer was measured by the perceived importance of origin (PIO), the perceived importance of supporting domestic e-retailers (PISD) and general CE attitudes (measured by a four-item CETSCALE). Using univariate binary logistic regressions, only PIO and PISD emerged as significant predictors, both positively associated with choosing a domestic e-retailer. In addition, correlation analysis confirmed that PISD and PIO function as distinct separate constructs during consumer e-retailer choice, meaning that COO influences young Finnish consumers not only by evoking a domestic-support bias but also by activating other origin-related associations that effect their e-retailer selection. Conversely, neither e-SQ dimensions, general ethnocentric attitudes, nor demographic variables demonstrated any significant impact on whether the chosen e-retailer was domestic or foreign. Despite this, for Finnish young adults, e-service quality considerations were rated as highly important when choosing an e-retailer. The theoretical contribution of this study is providing empirical support of origin effects in e-commerce settings to the ongoing debate on COO's salience for consumers. Furthermore, while most previous studies measure the effect of CE to consumer outcomes by using only CETSCALE items, which capture general ethnocentric attitudes, this study also includes a context-specific item (PISD), that specifically applies to how ethnocentric sentiment of wanting to support domestic influences the consumers' e-retailer choice. Considering how only PISD displayed a significant impact on the e-retailer selection, this study reinforces previous findings that general CE attitudes may be insufficient in predicting actual consumer choices. The study yields multiple practical implications. Regarding the e-SQ dimensions, managers should emphasize on delivering a high-quality shopping experience which according to young Finnish consumers means prioritizing accurate product descriptions, reliable order fulfillment, and robust transaction security. In addition, in the Finnish market, domestic retailers can leverage their local origin in branding and marketing efforts, whereas foreign e-retailers might not benefit from emphasizing it, as it holds less relevance for consumers who generally favor non-domestic options. However, the study's sample consisted primarily of highly educated young Finns, meaning that these findings may not be representative of the broader Finnish population.

VAASAN YLIOPISTO**Markkinoinnin ja viestinnän yksikkö**

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TIIVISTELMÄ:

Tämän tutkimuksen tarkoituksena oli selvittää, kuinka alkuperäismaa (country of origin, COO), kuluttajan etnosentrismi (consumer ethnocentrism, CE) ja verkkopalvelun laadun osa-alueet (e-service quality, e-SQ) vaikuttavat suomalaisten nuorten aikuisten valintaan kotimaisen ja ulkomaisen verkkovaatekaupan välillä. Kvantitatiiviseen kyselytutkimukseen osallistui 79 suomalaista 20–34-vuotiasta kuluttajaa, jotka olivat aiemmin ostaneet vaatteita verkosta. Tutkimuksessa selvitettiin, kuinka tärkeäksi verkkokaupan eri ominaisuudet koetaan verkkovaatekauppaa valitessa. Mitattavat ominaisuudet olivat neljä verkkopalvelun laadun osa-alueita: verkkosivun ulkoasu, luotettavuus, asiakaspalvelu ja turvallisuus/yksityisyys. Lisäksi tutkimuksessa selvitettiin alkuperäismaahan liittyvien pohdintojen vaikutusta verkkovaatekaupan valintaan, mitä mitattiin verkkokaupan alkuperäismaan koettuna tärkeytenä (perceived importance of e-retailer origin, PIO), kotimaisten yritysten tukemisen koettuna tärkeytenä (perceived importance of supporting domestic, PISD), sekä kuluttajan etnosentristen asenteiden kautta (hyödyntäen neljän kysymyksen CETSCALE:a). Yhden muuttujan binääriset logistiset regressioanalyysit osoittivat, että vain verkkokaupan alkuperäismaan koettu tärkeys (PIO) sekä kotimaisten yritysten tukemisen koettu tärkeys (PISD) olivat tilastollisesti merkittäviä; molemmat olivat positiivisesti yhteydessä kotimaisen verkkokaupan valintaan. Lisäksi korrelaatioanalyysi vahvisti PISD:n ja PIO:n toimivan erillisinä tekijöinä kuluttajan verkkovaatekaupan valinnassa tarkoittaen, että alkuperäismaa vaikuttaa suomalaisiin kuluttajiin sekä taipumuksena tukea kotimaista että muiden alkuperäismaahan yhdistettävien miellejohdosten kautta. Sen sijaan verkkopalvelun laadun osa-alueilla, yleisillä etnosentrisillä asenteilla taikka demografisilla tekijöillä ei havaittu olevan tilastollisesti merkittävää yhteyttä valitun verkkovaatekaupan kotimaisuuteen, vaikka suomalaiset nuoret aikuiset arvioivat verkkopalvelun laadun olevan erittäin tärkeää verkkovaatekaupan valinnassa. Tulokset tukevat alan kirjallisuudessa esiintyvää väitettä alkuperäismaan merkityksestä kuluttajille osoittaen sen toteutuvan myös verkkokauppaympäristössä. Poiketen useimmista aikaisemmista tutkimuksista, joissa kuluttajan etnosentristen vaikutusta kulutusvalintoihin mitataan vain yleisiä etnosentrisiä asenteita huomioivalla CETSCALE:lla, tässä tutkimuksessa käytettiin myös kontekstisidonnaista tekijää (PISD), joka mittaa paitsi kotimaisen tukemisen tärkeyttä kuluttajalle, myös sen vaikutusta juuri verkkoympäristössä tapahtuvassa kaupan valinnassa. Koska vain PISD:llä oli tilastollisesti merkittävä vaikutus verkkokaupan valintaan, tutkimus siten tukee aiempaa näyttöä pelkkien kuluttajan yleisten etnosentristen asenteiden puutteellisuudesta varsinaisten kulutusvalintojen ennakoimisessa. Tutkimuksen pohjalta voidaan esittää käytännön suosituksia yrityksille. Verkkopalvelun laadun osa-alueisiin liittyen, yritysten tulisi priorisoida laadukkaan ostokokemuksen tarjoamista, mikä nuorille suomalaisille kuluttajille merkitsee tarkkoja tuotekuvauksia, luotettavaa tilausten toimittamista, sekä hyvää maksuturvallisuutta. Lisäksi Suomen markkinoilla kotimaiset toimijat voivat hyödyntää paikallisuuttaan markkinoinnissaan, kun taas ulkomaiset toimijat eivät hyödy alkuperäismaansa korostamisesta, sillä ulkomaisia verkkokauppoja yleisesti

suosivat kuluttajat eivät pidä alkuperäismaata yhtä merkityksellisenä. Tutkimuksen otanta koostui kuitenkin ensisijaisesti nuorista korkeakoulutetuista suomalaisista, joten saadut tulokset eivät välttämättä ole yleistettävissä koko Suomen väestöön.

KEYWORDS: Country of origin, e-service quality, online shopping, online store choice, consumer ethnocentrism, Finland

AI disclaimer: Two AI tools (ChatGPT and NotebookLM) were utilized in the writing of this study. More specifically, ChatGPT was used with the following tasks: Brainstorming the initial structures of introduction and theoretical background, searching for additional sources, refining certain word choices and improving the flow of sentences in paragraphs as well as assisting with running the statistical tests in R. NotebookLM provided quicker overviews of selected studies, as it was used occasionally for skimming and summarizing the contents before making the choice of reading an article thoroughly.

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1 Introduction

1.1 Background of the study

Global e-commerce sales are projected to exceed US \$4.3 trillion in 2025 (Statista, 2025). The online fashion segment—representing a major share of the total e-commerce market—is forecast to reach nearly US \$1.4 trillion by 2025, with a compound annual growth rate of 7.4 percent over the subsequent four years (ECDB, 2025a). In Finland, nearly one third of all clothing purchases are made online (Finnish Commerce Federation, 2024). Furthermore, the Finnish fashion e-commerce market volume is projected to exceed US \$1.13 billion in 2025, making up 16.5 percent of the nation’s total e-commerce volume (ECDB, 2025b).

Given the highly competitive Finnish fashion e-commerce market—with large European players like Zalando and ASOS alongside local retailers such as Stockmann—all competing for market share, understanding which cues drive consumers to choose one platform over another offers immense strategic value for both domestic and international e-retailers. This is especially true in Finland, as it is a smaller market where the limited number of domestic e-retail options has accustomed many consumers to shop with international vendors. In 2020, although a clear majority of Finns had made orders from domestic e-retailers, cross-border purchases accounted for 64 % of all e-commerce sales, 44 % from vendors within the EU and 20 % from those outside it, highlighting Finland’s appeal as a market for international e-retailers (Statista, 2024).

Understanding whether localness or foreignness shapes behavioral outcomes for consumers and organizations is a central issue in international business research (Samiee et al., 2024, p. 285). International marketing (IM) researchers have long examined how perceptions of a product’s or brand’s country of origin (COO) influence buyer evaluations and choices (e.g. Peterson & Jolibert, 1995; Samiee & Chabowski, 2021; Verlegh & Steenkamp, 1999). This phenomenon where the associated place of origin of a product

or a brand influences consumer perceptions is known as the country-of-origin effect (COE) (Andéhn & Decosta, 2016, p. 1).

First academic studies focusing on COO were published in the mid-1960s, and since then it has become “one of the most widely studied and diverse research areas” in the IM literature (Samiee et al., 2024, p. 285). Early COO research conceptualized origin strictly as the country-of-manufacture (COM), referring to the nation displayed on the product’s “made-in” label indicating where it had been assembled (Usunier, 2006, p. 62). As global supply chains have become more complex and global firms embed origin cues in their branding efforts, scholars now define COO more broadly: it is the country that consumers perceive a product or brand comes from (Usunier, 2006, p. 62).

This broadened conceptualization, together with mixed empirical findings, has sparked debate over the salience and contemporary relevance of COO cues (e.g. Bhaskaran & Sukumaran, 2007; Usunier, 2011). According to Samiee et al. (2024, p. 285-286) the previously unchallenged assumption that COO cues significantly influence real-life purchasing decisions has faced growing criticism over the past two decades. Some studies indicate that consumers exhibit indifferent attitudes towards the origins of products and do not prioritize COO information in their buying decisions (e.g. Balabanis & Diamantopoulos, 2004; Liefeld, 2004; Samiee, 2011).

Despite the lack of consensus on the practical relevance of the COO cue for consumers, numerous studies highlight how the perceived origin continues to influence consumer behavior and attitude formation. Among other findings, empirical evidence supports that COO significantly influences consumer trust (Jiménez & San Martín, 2010), brand evaluations (Magnusson et al., 2011), and perceptions of quality (Veale & Quaster, 2009a). Mohd et al. (2007) argue that the COE emerges because consumers project their mental associations, emotions, and stereotypes of a brand’s COO onto the brand itself. Moreover, Magnusson et al. (2022) found that the COE endures even when consumers

associate the brand with an incorrect COO, showing how consumer judgments were impacted by whichever country they (even mistakenly) associate with the brand.

Although country-specific associations can be impactful signals for consumers, another important driver of COE is consumers' tendency to favor domestic products and services—a phenomenon known in COO research as consumer ethnocentrism (CE) (e.g. Balabanis & Diamantopoulos, 2004, p. 80-81; Sharma 2015, p. 6). As originally defined by Shimp & Sharma (1987, p.280), CE refers to “the appropriateness, indeed morality, of purchasing foreign made products”. In essence, it conceptualizes the bias and rationale toward purchasing domestic products over foreign-made ones (Sharma et al. 1994, p. 26-27). As highlighted by Samiee & Chabowski (2021), CE is one of the most extensively studied areas within COO literature, and it is highly relevant in understanding consumers' preferences for domestic versus foreign offerings.

While there is an extensive body of literature on COO in traditional offline settings, the influence of COO cues to consumers in international e-commerce contexts remains a markedly under-researched area (Samiee et al., 2024, p. 299). Only in the past few years have scholars begun to increasingly focus on COO related issues in online marketplaces (e.g. Brand & Baier, 2022; Hu & Wang, 2010; Moriuchi, 2021). However, these studies mostly examined product-level outcomes, while the question of how origin influences choice of e-commerce platform itself remains largely unaddressed. This represents a compelling research gap, as prior studies in offline retail contexts have demonstrated that COO, along with factors such as CE, can significantly influence retailer selection (e.g. Chaney & Gamble, 2008; Maruyama & Wu, 2014; Zarkada-Fraser & Fraser, 2002).

1.2 Research objectives and delimitations

While existing literature has laid important groundwork on how COO and CE impact consumer outcomes, whether they function similarly in online retail environments remains insufficiently understood. To address this, I will focus specifically on the online clothing market, as it represents the most popular product segment in Finnish e-commerce (Statista, 2024). Furthermore, around 80 percent of Finnish young adults aged 25-34 have shopped online, therefore having the highest online shopping rates among age groups and making it the key demographic in the Finnish e-commerce market (Statista, 2024).

Considering these points, the primary goal of this study is to examine whether the country of origin of an online clothing e-retailer, by itself and through consumer ethnocentrism, influences young adult Finnish consumers' choice between foreign and domestic clothing e-retailers. To investigate this, this study draws on signaling theory—one of the most commonly utilized theories in COO research—which conceptualizes how COO can act as an important attribute that consumers consider and draw conclusions from when choosing between different e-retailers (e.g. Samiee & Chabowski, 2021, p. 953; Reuber & Fischer, 2011, p. 45-48). To capture how relevant these COO considerations are for an individual consumer, this study utilizes two measures originally created by Mariama & Wu (2014). These are the perceived importance of origin (PIO), as well as perceived importance of supporting domestic (PISD), which aim to capture the importance of origin in the specific context of actual consumer selection of retailers (Mariama & Wu, 2014). In addition, the study also measures CE through items from the CETSCALE originally presented by Shimp & Sharma (1987).

To avoid overstating COO's role by examining it in isolation, it will be assessed in conjunction with a framework that captures the full range of e-commerce attributes that consumers evaluate when choosing an e-retailer. One highly validated framework for understanding how consumers experience websites, overall service quality online and subsequently decide where to shop, is e-service quality (e-SQ). Consequently, the three

most widely used e-SQ scales are presented and compared, highlighting their respective strengths to identify the most appropriate scale for this study (Blut, 2016). These are WebQual developed by Loiacono et al. (2002), E-S-QUAL by Parasuraman et al. (2005) and eTailQ by Wolfinbarger & Gilly (2003).

As demonstrated by previous e-SQ studies, consumers evaluate both website and service characteristics which then shape their perceptions of the platform and its offerings, impacting satisfaction and trust, and ultimately driving their likelihood to revisit, recommend, or to use it for a purchase (e.g. Blut et al., 2015; Rita et al., 2019; Wells et al., 2011). Thus, in addition to the primary research objective, this study also seeks to investigate whether the consumers' perceived importance of specific e-service quality dimensions influences their preference for domestic or foreign clothing e-retailers.

Considering the points outlined above, the intended contribution of this study is to clarify whether COO remains a salient cue in consumers' platform choice when evaluated alongside core dimensions of e-service quality. Furthermore, it examines actual platform choice rather than proxy measures such as purchase intentions or attitudinal evaluations like trust. Thus, the primary research question of this study is:

RQ. *To what extent do country of origin, consumer ethnocentrism and e-service quality dimensions influence young adult Finnish consumers' choice between domestic and foreign clothing e-retailers?*

This study also explores three secondary research questions, which are:

RQ1. *What are the key dimensions of e-service quality, and how are they relevant to consumers in an online retail context?*

RQ2. *How does country of origin influence consumer decision-making, especially in relation to consumer ethnocentrism and retailer choice across online and offline settings?*

RQ3. *To what extent do young adult Finnish consumers rate country of origin as an important cue when selecting an online clothing retailer, and do demographic factors impact the choice between domestic and foreign clothing e-retailers?*

1.3 Structure of the study

Now that the research topic has been introduced, objectives articulated, and scope defined, the remainder of the thesis is organized as follows: Chapter 2 reviews the theoretical background, beginning with e-SQ, its conceptualizations and measurement approaches. Then, it presents how consumers utilize COO information through signaling theory, country images and consumer ethnocentrism, and concludes with the presentation of the integrated conceptual framework. Chapter 3 details the research methodology, including the data-collection procedure, variable operationalization and assessments of reliability and validity as well as the analytical techniques employed. In chapter 4 the empirical results are presented. Lastly, Chapter 5 summarizes the main findings of the study, discusses their theoretical contributions and managerial implications for both domestic and foreign clothing e-retailers, and outlines the study's limitations along with suggestions for future research.

2 Theoretical background

2.1 E-service quality in online retail

As the global e-commerce market has grown vastly in size throughout the past three decades, the financial incentives for businesses to seek growth via establishing an online storefront in the form of a website have been strong. As highlighted by Loiacono et al. (2007, p.51), “web sites are a critical component of the rapidly growing phenomenon of ecommerce”. Therefore, it should come as no surprise that one of the central goals of companies looking to compete in the online marketplaces globally has been to develop high-quality websites (Lee & Koubek, 2010, p. 329). Consequently, both researchers and businesses alike begun to focus on identifying and measuring the website attributes that enhance consumer perceptions of quality (Loiacono et al., 2007, p.51-56). Over time, the concept of e-SQ has developed beyond just measuring what constitutes a quality website and has increasingly started to focus on encompassing all of the elements that determine quality of the overall online shopping experience in e-commerce environments (Collier & Bienstock, 2006, p. 262). In this chapter, I will first present the conceptual foundations of e-SQ, then review the most widely used scales developed to measure it and discuss its relevance for understanding consumer outcomes in online shopping environments, and finally present which e-SQ elements have the largest impact on consumers.

2.1.1 Defining e-service quality

At first, many e-retailers believed that simply offering competitive low prices and maintaining an operational website would be enough to drive growth to their businesses (Parasuraman et al., 2005, p. 213). It soon became evident that if the site did not facilitate a smooth online shopping experience from start to finish, such as customers having issues with the order delivery or customer service, it would undermine its effectiveness

as a sales medium (Parasuraman et al., 2005, p. 213). This led to the need for understanding what constituted service quality in the new online e-commerce contexts (Loiacono et al., 2007, p.51-56).

Whereas service quality in traditional offline environments has been studied extensively since the 1980s, efforts to define an equivalent framework for online e-commerce contexts only began to emerge around the turn of the millennium (Santos, 2003, p. 235). Generally, service quality in traditional studies is viewed as the extent to which the provided service aligns with customer expectations (Santos, 2003, p. 234). Parasuraman et al. (1988, p. 17)—the creators of the most widely used service quality scale known as SERVQUAL—describe service quality as the “degree and direction of discrepancy between consumers’ perceptions and expectations.” While foundational insights into offline service quality offered a starting point for understanding e-SQ, they were proved insufficient due to the unique dynamics of online marketplaces—such as the issue of privacy of personal data, replacing face-to-face interactions with web interfaces and greater perceived risk associated with purchases—requiring distinct scales and conceptualizations beyond traditional models (e.g Collier & Bienstock, 2006, p. 262; Wolfinbarger & Gilly, 2003, p. 196).

Conventionally, high-quality websites have been characterized by their ease-of-use and user-oriented design: referring to platforms that users find intuitive, accessible, and functionally aligned with their needs (Lee & Koubek, 2010, p. 330). Website quality is a key element of providing high quality shopping experiences, as demonstrated by Kim & Niehm (2009, p. 221) who argue that the overall quality of the website as well as of the information presented within it are “crucial” in driving consumer platform selection and loyalty. However, the quality of the entire online shopping process for consumers cannot be evaluated by simply covering website related aspects, as there are elements to e-service quality that extend beyond just the website itself, like customer service or order delivery (Blut et al., 2015). As described by Wolfinbarger & Gilly (2003, p. 185), “a customer’s online buying experience consists of everything from information search,

product evaluation, decision making, making the transaction, delivery, returns and customer service". Considering all these phases, it is logical to extend the concept of e-SQ beyond just websites to encompass all elements that shape the consumer's overall service experience online.

However, this broader end-to-end perspective is not present in all attempts to conceptualize e-SQ, as the given definitions have distinctly different points of emphasis. Whereas some definitions of e-SQ are more website shopping experience oriented, such as Ha & Stoehl's (2009, p.567) definition that describe it as the consumer's evaluation of "the excellence and effectiveness of an e-tailer's product and/or service offering through its virtual store". Some definitions limit their scope to only those phases of the online shopping process that are done through the website, as seen in the e-SQ definition given by Parasuraman et al. (2005, p. 217), who conceptualized it to "encompass all phases of a customer's interactions with a Web site: the extent to which a Web site facilitates efficient and effective shopping, purchasing, and delivery". Santos (2003, p. 235) offers a more holistic view of e-service quality, defining it as "the consumers' overall evaluation and judgement of the excellence and quality of e-service offerings in the virtual marketplace". In contrast to the two earlier definitions, Santos' (2003, p. 235) definition doesn't limit e-service quality to be considered through the perspective of just the website itself, instead considering the general service experience. At its core, the e-SQ reflects consumers' overall evaluation of their shopping experience with an online retailer, encompassing each phase of the process (Wolfenbarger & Gilly, 2003).

Consequently, Wolfenbarger & Gilly (2003, p. 183) call for e-SQ to be measured "from the beginning to the end of the transaction, including information search, website navigation, ordering, customer service interactions, delivery and satisfaction with the ordered product", highlighting how e-SQ is a multi-faceted concept with multiple interrelated yet separate elements that span beyond just the website itself. Nevertheless, there are various scales and conceptualizations that have been developed with the goal of measuring e-SQ, and these diverse models offer multiple dimensions by which they constitute the

measurement of overall e-SQ (Blut et al., 2015). Since each scale approaches e-SQ through its own combination of dimensions and survey items, the following subchapter presents three of these instruments in detail and compares their structures to reveal how they each frame the concept of e-SQ.

2.1.2 Measuring e-service quality

As described by Blut et al. (2015, p. 681), there is no consensus in the literature about what dimensions constitute e-SQ and how it should be measured. Consequently, researchers have proposed various models for capturing it, each with their own dimensions. For example, there is the SITEQUAL scale—developed by Yoo and Donthu (2001) to assess the quality of online shopping sites—which comprises four dimensions: ease of use, aesthetic design, processing speed, and security. Kim and Stoel's (2004) scale for measuring apparel retailers' website quality expands to six: web appearance, entertainment, informational fit-to-task, transaction capability, response time, and trust. The internet retail service quality (IRSQ) scale by Janda et al. (2002), is formed by five dimensions: performance, access, security, sensation, and information. Although many other scales exist, reviewing them all exceeds the scope of this thesis. Therefore, I will limit my analysis to present and discuss the three most "prominent" and widely used scales, which are WebQual developed by Loiacono et al. (2002), E-S-QUAL by Parasuraman et al. (2005) and eTailQ by Wolfinbarger & Gilly (2003) (Blut, 2016, p. 502).

WebQual, is a 36-item, 12-dimension instrument designed to capture user perceptions of website quality and predict site reuse (Loiacono et al., 2002). The twelve dimensions are grouped conceptually under five higher-level categories: usefulness (including four dimensions: informational fit-to-task, tailored information, online completeness and relative advantage), ease of use (including ease of understanding and intuitive operations) trust, response time and entertainment (including visual appeal, innovativeness, emotional appeal and consistent image) (Loiacono et al., 2007).

The first category (usefulness) aims to capture how well the website functions, supports the fulfillment of users' goals and provides relevant information. The second category (ease of use) addresses how usable the website is in terms of aspects like readability and understandability as well as how easy it is to learn to use the site. Trust reflects users' confidence that the transactions on the site are safe and that their personal data and privacy are respected. Response time relates to the speed at which the website loads and responds to user interactions. The fifth category (entertainment) captures the more hedonic or enjoyable aspects of using the website such as its aesthetics or creativeness. (Loiacono et al., 2002; Loiacono et al., 2007)

The E-S-QUAL scale developed by Parasuraman et al. (2005), goes beyond the traditional focus of just measuring website quality and instead, it was designed to provide a comprehensive e-SQ measurement tool for online shopping websites. The E-S-QUAL includes 22 items within four dimensions: efficiency, fulfillment, system availability and privacy. Parasuraman et al. (2005, p. 220) define each of them as follows: efficiency refers to "the ease and speed of accessing and using the site", fulfillment is "the extent to which the site's promises about order delivery and item availability are fulfilled", system availability stands for "the correct technical functioning of the site", and privacy "the degree to which the site is safe and protects customer information".

However, it should be mentioned that the E-S-QUAL was presented with a complementary scale called the E-RecS-QUAL, as it doesn't cover elements that include "nonroutine encounters" between a consumer and the website (Parasuraman et al., 2005, p. 220). Whereas the E-S-QUAL is meant to be relevant to all users of the website, the E-RecS-QUAL only applies to those who have experienced problems and require assistance (Parasuraman et al., 2005). The E-RecS-QUAL is an 11-item scale with three dimensions: responsiveness (referring to how straightforward it is to manage returns or address other problems by using the website), compensation (how are consumers compensated for

potential issues) and contact (meaning how easy it is to connect to a company representative) (Parasuraman et al., 2005).

The eTailQ is a scale designed to measure online e-retailing quality by both the quality of the website as well as the other e-service elements that occur throughout the shopping experience (Wolfenbarger & Gilly, 2003, p. 183-186). The scale presents 14 items within four dimensions. As presented by Wolfenbarger & Gilly (2003, p. 193) the dimensions are as follows: fulfillment/reliability (meaning the customer receives the item(s) they expected within the communicated delivery times), website design (combining each facet of the online shopping experience that is supposed to be provided by the website itself), customer service (considered as the speed, motivation and effectiveness of the company representatives) and security/privacy (which stands for the safety and privacy of the transaction and user information).

2.1.3 Comparative insights

Although WebQual, eTailQ, and E-S-QUAL all assess online service quality, they each present a distinct approach to measuring it. In their meta-analytic review, Blut et al. (2015, p.694-696) suggested the use of WebQual for measuring e-SQ for online retail, since it had the highest effect sizes for customer satisfaction and repurchase intentions. Nevertheless, Blut (2016, p. 503) distinguishes that while the scale performs well in predicting these consumer outcomes, it has a narrower focus and offers a more limited coverage to the elements of e-SQ beyond websites compared to the two most cited scales, eTailQ, and E-S-QUAL. More specifically, the two significant areas of e-SQ that WebQual does not capture are the dimensions related to fulfillment and customer service. While WebQual lacks these dimensions, therefore being “the least comprehensive approach” to measuring e-SQ out of these three models, eTailQ and the full E-S-QUAL scale (with the E-RecS-QUAL dimensions) offer equal coverage to the attributes found most important to measuring e-SQ (Blut, 2016, p. 502-503).

In their meta-analysis, Blut et al. (2015) set out to evaluate these two e-SQ measurement scales by empirically comparing the eTailQ's four-dimension model against the seven-dimension E-S-QUAL model (as E-RecS-QUAL was included). Using structural equation modeling approach on correlations drawn from multiple studies, they created and tested two path models representing each model respectively and evaluated them via fit indices (AIC, CAIC, PNFI, PGFI) (Blut et al., 2015, p. 690). The four-dimension model—encompassing website design, fulfillment, customer service, and security/privacy—demonstrated greater fit across each indicator. On this basis, they concluded that eTailQ's more concise structure not only captures the core facets of online service quality but also aligns best with empirical data, leading them to favor its dimensions over the more granular seven-dimension version of E-S-QUAL (Blut et al., 2015).

Taken together, these findings show that although WebQual has its strengths, its website-centered focus means it doesn't cover the full online shopping process (Parasuraman et al., 2005, p. 216). Both eTailQ and the full seven-dimension E-S-QUAL address this by including fulfillment and customer service, but as Blut et al. (2015) demonstrate in their meta-analysis, eTailQ's concise four-dimension model offers the best empirical fit for capturing e-SQ. For that reason, this study will adopt eTailQ with its four dimensions and 14 items as the primary measure of e-SQ.

2.1.4 The main drivers of e-SQ and its impact on consumer outcomes

E-service quality does more than help businesses evaluate their website's functionality or effectiveness of service elements—it is a key determinant of consumer behaviors such as site choice (e.g. Zo & Ramamurthy, 2009, p. 821), purchase intentions (e.g. Lee & Lin, 2005, p. 171, and loyalty (e.g. Kim & Niehm, 2009, p. 229). As explained by Collier & Bienstock (2006, p. 271), websites that fall short on usability or fail to provide clear information often lead consumers to switch to another e-retailer. Moreover, e-SQ is

directly connected to consumer evaluations of trust and satisfaction—both of which boost repurchase intentions—and, in particular, higher satisfaction makes it more likely that customers will revisit the same site (Rita et al., 2019, p. 11).

To understand which e-SQ dimensions are the most significant drivers of these consumer outcomes, researchers have examined the relative influence of the different e-SQ dimensions. Within the complete online buying experience, Collier and Bienstock (2006, p. 260) posit that while site usability remains important, the most important aspect for consumers is the actual order fulfillment, referring to the successful reception of their purchased product or service. This finding is supported by Wolfinbarger & Gilly (2003, p. 193-194), whose results indicate that fulfillment/reliability had the biggest impact to consumer satisfaction as well as evaluations of overall e-service quality, with website quality being a close second. To conclude, while all four core e-SQ dimensions originally presented by Wolfinbarger & Gilly (2003, p. 193) (fulfillment/reliability, website design, customer service and security/privacy) have a statistically significant impact to consumers' evaluations of total e-SQ, fulfillment ranks as the most impactful, followed by website design, customer service, and lastly, security/privacy (Blut et al., 2015, p. 689).

2.2 How consumers process and use origin information

To explain how and why COO cues shape consumer evaluations and choices, I begin with signaling theory, which explains how observable e-retailer attributes—such as COO or website quality—act as diagnostic signals that consumers use in their evaluations (e.g. Rao et al., 1999). To uncover why COO can effectively function as a signal, I then turn to the concept of country image, which consists of the associations from which COO derives its meanings (Andéhn & Decosta, 2016). Finally, this section reviews consumer ethnocentrism—exploring its psychological origins, its underlying drivers, and the ways in which individuals deploy it as a heuristic to guide both their own and others' purchasing

decisions. Together, these perspectives illuminate the mechanisms by which COO information is processed by consumers.

2.2.1 Signaling theory

During traditional product evaluation processes, customers interact with a wide array of product information that is presented to them through packaging, branding, advertising, and other channels (Verlegh & Steenkamp, 1999, p. 523). Despite this, customers are often unable to assess attributes like quality, reliability, or trustworthiness accurately prior to making a purchase (Purohit & Srivastava, 2001, p. 123). For example, in an online shopping context, it would be extremely difficult for most consumers to objectively assess a site's technical security measures or data-privacy practices, even if they were outlined explicitly on the website. Furthermore, assessing whether ordering from a specific site will lead to receiving the correct product in the expected condition within the expected timeframe is an even more difficult task.

This example illustrates a situation known as information asymmetry, where the seller possesses far greater knowledge about the quality and trustworthiness of their service and products than the consumer does. As explained by Connelly et al. (2011, p.42) "information asymmetries arise between those who hold that information and those who could potentially make better decisions if they had it". Signaling theory explains how the party who holds the information can reduce this asymmetry by utilizing different cues as signals to communicate aspects like credibility and reliability to the other party (Spence, 2002). According to Rao et al. (1999) a signal enables consumers to "credibly" assess the underlying product and/or service quality that is yet to be experienced.

In international marketing literature, such signals are often derived from product or brand cues, like COO (Magnusson et al., 2015). In addition, this naturally extends to e-SQ elements as well, since as explained by Wolfenbarger & Gilly (2003, p. 196), many

consumers tend to use the website quality as a signal of other aspects, such as level of security. In general, consumers utilize available cues to assess the level of quality and performance of a service or a product, therefore attempting to bridge the gap caused by information asymmetry (Magnusson et al., 2022).

These cues can be categorized into two types: intrinsic cues and extrinsic cues (Jacoby et al., 1971). According to Veale & Quester (2009b, p. 195) Intrinsic cues are tangible product attributes, inherent to the product itself, such as its materials, design, color, or dimensions. Extrinsic cues are intangible product attributes, such as COO, price, brand, packaging, or warranties, which can be altered without changing the physical attributes of the product (Veale & Quester, 2009b, p. 195). In situations where the intrinsic product attributes require too much skill to evaluate sufficiently or are not accessible, consumers tend to rely more on extrinsic cues (Wells et al., 2011, p. 375).

Some cues are perceived to offer greater diagnostic value, leading consumers to rely more heavily on those they perceive as better signals of product quality or performance (Verlegh & Steenkamp, 1999, p. 525; Magnusson et al., 2022, p. 916). In addition to acting as signals of functional characteristics, these cues can also evoke certain “emotions, feelings, imagery, and fantasies” in consumers (Verlegh & Steenkamp, 1999, p. 523). Moreover, consumers might use extrinsic cues like brand or COO to guide their purchasing decisions for other reasons. As an example, Klein et al. (1998, p. 96) showed that, despite Japanese products’ having generally positive evaluations, many Chinese consumers avoided purchasing them because of “historical war-related related factors”. Another more recent example is how people have started boycotting Tesla due to Elon Musk’s recent growing involvement in US politics as well as vocal endorsements for far-right political movements (The Economist, 2025).

All in all, signaling theory provides us with a rationale to why COO or e-SQ cues are potentially significant for both sellers and consumers alike, as they act as signals that

communicate relevant information and reduce the information asymmetry between both parties.

2.2.2 Country Image

One highly relevant aspect of understanding why COO affects consumer evaluations and behavioral outcomes is the concept of Country Image (CI), which serves as the underlying factor driving consumer country biases and it is even considered the antecedent to the COE (Samiee & Chabowski, 2021, p. 948; Andéhn & Decosta, 2016, p. 3). According to Samiee and Chabowski (2021, p. 948), the concept of CI originates from the realization that consumer perceptions are shaped not only by brands but also by their COO, suggesting that countries, similarly to brands, carry mental image associations. According to Lu et al. (2016, p. 825), research on CI focuses on examining “how a country’s image influences consumer’s perception of and attitude towards the country, its people, and their marketplace offerings”.

As described by Oduro et al. (2023, p. 108) CI encompasses stereotypical beliefs about products from specific countries, shaped by the historical, socioeconomic, political, and cultural attributes of those countries. Originally defined by Nagashima (1970, p. 68) as “the picture, the reputation, the stereotype that businessmen and consumers attach to products of a specific country,” CI has since evolved to encompass four differentiated but interrelated levels. Josiassen et al. (2013) initially separated CI into three levels: general-origin image (GOI), product-origin image (POI), and category-origin image (COI). More recently, a fourth level, partitioned country image (PCI), has been added to this framework (Oduro et al., 2023, p. 108).

The concept of basic-origin image, also referred to as General Country Image (GCI), is defined as “the sum of all descriptive, inferential, and informational beliefs an individual holds about a specific country” (Martin and Eroglu, 1993, p. 193). It is often assessed

using generalizations of certain country-related dimensions such as its level of economic and technological development, political landscape, environment, and its people (Josiassen et al., 2013, p. 254; Oduro et al., 2023, p. 110).

Product-origin image, also known as Product Country Image (PCI), refers to “the overall perception consumers form of products from a particular country, based on their prior perceptions of the country’s production and marketing strengths and weaknesses” (Roth & Romeo, 1992, p. 480). Additionally, Andéhn & Decosta (2016, p. 3) describe it as encompassing consumers' evaluations of all products originating from a particular country, their emotional connections to that country, and the perceived social prestige associated with owning items produced there.

Category-origin image, also known as Category Country Image (CCI), represents the associations held by consumers towards specific product categories when thought of in conjunction with a specific country (Roth & Romeo, 1992, pp. 482-483). It represents the image associated with either groups of products or specific attributes unique to these product groups from a particular origin, or alternatively, the perceived capabilities and characteristics of the people and resources from that origin related to these product groups (Josiassen et al., 2013, p. 255).

Partitioned Country Image serves as a comprehensive framework encompassing all information about the countries involved in the various stages of a product's production process (Oduro et al., 2023, p. 110). It encompasses customer perceptions across various distinct dimensions, including the country of design (COD), country of parts (COP), country of assembly (COA), country of brand (COB) and country of manufacture (COM) (Oduro et al., 2023, p. 110).

According to the framework proposed by Josiassen et al. (2013, p. 253), at least one of these country-related levels is utilized and assessed during a consumer’s product evaluation. This multi-level or level-specific consideration arises from the different

associations between a country and its image, where perceptions of the country's products, or specific product categories, can differ significantly from those of the country itself (Josiassen et al., 2013). This reflects the complex interrelations between place and brand, which shape consumer perceptions and evaluations (Andéhn & Decosta, 2016, p. 3).

2.2.3 Consumer Ethnocentrism

As succinctly described by Shankarmahesh (2006, p. 147), consumer ethnocentrism (CE) is the tendency of individuals to reject foreign-made products—irrespective of their objective attributes such as price or quality—for nationalistic reasons. Furthermore, Sharma et al. (1995, p. 27) posits that ethnocentric consumers view purchases of foreign goods as a threat to their domestic economy and workforce, leading to negative outcomes both on a personal and societal level. For ethnocentric consumers, the issue goes beyond objective economic evaluations—buying foreign is seen as a moral transgression that harms local communities (Sharma et al., 1995, p.27). Moreover, as Shimp & Sharma (1987, p.280) describe it “consumer ethnocentrism gives the individual a sense of identity, feelings of belongingness, and, most important for our purposes, an understanding of what purchase behavior is acceptable or unacceptable to the ingroup”.

According to Sharma (2015, p. 5-6), the level of CE is a factor originating from the individual consumer and can be divided into three constituting dimensions: affective reaction, cognitive bias and behavioral preference. Affective reaction in CE captures the emotional distinction consumers make between their domestic “in-group” and foreign “out-groups,” leading them to favor home-country products and avoid those perceived as foreign (Sharma, 2015, p. 6). The cognitive bias refers to “perceptions about events that favor own group’s interests and about the importance, superiority, strength, and virtues of own group compared to others” (Sharma, 2015, p. 6). Lastly, the behavioral preference which means the act of avoiding foreign products or brands in favor of domestic

alternatives, which is not only tied to purchasing behavior but also how likely the consumer is to try or recommend a new product or service (Sharma, 2015, p. 6).

2.3 COO cue in retailer choice

Having established how consumers utilize COO cues, this section explores its impact to consumer choices in both offline and online retail contexts respectively. First, previous studies related to how COO cues and their interaction with CE shape offline store selection and consumer attitudes are presented. Then, COO and CE are discussed in the e-commerce contexts.

According to Burt & Carralero-Encinas (2000, p. 436), knowing what elements shape a retailer's image, how well that image can be conveyed, and what specific associations are conveyed to the consumers abroad is vital for building physical retail operations in foreign markets. COO is one of the elements that play a significant role in shaping consumer associations towards a brand, thus influencing brand image (e.g. Hien et al., 2020, p. 1209-1211; Mohd et al., 2007, p.44-45). Most research on COO's impact on store choices emphasizes the localness versus foreignness effect, although some studies also consider CI associations. As an example, in their study of the Australian retail market Zarkada-Fraser & Fraser (2002 p. 294-296) found that all respondents were significantly more supportive towards local (Australian) supermarkets compared to foreign (American) alternatives. They found the biggest explaining factor to be CE, and arrived at the conclusion that even great service, price or assortment doesn't always alleviate consumer's opposition towards "foreignness" (Zarkada-Fraser & Fraser, 2002 p. 294-296).

In contrast, Chaney & Gamble (2008, p. 179) highlight the differences between different consumer segments as they found that upscale Chinese consumers from more developed cities in fact favored foreign stores, whereas older and less wealthy consumers from less developed areas strongly preferred stores that were locally owned. However,

they also found that attitudes toward specific foreign origins matter as Japanese stores received lower ratings than other foreign retailers, stemming from the complex historical and political relations between China and Japan (Chaney & Gamble, 2008, p. 177). Liu et al. (2007, p. 11-12) had similar findings, as their research on Chinese consumers found that consumers who scored higher on CE were generally much more skeptical of buying from a store with an English name and originating from the west. However, this effect varied by retailer origin: American stores elicited significantly stronger negative responses, whereas Australian stores remained largely unaffected (Liu et al., 2007, p. 11-12). The study also found that older and less-educated consumers exhibited higher ethnocentrism and stronger negative reactions to foreign COOs (Liu et al., 2007, p. 12).

A study by Maruyama and Wu (2014, p. 471) conducted in China found that although many respondents rated a retailer's COO as an important factor when choosing a retailer, it did not significantly influence their actual store choice between foreign and domestic retailers. Nevertheless, the study did find that ethnocentric sentiment for supporting domestic retailers when choosing a retailer was significantly associated with store choice as respondents who rated the importance of supporting domestic retailers higher were much more likely to select a domestic retailer (Maruyama & Wu, 2014, p. 471). However, this finding has not been fully consistent in the Chinese market, as Lin and He (2015, p. 224) find that foreign retailers had more favorable corporate brand images than their domestic counterparts, but this did not significantly influence retailer preferences for consumers. Interestingly, they did not witness CE among their respondents, meaning that even localness did not meaningfully predict retailer choice in their study (Lin & He, 2015, p. 224-225). However, this lack of ethnocentric bias may stem from their study sample's makeup, which was over 70% female, highly educated, and drawn from shoppers at upscale Beijing department stores, as each of these characteristics is considered to be associated with being less inclined toward ethnocentric consumer attitudes (Shankar, 2006).

Nevertheless, while these studies highlight how the level of CE influences consumer outcomes in different consumer segments, it is also important to acknowledge how there are differences between individual countries in terms of their level of CE, as well as to what aspects are important to driving store choice selection (e.g. Kan et al., 2014). In their study that examined hypermarket selection in China and Spain, Kan et al. (2014, p. 120) found that Chinese consumers were more ethnocentric compared to Spanish consumers. In addition, they also found that Chinese consumers were impacted more by their communities' norms and social expectations when choosing a store, whereas Spanish consumers prioritized factors related to the shopping experience itself (Kan et al., 2014, p. 120). Furthermore, a study by Burt and Carralero-Encinas (2000, p. 441) shows how consumers' perceptions of the quality of different retailer attributes differ when the same store is rated in its domestic market versus in a foreign market. In their study, British consumers rated Marks & Spencer (a domestic retailer) more favorably than Spanish consumers did on the same store attributes. While the authors could not pinpoint the exact cause, they speculated that the store's shorter operating history in Spain—and consequently lower consumer familiarity—might explain the disparity (Burt and Carralero-Encinas, 2000, p. 446).

Despite the differences between traditional brick and mortar retail and e-commerce, the studies focusing on how COO affects consumer outcomes in e-commerce contexts yield remarkably similar findings. As an example, Bhattacharya et al. (2024, p. 2793) found that both local and foreign origins carried implications for consumers when deciding on an e-retailer. The study evaluated the impact of COO alongside a scale that was designed to measure the ethics of an online vendor, known as the CPEOR scale, which captures the following dimensions: privacy, security, non-deception, fulfilment and customer service (Roman, 2007). Not surprisingly, Bhattacharya et al. (2024, p. 2793-2794) found that the CPEOR dimensions impacted the likelihood of purchase from a particular site—but considering how according to Peterson & Jolibert's (1995) meta-analysis, evaluating COO with other elements usually lessens its significance—COO had a surprisingly significant impact. According to their analysis, this was due to the local (Indian) e-retailers having

more competitive prices and ethnocentric consumers favored them (Bhattacharya et al., 2024, p. 2794). But on the other hand, foreign e-retailers with positive CI carried associations of higher overall quality both in terms of technology and service, as well as conveying a higher social status (Bhattacharya et al., 2024, p. 2793-2794).

However, COO associations and e-retailer ethicalness itself are not the only aspects that consumers use to evaluate retailer attributes, as website and retailer (service) related aspects are also important for consumers when they are deciding where to shop online (Safari & Thilenius, 2013, p. 222). "Consumers rely on a well-designed website, which provides accurate and full information about the purchasing process for their initial trust", and these website elements were especially relevant for consumers when evaluating foreign vendors (Safari & Thilenius, 2013, p. 220-222). Furthermore, Bhattacharya et al. (2023, p. 254) found that consumer perceptions of both CI as well as the website's privacy influence consumer trust towards the vendor, which was the primary driver of consumer intentions to purchase from a site. In addition, one particularly interesting finding about the salience of COO in online shopping contexts was how positive COO can even reduce consumer uncertainty toward an e-retailer (Bhattacharya et al., 2024, p. 2794).

This notion is supported by Zhao et al's. (2019, p. 304) study, as their results demonstrate how COO can act as a signal for being more trustworthy and thus help consumers to select sellers. Furthermore, they argued that in an online retail context, it is the unfamiliarity between the buyer and vendor that is the primary factor why COO carries an effect to consumer e-retailer decisions and "serves as a useful informational cue in online markets" (Zhao et al., 2019, p. 304). Similarly, to Bhattacharya et al's. (2024, p. 2793-2794) findings related to the benefits associated with a positive foreign COO, Zhao et al. (2019, p. 304-305) posit how "prestigious country image is a valuable intangible asset for sellers in foreign product purchasing even in the virtual environment", highlighting the practical significance of CI for consumer outcomes.

However, while COO can improve consumer perception of trustworthiness, Huang & Chang (2019, p. 1271-1272) argue that consumers feel more uncertain when conducting business with a foreign website. This is because consumers consider aspects such as their perceptions of the legal framework where an e-retailer originates from, as well as how trustworthy they perceive that country to be when considering which online vendor to choose from (Huang & Chang, 2019, p. 1271-1272). Similarly, Hadjikhani et al. (2011, p. 237) found that consumers generally preferred shopping on local sites, one reason being that they were more familiar with the legal framework of their home country. The study also found that adult shoppers spent more time searching for information about foreign shopping sites compared to local ones, highlighting the higher uncertainty associated with foreignness in the e-retailing context (Hadjikhani et al., 2011, p. 237). Moreover, adult consumers tended to avoid e-retailers from countries they deemed untrustworthy, suggesting that COO associations directly influence consumer selection of online vendors (Hadjikhani et al., 2011, p. 240).

2.4 Conceptual framework

Consumers face significant uncertainty and information asymmetry when selecting an e-retailer, as they cannot directly observe the quality of service or the reliability of order fulfillment before purchase. Under these conditions, signaling theory (Spence, 2002) suggests that shoppers will rely on available cues as signals to infer the attributes and outcomes they consider most relevant—such as receiving the correct item on time, their personal data being secure, or being able to resolve potential issues with an order. E-retailer attributes—namely the four e-service quality dimensions and COO—may serve as observable cues that consumers evaluate when selecting an online store. Building on the preceding literature review, this study proposes a conceptual framework (Figure 1.) which shows how perceived importance of origin, perceived importance of supporting domestic, CE and e-service quality dimensions jointly shape young adult Finnish

consumers' platform choice between domestic and foreign clothing e-retailers. Next, the specific hypotheses detailing how these variables affect consumer choice are presented.

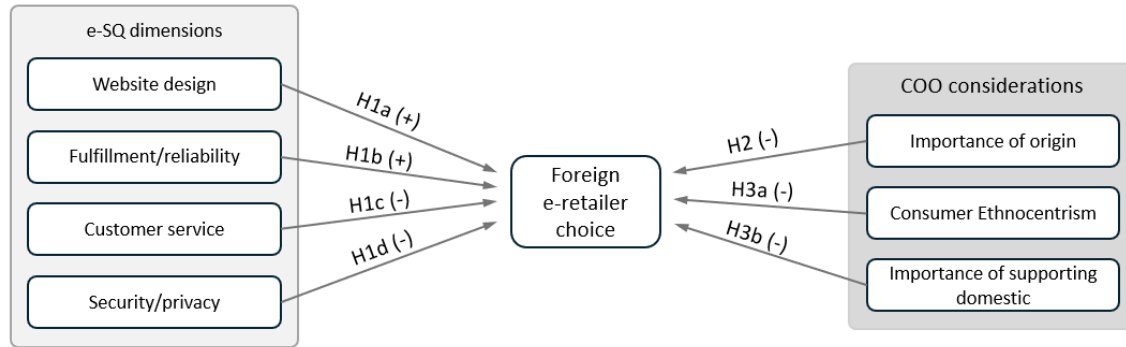


Figure 1. Attributes influencing consumer e-retailer choice.

High-quality **website design** is a significant cue for consumers when evaluating online retailers (e.g. Kim & Niehm, 2009; Wolfinbarger & Gilly, 2003). To be able to provide key website design elements—such as high information quality, intuitive navigation, and enjoyable aesthetics—companies need to invest in web development. Given that ECDB (2024) shows that the top five clothing e-retailers in Finland by revenue are all foreign—and each generates far greater global turnover than the largest Finnish competitor—it is therefore presumed that these large international foreign firms are better resourced to invest into web development and thus deliver superior website quality compared to the domestic alternatives in the Finnish market. Therefore:

H1a. The greater the importance a consumer places on website design, the higher their likelihood of choosing a foreign e-retailer (and the lower their likelihood of choosing a domestic e-retailer).

The dimension of **fulfillment/reliability** consists of customers receiving the right item(s) they ordered within the promised delivery period, and that the products meet consumers' expectations based on the information presented on the website (Wolfinbarger & Gilly, 2003). Supplying detailed, multi-angle images or virtual “try-on” features can help consumers to understand how the product will look, feel or fit in real life, thus leading to a higher chance of the item being as the customer interpreted it on the website.

Likewise, orchestrating fast, accurate order processing and deliveries can be vastly improved with sophisticated logistics IT applications (e.g. Liu et al., 2008, p. 247). Considering that companies with greater resources can invest more in advanced technologies and system infrastructure, in the context of the Finnish e-commerce market, foreign e-retailers with their higher global revenues are expected to be able to outperform domestic alternatives. Therefore:

H1b. The greater the importance a consumer places on fulfillment/reliability, the higher their likelihood of choosing a foreign e-retailer (and the lower their likelihood of choosing a domestic e-retailer).

When it comes to **customer service**, a study by Holmqvist (2011) found that Finnish consumers prefer to handle issues in their first language, which is more likely to be provided by domestic rather than foreign e-retailers. Furthermore, as highlighted by Huang & Chang (2019), consumers who fear that a company won't be responsive when issues arise or be available for resolving them tend to avoid shopping on foreign sites. It can be assumed that Finnish consumers are generally more familiar with the business practices of Finnish companies than those of other countries, leading to clearer expectations regarding how well their problems would be resolved when shopping with domestic e-retailers. Therefore:

H1c. The greater the importance a consumer places on customer service, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).

Regarding the dimension of **security/privacy**, consumers factor in perceptions of national legal frameworks and overall country trustworthiness when choosing online vendors (Huang & Chang, 2019). Hadjikhani et al. (2011) found that shoppers prefer local sites because they are more familiar with their home country's legal framework, exhibit less skepticism about domestic sites' security, and tend to avoid e-retailers from countries they deem untrustworthy. Consequently, Finnish consumers—assumed to being

most familiar with Finnish data protection laws and payment methods—are likely to perceive local e-retailers more reliable regarding security and privacy. Therefore:

H1d. The greater the importance a consumer places on security/privacy, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).

The **perceived importance of origin** (PIO) is expected to influence consumer behavior, as empirical evidence underscores the role of positive country image (CI) associations in fostering consumer trust and driving retailer choice (e.g. Zhao et al., 2019, pp. 304–305). As mentioned earlier, Lin and He (2015, p. 224) report that foreign retailers in the emerging Chinese market enjoy more favorable corporate brand images than domestic competitors. However, that dynamic might change in the Finnish context, as Finland is a highly developed economy with many internationally renowned brands. Furthermore, Bhattacharya et al. (2023, p. 254) demonstrate that in addition to website privacy, favorable country image perceptions increase consumer trust, which in turn becomes the primary driver of purchase intentions. Since consumers generally avoid e-retailers with negative COO associations as per Hadjikhani et al. (2011, p. 240), it is expected that the COO of the chosen e-retailer has positive CI. Considering that Finland is a highly developed country with a positive CI, it is therefore expected that:

H2. The greater the importance a consumer places on the e-retailer country of origin, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).

As highlighted earlier, **consumer ethnocentrism** refers to the tendency to reject foreign products or brands—irrespective of their objective attributes (Shankarmahesh, 2006, p. 147). Furthermore, as described by Sharma et al. (1995, p. 27), ethnocentric consumers feel protective of their domestic economy and workforce, leading them to prefer domestic offerings on both emotional and rational grounds. In general, higher levels of consumer ethnocentrism translate into stronger preferences for domestic offerings and greater reluctance to patronize foreign sellers (e.g. Balabanis & Diamantopoulos, 2004,

p. 80–81; Zarkada-Fraser & Fraser, 2002 p. 294-296). However, as highlighted by Maruama & Wu (2014, p. 466) an individual may agree that on a general level, domestic consumers should favor domestic businesses but still choose a foreign alternative if it is not important to themselves directly. This is why this study tests CE sentiment in two ways, both by utilizing items from the CETSCALE (Shimp & Sharma, 1987) to measure overall CE attitudes and by employing the **perceived importance of supporting domestic** (PISD) measure created by Maruama & Wu (2014) to understand how relevant PISD is for the behavior of the individual. In their study, Maruama & Wu (2014) found PISD to be statistically significant in predicting consumer choice towards domestic retailers. Therefore, the following two hypotheses are presented:

H3a. The more ethnocentric a consumer is, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).

H3b. The greater the importance a consumer places on supporting domestic retailers, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).

3 Research Methodology

3.1 Data collection

In order to test the hypotheses, this study utilized a quantitative survey design, which is standard practice in most COO studies (Samiee et al., 2024, p. 291). Moreover, the questionnaire design in this study is based on the one originally presented by Maruyama and Wu (2014) but modified for the e-commerce context and expanded to include a multi-item scale to capture CE. The questionnaire began by asking participants to indicate their preferred online clothing retailer and to specify its origin. Next, the respondents were prompted to rate the perceived importance of various items that led them to choose that e-retailer. As shown in table 1, the items evaluated by respondents contained the 14 eTailQ items (adapted to fit the question format of the study) capturing the four e-SQ dimensions (Wolfenbarger & Gilly, 2003), as well as the importance of e-retailer COO and support for domestic firms, followed by four CETSCALE (Shimp & Sharma, 1987) items measuring CE. Furthermore, shopping frequency and demographic variables were collected as control measures. In total, the questionnaire consisted of 26 items.

Following previous studies that included CETSCALE-based consumer ethnocentrism scales, this study utilizes a shortened four item version to reduce respondent fatigue (e.g. Batra et al., 2000; Brand & Baier, 2022; Cleveland et al., 2009; Klein, 2002). The four CETSCALE items were adapted to the Finnish context. Additionally, the questionnaire included the perceived importance of origin (PIO), as well as perceived importance of supporting domestic (PISD) items originally created by Maruama & Wu (2014), which aim to capture the importance of origin in the specific context of actual consumer selection of retailers.

Table 1. Questionnaire items used in the study.

Items	Sources
How often do you purchase clothing online?	
Which online clothing retailer do you shop at most often?	Maruama & Wu (2014)
The online clothing retailer that you do most of your shopping at is...	Maruama & Wu (2014)
Website design^a	
The website provides in-depth information.	(eTailQ) Wolfinbarger & Gilly (2003)
The site doesn't waste my time.	(eTailQ) Wolfinbarger & Gilly (2003)
It is quick and easy to complete a transaction at the website.	(eTailQ) Wolfinbarger & Gilly (2003)
The level of personalization at this site is about right.	(eTailQ) Wolfinbarger & Gilly (2003)
The website has good selection.	(eTailQ) Wolfinbarger & Gilly (2003)
Fulfillment/reliability^a	
The product is represented accurately by the website.	(eTailQ) Wolfinbarger & Gilly (2003)
You get what you ordered from the site.	(eTailQ) Wolfinbarger & Gilly (2003)
The product is delivered by the time promised by the company.	(eTailQ) Wolfinbarger & Gilly (2003)
Security/privacy^a	
I feel like my privacy is protected at the site.	(eTailQ) Wolfinbarger & Gilly (2003)
I feel safe in my transactions with the website.	(eTailQ) Wolfinbarger & Gilly (2003)
The website has adequate security features.	(eTailQ) Wolfinbarger & Gilly (2003)
Customer service^a	
The company is willing and ready to respond to customer needs.	(eTailQ) Wolfinbarger & Gilly (2003)
When you have a problem, the website shows a sincere interest in solving it.	(eTailQ) Wolfinbarger & Gilly (2003)
Inquiries are answered promptly.	(eTailQ) Wolfinbarger & Gilly (2003)
Country of Origin^a	
To what degree did you view the e-retailer country-of-origin as important when you make your online clothing retailer choice decision?	Maruama & Wu (2014)
To what degree did you view support for domestic retailers as important when you make online clothing retailer decisions?	Maruama & Wu (2014)
Consumer Ethnocentrism^b	
It is always best to purchase Finnish products.	(CETSCALE) Shimp & Sharma (1987)
Finns should not buy foreign products, because this hurts Finnish business and causes unemployment.	(CETSCALE) Shimp & Sharma (1987)
We should buy from foreign countries only those products that we cannot obtain within Finland.	(CETSCALE) Shimp & Sharma (1987)
It may cost me in the long run but I prefer to support Finnish products.	(CETSCALE) Shimp & Sharma (1987)
Demographics	
What is your gender?	
What is your age?	
What is your level of education?	

^a Measured using 7-point Likert. 1: Not important at all, 2: Not important, 3: Slightly not important, 4: Neutral, 5: Slightly important, 6: Important, 7: Extremely important.

^b Measured using 7-point Likert. 1: Completely disagree, 2: Disagree, 3: Somewhat disagree, 4: Neutral, 5: Somewhat agree, 6: Agree, 7: Completely agree.

Whereas PISD is more personal and directly tied to the individual's retailer selection rationale, the CE items capture broader overall attitudes that also concern the behavior of others (Maruyama & Wu, 2014, p. 466). In this study, the CETSCALE items are used to assess overall CE, while PISD serves as a separate measure capturing consumers' ethnocentric sentiment toward supporting domestic retailers. This is done to capture the differences between general ethnocentric attitudes, which can be highly context dependent as highlighted by Shankarmahesh (2006), and direct orientation towards wanting to support domestic e-retailers. To elaborate, a person might agree to general statements like "it is always best to purchase Finnish products" or that "other Finns should not buy foreign products", but given a specific context such as selecting a clothing e-retailer, they might choose a foreign alternative because other factors like product selection or enjoyable website take priority.

The target population for this study comprised of Finnish young adults aged 20–34 who have previously purchased clothing online. Therefore, any individual who had not shopped clothing online, or were below 20 or above 34 years of age were excluded. Since all respondents were Finnish residents and native or fluent Finnish speakers, the questionnaire was written in Finnish. Participants were recruited via WhatsApp by sharing the survey link with personal and professional contacts that fit the study criteria. The questionnaire was administered online using Google Forms. The data was collected between May 28 and June 3, 2025. In total, 82 complete responses were received. Three responses were discarded from the analysis since the respondents had failed to indicate an e-retailer choice. Thus, the final usable sample consisted of 79 respondents.

3.2 Data analysis

All data preparation and statistical tests were conducted in R. The analysis was conducted in three stages: (1) Data coding and recoding, (2) scale reliability checks and descriptive statistics, (3) hypothesis testing via univariate binary logistic regressions. First,

the following modifications were made to the dataset. If a respondent listed multiple e-retailers in response to “Which online clothing retailer do you shop at most often?” and each of the named e-retailers were foreign—their response was coded as “Multiple foreign brands indicated”. This approach was taken as the dependent variable in this study is origin (domestic vs. foreign) rather than the specific chosen e-retailer, therefore if all stated platforms were foreign, this method is sufficient in capturing the respondent’s foreign vs. domestic choice. Three respondents fell into this category and were coded accordingly. Furthermore, following Mariama and Wu (2014), the dependent variable—e-retailer origin—was coded as a binary indicator, with 1 denoting a foreign e-retailer and 0 denoting a domestic e-retailer. Regarding demographics, when education was tested as a factor, the doctoral-level category perfectly separated choice and led to infinite coefficient estimates under standard logistic regression. To address this, education was coded into a binary indicator (1=Bachelor’s degree or higher, 0=Secondary education or less). Similar treatment was given to gender, as the respondents who indicated “other” for gender also perfectly separated choice as each had chosen a foreign e-retailer. Consequently, gender was coded as a binary variable, 1=female and 0=non-female. Lastly, for online shopping frequency, responses were divided into two groups, 0=people who shop less than once a year (occasional online shoppers) and 1=people who shop online yearly or more.

Next, each multi-item scale was tested for internal consistency using Cronbach’s alpha, and composite variables for each construct were created. To test the hypotheses, I conducted a series of univariate binary logistic regressions. Multivariate tests were not conducted as there were only $n=10$ observations of domestic e-retailer choice, leading to overfitting if more than one construct was put into a single model. This is because when there are less than 10 events per variable, the accuracy and reliability of a logistic model generally weakens (Peduzzi et al., 1996, p. 1376-1379).

3.3 Reliability and validity

There are factors in the sample that affect the reliability and validity of this study. They can be divided into three categories: respondent demographics, the reliability of measurement constructs and the relatively small number of domestic-support observations. First, as shown in table 2, the sample skews toward highly educated young adults: compared to the general Finnish population aged 20–34, a larger portion of the respondents in the study’s sample have completed higher education and fewer than 10% of respondents fall into the 30–34 age bracket. Women are also slightly overrepresented, and the vast majority of respondents report shopping for clothing online at most once per year. Taken together, these attributes suggest that the findings are more representative of highly educated consumers under the age of 30, with relatively infrequent online purchasing habits.

Table 2. Respondent attributes.

Items	Values	Frequency
How often do you purchase clothing online?	Less than once a year	28 (35.4%)
	Yearly	44 (55.7%)
	Monthly	7 (8.9%)
	Weekly	0
What is your gender?	Female	46 (58.2%)
	Male	30 (38.0%)
	Other	3 (3.8%)
What is your age?	20-24	27 (34.2%)
	25-29	46 (58.2%)
	30-34	6 (7.6%)
What is your level of education?	No degrees after primary education	0
	Secondary education	13 (16.5%)
	Bachelor’s degree	33 (41.8%)
	Master’s degree	29 (36.7%)
	Ph.D	4 (5.1%)

Of the five multi-item constructs shown in table 3, three fell below the generally accepted reliability threshold of Cronbach’s $\alpha = 0.70$, indicating that these constructs may lack adequate internal consistency with the sample of this study. This was surprising because the constructs utilized in the questionnaire were widely validated in previous

studies (e.g. Blut, 2015; Jiménez-Guerrero et al., 2014). Thus, the multi-item constructs were kept together despite their low reliability based on the established theoretical rationale that their combined content best captures the intended dimensions—even if the internal consistency signals lower reliability in this study. However, this approach can introduce additional measurement error, leading to less precise estimates and the potential to either overstate or understate the true effects of these constructs.

Table 3. Cronbach α test results of each multi-item construct.

Construct	α	Note
Website Design	0.48	Low reliability
Fulfillment/reliability	0.49	Low reliability
Security/privacy	0.87	Good reliability
Customer service	0.83	Good reliability
Consumer ethnocentrism	0.68	Moderate reliability

Lastly, due to there being only $n=10$ observations of domestic e-retailer choice, the unique effects of each predictor cannot be tested reliably while holding others constant by using a multivariate logistic regression. While this means that potential confounding variables cannot be evaluated simultaneously, it still allows for examining each factor's individual influence on choice using univariate logistic regression. Another aspect affecting the study's reliability is the use of convenience sampling method, whereby participants were selected for ease of access rather than primarily optimizing for general representativeness. This may have been a contributing factor to why certain subgroups may be over- or under-represented in the sample. Furthermore, the ten cases in the sample is unlikely to represent the full diversity of domestic-shopper profiles. The findings may be specific to those individuals in the sample who happened to choose domestic. In addition to all the above-mentioned aspects, considering that the overall sample size was $n=79$, the generalizability of the findings is limited.

4 Findings

4.1 Descriptive statistics

To begin presenting the results, a descriptive overview of the data is presented. Of the 16 e-retailers that were chosen by respondents (shown in Table 4), Zalando was by far the most popular (63.3% of total). While Zalando indeed leads the Finnish e-commerce market, its popularity in the sample of this study far exceeds its real-world market share (ECDB, 2024). Interestingly, Stockmann was the second-most popular choice despite not ranking among Finland’s top five online apparel retailers (ECDB, 2024). Moreover, the wide variety of foreign e-retailers chosen by respondents—and the fact that the selected domestic retailers are primarily traditional brick-and-mortar businesses with online stores—underscores how Finland’s clothing e-commerce market is dominated by foreign e-commerce players and helps to explain the low share of domestic selections in the sample.

Table 4. Distributions of chosen e-retailers and origins.

Item	Value	Frequency
Chosen e-retailer	Zalando	50 (63.3 %)
	Stockmann	8 (10.1 %)
	Boozt	3 (3.8%)
	H&M	3 (3.8%)
	Multiple foreign brands indicated	3 (3.8%)
	ASOS	2 (2.5%)
	About You	1 (1.3%)
	Beyond Store	1 (1.3%)
	Cider	1 (1.3%)
	Ellos	1 (1.3%)
	Etsy	1 (1.3%)
	Partioaitta	1 (1.3%)
	TeeTurtle	1 (1.3%)
	Temu	1 (1.3%)
	Uniqlo	1 (1.3%)
E-retailer origin	Foreign	69 (87.3%)
	Domestic	10 (12.7 %)

Next, the factors respondents identified as most important when choosing an e-retailer are examined. Overall, the construct with the highest average importance was fulfillment/reliability (mean=6.29). Unsurprisingly, it also included both individual items that were rated as the most important, which were that you get the product(s) according to your order (mean=6.77), as well as the product(s) being accurately represented by the website (mean=6.53). Additionally, the dimension of security/privacy was the second most important in this study (mean=6.17). It included the third most important individual item which represented how important it was to feel safe to conduct transactions from the website (mean=6.49). Interestingly, website design (mean=5.58) and customer service (mean=5.44) emerged as the least important e-SQ dimensions. However, customer service exhibited the greatest variability of the e-SQ dimensions ($sd=1.17$), indicating the largest spread within perceived importance between the respondents.

Regarding COO as an attribute when choosing e-retailers, both the perceived importance of origin (PIO) (mean=4.42) and the perceived importance of supporting domestic (PISD) (mean=4.33) scored lower on average than any of the e-SQ dimensions. However, both showed substantial variability, indicating that some respondents attributed greater importance to origin while others deemed it relatively unimportant, demonstrating a lack of consensus between the respondents despite the lower overall rating. When looking at the distribution of PIO, the majority (57%) of respondents indicated COO being a salient cue when selecting an online clothing retailer, while 16% were neutral and 27% considered it unimportant. The distribution was highly similar with PISD, as 52% considered it important, 20% were neutral and 28% indicated it being unimportant.

The response format for the four CETSCALE items shifted from assessing perceived importance to an agree–disagree scale, therefore capturing the general ethnocentric attitude instead of whether these items were considered important when selecting an online clothing retailer. The mean score of 3.79 indicates that the sample was, on average, relatively non-ethnocentric. However, the relatively high variance in average CETSCALE scores ($sd=1.03$) denotes heterogeneity in respondent attitudes, suggesting that,

although the aggregate tendency was less ethnocentric, a subset of participants nonetheless displayed stronger ethnocentric attitudes. Next, the findings are summarized (Table 5), followed by reporting each hypothesis test and discussing their implications for consumer choice between domestic and foreign online clothing retailers.

Table 5. Summary of the results.

Items	Mean	SD	β	p
Website design	5.58	0.65	0.58	0.267
The website provides in-depth information.	5.61	1.04		
The site doesn't waste my time.	5.76	1.27		
It is quick and easy to complete a transaction at the website.	6.13	0.88		
The level of personalization at this site is about right.	4.29	1.40		
The website has good selection.	6.09	1.06		
Fulfillment/reliability	6.29	0.62	0.50	0.303
The product is represented accurately by the website.	6.53	0.71		
You get what you ordered from the site.	6.77	0.55		
The product is delivered by the time promised by the company.	5.57	1.24		
Security/privacy	6.17	1.03	0.04	0.896
I feel like my privacy is protected at the site.	5.87	1.39		
I feel safe in my transactions with the website.	6.49	0.88		
The website has adequate security features.	6.15	1.13		
Customer service	5.44	1.17	0.04	0.901
The company is willing and ready to respond to customer needs.	5.73	1.24		
When you have a problem, the website shows a sincere interest in solving it.	5.39	1.45		
Inquiries are answered promptly.	5.20	1.36		
Country of Origin				
To what degree did you view the e-retailer country-of-origin as important when you make your online clothing retailer choice?	4.42	1.48	-0.68	0.032*
To what degree did you view support for domestic retailers as important when you make online clothing retailer decisions?	4.33	1.46	-0.78	0.019*
Consumer Ethnocentrism	3.79	1.03	-0.23	0.498
It is always best to purchase Finnish products.	4.52	1.49		
Finns should not buy foreign products, because this hurts Finnish business and causes unemployment.	3.08	1.33		
We should buy from foreign countries only those products that we cannot obtain within Finland.	3.78	1.46		
It may cost me in the long run but I prefer to support Finnish	3.80	1.48		
Demographics				
Gender	-	-	1.35	0.066
Age	25.5	2.68	0.07	0.607
Education	-	-	0.28	0.747
Online shopping frequency	-	-	0.69	0.309

4.2 Hypothesis testing

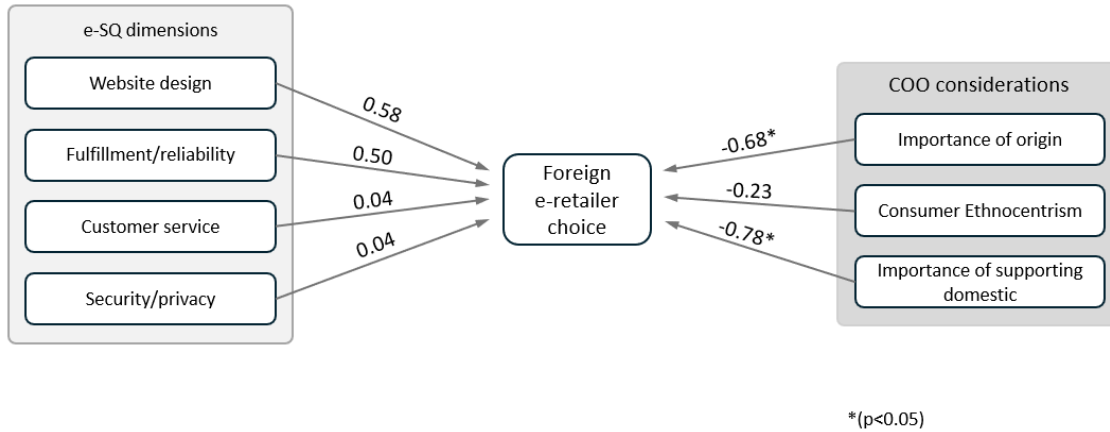


Figure 2. Attributes influencing consumer e-retailer choice, with coefficients.

Although the direction of the relationship aligns with H1a—suggesting that higher rated importance of website design increases the odds of choosing a foreign e-retailer—this effect did not reach statistical significance ($\beta=0.58$, $p=0.267$). Considering how the construct had a low Cronbach's $\alpha=0.48$, in addition to testing the composite variable, each website design item was tested independently using univariate binary logistic regressions. None of the items held statistical significance to consumer e-retailer choice. Therefore, H1a is not supported.

Likewise, while the coefficient for fulfillment/reliability is in the hypothesized direction for H1b, implying respondents who rated it higher in importance would favor foreign over domestic e-retailers but it too fails to achieve significance ($\beta=0.50$, $p=0.303$). Similarly to website design, the construct had a low Cronbach's $\alpha=0.49$, so each fulfillment/reliability item was also tested independently. None of the items held statistical significance to consumer e-retailer choice and thus H1b was also rejected.

Regarding the dimensions of customer service ($\beta=0.04$, $p=0.896$) and security/privacy ($\beta=0.04$, $p=0.901$), the coefficients are essentially null and far from being statistically significant. These negligible effect sizes indicate no systematic tendency toward either

domestic or foreign e-retailer choice, and the high p-values confirm that neither dimension reliably predicts e-retailer selection. Consequently, both H1c and H1d are rejected.

However, consistent with H2, the univariate logistic regression for perceived importance of origin (PIO) yielded a significant effect on e-retailer choice. The coefficient for perceived importance of origin was 0.68 ($p=0.032$), corresponding to an odds ratio of 0.506. This means that for each one-unit increase on the 7-point Likert scale, the perceived importance of origin reduces the odds of selecting a foreign e-retailer by approximately 49.4%. Thus, H2 is supported.

Conversely, for consumer ethnocentrism, the univariate logistic regression for the composite CETSCALE score produced a non-significant negative association with foreign retailer choice ($\beta=-0.23$, $p=0.498$). Given the scale's only marginal internal consistency (Cronbach's $\alpha=0.68$), each of the four CETSCALE items were also tested independently. None of these individual items reached statistical significance in predicting domestic versus foreign e-retailer selection. Accordingly, H3a is not supported.

Turning to the perceived importance of supporting domestic (PISD), the univariate logistic regression yielded a significant negative effect on foreign e-retailer choice. The coefficient for perceived importance of supporting domestic retailers was -0.78 ($p=0.019$), corresponding to an odds ratio of 0.457. Thus, each one-unit increase in PISD reduces the odds of selecting a foreign e-retailer by approximately 54.3%. Therefore, H3b is supported.

To examine whether PIO simply reflected a general preference for supporting domestic businesses or instead represented a distinct attitudinal construct, I calculated both Pearson's and Spearman's correlations between PIO and PISD. Pearson's correlation showed a result of $r=0.405$ ($p=0.0002$), and Spearman's rho was $\rho=0.388$ ($p=0.0004$), indicating a moderate positive association. Nevertheless, squaring the Pearson coefficient ($r^2\approx 0.164$) shows that only about 16 % of the variance in one construct is shared with

the other, showing that they capture largely distinct attitudes. In practical terms, this means that while some of the perceived importance of origin can be attributed to the perceived importance of supporting domestic e-retailers, it is primarily driven by other origin related aspects.

Table 6. Hypotheses and overview of support.

Hypothesis	Effect	Finding
H1a.	The greater the importance a consumer places on website design, the higher their likelihood of choosing a foreign e-retailer (and the lower their likelihood of choosing a domestic e-retailer).	Not supported
H1b.	The greater the importance a consumer places on fulfillment/reliability, the higher their likelihood of choosing a foreign e-retailer (and the lower their likelihood of choosing a domestic e-retailer).	Not supported
H1c.	The greater the importance a consumer places on customer service, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).	Not supported
H1d.	The greater the importance a consumer places on security/privacy, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).	Not supported
H2.	The greater the importance a consumer places on the e-retailer country of origin, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).	Supported
H3.	The more ethnocentric a consumer is, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).	Not supported
H3b.	The greater the importance a consumer places on supporting domestic retailers, the lower their likelihood of choosing a foreign e-retailer (and the higher their likelihood of choosing a domestic e-retailer).	Supported

Control variables—including gender, age, education, and shopping frequency—did not significantly predict foreign e-retailer choice in univariate tests. It should be noted however, that the effect of gender was marginal: female respondents exhibited a positive coefficient towards selecting a foreign e-retailer ($\beta=1.35$, $p=0.066$), corresponding to an odds ratio of 3.86. Although this suggests that women were nearly four times as likely to choose a foreign e-retailer, the association falls just above the conventional significance

threshold ($p < 0.05$). Another interesting finding is that the coefficient for shoppers who shop more than once per year showed positive but non-significant association with foreign retailer origin choice. The coefficient for shopping frequency was $\beta = 0.69$ ($p = 0.309$), corresponding to an odds ratio of approximately 2.0, which means that those who shopped yearly or more often had about twice the likelihood of choosing a foreign e-retailer compared to occasional shoppers, however as this was not statistically significant it cannot be concluded that shopping frequency reliably predicts retailer origin choice.

5 Conclusions

5.1 Discussion of findings

This study examined the effects of country of origin, consumer ethnocentrism, and e-service quality dimensions on young adult Finnish consumers' choice between domestic and foreign online clothing retailers. The univariate binary logistic regressions revealed that consumer ethnocentrism did not significantly affect choice between foreign and domestic e-retailers, which was a surprising result as it contradicts findings of previous studies (e.g. Bhattacharya et al., 2024; Brand & Baier, 2022; Kwak et al., 2006). However, this study distinguished between two facets of consumer ethnocentrism—general ethnocentrism, measured by a four item version of the CETSCALE (e.g. Batra et al., 2000; Brand & Baier, 2022; Cleveland et al., 2009; Klein, 2002), and the perceived importance of supporting domestic retailers (PISD), adapted from Maruama & Wu (2014).

While the general consumer ethnocentrism did not predict e-retailer choice, PISD—being directly tied to consumers' behavioral rationale when selecting an online clothing retailer—exerted a statistically significant effect, increasing the likelihood of choosing a domestic e-retailer. This finding aligns with Maruama and Wu's (2014) original study, which similarly demonstrated that PISD significantly drives consumers' choice towards domestic retailers. However, whereas Maruama and Wu (2014) found that perceived importance of origin (PIO) did not significantly predict e-retailer choice, the results of this study demonstrate that PIO is in fact a significant determinant. Moreover, correlation analysis confirmed that PISD and PIO operate as distinct constructs, indicating that country of origin influences young Finnish consumers not only by eliciting a domestic-support bias but also by activating other origin-related associations that guide their e-retailer selection.

This discrepancy with Maruama and Wu's (2014) findings may stem from several contextual and sample-related differences between the two studies. Maruama and Wu's (2014) research was conducted in China, which is a developing economy, whereas Finland's

economy is highly developed. Prior literature shows that home-country economic development level significantly shapes local perceptions of domestic versus foreign brands, as consumers in less developed economies tend to favor brands from more developed countries (Shankarmahesh, 2006). Moreover, Maruama & Wu (2014) drew on a broadly representative population sample, whereas this study focused specifically on younger, more highly educated Finnish adults. These variations in economical context and respondent profiles likely contribute to why PIO emerged as a significant predictor in this sample but not in the original Chinese study.

Most respondents indicated that country of origin is an important attribute when choosing an online clothing retailer and likewise rated support for domestic e-retailers as important. Despite this, nearly 90 percent still purchased from foreign e-retailers. This gap likely reflects the limited width and depth of Finnish e-retailer offerings: no local online retailer matches the product ranges of major international platforms, with domestic sites often confined to specific niches (e.g. Stockmann with upscale and more exclusive brands, Partioaitta with outdoor gear and Beyond Store with skate- and streetwear). In markets where multiple large domestic e-retailers compete head-to-head with foreign players, the influence of origin cues on actual purchase behavior may be much stronger.

While these findings confirm the salience of COO in consumers' choice between domestic and foreign retailers, the study also examined the impact of e-service quality dimensions—and found none to be significant predictors of retailer origin choice. Despite marginal reliability for some multi-item scales, univariate logistic regressions showed that the perceived importance of website design, fulfillment/reliability, customer service, and security/privacy each failed to reach significance. This suggests that, even though leading foreign clothing e-retailers in Finland often achieve substantially higher turnover, they do not possess distinct competitive advantages in terms of e-service quality as consumers do not systematically favor retailers based on any single service dimension when choosing between domestic and foreign options.

Although none of the e-service quality dimensions significantly predicted whether consumers chose domestic or foreign retailers, these service factors remain highly important components of the overall decision-making process when selecting an online clothing retailer. By averaging rated importance scores, this study ranked the key e-service quality dimensions for young adult Finnish shoppers: fulfillment/reliability emerged as the top priority—mirroring earlier findings (e.g., Collier & Bienstock, 2006; Wolfinbarger & Gilly, 2003)—and, at the item level, receiving products exactly as ordered and the products being presented accurately by the website were the two most important factors in the e-retailer selection process. The fulfillment/reliability composite not only had the highest mean score but also lowest amount of variance between respondents. Interestingly, the dimension rated as the second most important was security/privacy, which has previously been the least impactful dimension to evaluations of overall e-service quality (e.g. Blut, 2015, p. 692; Wolfinbarger & Gilly, 2003, p.196). The third most important individual item for online retailer choice was feeling secure during transactions on the site. This heightened importance of privacy/security is intuitive given that many respondents in the study sample shop online only once a year or less, and may be more hesitant to buy online overall, thus naturally placing greater emphasis on feeling sure that they indeed receive the items that they were expecting and that there is no risk related to their payment information remaining fully protected.

Regarding demographic factors tested in the study (gender, age, education, shopping frequency), none reliably predicted the choice between foreign and domestic e-retailers. While there was a tendency for women and more frequent shoppers to lean toward foreign retailers, neither proved statistically significant.

5.2 Theoretical contribution

This study adds to the country of origin literature by providing empirical evidence that COO is a potent decision cue in e-commerce settings and by disentangling the distinct influences of general ethnocentric attitudes versus concrete domestic-support sentiment. Moreover, it contributes to the ongoing debate over COO's salience (e.g., Bhaskaran & Sukumaran, 2007; Usunier, 2011) by showing that both PIO and PISD significantly shape consumers' online retailer choices. These findings also clarify that consumers' preference for domestic firms can arise from multiple distinct aspects—rooted both in country associations beyond mere pro-domestic bias and in a concrete desire to support local businesses.

Another contribution to the COO literature is the finding that the four CETSCALE items not only lacked sufficient internal consistency but also failed to predict domestic e-retailer choice, which contradicts the findings of previous studies (e.g. Batra et al., 2000; Brand & Baier, 2022; Cleveland et al., 2009; Klein, 2002). On the other hand, these results lend support to the findings of Bi et al. (2012) and Wong et al. (2008), who noted that the CETSCALE often fails to indicate actual purchase behavior and does not significantly predict consumer choice in practice. Several factors may explain the result in this study. First, the Finnish online fashion market is far from “neutral”: domestic offerings are limited in both depth and breadth, so even more ethnocentric consumers may be compelled to shop from abroad simply due to a lack of domestic alternatives. Second, the study sample skews toward younger, highly educated individuals—groups that previous research has consistently shown to exhibit lower levels of ethnocentrism (Shankarmahesh, 2006). Together, these contextual and demographic dynamics likely diminish the influence of general ethnocentric attitudes on actual e-retailer selection in the context of this study.

Moreover, the analysis confirmed that PISD and PIO function as distinct constructs: although some of the effect of PIO reflects a general desire to support domestic companies,

most of its explanatory power stems from other origin-related influences. Although the data cannot pinpoint these factors directly, theory suggests they may include Finland's positive country image, as well as greater consumer wariness toward unfamiliar foreign e-retailers (e.g. Andéhn et al., 2016; Hadjikhani et al., 2011). The data shows that the majority of respondents chose well-known e-retailers from highly developed markets, with only a single outlier originating from China (Temu) consistent with Hadjikhani et al.'s (2011, p. 240) finding that consumers tend to favor e-retailers originating from more economically developed countries.

5.3 Managerial implications

For managers, these results suggest that while most young Finnish shoppers gravitate toward foreign e-retailers, domestic players can still compete by delivering on the attributes this demographic values most—namely, accurate product representation, reliable order fulfillment, and ensuring transaction security—whereas website design and customer service, though relevant, were considered less important. Additionally, the origin of an e-retailer is considered important by the majority of young Finnish shoppers. Those who rated origin importance more highly tended to favor Finnish retailers, and similarly those who prioritized supporting domestic e-retailers likewise preferred domestic sites. International e-retailers seeking to attract highly educated young Finnish customers should generally avoid emphasizing their foreign origin in their marketing efforts and instead adopt a more localized approach, since shoppers who rated origin more important tend to favor domestic sites. This could be achieved by offering high quality Finnish translations for the website, recognizing Finnish holidays, and tailoring the experience to Finnish consumer expectations without highlighting their country of origin. Conversely, Finnish e-retailers should lean into their domestic origin, but most importantly, ensure a seamless, high-quality shopping experience, as mere “localness” will not suffice in the absence of strong e-service performance.

5.4 Limitations and suggestions for further studies

This study's small sample size precluded multivariate regression analyses, thus preventing assessment of the predictors' combined effect sizes. The sample also skewed toward younger, highly educated Finns who shop online infrequently, which limits the generalizability of the findings to the broader Finnish population. In addition, three of the five multi-item constructs exhibited unsatisfactory reliability, potentially attenuating or inflating their observed effects—although this was addressed by testing the individual items that constituted those constructs. Finally, this study's focus on each respondent's most familiar e-retailer does not uncover how the COO cue operates when consumers encounter unfamiliar online retailers.

Future studies should employ larger, more demographically representative samples to enable robust multivariate modeling. Researchers are encouraged to use the full 17-item CETSCALE (Shimp & Sharma, 1987) and to examine PIO and PISD in contexts beyond retailer choice, such as when selecting or evaluating individual products. Replication of this study in markets with multiple strong domestic e-retailers would clarify how the competitive context interplays with the use of origin cues. Finally, an interesting venue for future research would be experimental designs presenting unfamiliar online clothing retailers from a range of country backgrounds—both more and less economically developed—as it would shed light on how consumers weigh COO when they have no prior brand familiarity and whether the COE presents a stronger influence in that context.

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