# NEGATIVE ONLINE SHOPPING EXPERIENCES: AN EXPLORATION OF REMEMBERED DISSATISFACTION AND ITS MEANING FOR CONSUMERS' FUTURE EXPERIENCES

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# Abstract

Consumers evaluate each step of their journey, which influences consumer's expectations for further experiences and future intentions. Accordingly, past experiences are stored in consumers' memory but each part of the journey will not be remembered. What drives further behaviours and intentions are the events of the experience that are considered more emotional and atypical, also called peaks. Therefore, negative peaks are those that consumers approach when remembering a negative shopping experience, driving future behaviours. These parts of the experience seem to have a deep meaning for consumers and deserve to be investigated in qualitative terms. This is what this thesis wants to explore.

This thesis aims to qualitatively explore the remembrance of negative online shopping experiences, dissatisfaction's formation and the associated meaning. The purpose is to provide new insights for the comprehension of how the remembrance of negative online shopping events is constructed and the meaning that online consumers associate to negative past experiences for the propensity towards future shopping experiences.

By approaching a critical incident technique, this thesis presents material coming from an online questionnaire and semi-structured interviews to dig on dissatisfaction's roots and answer to the questions of what makes an online shopping experience dissatisfactory and the meaning that the negative event has for consumer's future intentions. The findings emerging from the analysis dissect remembered dissatisfaction in three categories. "The trigger" involve the events that initiated participants' dissatisfaction. These events seem to be considered dissatisfactory thanks to subjective reasons, as shown in the section "subjective intensifiers". Finally, the section called "incident's digestion" expose events' interpretation and meaning in driving future intentions. The findings contribute to the knowledge on dissatisfaction from the lens of memory in online shopping, with managerial implications and suggestions for further research on the field.

Keywords: Customer Experience, Memory, Dissatisfaction, Online Shopping, Future Intentions, Peak Events

# Acknowledgements

This thesis is not the fruit one individual, but a network of people and circumstances that have made it possible to reach this point. Unfortunately, it would be too ambitious to list all the people that deserve my immense gratitude. Therefore, I would love to say a big thank you to the people that have made the greatest difference in this process.

First of all, my deepest gratitude goes to my supervisor Kristina Bäckström. Your competence and your points of view have been a significant source of inspiration for me.

I wish also to thank Chiara Vecchini for giving me her full assistance in discussing the themes of this thesis. Your availability has helped me in avoiding mental breakdowns.

I would like to express gratitude to all the participants that have devoted their time for this cause. This thesis could not have been written without you.

Last but not least, thank you to my family, to all my classmates, and to all the teachers in this program. You have all played a vital role.

Sebastian

# NEGATIVE ONLINE SHOPPING EXPERIENCES: AN EXPLORATION OF REMEMBERED DISSATISFACTION AND ITS MEANING FOR CONSUMERS' FUTURE EXPERIENCES

## 1.Introduction

Shopping is an important component of our lives. Whether it is for food, clothes or other products, we often find ourselves immersed in this activity, physically or online. While it once occurred mainly for necessity, it is now considered as a leisure occurrence that elicits emotions and can cause pleasure or displeasure (Holbrook & Hirschman, 1982). Accordingly, there has been a growing importance of customer-oriented services and an enhanced attention on the long-term relationship between customers and retailers (Lemon & Verhoef, 2016). In fact, customers are now considered to be co-creators of service value (Vargo & Lusch, 2004, 2008), and their satisfaction is the fuel that feeds this relationship (Fornell, Rust, & Dekimpe, 2010).

The consumer is seen as an agent that engages in "journeys" with a particular retailer (Lemon & Verhoef, 2016). As defined by Lemon and Verhoef (2016), "customers interact with multiple touch points, moving from consideration, search, and purchase to post-purchase, consumption, and future engagement or repurchase" (p.79). This perspective serves the purpose of understanding the path that consumers take to complete their goals (ibid). In line with this, the touch-points that compose customer's shopping experience has been divided in pre-purchase, purchase and post-purchase stage. In these stages, consumer's journey is intended as customer's trip among touch-points, and its evaluation influences consumers' disposition towards future engagements with a retailer (Grewal & Roggeveen, 2020). In fact, the continuation of the journey and the propensity towards future engagements are dependent on consumer's satisfaction in engaging with the retailer during these experiences (Yu & Dean, 2001), which often occurs on digitalised settings such as smartphones, computers and tablets (Bilgihan, Kandampully, & Zhang, 2016). In fact, while positive online shopping experiences are able to enhance loyalty and re-purchase intentions, dissatisfactory experiences can have drastic outcomes by damaging the company's reputation and dissuade consumers from making further purchases, eventually putting an end to consumer-company's relationship and to future journeys (Barari, Ross & Surachartkumtonkun, 2020).

As a matter of fact, the evaluation of past shopping experiences influences consumers' propensity towards future interactions with a retailer (Parasuraman, Zeithaml, & Berry, 1985). These considerations are stored in consumers' memory (Edvardsson, 2005; Puccinelli et al., 2009). However, experts on the study of memories suggest that the experience, as it is felt in the present, differs from its remembrance (Kahneman, 2011). What remains with us is not the evaluation of the whole experience, but only some specific moments of it (Kahneman, Wakker, & Sarin, 1997). It is the most emotional, unpredictable and atypical events that drive our impressions of the experience when looking at it retrospectively (Kahneman, Fredrickson, Schreiber, & Redelmeier, 1993; Morewedge, 2014). For this reason, rather than focusing on satisfaction as perceived during the shopping occurrence, it is crucial to explore the memories of the dissatisfactory experience from its key moments (Pedersen, Friman, & Kristensson, 2011; Verhoef, Antonides & de Hoog, 2004; Flacandji, & Krey, 2020). This is the object of investigation of this thesis.

By collecting various descriptions from online consumers, this research explores memories of dissatisfactory online shopping occurrences, here referred to as remembered dissatisfaction (Pedersen et al., 2011). The examination deepens on consumers' most vivid memories of one shopping experience, ranging from the recognition of the need to buy a product to additional post-purchase requests (Lemon & Verhoef, 2016), depending on what consumers decide to narrate.

This research seeks to explore the remembrance of dissatisfaction by examining the source of it and to investigate consumers' present reflections upon the incident. Therefore, based on consumer's descriptions of negative past shopping experiences, the contribution that this thesis wants to provide is a comprehension of how remembered dissatisfaction is constructed and the associated meaning in regards to consumer's further experiences.

## 1.1 Problem Formulation

In the following sections, the reasons that motivate this investigation on remembered dissatisfaction are presented under two main problems. Firstly, it is explained why this research pursue an exploration of memories. Secondly, the study of negative experiences rather than positive is discussed. Finally, a short section summarises and criticises the current state of research on the online context.

### 1.1.1 *Problem 1 - Memory of the Experience*

In a consistent body of literature, the remembrance of prior shopping experiences appears as a dominant component in customer's process of building expectations, orchestrating the perceived quality of future interactions with the firm (Parasuraman et al., 1985). This has been acknowledged for every kind of shopping experience, whether physical or digital (Brakus, Schmitt, & Zarantonello, 2009). Based on their perceptions, consumers assess and evaluate different facets of the experience such as product information, types of payment and delivery methods (Perea y Monsuwé, Dellaert, & de Ruyter, 2004). Consequently, the online interaction of the customer-firm encounter will be rationally processed and imprinted in mind (Rose, Hair, & Clark, 2011).

The result will leave a mark in the long-term memory and affect further opinions about the retailer (Edvardsson, 2005). These opinions become feedbacks that set the ground for the evaluation of future interactions with the company (Lemon & Verhoef, 2016). Basically, based on the perception of risk in encountering a negative experience, the remembrance of previous shopping experiences allows customers to decide whether to shop or not at a determinate online retailer, becoming of crucial importance for companies' businesses and image (Perea y Monsuwé et al., 2004). Therefore, as discussed by Flacandji and Krey (2020), and Kahneman (2011), it is crucial to study memories of experiences more than actual experiences. This is due to the reliance on memories that assist customers in associating evaluations of specific shopping experiences (ibid).

There is a specific reason for Flacandji and Krey (2020), and Kahneman's (2011) claims. As Kahneman (2011) discusses, we experience the present but act on the remembrance of it. However, the memory we have about it differs from what has been perceived in the present (Miron-Shatz, Stone, & Kahneman, 2009). Whether memories of an experience are positive or negative, we do not remember the average experience, but only some specific moments that have had an emotional impact, such as the most extreme and emotional points (Kahneman, 2000). Consequently, these key events affect the remembrance of the whole experience, its remembered satisfaction and consumer's future journeys (ibid; Lemon & Verhoef, 2016).

However, in contrast with this logic, the overall study of consumer's evaluation of shopping experiences have mostly involved satisfaction as a perception of the present. For instance, consumer's attitudes towards websites has been studied while participants engage in the online shopping experience (Elliott & Speck, 2005). Others have explored satisfaction shortly after the experience (Bressolles, Durrieu, & Senecal, 2014). However, the level of satisfaction observed in these studies might be distorted with the passing of time and by memories' biases

such as its reliance on key events (Pedersen et al., 2011; Kahneman, 2011; Flacandji & Krey, 2020).

Additionally, satisfaction has rarely been studied in relation to specific experiences of the past (Holloway & Beatty, 2008). Through questionnaires or surveys, consumers have been asked to imagine a scenario or to answer out of belief to general questions regarding online satisfaction (Barari et al. 2020; Kim & Stoel, 2004; Liu, He, Gao, & Xie, 2008; Evanschitzky, Iyer, Hesse, & Ahlert, 2004). In this way, it has been hard to identify and comprehend what exactly is dissatisfactory about an online shopping experience and to dig deeper into the nature of dissatisfaction's remembrance.

A limited number of studies have investigated memories of shopping experiences. In these rare cases, key events have been considered but to accomplish different aims. In fact, these studies usually reach their goal by classifying service failures (Wong & Sohal, 2003; Holloway & Beatty; 2008), or by creating generalisable scales (Flacandji & Krey, 2020).

Consequently, an investigation on memories that qualitatively studies consumer's interpretation of the key factors that make the shopping experience dissatisfactory seems to be missing. A qualitative investigation that focuses on the memories of negative online shopping experiences could map the events that bring to the overall evaluation of a negative shopping experience and the subjective reasons behind its dissatisfaction. The contribution could generate insights on how to mitigate the effects of negative events and to understand consumers' meaning on a negative event of the past. As Flacandji and Krey (2020) claim, "it is important to note that it is the memory of an experience that determines whether the consumer repeats, recommends, or talks positively about it" (ibid, p.280).

Given the importance of single events for the outcome of the experience, and the influence of the shopping experience on consumer's future intentions, it is arguable that the implications of negative events during a shopping experience can be severe for the maintenance of consumer's propensity towards further interactions with an online retailer.

### 1.1.2 *Problem 2 - The Negative Experience*

While the first problem wants to stress how our memories of experiences are based on single events, which in turn influence future interactions with a retailer, the second problem highlights the need to study experiences that consumers remember to have been negative over the positive ones. Not only negative memories are easier to remember (Kensinger, 2007, 2009; Baumeister, Bratslavsky, Finkenauer, & Vohs, 2001), they affect the knowledge about a brand, impacting brands' associations and image (Keller, 1993).

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The roots of a negative shopping experience can be found in a shopping performance that has not fulfilled the expectations (Cho, Im, Fjermestad, & Roxanne-Hiltz, 2003). If remembered as such, it means that a negative emotional event or incident is affecting the whole opinion about the shopping experience (Kahneman, 2000). Therefore, the dissatisfaction perceived allows the consumer to categorise the memory as negative. For this reason, previous studies suggest that meeting expectations is the key to avoid dissatisfactory experiences (Parasuraman et al., 1985). In the online context, the foundations of dis/satisfaction have been identified in affective states, responsible for the generation of emotions and feelings (Martin, Mortimer, & Andrews, 2015; Rose, Clark, Samouel, & Hair, 2012). The consequences of negative experiences are alarming. Dissatisfactory online shopping experiences seem to have a direct influence on repurchase intentions, word of mouth and brand engagement (Rose et al., 2012; Martin et al., 2015; Bilgihan et al., 2016; Bianchi & Andrews, 2012).

Therefore, it is important to direct the attention on "preventing, eradicating or correcting distrust", rather than keep exploring trust (Ou & Sia, 2010, p.928). Similarly, Dixon, Toman and DeLisi (2013) propose to mitigate the effect of negative experiences rather than aiming to delight customers that already are satisfied. This would mean to enhance loyalty and retention of customers (ibid).

Despite this, a major focus in service studies is devoted towards making experiences positive, rather than mending negatives. This can be noticed in Heath and Heath (2017), where the effort is put on making experiences meaningful for an individual's life. Likewise, this viewpoint is espoused by Pine and Gilmore (2019) in suggesting to allow business models to be flexible and to commoditise experiences as the main source of value in order to attract consumers by delighting them through positive memories.

Consequently, there is a scarce overall focus on dissatisfactory shopping experiences and the meaning that negative events have for consumers. Barari et al. (2020), for instance, studies consumer's negative experiences in conjunction with positive ones. The quantitative study required participants to answer to a scenario-based survey via Likert scales. The study highlights the dangers of dissatisfactory online shopping experiences but fails to provide consumer's interpretations of dissatisfactory events (ibid).

On the other hand, Flacandji and Krey (2020) explore consumer's memories and generate categories based on consumer's words. However, participants only provided descriptions of positive shopping occurrences. In addition, the settings under study are both physical and online (ibid). Following the examination of consumers' memories from their words, Holloway and Beatty (2008) expose important facets of the online experience. However, not only their

work is not centred on negative experiences, but the fast-paced dynamics of technology significantly influence the way the online experience is built and its platforms, which compromises the result of similar approaches in earlier works and requires fresher results (ibid). This trend in research seems to take for granted that the only responsible for a dissatisfactory event is retailer's service failure. Instead, consumers are heterogeneous and each negative event can be interpreted differently (Waqas, Hamzah, & Salleh, 2021), with different outcomes on consumer-retailer's relationship (Fuentes-Blasco, Moliner-Velázquez, & Gil-Saura, 2014).

Based on their interpretation, consumers ascribe meanings to their interactions with shopping activities (Bäckström, 2006; Thompson, Pollio, & Locander, 1994). They find these activities as a way of self-expression and to fill what is missing in their lives (Prus & Dawson, 1991). For instance, shopping is seen as a leisure activity that is considered to provide self-fulfilment and personal satisfaction (Ateca-Amestoy, Serrano-del-Rosal, & Vera-Toscano, 2008). This is also clear from the pleasure that individuals perceive in the act of buying gifts (Fischer & Arnold, 1990). The pleasure does not stand in the act of buying a product, but in the meaning that the act has for the individual, such as to strengthen social bonds (ibid). In other words, the interpretation of the shopping experience holds the meaning that consumers ascribe to them and drives the consumer towards future decisions (Lehoten & Mäenpää, 1997; Pooler, 2003).

Despite consumers are recognised as subjective entities with internal responses (Meyer & Schwager, 2007), the lack of research that focuses on negative experiences have limited consumer's opportunity to describe the reasons behind consumer's negative conceptualisation of a shopping experience and its propensity towards future choices. In the perspective of memories, this should be done by identifying the negative events that have influenced the view on the whole shopping experience retrospectively and by exploring the meaning they have for consumers, rather than seeing them as perceptions of the present. It is not the perception of the present to affect future decisions, but only the parts of the experience that remain in our memory (Kahneman, 2011). Thus, the examination of negative online shopping experiences from consumer's memories seems to be missing in previous works.

### 1.1.3 Context - The Online Experience

The aforementioned problems suggest to study memories over perceptions of the present and negative experiences over positive ones, i.e. remembered dissatisfaction. This philosophy will be applied to the online context, a setting that is very popular among consumers but still quite unstructured in research.

Online shopping experiences are acknowledged to be multidimensional, which requires investigations through different lenses (Rose et al., 2012; Martin et al., 2015; Gentile, Spiller, & Noci, 2007). In fact, the majority of scholars emphasise the need to feed with more knowledge the online side of shopping experiences as an autonomous shopping channel (Rose et al., 2012; Martin et al., 2015; Bilgihan et al., 2016; Kawaf & Tagg, 2017). As Rose et al. (2012) believe, the customer engages with websites and process a large amount of information, "the result of which is the formation of an impression in memory" (p.309). Consequently, despite the implications of considering a shopping experience as dissatisfactory on consumer's future intentions, negative memories are rarely assessed. Therefore, this thesis wants to enforce the body of knowledge on online shopping experiences by looking retrospectively at consumer's negative memories.

At the moment, a large focus has been devoted to micro aspects of consumer's satisfaction in relation to single features of online platforms. Some aspects that have been explored are the provision of accurate information, the process of navigation, organisation of products, and the aesthetic care of websites (Bressolles et al., 2014; Pandey, & Chawla, 2018; Cheung, Chan & Limayem, 2005). For instance, some findings show that satisfaction can be accomplished by easy policies involving returns and customisation of product's display (Dellaert & Stremersch, 2005; Ansari & Mela, 2003, Faqih, 2016). On the other hand, it can be lost if technological usage triggers fear and anxiety (Venkatesh, 2000; Klein & Ford, 2003).

However, due to the issues presented in the previous two sections, there is no evidence that confirms that these findings have an effect on consumers remembrance of the experience. On one hand, they result trustworthy for present perceptions, however, not necessarily all the aspects studied are equally weighted when judging the experience retrospectively and when generating consumers' propensity towards future experiences (Morewedge, 2014). For this reason, exploring non-induced memories through descriptions of past incidents could generate qualitative knowledge on events that are already accessible in consumer's mind when retrospectively referring to the shopping experience. Consequently, participant's freedom of choosing what to narrate could assist the comprehension of how their remembered dissatisfaction is constructed by looking at why a negative online shopping experience is dissatisfactory and the outcomes of the negative events on consumer's present considerations upon the experience, therefore on future intentions.

### 1.1.4 *Summary*

On the grounds of what presented in the previous sections, it can be argued that two problems applied to the online context create an unexplored facet of customer's shopping experience that necessitates to be investigated. As highlighted, the exploration of remembered

dissatisfaction is here put forward based on two main problems. Firstly, the majority of studies examine satisfaction during or right after the experience, considering it as a perception that equally weights each moment of the shopping experience. Instead, it seems that consumers build their general impression of the experience based on the most salient and emotional events (Verhoef et al., 2004). However, this perspective is missing when investigations cover satisfaction in online contexts. Not every perception of the present is believed to have an influence on consumer's future behaviours (Kahneman, 2011). For this reason, approaching satisfaction through the lens of memories could exclude aspects that limitedly influence consumer's future, highlighting those that are remembered, therefore potentially dangerous for retailers and consumer's relationship.

Secondly, previous researches have significantly stressed the need of making shopping experiences positive and delightful (Pine & Gilmore, 1998, 2019; Heath & Heath, 2017). This approach has highlighted how these experiences are able to provide satisfaction (Pine & Gilmore, 2019). In this way, satisfaction has been extensively studied in relation to positive experiences or in conjunction with negative ones. However, negative shopping experiences as a source of dissatisfaction has attracted a limited consideration. Not only are negative experiences rarely studied independently from the positive ones, but dissatisfaction seems to be approached mostly in quantitative terms. This could undervalue consumer's subjective meaning in considering an experience dissatisfactory. The implications that come with this trend is a lack of knowledge on what the consumer remembers to be dissatisfactory, why it is considered dissatisfactory, and how consumers reflect upon the past experience months afterwards, therefore consumer's propensity in engaging with future experiences and journeys.

In this thesis, the problems are applied to the online context. Contributing to the knowledge available on this setting through remembered dissatisfaction would generate an overall view on how dissatisfaction in regards to a shopping experience is constructed by consumers, but also a deeper examination of why these experiences are considered negative. In this way, this thesis finds its relevance in the attempt to comprehend how consumer's negative experiences build remembered dissatisfaction. Physical shopping has often been considered a pleasurable activity able to distract from mundane lives (Holbrook & Hirschman, 1982). Digitalisation and e-commerce are growing and the pleasurability of the activity should be preserved also in digital settings. Secondly, its relevance involves also the analysis of experiences after they occur. In this way, pleasurability is not defended as a perception of the present but in its remembrance.

**1.2 Aim**

The present thesis describes a qualitative study on memories of dissatisfactory online shopping experiences. At this stage in the research, the remembrance of these experiences is referred to as remembered dissatisfaction. Therefore, the purpose of this research is to generate an understanding of dissatisfaction's formation and associated meaning after the experience has occurred. By collecting narrations of dissatisfactory online shopping experiences that are at least one month old, this research explores the events that generated consumers' dissatisfaction, examines what made the experience dissatisfactory, and investigates consumers' meaning and present reflections upon the incidents.

The overall aim of this thesis is to provide new insights for the comprehension of how the remembrance of negative online shopping events is constructed and the meaning that online consumers associate to negative past experiences for the propensity towards future shopping experiences.

Accomplishing this goal would add empirical material to the body of literature that values memories as a main source of data. In this way, the main contributions involve the addition of knowledge to the study of customers' experience when engaging in online shopping and dissatisfaction. Furthermore, it would expose the meaning ascribed to a negative event, its interpretation, its consequences on consumers' future intentions and how consumers' dissatisfaction is generated in its remembrance. Potentially, the findings could inspire researchers and retailers to base further investigations on the study of dissatisfaction from its memories. Not only it could benefit consumers to approach online shopping avoiding negative remembrances, but it can also produce insights on the understanding of how to design experiences to mitigate the consequences on word of mouth, brand engagement and re-purchase intentions (Bilgihan et al., 2016). Additionally, the hope is to inspire further researches to adopt the same philosophy.

Bearing the aim in mind, this project operationalises the next chapters to answer the following questions:

> *RQ 1: Based on consumers' memories, what makes an online shopping experience dissatisfactory?*
>
> *RQ 2: What meaning does the negative event have in regards to future shopping experiences?*

## 1.3 Structure of the project

This introduction composes the first chapter. Here, based on the lack of knowledge identified within the study of dissatisfaction in online shopping experiences, the reader has been introduced to the topic and welcomed to the aim and research questions. The remaining parts of this thesis has been organised in the following way. The second chapter consists of an immersion in literature related to this context, with a particular description of main concepts that drive this paper towards the end. The third chapter sets the methodological foundations that this paper employs. It consists of philosophical assumptions, research design, research protocol, sample, data analysis, research quality, ethical concerns and limitations. The findings are presented in the fourth chapter, where the analysis of the material collected can be seen in form of categories. Finally, the findings are discussed and conclude this thesis.

# 2.Theory

In order to contextualise and successfully analyse the content of the material coming from consumer's memories, this project proceeds by examining the main concepts that describe the shopping experience as part of a journey, the online experience's evaluation and the remembrance of it.

## 2.1 Experience's Structure and its Journey

Customer's experience is a wide concept that has been conceptualised in different ways depending on the context. Schmitt (1999) sees it as the ability to engage with five "strategic experiential modules" to connect a firm with a consumer. These modules are identified as the ability to: "sense" which includes all consumer's sensory stimulations allowed by sight, touch, sound, smell and taste; "feel" which involves feelings and emotions that can be triggered by a brand and its stimuli, "think" where the customer's intellect gets stimulated to think and engage creatively, "act" that ideally leads to a change in customer's behaviour or lifestyle, and finally "relate" that includes all the mentioned modules and get related to the wider context such as a culture (ibid).

These characteristics illustrate how a consumer perceives a consumer-company relationship. In fact, the purpose of focusing on their interactions is to strengthen the ties between the two parties by establishing a long-term relationship (Brakus et al., 2009). Accordingly, Brakus et al. (2009) explain that experiences stand in a variety of settings not limited to the purchasing act, but also a priori during the search of the product and a posteriori when consuming it. In this way, consumer's brand experience has been acknowledged to act as an umbrella term

(Zarantonello & Schmitt, 2010). However, consumers evaluate each encounter with the retailer and decide if it is worth maintaining this relationship. In fact, previous studies have often stressed how past experiences create the expectations for further occurrences (Parasuraman et al., 1985). This is clear from Lemon and Verhoef's (2016) conceptualisation of experience (as shown in Figure 1).
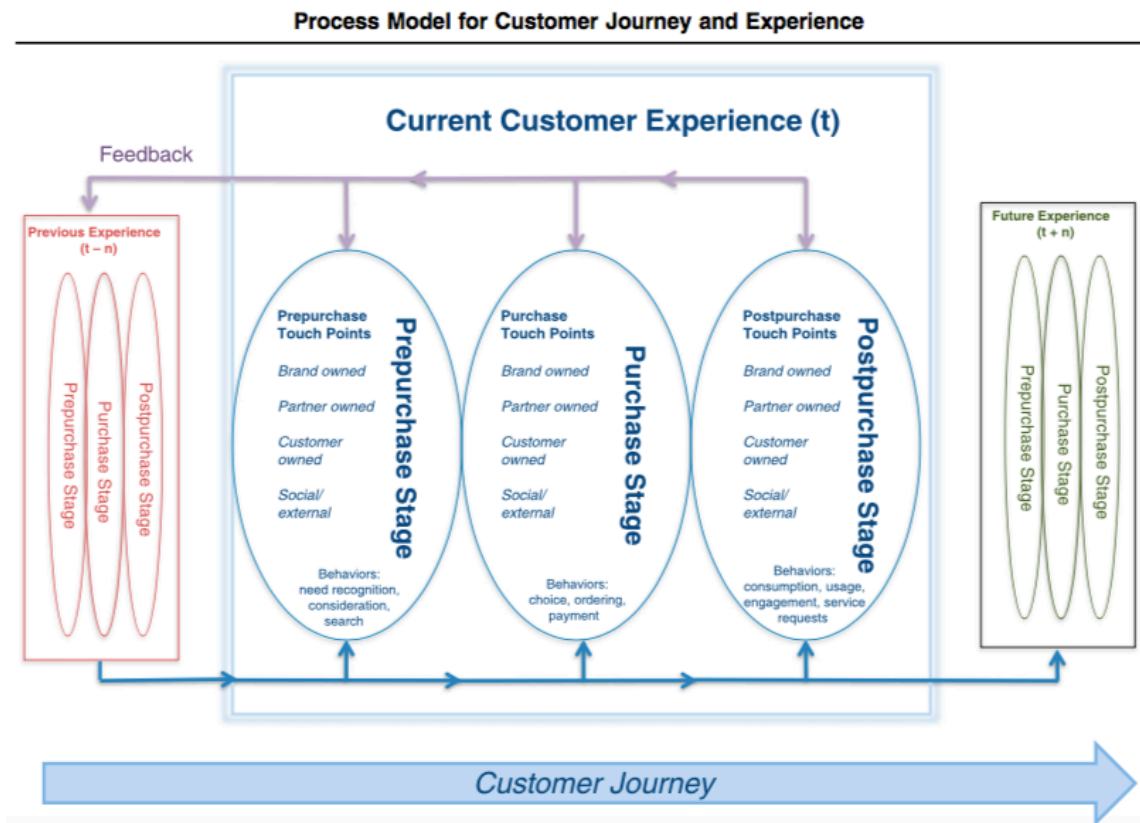


Figure 1. Model for Customer Journey and Experience, by Lemon and Verhoef (2016)

By adopting the metaphor of the "journey", the authors enhance the comprehension of how a shopping experience is structured and affect further experiences (Hamilton & Price, 2019). Consumers' trip to reach a goal can be undertaken through a myriad of ways. In fact, the benefit of seeing experiences as journeys has been attributed to the possibility of visualising the experience through consumer's trip among touch-points, which is a valuable perspective for managerial concerns (Lemon & Verhoef, 2016). In fact, in this way, the experience is seen from consumer's point of view (Canfield & Basso, 2017).

However, seeing consumer's engagement in a shopping experience as a journey can also assist the consideration of the presence of a multitude of experiences (Lemon & Verhoef, 2016). As Grewal and Roggeveen (2020) explain, "past experiences influence expectations regarding current and future experiences. . . .current experiences of today will become the past experiences of tomorrow" (p.4). The importance of these experiences is crucial. Negative

feedback of one experience creates dissatisfaction, which could be remembered for a long time and compromise the relationship between company and consumers (Arnold & Reynolds, 2012). Oppositely, if the experience is evaluated as being positive, the consumer will allow further interactions with the company, thus further experiences (Martin et al., 2015). Accordingly, in the present case, an experience is seen as a single shopping occurrence, chronologically structured by Lemon and Verhoef (2016) as composed of pre-purchase, purchase and post-purchase stage.

- Pre-purchase stage: This stage starts with the recognition of the need to buy a product and continues with the search and consideration to make the purchase.

- Purchase stage: Here, the consumer is involved in the purchase event in itself. The stage starts with the choice of the product, the eventual ordering process and ends with the payment.

- Post-purchase: The consumer has made the purchase and can now consume or use the product. Additional service requests and word of mouth are seen as components of this stage.

In these stages, the consumer engages and comes into contact with the retailer through touch-points, which can be seen through 4 different perspectives, based on who has control over them.

- Brand-Owned: Interactions that are designed and controlled by the retailer. Some examples are websites, media platforms and marketing material.

- Partner-Owned: Those touch-points are managed together with a partner. Examples of partners are marketing agencies and delivery networks.

- Customer-Owned: These touch-points are out of the control of the retailer and its partners. It strictly involves connections with the experience managed by the consumer. Some examples are the process of thinking at the product and choice of payment method.

- Social/External: Here the experience of the customer is influenced by the environment in which it occurs. Also, other customers or friends might influence the experience in both physical or digital settings.

While Lemon and Verhoef's (2016) model structures the shopping experience as a journey, other scholars have consistently tried to identify moments of the experience that mostly

impact consumer's feelings for a retailer. These moments have also been referred to as "moments of truth". It is during these encounters that consumers form the basis to judge and evaluate a business (Sarpong, 2016). As defined by Moran, Muzellec and Nolan (2014), they are "instances of contact between a customer and a brand that give the customer an opportunity to form an impression about the brand. They are crucial instances in which a brand encounter intrigues, delights, or disinterests potential customers" (p.202).

According to Löfgren (2005), the evaluation of a customer experience is based on a combination of two moments, the first moment of truth and the second moment of truth. The first moment of truth is described as the instance in which the consumer decides to purchase a product of a brand over a competitor (ibid). The second moment of truth involves the consumption of the product purchased (Löfgren, Witell & Gustafsson, 2008). Later, digitalisation's developments have exposed two other moments. The third moment involves consumer's act of sharing the experience with friends and components of customer's network (Moran et al., 2014). Finally, the zero moment of truth is the part of the experience in which consumers search for pieces of information about products online through smartphones, tablets and computers (Biçer, 2020). In this way, as for Lemon and Verhoef's (2016) model, the experience takes a cyclic form where the evaluation of each moment is shared and shapes the further one (as shown in Figure 2).
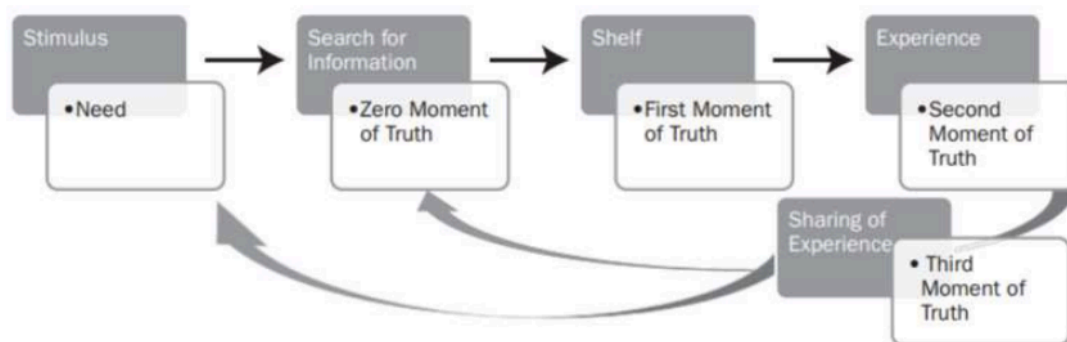


Figure 2. Customer Decision-Making Journey in a Digital World, by Moran et al. (2014)

Similarly, Verhoef et al. (2004) see customer's encounter with a retailer and the shopping experience in itself as a sequence of events. They maintain that each encounter should be contemplated as formed of singular events with different influences on the consumer. For instance, store visits should be seen as a sequence of events that involve the "entrance store, choosing products, service delivery by store employees, and paying at cashier" (ibid, p.54). According to them, as described in the last section of this chapter, emotional peaks during one of these events significantly influence dis/satisfaction's formation (ibid).

This outlook inspires the present thesis to define the experience, the events that compose it, and to place it in a broader view. It places a significant importance on single events for the evaluation of the experience, and the experience as a decisive variable that determines the customer-retailer relationship. In other words, it demonstrates the weight that single events play on the journey and how vulnerable the propensity towards future interactions is in case of negative feedback and remembrance. Due to the reliance on specific negative events of an online shopping experience, this section supports the analysis of participant's memories by helping to locate the memories into the shopping experience.

## 2.2 Online Customer Experience and its Evaluation

The focus now turns on how the online experience and its evaluation have been studied in previous works. In the foregoing section, it has been possible to see consumer's shopping experience as a piece of a journey that can occur through different touch-points. As it is clear from the name, online experiences involve digital touch-points that occur through devices and the Internet. However, shopping and its stages might take a hybrid form, involving the mixture of both physical and online settings. Showrooming and webrooming are main examples of this phenomenon (Brynjolfsson, Hu, & Rahman, 2013; Rapp, Baker, Bachrach, Ogilvie, & Beitelspacher, 2015). Showrooming is the activity in which the consumer obtain information about products offline from physical stores and purchase it online (Gensler, Neslin, & Verhoef, 2017). Vice versa, in webrooming the customer gather information online and eventually make the purchase in physical stores (Flavián, Gurrea, & Orús, 2016). In these cases, the shopping experience is a combination of physical and online channels. Accordingly, whether the experience is a combination of channels or not, this research considers as an online shopping experience everything that occurs through online platforms as an online experience. However, some parts of the online experience are inevitably physical, such as the moment in which the consumer receives the product, which deserves to be counted as part of the online shopping experience (Vakulenko, Hellström, Hjort, & Shams, 2019).

The online shopping experience presents substantial differences from physical experiences. It has been defined as "a psychological state, manifested as a subjective response to the e-retailer's website" (Rose et al., 2012, p.309). In addition, it has been conceptualised as an affective and cognitive assessment of direct or indirect interaction with a company (Rose et al., 2011). Similarly, the online shopping experience has been referred to as a "complex, holistic and subjective process resulting from interactions between consumers, shopping practices and the online environment" (Trevinal & Stenger 2014, p.324).

The main distinction from physical experiences is the setting in which the experience occurs. Accordingly, the online experience can exist only thanks to the presence of the Internet in conjunction with technological devices such as a smartphone, a computer or a tablet (Bilgihan et al., 2016). Another main difference from physical experiences is the level of personal contact. While physical experiences usually require face-to-face contacts, online shopping can be undertaken without coming into contact with other individuals (Rose et al., 2011). Also, the amount of information can be much higher in the online experience due to the presence of pictures and rich details about products. Finally, online settings can represent the brand solely through audio-visual cues whilst brick-and-mortar stores can rely on physical clues (ibid).

### 2.2.1 *Antecedents of Online Experience's Evaluation*

While online shopping has previously been seen as actions dictated by cognition, Hansen (2005) argues that decision-making processes online are not solely orchestrated by the cognitive sphere. There is an affective state that influences consumer's decisions. In other words, the consumer generates moods, feelings and emotions that can affect the evaluation of the experience (Martin et al., 2015). Therefore, the belief was that cognitive and affective systems are intertwined and used in synergy (Hansen, 2005). This belief finds support with Rose et al. (2011). They propose a model and give a structure to the online experience. They contemplate the experience as being felt on the cognitive and affective state. The cognitive state is described as being "connected with thinking or conscious mental processes"; while the affective "involves one's affective system through the generation of moods, feelings and emotions" (Rose et al., 2012, p.312). Consequently, the experience is orchestrated by antecedents and cause outcomes.

The antecedents of the experience have been grouped on Rose et al.'s (2011) first work and later re-arranged and refined based on new findings. They see "Challenge" and "Telepresence" as being able to influence the cognitive experiential state. "Challenge" involves consumers ability in using the platform and the Internet, while "Telepresence" indicate that time on the Web passes by without the consumer notices it.

In contrast with these findings, Martin et al. (2015) do not find these variables as being significant for the outcome of the experience and its perceived satisfaction. Instead, they highlight the importance of the affective experiential state and suggest the e-retailers to facilitate and engage customers to meet this sort of experiences. Therefore, the antecedents accepted by this stream of research have been reduced to 5 and are all involved with the affective experiential state (ibid). Hence, ease of use, customisation, connectedness, aesthetics and perceived benefits are the main components considered to influence the opinion about an online experience (as summarised in Figure 3).
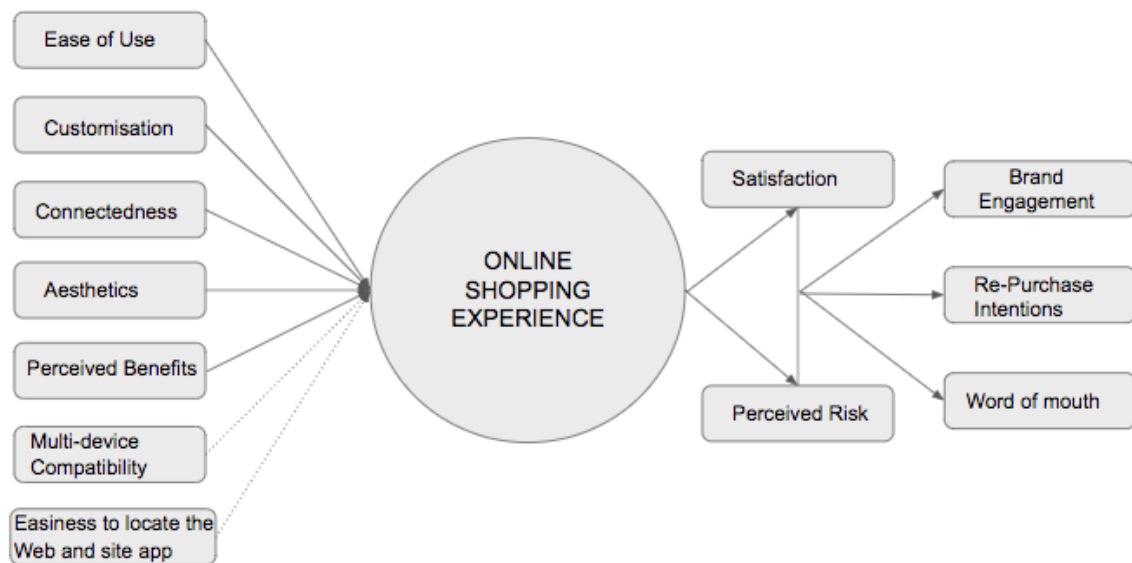
Figure 3. Model for Online Shopping Experience

According to Bilgihan et al. (2016), "the quality of the human-to-computer interactions defines the Web site usability experience" (p.108). Therefore, ease of use is individuals' perception in engaging on shopping practices on the Internet in effortless manners (Perea y Monsuwé et al., 2004). Websites should focus on having a logical flow of products, clear organisation, easy and intuitive navigation (Elliott & Speck, 2005). It is also important to have a responsive website with accurate and relevant information about policies, returns and details of the products in order to make customer's permanence on the platform run smoothly, perceive usefulness and make informed decisions (Rose et al., 2011; Bressolles et al., 2014). In other words, the easier it is to shop at an online retailer the more probable the consumer will be satisfied and consider the retailer for future needs (Perea y Monsuwé et al., 2004; Klaus, 2013).

Customisation, also called "personalisation" (Bilgihan et al., 2016), it is the degree in which the online space can be shaped to satisfy consumer's needs, creating a kind of own space (Rose et al., 2012). Here, information can be adapted and managed based on consumer's purpose. Also, the consumer can receive recommendations for products based on purchase history (Bilgihan et al., 2016). This is an aspect that is often appreciated among customers to save time by receiving faster and more relevant information regarding products that fit their style (Pandey, & Chawla, 2018).

Connectedness is defined as the "ability to connect and share knowledge and ideas with others in their virtual community" (Rose et al., 2012, p.310). Despite Martin et al. (2015) find this

aspect of the experience as having a little impact on the outcomes, the majority of researches include the social aspect as a variable of the affective experience. Shopping has often been seen as a social activity per se (Fuentes & Svingstedt, 2017). Additionally, there is a strong reliance on online ratings and reviews to help consumers in choosing a product and purchasing it (Trevinal & Stenger, 2014).

Aesthetics is another variable of online satisfaction. It involves the aesthetic appearance of the Internet site and includes e-tailer's atmospherics, colours, graphics and layout (Rose et al., 2012). These have been referred to in the literature as stimuli and are able to make the customer perceive enjoyment and enhance its satisfaction (McKinney, 2004; Pandey & Chawla, 2018). However, it seems to have a greater effect on frequent shoppers more than unfamiliar customers (Martin et al., 2015).

Perceived Benefits is the last antecedent and includes customer's perception of convenience, having the possibility to compare prices, enhancing the enjoyment of the shopping online practice (Rose et al., 2012). It is also referred to as hedonic and utilitarian components of the experience. In fact, online shopping is an activity that can be engaged in to save time, but also as a form of entertainment that allows to perceive pleasure and enjoyment (Bilgihan et al., 2016). Likewise, the affective state can be influenced by the perception of annoyance or fear, which could end with the interruption of the experience (Doolin, Dillon, Thompson & Corner, 2005; Cho, 2004)

In addition to these antecedents that are present in the majority of studies that describe customer's experience in online settings, Bilgihan et al. (2016) advance "easiness to locate the Web and site app" and "multi-device compatibility" as two additional antecedents. Nowadays, it is important that consumers can easily find the website or application. Therefore, retailers should optimise web pages in order to appear in the search results through SEO implementations. Moreover, online channels should be connected and integrated to provide a unified online experience (ibid). However, these two antecedents have only scarcely been approached yet, thus, are not yet confirmed as having an influence on the affective experience of the consumer and its evaluation.

### 2.2.2 Outcomes of the Online Experience

The above-mentioned antecedents have a direct influence on the perceived dis/satisfaction of the experience. When it comes to the outcomes, earlier accounts conceive cognitive and affective states as drivers of online shopping experience's satisfaction (Rose et al., 2011; Rose et al., 2012). In contrast, Martin et al. (2015) conclude that the affective state is significantly the dominant driver of experience's success. A strong relationship can be found between trust

and satisfaction. Physical distance between the consumer and the retailer could feed the feeling of vulnerability in the consumer (Bart, Shankar, Sultan, & Urban, 2005). Moreover, customers wish to shop on a website that acts competently, openly and fairly (Beldad, de Jong & Steehouder, 2010). For this reason, some consumers prefer to avoid providing confidential data such as the number of credit card or other personal information. This perception of distrust is due to the risk of fraud or hacking, a condition that the consumer prefers to avoid (Martin et al., 2015).

On one hand, risk does not seem as a foundational component when consumers construct their idea of online experiences (Kawaf & Tagg, 2017). However, on the other hand, it seems that satisfactory experiences can enhance the perception of trust (Rose et al., 2012). In turn, trust reduces perceptions of risk and lays the foundations for re-purchase intentions, enhancing loyalty (Martin et al., 2015; Jin & Park 2006). In this way, consumers are more likely to engage with the brand and to promote the experience via word of mouth (Bilgihan et al., 2016). Contrarily, customers will not hesitate to engage in negative word of mouth in case of a dissatisfactory online experience (Barari et al., 2020).

What outlined above presents how previous literature has approached online shopping experiences. As problematised in the introduction, the majority of studies approach dis/ satisfaction as a perception of the present. The model drawn above is based on these previous findings and provides a summary of what has been done so far to comprehend consumer's evaluation of online shopping experiences. As it has been described, the online shopping experience is affected by antecedents and drives to consequences that can be positive or negative. Indeed, there are several events that compose the online shopping experience. Search for products, navigation on the website and the delivery process are just a few of them. Consequently, in line with Verhoef et al. (2004), the online experience can also be seen as a sequence of events, where each step is assessed by the consumer and affect experiences' satisfaction and the propensity towards further experiences. The exploration of this context through memories would reveal what the consumer remembers of the online experience, exposing and identifying reasons of dissatisfaction that have remained imprinted in memory. However, as discussed in the next chapter, memories do not equally weigh each event of the experience when remembering if the experience was satisfactory or not. Some events are overweighted in judgements (Morewedge, 2014).

## 2.3 Memories and Experiences

There has been a consistent focus on the memorability of experiences as being extraordinary and able to leave positive impressions that can be remembered for life. It is very frequent to find the association between memorable experiences as being able to provide delight to the consumer. Many examples can be found in literature. Pret a Manger, for instance, is believed to offer coffees to 28% of their customers, at front staff's discretion (Heath & Heath, 2017). Other places offer sensory experiences that deviate from their main business. Some examples are American Girl Place and ESPN Zone Chicago (Borghini et al., 2009; Kozinets et al., 2004), which engage customers through activities and stimuli able to remain imprinted in memory (Pine & Gilmore, 2019). Additionally, some stories are famous to have had an impact on consumers that hardly can be forgotten. For instance, when a child forgot his plush giraffe at The Ritz, the hotel sent pictures of the toy to the parents in order to show the child that the giraffe was enjoying the vacation and was having a good time (Heath & Heath, 2017). One more involves funny safety announcements on airlines that break the mundane speech (ibid).

In the philosophy of this paper, a memorable experience is not associated with the attribute of occurrences being delightful. Rather, the focus is on what the consumer is able to remember of an online shopping occurrence. However, it is important to notice that the roots of these two meanings are the same. In fact, while the just-mentioned examples are voluntarily trying to generate a positive impression that can be stored in customer's memory (Pine & Gilmore, 2019), this research focuses on memories in general that have been imprinted regardless of retailer's intentions. A fortiori, it can be assumed that retailers do not aim to voluntarily imprint negative memories, which are subject of examination in this thesis.

Whether memories are voluntarily created by the retailer or not, our knowledge about life can be considered as a collection of experiences and of its memorisation (Perrin & Rousset, 2014). Memories and the capacity to remember have generally been accepted in psychology as the faculty of encoding, storing and retrieving information (Squire, 2009). While short-term memories can have a duration of 30 seconds, long-term memories exceed this duration and can last years if not a lifetime (Atkinson & Shiffrin, 1971). When it comes to the conscious remembrance of experiences, long-term memories are called episodic (Gillund, 2012). These memories involve the retrieval of specific experiences of the past. Emotions and moods are good retrieval cues able to let an individual re-experience the past (Tulving, 1999; Perrin & Rousset, 2014). As Gillund (2012) discusses, retrieving these pieces of information provides a unique subjective experience, able to influence future decisions (Kahneman, 2011).

However, memories' retention and the recalling process depend on many factors and differ from an individual to the other. In fact, there is not a general agreement on why some

memories fade while others stay and for how long time (Perrin & Rousset, 2014). Nonetheless, some factors are known to have an influence on it. Sleep, nutrition and exercise are among the aspects that can enhance or damage individuals' ability to remember (Amin & Malik, 2014). Moreover, the memory of a past experience can be strengthened by a new event related to it (MacLeod, 2013). On the other hand, forgetting past experiences could be caused by the interference of newer memories that obscure older ones (Baddeley 1999; Darby & Sloutsky, 2015). In addition, it is also believed that through the passing of time memories gradually fade (Ebbinghaus, 1885/1913; Cooper, Kensinger, & Ritchey, 2019). For this reason, how long the memory last cannot be predicted and depends on an individual's behaviour and how the information stored has been used. On the other hand, some pieces of evidence reveal that the remembrance of experiences might not be equal to the experience as perceived in the present.

Kahneman (2011) advances two ways of thinking in which our brain engage with experiences. "The experiencing self" is the one living the present and operated effortlessly. It is quick, impulsive and lives the experience in the specific moment in which it occurs without being able to rely on memories. The "remembering self" is called into action when reflection is needed, for instance, to solve a problem. It is slower, more reliable and it retrospectively evaluates the experience to create a narrative and make decisions. In fact, these two selves provide the individual with two different dynamics of the same occurrence. On the one hand, there is the perception of the presence. On the other hand, there is the memory of that experience.

Not every perception of the present can be remembered and imprinted in memories. In fact, previous researches have demonstrated that memory associated with a specific experience differ from the actual experience (Kahneman, 2011). This discrepancy is called the "Memory-Experience gap" (Miron-Shatz et al., 2009). Only a limited part of the experience gets processed and retrieved. In fact, neutral events are considered unlikely to be remembered (Loewenstein & Schkade, 1999). Instead, it is the parts of the experience that are most atypical and less mundane that mostly impact the recalling process of a past event and its evaluation (Morewedge, Gilbert, & Wilson, 2005). Additionally, experiences that include emotions can be retrieved with greater details (Holland & Kensinger, 2013), especially if negative (Kensinger, 2007, 2009). Thus, Strijbosch et al. (2019) suggest that "how individuals remember the emotions from their experiences may be just as important as the experienced emotions themselves in guiding subsequent behavior" (p.1).

For this reason, the experience can be observed differently depending on the perspective taken, and its dis/satisfaction can be found in the literature under the names of instant utility or remembered utility (Kahneman et al., 1997; Carter & McBride, 2013). Instant dis/utility is

the emotion (eg. pleasure or pain) felt in the present. Remembered dis/utility is defined as "the retrospective evaluation of a temporally extended outcome" (Verhoef et al., 2004, p.55), or as "retrospective reports of the total pleasure or displeasure associated with past outcomes" (Kahneman et al., 1997, p.376). Thus, the latter determines if an experience of the past should be avoided or repeated (Kahneman et al., 1997; Ariely & Carmon, 2000), for instance the destiny of consumers' future intentions and purchase decisions (Kahneman, 2011).

Kahneman et al. (1997) suggest that the remembered utility of an experience can be understood by identifying the peak of the experience (emotional event with most intense instant utility) and the instant utility at the end of the experience. Fredrickson (2000) adds that these two moments are salient in constituting the memory due to the amount of meaning they carry for the human compared to neutral events. People try to understand themselves as subjects of this world through the most intensive moments. Therefore, peaks convey individual's ability required for achieving or coping with the experience, while the end communicates the information that the experience can be survived (ibid).

From this logic, the theory has been called "Peak-end rule". Heath and Heath (2017) describes it "when people assess an experience, they tend to forget or ignore its length. Instead, they seem to rate the experience based on two key moments: the best or worst moment, known as the peak and the ending. . . .What's indisputable is that when we assess our experiences, we do not average our minute-by-minute sensations" (p.8-9). In fact, the duration of the experience seems not to impact its memory. Paradoxically, remembered disutility of a negative experience could be minimised by adding a period of less discomfort after the peak (Kahneman et al., 1993).

Strong evidences show the cruciality of peak and end as main constituents of individual's retrospective remembrance of experiences. However, other studies argue that there is not a clear picture of what exactly can be remembered and the relationship between peak and end (Strijbosch et al., 2019). Some researches have examined this logic in relation to commercials and find out that the end influences the final evaluation regardless of the peak experience (Baumgartner, Sujan, & Padgett, 1997). In the context of food enjoyment, some studies realise there are not specific moments that influence more than others (Rode, Rozin & Durlach, 2007). Same results when participants narrated autobiographical events (Kemp, Burt & Furneaux, 2008). On the other hand, others identify only the peak as the main enjoyment predictor (Robinson, Blissett, & Higgs, 2011).

Peaks and ends of experiences find implications also in relation to service studies. Chase and Dasu (2001) suggest to improve the end of experiences to enhance its memory of satisfaction.

Therefore, standing in a long queue that ends with a quick advance may facilitate the generation of a more favourable retrospective evaluation than a shorter queue (Carmon & Kahneman 1995). Instead, Verhoef et al. (2004) discuss satisfaction as an achievement that is not created by the average quality of the events in an experience, but especially by the peak. However, Barfar, Padmanabhan and Hevner (2021) believe these findings have been used especially to highlight positive experiences. The authors explain that, as findings identify the peak as a driver of service utility and satisfaction, peaks of service failure drives to dissatisfaction and deserves to be studied in order to mitigate service switch. In fact, in the case of a negative peak, the remembrance of experience's satisfaction would result negative regardless of the other parts of the experience (Pedersen et al., 2011). Therefore, in the logic of memories, evidences revel that a negative peak can be mitigated by gradually decreasing the discomfort rather than jumping to a positive state, in order to control the peak (Kahneman et al., 1993; Hoogerheide & Paas, 2012).

In contrast with the consistent body of research that values peaks and ends of experiences as main components of consumer's memories, some scholars claim that experiences are much more complex and heterogeneous than conceptualised by the peak-end theory (Strijbosch et al., 2019). Strijbosch et al. (2019) criticise previous approaches by arguing that seeing experiences as positive or negative neglects the complexities behind different emotions that can be produced.

In attempt to understand what consumers remember of retail experiences, other studies have approached the matter without focusing on specific parts of experience but with the aim of exploring a field. On the subject of shopping experiences, Flacandji and Krey (2020) try to conceptualise these complexities. They have relied on interviews and surveys involving online, in-store and mall experiences. The categorisation of the material collected brought to the exposure of four main dimensions in which consumer's memories can be observed. "Attraction" involves consumer's interest in the retail environment or in the products displayed. "Structure" reflects how the consumer retrieves the memory, for instance the order of the events or the ability to access details. "Affect" contains the remembrance of feelings felt during the shopping experience. Lastly, "social" include all aspects that reflect the belonging to a social group, for instance considering shopping as a social activity.

The formation of memories of experiences is still a field which research is still in progress. Despite there is a strong body of literature that conceive peaks and ends as parts of the experience that most easily can be retrieved and generate an impression, studies on this field are still ongoing. Perhaps, experiences indeed are very complex to explore and deserves a multidimensional approach (ibid). However, convincing evidences on the topic of memories suggest that emotional and atypical peaks in experiences indeed have a strong influence on

the retrospective evaluation of the experience. As such, service failures can also be considered as negative peak events that generate negative emotions, influencing judgements regarding the experience (Smith & Bolton, 2002).

Accordingly, it is from negative peaks or incidents that memories of negative experiences deserve to be explored to reveal the nature of dissatisfaction and its remembrance. As in the belief of Kahneman (2011), memories of an experience should be studied more than actual experiences. Flacandji and Krey (2020) reinforce the message by arguing that "a customer decides to repeat a past experience solely on the basis of the associated memories" (p.279). In other words, "future intentions are based on memory of past experiences and only indirectly on actual experiences" (Stragà, Del Missier, Marcatto, & Ferrante, 2017, p.13).

Given these assumptions, the thesis proceeds with the purpose of examining memories of negative online experiences from its negative key events. However, in order to successfully achieve clear and valid results, the methodology to access these memories is foundational in this context.

# 3. Methodology

## 3.1 Research Philosophy

This thesis aims to explore memories of negative online shopping experiences in order to understand how remembered dissatisfaction is constructed by online consumers and the meaning associated to negative past experiences. The questions to be answered involve the comprehension of what makes an online shopping experience dissatisfactory and the meaning that negative events have in regards to consumer's future intentions. Due to its exploratory nature, this research finds a better suitability with qualitative methods (Strauss & Corbin, 2008; Levitt, Motulsky, Wertz, Morrow, & Ponterotto, 2017). In contrast with quantitative methods, the qualitative approach aspires to collect descriptions of lived experiences and to interpret their meanings to understand a phenomenon and generate new theories (Punch, 2013; Atkinson, Coffey, & Delamont, 2001). Knowledge is here considered subjective based on lived experiences, thus, reality is socially constructed and there is no single shared reality (Ritchie & Lewis, 2003). In this research, the inductive orientation is underpinned by interpretivism as an epistemological perspective. This paradigm endorses the study of social science, considering humans as subjects that interpret their world and act based on their interpretations (Hammersley, 2013). Through this lens, a single phenomenon, in this case online shopping's dissatisfaction, can have multiple interpretations. Thus, there is the attempt

to understand the complexity of a phenomenon through the meaning that consumers associate to a subjective and specific experience (Creswell, 2007; Levitt et al., 2017). The stress is therefore on people's interpretation of experiences and emotions. One can only be aware of others' experiences after translating and interpreting the meaning of the processes that compose their lives (Fay, 1996).

## 3.2 Research Design

In line with the methodological philosophy, the method chosen is called CIT (Critical Incident Technique). This methodology is usually adopted to explore a field by gathering data about defined situations from participants' memories of past experiences (Flanagan, 1954). Critical incidents are seen as any type of event from the past that interrupts normal procedures (Serrat, 2017). Accordingly, in this paper, a critical incident is referred to as a specific online shopping occurrence of the past in which consumers have been impacted by a negative event or aspect of the experience, and therefore are still able to remember it. This method has previously been employed to explore some aspects of service studies. The satisfaction of the employee-customer interaction and service delivery have frequently been examined through this technique (Bitner, Booms & Tetreault, 1990; Gremler, 2004; Bianchi & Drennan, 2012). Also, it has benefitted the study of consumer's interactions with the servicescape, with self-service technologies and with other customers (Hoffman, Kelley, & Chung, 2003; Meuter, Ostrom, Roundtree, & Bitner, 2000; Zhang, Beatty, & Mothersbaugh, 2010).

The advantages of this technique stand on the large degree of freedom that participants have to answer the questions. The context is constructed and described by the participants that choose how and what to narrate of the specific experience in their own words (Edvardsson 1992; Chell, 1998). By doing this, the participants are not forced into a defined framework but are free to expand on aspects that most impacted them (Gremler, 2004). This allows the exposure of new dimensions of a phenomenon from subjective experiences (ibid). On the other hand, due to the reliance on events from the past, drawbacks could involve recall biases and re-interpretation of the events (Michel, 2001). In addition, writing descriptions could involve the participant to devote a significant amount of time, which could lead to a low response rate and weak descriptions (Johnston, 1995; Petrick, Tonner, & Quinn, 2006).

Flanagan (1954), its creator, has stressed the flexibility of the method to meet specific situations. In fact, while the original scope of the technique was to examine tasks (ibid), further developments have adapted it to explore other contexts such as experiences and emotions (Gremler, 2004). Also, the early use of this technique was based on a positivist approach towards scientific research. This required some reconsiderations to adapt it to a

contemporary scientific paradigm (Butterfield, Borgen, Amundson, & Maglio, 2005). Therefore, the current use of this technique can involve both quantitative and qualitative methods, sometimes used in conjunction depending on the purpose (Meuter et al., 2000). Hence, "used quantitatively it can assess the type, nature and frequency of incidents discussed which when linked with other variables. . . . can provide important insights into general relationships. Used qualitatively the CIT provides more discursive data which can be subjected to narrative analysis and be coded and categorized" (Chell & Pittaway, 1998, p.26).

Satisfaction has largely been studied in quantitative terms to group experiences into categories and analyse patterns in percentages (Bitner, Booms & Mohr, 1994). On the other hand, qualitative studies underpinned by interpretive perspectives are much rarer. Indeed, service studies have involved interpretive CIT's (Ruth, Otnes, & Brunel, 1999; Mattsson, 2000), but a focus on dissatisfaction seems to be missing. Therefore, this thesis is in line with the interpretive methodological direction which is not only to expose dimensions of the phenomena but also to interpret them (Chell, 1998).

A number of reliability checks have proven the trustworthiness of results coming from a CIT (Andersson & Nilsson, 1964; Ronan & Latham, 1974). Nonetheless, recent developments call the need to approach fresher protocols to ensure consistent findings. Butterfield et al. (2005) provide some important points that regard this thesis. Firstly, the incidents reported by the participants has to be selected (Flanagan, 1954). A vague description might indicate a weak remembrance of the events (Butterfield et al., 2005). To consider it as an acceptable description, the participant needs to specify what led to the incident, a detailed description of the event, and the outcome of the experience (ibid).

To enhance the solidity of the categories, an external person with competencies in the sector can be asked to review the generation of the categories and to provide additional inputs (Gremler, 2004). Moreover, one more auxiliary person can choose 25% of the incidents and place them in the categories predetermined by the researcher (Butterfield et al., 2005). The agreement between researcher and external person would indicate the suitability of incidents as part of a specific category (Andersson & Nilsson, 1964).

### 3.3 Research Protocol

In line with Flanagan (1954), Butterfield et al. (2005) discuss the steps that compose the CIT (as summarised in Figure 4). Firstly, it is fundamental to understand the aim of the research. Therefore, the objective and researcher's expectations should be clear. Secondly, Flanagan (1954) suggests to specify and share a plan with all researchers involved. Despite this project

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is written individually, this point can be fruitful to follow a defined direction when exploring the data. In fact, this second step requires the specification of what an incident is, its relevance for the aim of the research, and understanding its influence on the aim (Butterfield et al., 2005). The third and fourth steps involve the collection of data and its analysis, in accordance with the reliability checks mentioned in the previous section. Finally, the fifth step is the interpretation and report of the data.
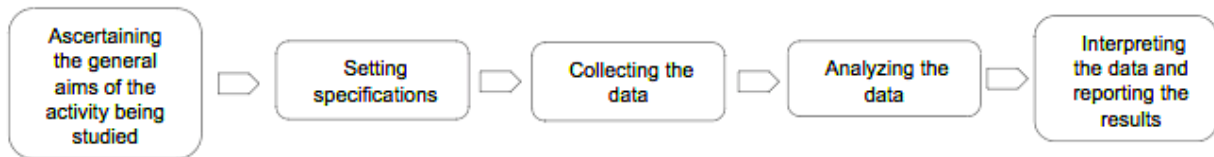


Figure 4. Model of Research Protocol, based on Butterfield et al. (2005)

Accordingly, as examined in the introduction, this research retrospectively explores consumers' negative memories of online shopping experiences. The aim is to understand how remembered dissatisfaction is constructed by online consumers and the meaning associated with negative past experiences in relation to further intentions. Given the outcomes of experiences as being a threat for re-purchase intentions, brand image and word of mouth (Bilgihan et al., 2016), the expectations are to identify the roots of online consumer's remembered dissatisfaction and consumer's present reflections upon the experience. This would provide online retailers and researchers with fresh insights on consumer's remembrance of negative online shopping experiences and the meaning these experiences have for consumers, producing food for thoughts for future researches on this field. In this case, the incident subject to observation is an online shopping occurrence that the consumer remembers to be dissatisfactory due to a negative event, which has been defined before participants accepted to contribute to the study. The relevance of this type of incident in accomplishing the aim stands on the belief that various deep descriptions can provide an understanding on how dissatisfaction is generated in relation to an experience and its interpretation (Gremler, 2004; Chell 1998).

To obtain an appropriate amount of material, the collection of data occurred in two ways, which is through an online questionnaire and interviews.

### 3.3.1 *Online Questionnaire*

The online questionnaire was chosen to obtain an overall view of the phenomenon (available in Appendix I). The benefit of using this method is that it is able to easily reach a significant

number of participants in a limited time at a convenient cost (Wright, 2005). In this case, it was first composed of a set of demographic questions in order to obtain a general overview of the participants. Subsequently, the participants were provided with one space to describe the experience. As common practice in critical incident techniques, participants were asked to "think of a time" when they have encountered a particular event (Holloway & Beatty, 2008).

In the present case, the focus is on a dissatisfactory online shopping experience. Different general questions were available to inspire the participants to deepen in the memories about a particular negative online shopping occurrence. As it appears frequently in CITs (Flanagan, 1954; Zhang et al., 2010), the purpose of these questions was to aid the recalling process by making the participants think about aspects of the event such as the product they were looking for, when the event occurred and on what kind of device. Also, a profound description of feelings, emotions and overall evaluation of the experience were asked. However, questions were of a general and vague character, giving the freedom to expose the aspects of the experience that the participants believed to be most important.

Therefore, participants were free to recall without any cues that could lead participants' answers towards some events more than others. In fact, as the main advantage of this technique, participants are free to describe aspects of the experience at their discretion (Chell, 1998). On the other hand, participants might leave the process due to the time-demanding nature of their contribution (Gremler, 2004). In addition, due to the questionnaire being online and due to the anonymity of the participants, there is a risk that the researcher misinterpret the descriptions without being able to receive a feedback from the participants (Edvardsson, 1992). However, to ensure the reliability of the material, the description of the question was aimed to direct participants' answers to specify what led to the incident, a detailed description of the event, and the outcome of the experience, as suggested by Butterfield et al. (2005). The final amount of material collected from this source is of 42 descriptions, composing 19 pages of data.

### 3.3.2 *Interviews*

In contrast with online questionnaires, a larger degree of flexibility in posing the questions is provided by interviews (Oltmann, 2016). Semi-structured interviews were employed to follow different directions depending on participants descriptions (Knox & Burkard, 2014). While the information emerges, it allows to dig deeper into aspects of the experience that can not be predicted beforehand (ibid). In this way, while the online questionnaire provided an overview of the phenomenon, the purpose of using the interviews was to expand on some aspects of participants' descriptions without the static reliance on pre-set questions (ibid).

The interviews were eight and lasted approximately 47 minutes on average. Due to the ongoing Covid-19 pandemic, they all occurred via the video-chat application Zoom and involved the description of a specific event of the past (Flanagan, 1954). Compared to face-to-face conversations, the reliance on digital devices could involve some limitations on its quality. On one hand, platforms such as Zoom make it possible to conveniently engage in conversations with distant individuals and to easily record the interview (Hanna, 2012). On the other hand, some interruptions might emerge (Deakin & Wakefield, 2014). In the present interviews, the conversations proceeded without the encounter with particular problems. Conversations got interrupted only a limited number of times. One time due to a phone call to a participant and a few times due to weak Internet connections. However, the conversations were quickly restored by making a recap.

An interview guide was created to manage the interviews with the participants (available in Appendix II). After introducing the interviewees to the project, a set of 8 questions were introductory, aimed to make the participant confident and to understand his/her approach towards online shopping in general. Subsequently, 18 further questions were prepared to delve into consumer's negative experience. As for the online questionnaire, the questions were designed to be as vague as possible, providing the participant with a large degree of freedom to answer (Chell, 1998).

The questions were constructed in order to understand what was dissatisfactory about an online shopping experience and the influence that the event has on consumer's present thoughts about future intentions. This required to go in depth in some aspects of consumer's description. For instance, some participants started describing the negative event simply by identifying the issue, such as receiving a broken product. However, follow up questions revealed different sources of dissatisfaction, such as the struggle to solve the issue with the customer service rather than the incident in itself. For this reason, some questions were close-ended. As Adams (2015) claims, "closed-ended questions can be ideal gateways to openended probing" (p.497). In fact, while engaging in the conversation, additional questions emerged depending on participant's narration. Also, when describing the incident, participants might covered some of the questions that were prepared beforehand, which required to skip to the following question. The live interaction provided by the researcher-participant conversation made it possible to dig deeper on how remembered dissatisfaction is built and participants' interpretation upon the incidents. Sometimes, the information is present in memory but can not be retrieved without the use of small cues (Jonker, Seli, & MacLeod, 2012). The material extrapolated reaches nearly 6.15 hours of audio recording which got transcribed verbatim and analysed together with the most exhaustive descriptions coming from the online form.

## 3.4 Sample

In order to collect coherent descriptions, the participants of the study must have had an experience they remember being negative while engaging in an online shopping occurrence. Due to the technological familiarity required to shop online, the online questionnaire has been published through social media platforms and accessed by participants who fit the criteria of remembering a negative online shopping experience at least one month old. This was made sure by giving the possibility to state when the experience occurred and, subsequently, by excluding the descriptions of events that were too recent. A significant number of participants has been reached thanks to a snowball effect caused by the reposting of the online form on social media platforms. This gave the opportunity to reach individuals that have no direct connection with me, that would have been harder to reach (Baltar & Brunet, 2012).

However, the interviews have only involved individuals within my network of acquaintances on social media. Following a request posted on social media platforms, they have given their availability to narrate their experience via video chat. Also in this case, the only criteria was being able to remember a negative online shopping experience, occurred at least one month before the interview. Despite the fulfilment of the criteria, implications might arise from the fact that some particulars could have been omitted not to compromise the relationship. On the other hand, an acquaintance relation with researcher's reflexivity could assist in gaining more in-depth details (Owton & Allen-Collinson, 2014).

Accordingly, the sampling strategy was based on a non-probability convenient sampling process where anyone could access the online form or give the availability for the interview. However, in line with the recommendations to ensure the trustworthiness of the results (Butterfield et al., 2005), the number of participants has been diminished and answers selected based on memories of the experiences that were clear and at least one month old, taking a more purposive sampling approach. Non-probability sampling is a strategy that is often used when researcher's resources are limited (Galloway, 2005). On the other hand, it is not grounded on statistical foundations, therefore results should not be generalised but inspire further researches (ibid).

The final number of participants whose descriptions have benefitted this thesis is 50, 8 interviewees and 42 respondents on the online questionnaire, with an average age of 36. Participants' age ranged from a minimum of 18 to a maximum of 62 years old, where 56% were females and 44% males.

## 3.5 Data Analysis

In the critical incident technique, summarising and describing the data can only occur through an accurate analysis process (Flanagan, 1954). As mentioned in the sampling section, participants were selected base on the depth of the descriptions provided. As suggested by Butterfield et al. (2005), the answers to consider acceptable are those that specify what led to the incident, a detailed description of the experience, and the outcome of the experience. In addition, participants had to select when the experience occurred. In this way, all descriptions that occurred in less than a month from the event have been excluded in order to avoid considering experiences that might are remembered due to its recency.

Starting from 49 descriptions on the online questionnaire, a first selection based on relevance of the answers diminished the number to 42. The excluded answers were considered irrelevant due to their nature of being general thoughts not connected to a precise negative online shopping experience. Therefore, the material that has been considered fruitful involves 42 descriptions coming from the online questionnaire and 8 interviews, composing a total of 50 incidents. When the incidents were ready to be analysed, a six-step thematic content analysis procedure has been applied (as reported in Figure 5).

| Phase | Description of the process |
|---|---|
| 1. Familiarizing yourself with your data: | Transcribing data (if necessary), reading and re-reading the data, noting down initial ideas. |
| 2. Generating initial codes: | Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code. |
| 3. Searching for themes: | Collating codes into potential themes, gathering all data relevant to each potential theme. |
| 4. Reviewing themes: | Checking if the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis. |
| 5. Defining and naming themes: | Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme. |
| 6. Producing the report: | The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis. |

Figure 5. Phases of Thematic Analysis, by Braun & Clarke (2006)

These six steps, as highlighted by Braun and Clarke (2006), involve firstly to familiarise with the data, which largely occurred during the selection process. After that, the second and third step involved the generation of codes and the search of themes (Flanagan, 1954). This was managed by "naming segments of data with a label that simultaneously categorizes, summarizes, and accounts for each piece of data" (Charmaz, 2006, p. 43). In this way, participants' descriptions got grouped into large categories, and subsequently divided into subcategories based on observable patterns. Each description got assigned to a number. Subsequently, different parts of it has been highlighted with colours. For instance, red was assigned to incident's location in consumer's journey, green concerned the subjective and

emotive state in relation to the event and blue was chosen for the parts that relate to consumer's future intentions. The three colours became categories (as referred to in the analysis) and the descriptions got analysed together within that context. An example that emerged from the parts of the descriptions highlighted in blue is consumer's ability to learn from negative events.

The fourth step of the thematic content analysis involved reviewing the themes. This involved the participation of an external individual to mitigate the effects of subjective categorisation processes (Butterfield et. al., 2005). The final themes are fruit of the agreement between the researcher and the external person. The fifth step is the part in which the categories gets refined and named (Braun & Clarke, 2006). Finally, the sixth step involves the writing of this research. The analysis brought to the identification of three main categories. The first two are supposed to answer the first research question, while the third one is directed towards answering the second research question.

## 3.6 Research Quality and Trustworthiness

Discussions about the quality of qualitative research often enter the realm of criteria such as validity and reliability (Seale, 1999). These concepts have initially been adopted in quantitative research, but scientific developments made them become a popular subject of enquiry from social researchers (ibid). Quantitative and qualitative studies are based on different philosophical and methodological assumptions. However, as quantitative research should fulfil some criteria to be considered trustworthy, qualitative studies should also have some parameters to understand its quality. In this regard, the word "criteria" has been problematised (Hammersley, 2007).

Qualitative studies are not measurable, therefore, rather than fulfilling criteria they should follow guidelines (ibid). To draw a border between quantitative studies and qualitative studies, various attempts have been made to ensure the quality of qualitative approaches. However, the most popular one seems to be outlined by Lincoln and Guba's (1985) viewpoint on trustworthiness (Nowell, Norris, White, & Moules, 2017). The guidelines recommended are credibility, transferability, dependability and confirmability.

Credibility indicates the congruence between researcher's representation of the findings and reality from participant's view (Tobin & Begley, 2004). There are various strategies that can be adopted to ensure credibility. As far as it concerns this thesis, participants have not been forced to participate and were free to withdraw at any moment. This made the participants decide whether they were willing to tell the truth or not to participate, enhancing their

honesty, as suggested by Shenton (2004). Additionally, the material collected has been examined several times and with the assistance of an external member in order to mitigate the effects of misinterpretations (Butterfield et al., 2005).

Transferability refers to the possibility of generalising the results to a wider population (Nowell et al., 2017). This guideline is quite debated in research studies. Some researchers believe that studying a defined context cannot be generalised to wider populations, while others believe that some unique cases can find suitability to broader groups (Shenton, 2004). In the present thesis, subjective experiences and meanings are believed not to be generalised. However, thick descriptions and methodological procedures can make the reader assess whether the findings can be transferred to other settings (Korstjens & Moser, 2018).

Dependability involves making sure that "the process of research is logical, traceable and clearly documented" (Tobin & Begley, 2004, p.392). This also involves questioning researcher's own taken for granted assumptions (Nowell et al., 2017). In this project, in addition of keeping track of each step of research to assist transferability of the findings, a diary has been kept to write emerging thoughts and to critically assess them. Finally, when credibility, transferability and dependability are achieved, Guba and Lincoln (1989) believe confirmability is also reached. This means that findings indeed derive from the data and not from researcher's imagination (Tobin & Begley, 2004).


**3.7 Ethical Considerations**

Foundational for the integrity of this paper, ethical considerations have been applied at each step of this research. Referring to participants of the study as "participants" rather than subjects or respondents is a first clue that tells participants' views are being considered with respect (Vanclay, Baines, & Taylor, 2013).

Both online and in the interviews, the participants have been informed in advance about the aim of this thesis in order to let participants decide whether they want to contribute to the study or not (Israel & Hay, 2006). They have also been informed about the freedom they had to withdraw from the project at any moment without any consequences at any stage of the process. Before they could access the questions on the online form, they had to agree having understood their freedom to leave and the intents of this research. The same occurred during the interviews but verbally.

Participants have been anonymised and referred to with numbers not only as it appears in this report, but also during the collection of the information and in the analysis of the content.

Also retailers have been anonymised and referred to as "RETAILER" to ensure the neutrality of the thesis, and to avoid making bad promotion to the parties involved. The content of participants' descriptions from the online CIT and from the transcribed interviews has been stored on a digital password-protected account with access allowed only to me. Some information has appositively been removed to avoid making descriptions traceable to the participants of this study. This is to ensure complete anonymity of the subjects involved and to respect the principle of confidentiality (Wiles, Crow, Heath, & Charles, 2008).

**3.8 Limitations**

Our beliefs are constructed based on our memories (Østby & Østby, 2018; Alcock, 2018). In turn, memories communicate an altered version of the actual experience because they are based on key moments and not on the surrounding parts of the experience (Flacandji & Krey, 2020; Kahneman, 2011). This distortion from the actual experience is a limitation that often is mentioned in relation to the study of memories (Flacandji & Krey, 2020). Despite this research acknowledges the incongruence between experience and its remembrance by focusing on memories, the reliability of memories is a debated issue in academia (Tucker, 2018; Braun-Latour & Zaltman, 2006).

In seeing how remembered dissatisfaction is constructed and interpreted by the participants, the remembrance of past experiences is a necessary source of data in this case. However, having memories as the main source of material could create misleading pictures on how the experiences were in the present. In fact, memories can in some cases be subject to reinterpretations (Gremler, 2004). Every time an individual tries to remember an event, there is a reconstruction based on the information available (Belli, Lindsay, Gales, & McCarthy, 1994). However, each reconstruction could be context-sensitive and present different inaccuracies for each time the experience gets recalled (Loftus & Pickrell, 1995; Edelman, 2004). In this thesis, this implication would entail that the descriptions of the events provided by the consumers are only one version of the story (ibid). In addition, the events might be subject to reinterpretations based on similar future events (Baddeley, 1999). This might involve that the reliability of the findings is transitory and could crumble with the passing of time. Additionally, another limitation consists in the language used to pose the questions. In some cases, participants' descriptions can be malleable depending on how the questions are posed and on the language used, which could cause an inaccurate recall (Loftus & Palmer, 1974).

Apart from the issues involving the malleability of memories, another disadvantage of the CIT is the possibility that descriptions can be misinterpreted, resulting in jeopardising the

findings (Edvardsson, 1992; Gremler, 2004). However, the trustworthiness of the thesis is based on an accurate description of the experience, which could mitigate the risk of wrongly categorising an experience. Nonetheless, providing a detailed description might involve a certain amount of effort and time that the participant is not willing to devote for this purpose, resulting with inaccurate descriptions (Gremler, 2004). Consequently, to overcome this issue and to ensure the reliability of this paper, a selection of relevant descriptions has been done (Butterfield et al., 2005).

# 4. Analysis

This chapter exposes the analysis of participant's incidents during a negative online shopping experience of the past. In compliance with the aim of understanding how remembered dissatisfaction is constructed from negative online shopping experiences and how consumers interpret the event, the analysis presents the material collected to answer what makes an online shopping experience dissatisfactory and the meaning that negative events have in regards to future shopping experiences. Remembered dissatisfaction is here dissected in three parts, based on how consumers narrated the remembrance of the event. The first section, "the trigger", exposes participant's identification of the service failure that initiated the dissatisfactory evaluation of the experience. The second section, "subjective intensifiers", exhibits subjective feelings that contributed in making the experience dissatisfactory, in conjunction with the service failure. Together, they answer to the first research question and seem to be directly involved in constructing a negative peak event. Finally, the third section, "incident's digesstion", presents post-experience considerations related to the incident and its meaning for future intentions, answering to the second research question.

## 4.1 The Trigger

In order to be referred as a negative experience, something that has impacted the consumer negatively must have occurred. In fact, everything seems to start from an unexpected and emotional event that breaks the normal procedure (Kahneman, 2000; Morewedge et al., 2005). In line with Kahneman (2011), these negative events can be seen as peaks of the experience, therefore the parts of the shopping occurrence that consumers remember most and acknowledge to have an influence on the whole evaluation of the past experience (Kahneman, 2000). The descriptions of the negative events that follow have been provided by consumers as the reasons from which remembered dissatisfaction derive. In line with this, previous studies have referred to these as service failures (Holloway & Beatty, 2003). In the present

case, these incidents have been grouped in three stages of the experience, i.e. the ordering stage, the waiting stage and the post-delivery stage. The participants describe that the incidents started from at least one of these stages. Consequently, these stages seem to be actively involved in the generation of consumer's dissatisfaction.

### 4.1.1 *The Ordering Stage*

Despite this stage of the experience is the less considered among the participants, there are some descriptions that report issues while the participants have browsed and searched for the product online. Consequently, these aspects have left a negative impression on consumer's memory.

In contrast with previous findings about the appreciation of customisation (Bilgihan et al., 2016; Pandey, & Chawla, 2018; Chen, Ling, Ying, & Meng, 2012), some customers remember feeling distressed by these features of the website. This is the case of participant 8:

*"I was feeling oppressed… after I searched it I got filled with similar products and it also popped up in apps, such as games, social media, live stream etc. . . . It made a lot of hassle and was very distractive"*

Similarly, participant 47 claims that filters can be a source of annoyance. Despite customisation is seen as a way to save consumer's time, this participant has a different opinion:

*"when you filter specific products. . . .when you press a product, and then go back to the main page, and then you're not in the same point where you left it, but it starts all over again. . . .it's a waste of time"*

However, the majority of issues have been identified when it comes to purchasing the product. After registering on the loyalty program, participant 9 is forced to wait for the confirmation email before being able to order the product. Not only the whole process was struggling and time-consuming, in addition the participant refuses to buy it, ending the experience with a bad memory of it.

*"I was looking for a star light to hang on my window. . . . In order to purchase it I had to subscribe at a loyalty program and become a member. Becoming a member wasn't easy but I did figure it out. After that, I also had to wait for a confirmation email. The email arrived the day after. So, I had to log in again, look for the product and finally I discovered that the delivery of the product was more expensive than the product"*

In fact, some information is communicated in a way that is not perceived as customer-friendly. While the previous participant discovered the price for the delivery after a struggling process, the following participant was not able to comprehend the indications of the sizes. This brought participant 42 to suspect that s/he purchased the wrong product, a sad truth that got confirmed later in participant's journey.

*"I ended up in a site for sporty clothes finding the shirt I was looking for. The site wasn't that good and I was having issues to buy the shirt because the sizes weren't so clear. While looking for the right size I was suspecting that I'd have made mistakes. I use to be unlucky in these circumstances. After some difficulties I bought the t-shirt. . . .The day the product was delivered I realized that it was a children shirt, of course too small for me"*

Finally, other problems remembered by the participants at this stage involve the level of security that the retailers provide at the moment of the payment. An example is provided by participant 25.

*"I was asked to register my card number in plain numbers and not through Paypal or electronic identification. I declined to use a platform that I felt not being secure"*

From this stage, it can be assumed that careful consideration should be devoted towards the ordering process that consumers engage with. According to these participants, triggers of dissatisfaction in this stage are provided by customisation, limited reactivity, and weak perception of security. Customisation has often been seen as a fruitful feature able to be consumer-oriented by giving recommendations and saving time, enhancing satisfaction (Tam & Ho, 2005; Zeithaml, Parasuraman, & Malhotra, 2002). However, exaggerating this feature might bring the consumer to remember the experience as negative. Indeed consumers seem to appreciate customisation, but not to the point of feeling forced to consume. In addition, negative memories make the consumer re-experience struggling processes also once the consumer has chosen the product. In this case, consumers remember the experience being negative due to the presence of obstacles that slows down the purchase, such as the counterintuitive provision of information. Finally, weak perception of security is discussed in literature and proved to be one of the causes of websites' distrust (Grewal, Munger, Iyer, & Levy, 2003). While it has been proven to be able to provide a sense of uncertainty during the purchase, memories seem to be in line with previous studies on perception of security.

### 4.1.2 *The Waiting Stage*

This stage of the experience involves consumer's misadventures between the purchase of the product and its delivery. An issue that has been frequently reported is the unavailability of products that seem available on the website. Participant 3 narrates:

*"After I entered my personal information such as my address and credit card information, I suddenly received a message from the company. They informed me that a few of the items that I had ordered were no longer available in my size."*

Similarly, this is an issue that encountered Participant 4. After a few days, the participant receives an email:

*"Apparently, one of the clothes I ordered was not available. . . . I consider the experience to be negative because I haven't received a product that I desired and was sure was available online. At the end, I haven't managed to buy it"*

The same event happened to participant 11, who speculates:

*"The funny thing is that I kept seeing the coat available on the website for several days. I wonder if I would have received the coat if I ordered it another time"*

Surprisingly, waiting a long time before receiving the product was not among consumers' memories of dissatisfactory experiences. While fast delivery is considered in previous studies to enhance consumer's satisfaction (Xu, Munson, & Zeng, 2017), it appears in participants' descriptions that dissatisfaction could emerge based on what the consumer agrees to wait. Time does not emerge as the problem in itself. The consumer feels disappointed when something negatively breaks the expectations (Parasuraman, Zeithaml, & Berry, 1994).

*"Time for delivery was supposed to be two weeks. After two weeks I checked...and the date was changed to two months"* (Participant 6)

On the other hand, while time seems not to be present in consumers' negative events, there is a limit. Various participants remember the experience as being negative due to the fact that they never received the product. Participant 5 lost her hope:

*"A few months ago I bought a computer's protective case at RETAILER with my phone. . . . it never arrived and I actually payed for it"*

The same source of dissatisfaction can be found in the incident experienced by Participant 39:

*"I was to buy sanitizer from a RETAILER shopping site. At the beginning of the epidemic, the pharmacies could not offer sanitizer because there were too many people buying it so it was sold out. I searched Google and found a site that had it in stock and chose to order it. But a week after placing the order, I was told that it was out of stock. Please wait. A year has passed and I haven't received the item"*

Participant 14 also got through the remembrance of a similar experience. However, in this case, the participant received the parcel, but not the product:

*"I ordered one bottle of facial lotion from RETAILER via their website. It took so long to get the order! (It's understandable tho) What's worse! When I received the package, there was nothing inside!!! My item literally got stolen!!!!!"*

At this stage, it can be noticed that, according to these participants, remembered dissatisfaction is mainly initiated by two main issues, i.e. provision of inaccurate information and breaking a promise. Previous studies have already stressed how the provision of accurate information is a fundamental predictor of satisfaction (Bressolles et al., 2014). In addition to that, consumers purchase a product and the retailer is expected to deliver the product (Cristobal, Flavián, & Guinalíu, 2007). Therefore, the noncompliance of this agreement is another source of remembered dissatisfaction in participants' descriptions.

### 4.1.3 *The Post-Delivery Stage*

When asked to remember an online shopping experience, a remarkable number of descriptions have involved this stage. Despite this stage does not occur digitally on a technological device, it emerges as a fundamental aspect of the online shopping practice (Vakulenko et al., 2019; Coşar, Panyi, & Varga, 2017). In fact, the use of online devices is aimed to purchase a product. Inevitably, the moment in which the consumer receives and opens the parcel seem to have a significant influence on consumers' remembrance of the experience.

As a matter of fact, in this stage, the remembered dissatisfaction is initiated in the moment in which the consumer has its first interaction with the product. Here, the events that generate a remembered dissatisfaction seem to involve different product-related aspects. A large number of respondents remember the dissatisfaction of receiving products that did not fit the descriptions available online.

Participant 12 clearly remembers the experience:

"*The screen protector glass I received didn't fit my phone screen but when I ordered the product it was mentioned that it is my phone model and everything. . . . my previous screen protector glass was broken so I was waiting to get the new one. And when it finally arrived it didn't fit, so I was furious at that time"*

Similarly, Participant 16 calculates the right size of a coat based on the information provided on the website.

*" I followed all the indications to order the right shoes size. I measure the cms, I compared the measures with other shoes and I look for additional information on the Internet. I was sure I did everything correctly to choose the correct size. I lived peacefully the next days, until the courier arrived. As soon as I picked up the product, I went in my room to try the shoes. The shoes were much larger than the indications stated on the website."*

The inaccuracy of the information provided online is blamed also to the pictures that sometimes are unreliable or completely misleading. This is the case of participant 40:

*"Everything seemed perfect, I was satisfied of my decision and I found the price very convincing. When the parcel arrived, I tried on the clothes. The clothes that I most liked were very different from my expectations: the clothes were different and not corresponding to the pictures. The fabric was stiff and the texture was much more colorful"*

The delusion impacts consumers even stronger when they realise they have received a completely wrong product.

*"I ordered on RETAILER speakers for my computer at a price of 150 € and I have received an electric razor worth 20 €"* (Participant 17)

Likewise, Participant 19 explains:

*"I bought a dog vest and after 1 month of waiting I received something completely different: a woman vest"*

Other issues reported involve broken products. Blut (2016) already identified this problem as having a negative effect on the perception of e-service quality. Also based on their memories, consumers seem to remember clearly the moment in which they receive the purchased product in bad conditions.

*"One of the shirts I wasn't convinced about was actually very good. The problem was that the t-shirt was broken. It had a hole on the side of the sleeve"* (Participant 1)

In this section, as narrated by the participants, it has been possible to note how a physical moment of the experience affects the evaluation of a digital process such as online shopping. As already discussed by previous researches, order accuracy indeed is a crucial aspect for customers' satisfaction (Holloway & Beatty, 2008). The first moment in which the consumer receives the product after waiting for it emerges as a crucial part of the experience. Consumers show a certain degree of attachment to a product starting from the moment in which it has been purchased. Discovering that the product purchased is wrong or broken is an event that dissatisfies the consumer. It seems to be a negative peak that might negatively affect the evaluation of the whole experience and its remembrance (Kahneman et al., 1997). However, as discussed in the next section, it can be assumed that something more composes consumer's remembered dissatisfaction.


## 4.2 Subjective Intensifiers

When participants are asked to remember a negative experience, they describe the above-mentioned incidents as main events where dissatisfaction starts. All the reasons behind these dissatisfactions are traceable to retailer's failure in meeting consumer's expectations, which is believed to be the main threat to service's quality (Parasuraman et al., 1985). In some cases it is also because online retailers do not fulfil their commitments (Cristobal et al., 2007). However, as mentioned previously, peak events are considered crucial because they hit consumers on an emotional state (Fredrickson, 2000). This makes the consumer remember the experience and manage future decisions (ibid).

Participants' descriptions reveal that there is a subjective component in making these events remembered and dissatisfactory. In fact, it seems that it is not the negative event in itself to generate the remembered dissatisfaction, but also the emotion that the consumers attach to the event or product. However, an emotional event for one consumer might is not emotional for other consumers (Strijbosch et al., 2019), which suggests that consumers could interpret the events differently. While the descriptions highlighted above indicate that service failures are those who initiate consumer's dissatisfaction, this section exposes that there are subjective emotional states that reinforce dissatisfaction's remembrance.

Emotions have previously been explored as a response to service failures and a driver of future behaviours (Lu, Lu, & Wang, 2012; Zeelenberg & Pieters, 2004). In fact, there are

subjective reasons that make a negative event become negative. This can be seen from some extracts of participants' memories that relate the incident to a deeper source of dissatisfaction. The incidents described previously indeed are the main responsible for starting the generation of remembered dissatisfaction. However, participants narrate that it is not the single incident that creates the dissatisfaction but a combination of various aspects.

For instance, some participants say that they were feeling a sort of suspense in waiting for a product. The differences that characterise online shopping from traditional shopping is that the product can not be used right after the purchase. Consumers have to wait before products are delivered to them. However, after the purchase is made, consumers already feel a sort of attachment to the product and impatience in waiting for it.

In Participant 3's case, this is a feeling that is produced before the consumer is aware that s/he will not receive the product. The participant expresses his/her impatience in receiving the order:

*"I was excited to be ordering some new clothes and anxious to receive the order. . . . I was a little upset because I was really looking forward to receiving these articles and I had spent a decent amount of time searching for them"*

The same emotion of suspense and pre-mature attachment to the purchased product is present in Participant 11's description. As for the previous participant, the event is not interpreted just as something that should not have happened, it breaks consumers' imagination. The participant was ready to receive the product at home. The dissatisfaction came when s/he were told the product was not available, but appear to be enhanced due to his/her strong desire to receive it.

*"The coat I purchased wasn't available. I felt extremely disappointed. I have been checking on it for months...I was happy to find it discounted and imagined myself wearing it"*

Participant 45 expresses a similar feeling:

*"so I felt a bit of disappointment, because in my head I could anticipate how it would look like when I hanged the lamps, that's why I was sad. . . .Because it wasn't going to become as I thought. I expected to have everything clear for the summer and spend time there with my mother and son"*

Suspense is a feeling that is reported as being generated before the incident. However, other subjective behaviours emerge as the consumer encounters a negative event (Lu et al., 2012).

Struggle and frustration seem to be other major feelings when describing negative experiences. In this case, participants are not just coping with a negative event (Yi & Baumgartner, 2004), but the process to mend the situation is perceived as challenging. For this reason, some dissatisfactory experiences are not just remembered for the negative event, but also for the struggling attempt to mitigate the negative event. This is the case of Participant 10. After receiving a product with the wrong size, the experience is remembered to be negative also due to the efforts involved to return the product.

*"Sending it back was also annoying. You only have a certain number of days to pack the good, return the order, and also need to fill out a form. I decided to keep the coat just to avoid the struggle. There was the possibility to send it back, but it required an extra effort"*

On the other hand, some customers put more effort in trying to mitigate the negative experience. However, the difficulties in returning the product generate a level of frustration that the consumer is still able to remember. An example appears in Participant 13's description:

*"I was shocked, it was no where close to what I ordered in size and quality. A very wrong product I mean. Immediately I wanted to return the product, as I was very unhappy about the high price too. Even worse, I went back to the shop close to my area hoping it could be a return point, but I was told to contact customer service online, since I purchased online. I was so frustrated about the process, since I was supposed to return the product with some documentation provided only in Swedish"*

Similarly, Participant 18 not only is irritated for having received a broken product but also because the refund process is enervating:

*I bought a frame for a painting on RETAILER but it was broken when it arrived so I asked them to replace it. In order to receive the money back from the broken frame, I had first to purchase the new one. After I bought the new one, the courier came to collect the broken frame and I received my money back. However, after three months the broken frame hasn't reached its destination (RETAILER's warehouse) and they have taken back the money for the broken frame from my bank account, despite it is not my fault.*

When encountering a problem, consumers often try to get in touch with a customer service office in order to find a solution to the problem. The consumer is already dissatisfied at this point, but retailer's willingness to find a remedy could mitigate customer's negative feelings (Blodgett, Wakefield, & Barnes, 1995). However, in some cases, it is the customer service that worsens the problem, making the experience become "memorable". In these cases,

remembered dissatisfaction is enhanced due to the impossibility to solve the situation. This seems to make Participant 7 feel cheated.

*"The shirt and the pants were ripped and destroyed. . . . I contacted customer service for the shirt and pants and they say that I had done this, which was a pure lie and didn't feel too pleased about the overall experience. . . .This made me feel that I had been cheated"*

Among the participants, it is not rare to encounter memories of experiences in which retailers blame the consumer for damaged products. In this way, the first negative impression gets strengthen by retailer's inability to recover the service failure, such as for Participant 19:

*"I was very upset because they didn't want to give me a refund because they assume that my proofs aren't enough"*

Participant 50 clearly remembers the emotional shock when s/he felt misbehaved by a customer service employee:

*"They were like screaming at me and being really pissed over the phone. I was like, what the hell is going on? I mean, I just want to return this. Emotionally, I felt angry, upset. I felt like I was... I wanted to... I felt really upset, actually. . . .I was shaking for a day. I mean, like, how can you treat your customers like that? It's absolutely appalling"*

While some participants remember being blamed for the inconvenience, others remember the fear of being blamed. After receiving two products instead of one, participant 47 claims:

*"if I didn't send it back correctly, maybe because the package got lost than they maybe would have thought that I kept the the package instead of sending it back. . . .maybe they would blame me"*

As it could be expected, the largest amount of descriptions blame the retailers for providing a dissatisfactory service delivery. Indeed, it is in retailer's interests to satisfy consumers. However, it emerges from the memories of the participants that another component assists the creation of a remembered dissatisfaction, which is consumer's attitude in relation to the experience. In fact, it is clear from this section that some customers showed a strong attachment to the product ordered before it got delivered. Consumers wait for a product with suspense, and knowing the product won't be delivered could hurt consumers' expectations. Subsequently, when a consumer finds him/herself forced to deal with a negative event, frustration might emerge due to the inability to solve the situation. Finally, a large delusion and a sense of being cheated are present when consumers are blamed for the inconvenience,

which is a moment that is experienced intensely. These events break consumer's expectations and create an emotional and negative peak in the shopping experience responsible for experiences' remembrance (Fredrickson, 2000), possibly affecting consumer's future actions (Stragà et al., 2017; Pedersen et al., 2011), as presented in the next section.

**4.3 Incident's Digestion**

In the previous section, it can be seen how remembered dissatisfaction can be orchestrated by subjective states of emotions that are attached to products or to the experience in itself. However, when retrospectively describing the experience, participants expose subjective responses to the events that relate to current behaviours and future intentions. This would suggest that the outcomes of negative online shopping experiences are more complex than traditionally claimed in previous accounts (Barari et al., 2020; Martin et al., 2015; Bilgihan et al., 2016). In fact, it seems that these consumers have had time to make sense of the events, therefore affecting the meaning that they have in driving future intentions.

As it can be imagined, there are some consumers that still relate to the experience very negatively, describing how its influence still affects consumer's impression on the retailer even after several months. These participants have digested the experience but still want to avoid the online retailer or online shopping in general. The consequences could therefore result in the interruption of consumer's propensity towards future experiences with the retailer (Lemon & Verhoef, 2016). Participant 16 shares his/her discontent:

*"Needless to say, that day was worse than terrible. Not only I was not able to have my shoes, but I changed the product with something that wasn't even for me. All this due to an unclear return policy on the store and on the website. I will never buy anything from RETAILER's website again"*

Through these negative experiences, some participants react quite firmly, excluding the intention of buying again at that online retailer, expressing the repellent effect of the negative experience on re-purchase intentions and future experiences (Martin et al., 2015). Another example is discussed by the next participant.

*While I felt a very negative experience with the brand, I later decided not to make any more efforts to return it. Now I have just abandoned the product. . . .For some reason, I don't think they misunderstood my order, I feel they gave me what they had to offer, exactly what I did not want. . . .I am not buying from RETAILER again. (Participant 13)*

Other participants do not blame the retailer, but still relate to the experience negatively by interpreting the engagement with online shopping as a mistake that the consumer should not have done. Participant 15 sees online shopping as an intrinsically unsure activity where inconveniences should be expected.

*"I didn't feel angry but regret for my decision on buying those clothes online. After then, I tended not to buy clothes online"*

The same scepticism towards online shopping can be found in the words of Participant 46:

*"you can't change this. It is so. When you buy online you can't change this. It can't get better. You order something, you need to pay for it in advance, you don't know when the product arrives, if it fits or not and you want to turn it back you need to do it through this process"*

While some participants become doubtful about an online retailer, the largest part of participants show a strong comprehension towards these incidents. The participants of this study remember the experience as being dissatisfactory, but show a high level of tolerance by going beyond the negative event and trying to understand the reasons that lay behind it.

*"However, I understand that sales period can be a little confusing for online stores. What happened is understandable and justifiable, for this reason, I consider it as an isolated incident. After what happened, I still buy online from the same online retailer's website. . . .I don't think this experience has influenced how I shop"* (Participant 4)

Surprisingly, this affects also events that could be considered severe. This is the example of Participant 14. Severe failures could compromise the relationship between consumers and retailers (Sarkar-Sengupta, Balaji, & Krishnan, 2015). However, this participant provides a different picture. After having received an empty parcel without any form of compensation, the participant remembers receiving a second empty parcel and state:

*"Anyway, to me, the operation of e-commerce is always more complicated than I think. I mean, I ordered from RETAILER, but in the end it's not their fault. And it's really hard to find a right person to ask for my money back... so I did not complain to any company"*

Similarly, Participant 20 remembers receiving the wrong product. In this case the role of customer service had a good effect on consumer's memory of the event.

*"Of course I still use RETAILER because I understood that it probably happened because of the amount of orders that they received during that weekend. Plus the customer service was very kind"*

Among all these descriptions, there is another interesting aspect that emerges when remembering their negative experiences, which is their behaviour in trying to cope with the event and avoid make it happen again. Consumers engage in various emotion-based strategies to cope with the negative experience such as positive thinking or denial (Sarkar-Sengupta et al., 2015). Remembered dissatisfaction emerge as the solution to overcome online shoppings' fallacies. In other words, these consumers seem to accept online shoppings' flaws and to learn how to circumnavigate future problems based on those experienced in the past. These participants do not attach a negative meaning to the events. Rather, they make sense of it by seeing its instructive effect.

Participant 48 shows how experiencing negative events helps him/her in facing negative experiences of the future. Emotional peaks are considered as parts of the experience that are most remembered and that drive further decisions (Fredrickson, 2000). In line with this, this consumer realises the emotional intensity of a peak moment such as a negative online shopping event. In fact, the participant claims:

*"You know like, anytime I buy something fully online I have programmed my mind "anything can happen". . . .so I have preconditioned my mind for negative experiences, I think that is one thing that helps me reduce my emotions about it. I feel anytime I make a purchase online I'm taking a risk, so being aware of that risk is like I have preconditioned my mind about it, so it doesn't come as a surprise"*

Other participants, such as Participant 22, realise that future experiences could involve changing the journey by choosing different touch-points (Lemon & Verhoef, 2016). In a similar occasion, the participant would have used another device.

*"To do my purchase I used my mobile phone but the website was so awful by mobile and I bought the wrong one. . . . From now on when I have to buy something, I will do it with my pc"*

Other participants stress the need to devote significant attention when choosing the online retailer.

*"I learned that in online channel what we see might not be the same we get. So, people need to be careful from making purchase and make sure they purchase from reliable sites, so they can return the product if they don't like it"* (Participant 12)

Some participants highlight that convenient prices not necessarily are a benefit of online shopping. In this case, the participant warns consumers:

*"I would generally say that If you see a product that is sold for too little, it is probably too good to be true"* (Participant 23)

This section highlights three main dimensions in which consumers construct and interpret negative events after they occurred. In some descriptions it emerges that the negative experiences feed a sense of avoidance in relation to online shopping or the specific retailer. Participants remember their experiences as being so bad that they do not want to have anything to do with the online retailer anymore. This is in line with the belief that dissatisfactory online shopping practices might end up with negative word of mouth and the interruption of re-purchase intentions (Barari et al., 2020; Bilgihan et al., 2016). Another interesting aspect that emerges is consumers will to pardon online retailers and to justify online negative events and the dissatisfaction they produce. Finally, negative events emerge as instructive factors for future online shopping experiences. Consumers' remembered dissatisfaction is in this case beneficial to educate consumers to avoid further negative events.

# 5. Discussion and Conclusion

The purpose of this thesis is to generate insights that can be fruitful to understand how consumers construct their remembered dissatisfaction and its meaning in regards to further experiences. To accomplish this aim, this paper has examined memories of negative online shopping experiences based on two main questions. Firstly, as presented in the first and second parts of the analysis, there has been the attempt to answer to what makes an experience dissatisfactory from consumers' memories of a past negative event. Secondly, as presented in the third section of the analysis, this thesis has sought to find consumers' interpretation of the event and the meaning associated in regards to future intentions.

**5.1 Based on consumers' memories, what makes an online shopping experience dissatisfactory?**

When asked to remember a dissatisfactory online shopping experience, consumers' descriptions highlighted two main components. The first has been called "the trigger" and involves the service failure, while the second is called "subjective intensifier" and involves consumers' subjective states in relation to the negative event. In conjunction, they seem to be directly involved in creating a negative peak event in the experience. In this case, findings show that remembered dissatisfaction is mostly located after consumer's purchase and that consumers attitude and emotions attached to the product or the experience might enhance the dissatisfactory evaluation.

As already identified in previous studies, service failures generate dissatisfaction (Chan & Wan, 2008). Therefore, when consumers describe a negative event, it has been a common practice to categories the incidents in order to understand where in consumers' journey the negative event has been encountered (Holloway & Beatty, 2008). These service failures can be considered as negative peaks of the experience and can be traceable to a scarce performance of the retailer (Kahneman, 2000). Accordingly, the examination of consumers' memories has exposed the parts of a shopping experience that consumers remember most. Therefore, in contrast with previous studies, the overall contribution that this thesis advance is the examination of dissatisfaction from its remembrance, therefore on aspects of an experience that are accessible from consumer's memories.

In this way, it has been possible to consider that some aspects are aligned with previous studies on dissatisfaction as a present perception. For instance, some consumers seem to remember as a source of dissatisfaction the scarce perception of security in entering credit card details when paying a product (Grewal et al., 2003). Also, retailer's unilateral changes about time delivery have already been proved to generate dissatisfaction (Holloway & Beatty, 2008). On the other hand, customisation is seen as a source of satisfaction (Bilgihan et al., 2016; Pandey, & Chawla, 2018; Chen, Ling, Ying, & Meng, 2012), but in this thesis it emerges as an oppressive feature of the online shopping experience. This suggests that features that are meant to assist consumers in their navigation through products could compromise the relationship between the two parties. These participants seem to be knowledgable and conscious that these strategies might bring to overconsumption.

However, examining consumers' memories have highlighted an aspect of the online experience that is often underrated. While some largely debated aspects, such as the inability to share knowledge with other consumers or the aesthetics of the website (Rose et al., 2012; Pandey & Chawla, 2018), seem not to have a large influence on consumers' remembrance of

the experience, the majority of consumers remember as a dissatisfactory experience those that have had a negative event after the purchase of the product, as referred to in the analysis as "the post-delivery stage". This moment of the experience seems to have a particular attraction for consumer's memories (Vakulenko et al., 2019). This might be traceable to the fact that some errors during the ordering process, such as inaccurate information on the website or mistakes from consumers' side, can only be discovered when the consumer opens the parcel and has the first interaction with the product purchased. The same involves broken products. Consequently, this contribution advances the theoretical knowledge available on consumer's online journey, as drawn by Lemon and Verhoef (2016), by highlighting the inequality that steps of consumer's journey have on consumer's remembrance and, therefore, on future intentions.

However, there seems to be something more. It is not the event in itself to be dissatisfactory, but also consumer's subjective feelings attached to the events or products (Smith & Bolton, 2002; Kawaf & Tagg, 2017). These feelings and emotions seem to be able to enhance the perception of a remembered dissatisfaction (Morewedge, 2014; Kahneman, 2000). For instance, in this study participants have raised up how they were feeling suspense in waiting for a product. Consumers show a particular attachment to products from the moment in which it is purchased. This seems to generate a sort of impatience. Therefore, realising that the product is damaged or incorrect breaks consumers' expectations, resulting in a "memorable" negative experience. Other emotions that have been identified are located after the consumer has encountered the negative event. Therefore, they are mostly involved with the struggle felt to get in touch with retailers. In some cases participants felt cheated. This occurs when consumers are able to get in contact with the customer service office, but the retailer blames them for the inconvenience. The subjective response to this event emotionally shocks the customers, and the experience will be remembered.

The presence of emotions attached can be seen from two perspectives. On the one hand, there is the difficulty that consumers face to solve a dissatisfactory experience, such as struggling processes or retailers' unavailability in finding a remedy. On the other hand, there is consumers' tolerance towards negative events and the response. Arguably, the consumer who manages to control negative emotions in relation to the experience could limit the presence of dissatisfactory experiences in memories, avoiding to make the event emotional and memorable (Morewedge, 2014)

The element that stands out most is consumer's attachment to the product purchased. When it comes to consumer's subjective responses to the negative event, consumer's premature attachment to the purchased object can be an interesting field to examine more in detail in future investigations. In the context of this research, it has been identified as a possible

affective emotion that could enhance the remembered dissatisfaction. This behaviour finds similarities with Belk's (1992) works about bonds with material environments. The author considers possessions as parts of our extended self (ibid). Loss of a possession is in some cases considered as loss of the self (Yap & Grisman, 2019). However, the interesting aspect of this case is that the consumer has not received the product yet, but have paid for it. This is a crucial aspect that improves knowledge on consumer's dissatisfaction by introducing the consumer as a player in its own dissatisfaction. While previous approaches on online shopping mostly consider dissatisfaction as generated by the retailer (Rose et al., 2012; Martin et al., 2015; Bilgihan et al., 2016), this paper suggests that consumer's attitude and consumer's attachment to products play a role in dissatisfaction's generation. Therefore, it might deserve to be considered in further conceptualisations on online shopping's dis/ satisfaction.

### 5.2 What meaning does the negative event have in regards to future shopping experiences?

As explained in the first answer, consumers' source of dissatisfaction seems to stand on the negative event and on the emotion attached to the negative event. However, with the passing of time, negative experiences have been assimilated or "digested", leaving the consumer with different bags of knowledge. Here, it has been possible to note that a negative event of the past can be interpreted in different ways adopting different meanings for consumer's future intentions. While some consumers claim that the negative event drives their avoidance in regards to the retailer, it emerges that the majority of consumers are able to maintain the relationship with a retailer. This seem to occur by forgiving retailer's service failures and by learning from negative events to manage future journeys.

As predicted by a consistent scholarly focus, there are some participants that still express having a negative impression of the event. Kahneman (2000) previously examined experience's peak events in driving the evaluation of the whole experience. Consequently, this can be seen from some participants who claim they will avoid having future shopping experiences with these retailers. In fact, remembered disutility is known to induce avoidance tendencies (Kahneman et al., 1997). Consequently, these participants would be considered among those who might decide to leave the journey with the retailer and quit the possibility of having future experiences (Lemon & Verhoef, 2016).

However, remembering a negative experience of the past involves a period of time in which the consumer has had the opportunity to interpret the event differently than perceived in the present. Therefore, remembered dissatisfaction involve a process of digestion that might bring to different outcomes than attributed to service failures as identified in previous studies

(Barari et al., 2020; Martin et al., 2015). In other words, this suggests that the outcomes of negative past experiences not necessarily stand on lower repurchase intentions, negative word of mouth and damages on brand's image (Barari et al., 2020; Bilgihan et al., 2016; Rose et al., 2012). A less considered aspect in research concerns consumers who claim to have learnt something from the negative experience. These consumers discuss negative events as being able to instruct them to prevent dissatisfactory experiences in the future from happening. Consequently, consumers adapt the knowledge gained in previous shopping experiences to circumnavigate future inconveniences. Therefore, consumers learn to manage online shopping activities and to optimise future journeys with a specific retailer (Lemon & Verhoef, 2016). This would be allowed thanks to consumers' ability to adapt and learn the best way to successfully shop without inconveniences.

In line with this, another major aspect that answers this research question is consumer's willingness to justify service failures. In fact, when the participants of this study describe negative experiences of the past they exhibit how negatively the events have influenced their emotions and responses, but when the participants stop describing the past and relate to present thoughts, these consumers seem to be comprehensive and understand that when engaging with online shopping, errors can happen. Consumers' forgiveness and ability to learn could indicate that a certain degree of acceptance and tolerance is built with the passing of time. Therefore, rather than compromising consumers' relationship with retailers, it seems that online shopping's nature and consumer's views on online shopping's identity are under threat. The online shopping experience emerge as an unreliable shopping practice. Consequently, consumer's journey to reach a goal instruct the consumer on how to mitigate risks in future experiences. In this way, remembered dissatisfaction act as a bag of knowledge to avoid future dissatisfactions.

By answering to these questions, this thesis has contributed to the body of knowledge that studies dis/satisfaction in online settings in three ways. Firstly, by studying descriptions of consumers that have encountered negative shopping experiences from a memory-based perspective, this thesis presents another methodological approach towards the study of dis/ satisfaction by approaching the theories grounded on the study of memories. Therefore, it promotes to study past events from key moments of the experience (Verhoef et al., 2004; Fredrickson, 2000).

Secondly, it has generated theoretical knowledge on dissatisfaction's formation, its remembrance and insights on experiences' interpretation in regards to further shopping experiences. In fact, the results expose that these participants base their current evaluation of past experiences based on a trigger (negative event), an intensifier (emotion attached) and can be digested with diverse outcomes on consumers' propensity and intentions for future

experiences. The general outcome is that consumers employ a subjective process before considering a shopping experience as dissatisfactory. Additionally, in contrast to previous researches that stress consequences such as lower repurchase intentions and weaker brand engagement (Martin et al., 2015; Bilgihan et al., 2016), not necessarily a negative online shopping experience of the past has negative consequences on future intentions. Negative events of the past are in this way assuming forgiving and instructive meanings.

Thirdly, this perspective has been applied to the online context, which is attracting large interest among consumers but still deserves to be investigated more in detail to understand consumer's experience and journey through multiple touch-points (Rose et al., 2012; Martin et al., 2015; Lemon & Verhoef, 2016). Consumers' interpretations of online shopping experiences and the associated dis/satisfaction seem to affect consumers' intentions for future journeys. Despite this, the use of an interpretive approach is rare in the online context. This might bring to mis-generalisations where one service failure is assumed to be dissatisfactory for all consumers.

## 5.3 Managerial Implications and Further Research Suggestions

The findings highlight some considerations that could be fruitful for both managerial and scholarly concerns. This thesis has shown that the first physical contact with a product has a particular influence on consumers' memories. In fact, the majority of participants' descriptions are placed at the post-delivery stage. Previous studies have already suggested the incidence that the first physical contact with a product could have on a brand (Moreau, 2020). As discussed by Vakulenko et al. (2019), last-mile delivery seems to have a dominant effect on the whole experience which could have severe implications for the online retailer. As participant 43 mentioned, "the problem is not with the product or even the website but the delivery service, but that in the end ends up being the fault of the shop owner". In fact, not only it is a crucial moment for consumer's retrospective evaluation of the experience, but it is a step of the journey that is often managed by third parties, therefore out of retailer's control. Whether consumer's dissatisfaction drives to consequences on re-purchase intentions, brand image and word of mouth (Bilgihan et al., 2016), it is crucial that online retailers consider this reflection when designing experiences and managing relations with third parties.

However, these findings need to be balanced with a wider spectrum, especially with societal and ethical concerns. The knowledge generated is not to incentivise online retailers to take advantage of consumer's biases and behaviours. Instead, this thesis wants to protect consumers' memories from negative online shopping experiences, feeding the pleasurability of this activity. Therefore, it should be considered as a fundamental concern not to stress

overconsumption, as previously noted in regards to physical spaces (Goss, 1993). However, knowledge is also an asset that benefits our contemporary society, which means that further investigations are required.

Due to the exploratory nature of this thesis, there are many aspects that can be further developed. To allow online retailers and online consumers to better comprehend each other and to maintain a pleasurable relationship, further research is needed on different facets of the experience. Previous literature often forgets an indispensable part of online shopping which is the first physical contact with the good. While some papers might neglect this aspect due to its nature of not being a digital passage of the experience (Martin et al., 2015; Bilgihan et al., 2016), it seems to be a crucial aspect when remembering the dis/satisfaction of consumers' past online shopping experiences. It can be assumed that the success of the shopping practice is condensed and revealed when the consumer opens the parcel. Therefore, due to the influence of this moment on consumer's remembrance of the experience, further researches could be open in considering it as another "moment of truth" (Löfgren, 2005; Löfgren, Witell & Gustafsson, 2008; Stein & Ramaseshan, 2016).

A deeper investigation on the importance of this moment could generate findings on why this moment is so influential for consumers' evaluations. Based on this thesis it has been possible to identify consumer's emotions and premature attachment to goods as elements that might play a role in this matter. This could explain consumers' negative events placed at the first physical contact with the product purchased. For this reason, further research could deeply investigate the bond that connects consumers to purchased (not yet delivered) products and the importance that the delivery stage has for this relationship and for the evaluation of the whole experience.

Other aspects that could receive further consideration are consumers' ability to learn from negative events and its propensity towards justifying inconveniences of online shopping. This has strong implications both for consumer's future journeys and for the view on online shopping. In fact, some descriptions suggest that consumers see online shopping as an intrinsically defective activity, where inconveniences should be expected. To cope with this, consumers bravely embark on a journey and learn from mistakes. These mistakes will eventually teach consumers to choose better touch-points and make a different trip to reach their goal in future journeys. In this way, the incidents are circumnavigated by changing device, products or by identifying untrustworthy websites or frauds.

In conclusion, the limitations of the present thesis present the opportunity for further researches. Due to the exploratory approach of this thesis, the overview provided has a lack of focus on singular types of incidents. For instance, receiving a broken product can generate

different reactions per se, therefore it could be fruitful to advance knowledge on this field by focusing on consumers' interpretations and remembrance of the same type of incident.

Also, examining memories always come with some limitations. In fact, previous researches consider peak events as driving future intentions and retrospective evaluations (Kahneman, 2000). However, peak experiences per se can be a subjective matter (Strijbosch et al., 2019). Therefore a peak experience for a consumer could be perceived as a normal moment for another consumer. For this reason, it is important to highlight the effectiveness of seeing experiences as a subjective journey (Lemon & Verhoef, 2016), based on moments (Verhoef et al., 2004). Also, consumers are heterogeneous and can attach different meanings to products and events. In some cases, meaning is attached based on socio-cultural contexts (Chan & Wan, 2008). For this reason, it can be considered challenging to embark in further researches that try to generalise instances of this thesis. However, it could be fruitful to dedicate further efforts to specific groups of the population or socio-cultural segments. For instance, since teenagers seem to be among frequent consumers in this setting, it could be interesting to delve into this slice of the population.

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# Appendix

**Appendix I - Online Questionnaire**

This thesis research is conducted as part of the Master's of Science - Service Management (Department of Service Management and Service Studies) program at Lund University.
The purpose of the research is to explore negative memories of online shopping experiences. This would allow the identification of critical passages of the online shopping experience and the examination of dissatisfaction's roots on digital settings and its meaning for consumers. The first set of questions are demographic. Subsequently, the main question of this research involves a deep remembrance of an online shopping experience that the participant considers to be negative: it can be any kind of event, from the pre-purchase stage (recognition of the need to buy a product), to the post-purchase stage (assistance). The participant is asked to recount the negative memory and to describe everything that can be remembered of it. To be accepted, the description should involve the remembrance of an event that occurred at least one month before it's narration. Subsequently, the answers will be subject to a content analysis in order to expose sensitive passages of the online shopping experience and the nature of its dissatisfactory evaluation. The answers are completely anonymous and the material collected will not be traceable to any of the participants. The answers will be stored in password-protected storage media by the interviewers or supervisors and erased after the end of the study or after 6 months at the latest. Only the interviewers and the members of the project team will have access to the recording for analysing the data.

For any questions regarding this research don't hesitate to get in touch by writing an email to se5342em-s@student.lu.se

1. I agree to participate in the research study. I understand the purpose and nature of this study and I am participating voluntarily. I understand that I can withdraw from the study at any time, without any penalty or consequences.          1. Yes          2. No

2. Age

3. Sex

4. Nationality

5.Think of a time when you have shopped online and have had an experience you consider to be negative or unpleasant. Please describe it taking inspiration from the following questions in more detail as possible. When did it happen? What product were you looking for? What device did you use? What led to the negative event? Why was the experience negative? Did it affect your mood? How? What was your reaction to it? How did the experience end? Is it affecting how you shop online now? Does it influence your opinion about e-commerce in

general? What have your taken away from this experience? Please feel free to profoundly describe the event based on your memories and to add any additional information you can remember. Due to the exploratory nature of this research, everything you remember is relevant. Thank you!

## Appendix II - Interview Guide

This thesis research is conducted as part of the Master's of Science - Service Management (Department of Service Management and Service Studies) program at Lund University.
The purpose of the research is to explore negative memories of online shopping experiences. This would allow the identification of critical passages of the online shopping experience and the examination of dissatisfaction's roots on digital settings and it's meaning for consumers. The first set of questions are to get to know each other a bit further, subsequently we'll delve into a negative online shopping experience that you have encountered. You are free to narrate any event that you find relevant, starting from searching for a product to eventually needs after the purchase of the product. Anything that you consider to be part of an online shopping experience.
The answers will be subject to a content analysis in order to expose sensitive passages of the online shopping experience and the nature of its dissatisfactory evaluation. The answers are completely anonymous and the material collected will not be traceable to you.
The answers will be stored in password-protected storage media, accessible only to me. In addition you are free to withdraw at any moment from this interview.

Questions:

Introductory questions:

1. Could you tell me a little bit about yourself? How old are you? Where you are from?
2. Are you studying or working, in what field?
3. Do you like shopping?
4. Do you prefer to shop online or in physical stores? Why?
5. How frequently do you buy online?
6. What products do you usually buy online?
7. Do you have any favourite websites?
8. Does it happen frequently that you encounter negative experiences online? Why do you think it is so?

Let's delve into one online shopping experience that you consider being negative/dissatisfactory. Think of a time when you have shopped online and have had an experience you consider to be negative or unpleasant. The one that you remember most clearly.

1.When did it happen?
2.What product were you looking for? Why?
3.What device did you use?Why?

4.What led to the negative event? Can you provide a description of what happened?
5.Why was the experience negative? Why did you consider it as such?
6.How were you feeling when you encountered the negative event? What was your mindset during the event?
7.What were your thoughts before, during and after the negative event?
8.Did it affect your mood? How? What were your feelings?
9.What was your reaction to it?
10.How have you coped with the experience? Have you done anything that made you feel better? What?
11.What do you feel was the most demanding aspect of this experience?
12.How did the experience end?
13.Have you ever reflected upon this experience?
14.What has this incident meant to you since?
15.Do you feel it has affected your current behaviour somehow?
16.Has it had any consequences on how you shop now?
17.What is your thought when seeing the experience retrospectively?
18.What is your take away from this experience?

Do you have anything you would add to this interview?

Thank you for participating