The importance of trust online: A study on building trust online for international workforce

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Subject: Marketing
Level and semester: Bachelor Thesis s2013
i. Abstract

In the last few years, increasing attention has been given to an international “war of talent”, where nations, cities and companies are competing against each other in order to attract, recruit and retain international workforce. Today, Stockholm City is hosts an international city information website, thus making it a marketing investment targeting the aforementioned target group of international workforce, or expatriates.

Previous studies show that the most crucial barrier to overcome in order to succeed on the online arena is the lack of trust from the visitor, regarding the sender’s integrity and competence to fulfill the offering presented. Treating this city informational website as any other e-vendor presenting an offering to a potential customer, this study’s purpose is thus to examine what factors influence expatriates’ feeling of trust towards a city’s informational website and through this, the view of the city itself.

The study was carried out from the basis of previous research made on the subject of online trust and specifically through a case study of semi-structured interviews with a number of individuals from the expatriate target group.

The findings revealed a number of attributes critical in determining expatriates’ trust towards a city informational website. An indication of time invested and thorough ground research of the target groups together with extensive information about the city and settling in are essential for the feeling of trust. Diverse image material backing up the written information is also important. Contact information in order to ask direct questions displays openness and adds to trust in the sender as well as a possibility of taking in former expatriates’ experiences through linked forums. One finding that was extra noteworthy was that a city website daring to present the city’s flaws is met with a higher overall trust than the one that is presenting a flawless city image.

Keywords: Expatriates, War of Talent, Online Trust, City Branding
ii. Acknowledgements

This research was made as bachelor thesis within the Marketing Program at Linnaeus University School of Business and Economics during the 2013 spring term. Throughout the thesis process, I as the researcher has gained a lot of insight into the research subject and challenged myself through the analysis and interpretation that a qualitative study entails.

As many people have contributed to the work and made this thesis possible, I would like to thank my tutor, Michaela Sandell, and my examiner, Setayesh Sattari, for their help and guidance during these last months. Further, I would like to thank Claudia de Leeuw-van Wijk from the Global Expat Partners organization for her great help in finding interview subjects, and of course the six respondents who offered their time and thoughts for this thesis.

Linnaeus University,

May 2013

Susanne Björkman
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Appendix 1. Glossary
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1 Introduction

In this introductory chapter, an explanation about the development of international workforce on the global and a local arena is discussed together with reasons for an increased number of international workforce, or “expatriates” in the world. The existing situation of expatriates in Sweden, and in Stockholm per say is also discussed, where the Stockholm City website portal is given importance as a channel targeting this expatriate group directly with the aim of attracting these to Stockholm.

1.1 Background

In the last few years, increasing attention has been given to the economic development and increased international movement on the global arena. Cities and nations are competing amongst each other to gain international attention and to ensure a future supply of tourism, international investment and an inflow of high-skilled workforce in order to secure future economic development (United Nations Secretariat, 2005). The latter segment has been given a lot of attention, not only as a result of the growing global mobility of high-skilled workforce, but also as the associated financial involvement by companies operations (Jun, Gentry and Hyun, 2001). As a successful expatriate mission involves positive aspects for both the company and expatriate, a failed expatriate mission is estimated to come with a cost of USD 2 and 2.5 billion (ibid). For the reader’s attention, it is said by the Merriam Webster dictionary, that the term “to expatriate” is to “withdraw (oneself) from residence in or allegiance to one’s native country”, hence making international workforce part of this expatriate group. Additionally, a business expatriate is said to be an individual sent to another country with the overall aim to control a company’s operations (Jun, Gentry and Hyun, 2001).

A difference in demographic factors such as wages between developed and developing countries is one of the factors encouraging the development of international workforce mobility. An international “war of talent” is being discussed, indicating an increased competitiveness on the global arena amongst companies in order to attract, recruit and retain international workforce, both within and outside national state lines (Dobbs, Lund and Madgavkar, 2012).
According to Statistics Sweden (SCB), the total amount of international workforce, within and outside the EU/ESS, in Sweden has grown from 6,100 people in 2007 to 10,945 people in 2011. The statistics from the website also show that the number accompanying spouses/family members in Sweden has increased from 1,537 people in 2009 to 4,285 people in 2011 (SCB, 2012).

Besides from reporting an increase in expatriates relocating to Sweden, Statistics Sweden (SCB) also stated in a press release from June 2012 that in order for the dependency ratio in Sweden to keep today’s level in 2030, another 600,000 people will have to be professionally active (SCB, 2012). The dependency ratio refers to the ratio between the productive workers and retired citizens where an economic burden is placed on the productive workers (Verdugo, 2006). In the same press release it was also stated that this additional workforce would most probably come from 1. a prolonged working career for the older population, and 2. from people born outside of Sweden (SCB, 2012).

1.2 Problem discussion

Today, Stockholm City is targeting this international workforce group through its international city information website, thus making it a marketing investment with the aim of attracting future workforce to the city. Additionally, expatriates’ understanding and cultural knowledge prior to the move can help reduce anxiety operations (Jun, Gentry and Hyun, 2001), where in this case, the Stockholm City website works as a cultural and informational introduction to a life in Sweden.

It is here noteworthy to highlight that changing ones country of residence is connected with a number of additional high-involvement decisions. Amongst others this could include choosing schools for accompanying children, housing, area of residence, private insurance options etc. All of which come with a need of deeper knowledge about choices and possibilities in the new country of residence.

As e-commerce websites work with presenting their offers to customers, the Stockholm City website works as the marketing and informational portal towards the target group expatriates. Seeing the Stockholm City website as an informational website with the aim of presenting an offer to its chosen target group it would, as a pure e-commerce website, be critical for the
website to understand the visitor’s behaviors and preferences in order to create a system that caters their needs (Zhang, Fang and Sheng, 2006). In today’s constantly widening area of the internet, the possibilities for senders to reach their target groups exist. However, the most crucial barrier to overcome in order to succeed on the online arena is the lack of trust from the visitor, both in the sender’s integrity and competence to fulfill the offering (Lin, Sia, Lee and Benbasat, 2006).

When building trust online for a vendor/sender where the risk is high for the consumer, previous studies (as presented in chapter two) show that both the perceived investment in the site, the presentation and type of information as well as the possibility of taking part of former customer opinions are important. Given that the decision of relocating to Stockholm also comes with the above mentioned choices of housing, insurances etc., one could then also treat the Stockholm City website as a portal where a sender is informing a customer about an offering. However, in this case, a research gap exists where a large number of studies for online trust in e-vending situations exist but where the same type of research for city informational websites are lacking. This research will for the above mentioned reasons examine what factors influence expatriates’ trust towards a city informational website through the use of existing studies for creating trust on the web for high-involvement customers.

Specifically, if an experienced trust towards Stockholm City website would be obtained through fulfilling an indication of high investment in the website, rightly presented information, and giving the possibility of former customer reviews.

1.3 Purpose

From the above discussed subjects of a global war of talent, the need for countries and cities to attract international high-skilled workforce, the Stockholm city informational website, and the importance of creating trust on the online arena, this thesis holds the following purpose:

*The purpose of this thesis is to examine what factors influence expatriates’ feeling of trust towards a city’s informational website and through this, the view of the city itself.*
1.4 Delimitations

As this research was conducted by one person, the possibility of conducting a large scale research was limited. Therefore, the research was limited to six individual in depth interviews with individuals from the chosen target group “expatriates” that are currently resident in Stockholm and around the aspect of trust broken down into three sub-categories.

1.5 Knowledge contribution

The knowledge contribution of this thesis is a better understanding of expatriates as a segment. This in addition contributes with knowledge to existing research made around the subjects of the internationalization of workforce and the global war of talents.

On a local level, this research and its results could be used by Stockholm City as a stepping stone for further research and developments of their city information website.

1.6 Thesis outline

This thesis is built upon and divided by the following seven chapters:

Chapter one: In this introductory part of the thesis, a background and discussion around the development of international workforce flow on the global arena and in Sweden is discussed, as well as the purpose of this study and its delimitations and supposed knowledge contribution.

Chapter two: In this part of the thesis, existing theories covering the importance of trust building for a sender on the online arena is discussed, as well as three sub-attributes essential for obtaining this trust.

Chapter three: In this chapter, the research question is presented, as well as an explanation of the research model.

Chapter four: In this chapter, the chosen methodological base is presented as well as the data collection conduct.
Chapter five: Here, the empirical data from the six individual interviews are presented according to the research model presented in chapter three.

Chapter six: In this chapter, the collected data from the six interviews are analyzed and discussed between each other as well as in reference to previous studies.

Chapter seven: Here, the results of the research are presented and the research question is answered. Additionally, suggestions for future research are discussed.
2 Literature review

This thesis will be built around theoretical studies made on the information seeking process, behaviors and preferences for online consumers and vendors. Specifically, this chapter will focus on those studies examining what the deterrents are for customers in the information seeking and purchase decision stages of high-involvement products. Through scientific articles discussing and researching online consumer behavior and marketing strategies, the research is focused on the importance of trustworthiness in a decision making stage online. Here, three sub-attributes are pinpointed, that according to these previous studies are of high importance to consumers’ perceived trust; indication of a high investment in the website, the information presented, and the possibility of taking part of former customer reviews.

2.1 Trustworthiness

Trust can be defined as a willingness to rely on an exchange partner in whom one has confidence (Moorman, Zaltman, and Deshpande 1992). Trust within an online environment in order to ensure a purchase is extremely important as fundamental lack of trust exists between most businesses and their consumers on the internet. Apart from being a short term strategy to ensure a purchase, this is also a long-term barrier to overcome for vendors in e-commerce (Graubner-Kraeuter, 2002).

Studies analyzing consumer trusting beliefs’ importance on online purchase intentions when risk is high versus low, show that for consumers searching for information within a high-risk segment, ability beliefs are highly related to online purchase decisions. Here, ability refers to the vendor possessing the necessary skills in order to perform or deliver (Schlosser, Barnett White and Lloyd, 2006).

As a complement to the important factor of trust for online shoppers, there is also an interaction between trust and the way the e-vendor’s website is formed. For example: navigability, information content, interactivity, Web site personalization, customer relations, informational fit to task, etc. When it comes to online purchases that involve risk, trust should be the one attribute that defines the existence and nature of the customer-vendor relationship (Gefen, Karahanna and Straub, 2003).
2.1.1 Displaying financial investment

This chapter refers to the correlation between perceived investment in the website itself and the consumer’s trust towards the quality of the product/service.

Presenting a website indicating a high vendor investment have different impact depending on what type of trust the vendor would like to reach. A high investment site for example does not affect integrity beliefs (trust in vendor’s moral or professional standards). However, for high-risk purchases, the online purchase intentions are higher at a high investment site than a low investment site (Schlosser, Barnett White and Lloyd, 2006). Investing in website design is also one strategy to adapt in order to signal ability and increase purchase intentions as consumers make corollaries between company ability and perceived marketing expenditures (ibid).

The perceived cost of vendors’ marketing efforts and advertising will act as a cue to quality. A higher perceived advertising cost correlates to a higher perceived value of the product, this because it is argued that the investment a company makes in the marketing of its product is an indication of the confidence the company holds in the product’s success (Kirmani and Wright, 1989). Additionally, flaws in the vendor’s offerings online such as incompleteness or poor style can directly mean a lower perceived quality by the consumer, leading to a lower trust in the vendor and thus affecting the purchase intention (Everard and Galletta, 2005).

There is a clear unobservable quality connected to the correlation between marketing investment and expected quality. Indicating an up-front expenditure/investment by the vendor for the future leads the customer to believe that by investing in suboptimal profit, the vendor would also have quality products. This as sales would not occur if quality-related claims turned out to be inaccurate. This type of signaling is best used when consumers are not very well-informed of the product but very quality sensitive (Kirmani and Rao, 2000).

The consumer’s perception of the product is one of the most significant factors when it comes to influencing behavior in online purchasing, which has also led to an increased focus on customer experience through videos and interactive tools in order to enrich the product presentation, for example audio cues, three dimensionally rotating cameras, panoramic views etcetera (Jiang and Benbasat, 2007).
2.1.2 Information presentation

This chapter refers to information about the product/service as well as the vendor on the website, and what type of information is needed to present in order to build trust for the consumer.

In high-investment purchase situations, consumers use the internet to search for information in order to stabilize a power balance between themselves and the sales person; hence an effort by the vendor should be put on the website information provision (Molesworth and Suortti, 2001). However, in a purchase situation online, potential buyers only want to partly rely on the information on the website. The possibility to have a contact within the company is important as the individual contact reduces uncertainty when making a decision (ibid).

Product information such as size, weight, warranty policies etcetera are normally used on websites to describe search attributes. This static information is also often accompanied by static pictures to present the product. However, even though this information is needed to give the consumer sufficient information about the product/service, static text and pictures alone are insufficient in presenting rich product information. This, even more evident when it comes to experience attributes. Video material and VPE (virtual product experience) actually result in higher product knowledge under a moderate task complexity situation (Jiang and Benbasat, 2007).

Experiencing a product/service in order to enhance product knowledge can also be obtained by information interactivity and vividness. The existence of these elements in commercial websites increases feelings of telepresence and overall attitude towards the site. Vividness is explained as “the representational richness of a mediated environment as defined by its formal features; that is, the way in which an environment presents information to the senses”. Audio and video materials are two attributes explained to lead to experienced vividness by the visitor (Coyle and Thorson, 2001). However, too much vividness and website complexity could have a negative correlation. There is a danger in focusing too much on PWC for certain segments, depending on online task goals. A high level of PWC would lead to a positive user experience for experimental users but a negative one for goal-directed users. This as the goal-oriented visitor has a clear focus of obtaining end goal information than undirected exploration (Nadkarni and Gupta, 2007).
2.1.3 Former consumer review

This chapter refers to reference groups and customer reviews’ importance to obtain trust for the consumer making a high-involvement purchase online. The chapter is not dedicated to one specific type of former customer feedback, but focused on the importance of a consumer’s reliance on a third party reference or review in a purchase situation.

“A reference group is a person or group of people that significantly influences an individual’s behavior.” (Bearden and Etzel, 1982). In the context of online purchasing, one aspect lost is the social connection. This could either be seeing others using a product or taking part in using the product, also defined as “observability”. It is suggested that the use of reference groups in high-cost purchase situation is of significance as consumers within this segment will be more likely to turn to reference groups in a high-involvement decision making process (Molesworth and Suortti, 2001).

From the consumer’s point of view, consumer reviews are important or highly important in a purchase decision. Customer created product information has an advantage over seller created product information as it is user-oriented as opposed to product-oriented (Chen and Xie, 2008). This latter is also said to be even more important when it comes to products which’ usage is very individual/complex and where it is difficult for the seller to provide information for each type of use (ibid). Connected to the user-oriented preferred information is trial. The absence of trial possibilities can increase the uncertainty for the customer linking directly to the trust in the company’s ability to deliver the advertised offering. This security issue is of higher importance in high-cost purchase situations (Molesworth and Suortti, 2001).

The influence of reviews on consumers differs depending on how the product/service is consumed (publicly or privately) and if the product is a luxury product or a necessity product. The category that is most sensitive to reference influence is publicly consumed luxury goods, this meaning that both third party influence regarding the product and the brand itself is strong (Bearden and Etzel, 1982).
2.2 Chapter summary

To summarize; Building and obtaining trust for consumers in the information seeking process online, specifically for products or services requiring a high involvement, investment or risk, is necessary in order to influence purchase intentions. The vendor can build trustworthiness through different tactics. Firstly, trust in that the product or service is of high quality can be influenced by displaying a high investment in the website, thus indicating that the vendor trusts its own product/service’ success enough to invest financially in its presentation.

Secondly, it is important for the vendor to present relevant facts and attributes relating to the product/service, and to complement this with pictures/videos to better explain the attributes, thus increasing the consumer’s product knowledge and trust in it. Apart from the facts presented, the vendor should also present contact information as a personal contact within the company increases consumer trust.

And, thirdly, the vendor can use some sort of former customer feedback/review/forum for the consumer to consult, where the opinions from a third non-partial party will lead to a higher trust in the vendor and product/service.

This theoretical background are important to this thesis as the aforementioned tactics of building trust online make out the basis of the research’s discussions with the interview objects. As in the cases above, the theories talk about proven ways of decreasing uncertainties towards a vendor and increasing the overall trust in the offering and vendor ability to deliver quality products/services. In the case of expatriates, a trust in the sender, the City of Stockholm, is also important as they equally to the e-vendor’s customer, acting on an offering presented on a website. Hence, the theories presented make out a solid base for further discussions within this research.
3 Research question and model

In the previous chapter, existing theories on the importance of trust for online purchase intentions were discussed. From these, a summary of three different prerequisites for obtaining this trust when targeting a high-involvement target group were also discussed.

In this chapter, the research narrows down into the overall purpose of examining what factors influence expatriates’ trust towards a city brand information website and from this; a research question and model is presented.

3.1 Research question

Grounded in the background and problem discussion as well as the aforementioned purpose of this study, the research question that will be answered by this thesis is:

What are the factors that influence expatriates’ trust in an online city information website?

3.2 Research model

As the purpose of this research is to examine and understand expatriates’ behaviors and opinions when considering the trustworthiness of a city information website, the existing theories within the subject of trust on the online arena presented in chapter two were used to break this overall subject down into three feature categories. These three categories; displaying financial investment, information presentation and former consumer review, then worked as corner stones for the below presented research model.
Figure 1 presents the three sub categories from which the individual interviews will be held and from which this research will finally be able to answer the aforementioned research question.

3.3 Chapter summary

In this chapter, the research question to be answered through the research as well as the research model was presented.
4 Methodology

When conduction research its overall purpose and research question are leading the researcher to the approach and method selection. Within the methodology chapter, different possibilities of conducting research and data collection are presented, as well as an argumentation for this research’s chosen strategies.

4.1 Research purpose and approach

4.1.1 Research purpose
When a research is being planned and a relevant research problem has been identified, the time comes to form the research’s purpose. Here, the research can have three different types of purpose; exploratory, descriptive and explanatory (Christensen, 2001).

An exploratory research is one aiming at answering the question “what”. This methodology aims at discovering an existing area or subject and works best when the researcher has little knowledge about the research area or subject (ibid).

A descriptive research is one aiming at answering the question “how”. This methodology is most often used when the researcher has good knowledge about the research area/problem but is lacking an up to date and clear picture of the situation. Thus, a descriptive research does not aim at exploring new phenomenon, but rather to describe how an existing phenomenon works (ibid).

An explanatory research is one aiming at answering the question “why”. This methodology is used when the researcher has a good understanding about the research area, has a distinctive description of it and is taking the next step in trying to explain why a phenomenon works in a certain way (ibid).

As the main focus of this research is to understand and describe how different factors are influencing the feeling of trustworthiness for an expatriate in relation to a city information website, this research aims at describing how the phenomenon works, thus holding a descriptive research purpose.
4.1.2 Inductive vs. Deductive research
When discussing research methodology, there are two main philosophical approaches: the inductive and the deductive approach. The inductive research approach follows a path of “discovery” and involves studying the research object, without anchoring to any particular formerly conducted theory. It is thus creating new theories based on the collected empirical data. The deductive research approach, however, follows a path of “evidence”. This means that the research is built around existing theories and general principles, from which conclusions are drawn after individual phenomena. The risk with this second approach is that the theories chosen can influence and direct the study too much and thus prevent new observations from being detected (Patel and Davidson, 2003).

This research will be conducted using a deductive research approach as the research’s purpose of identifying what factors create a feeling of trust for expatriates towards online city information websites is tested by using existing theories for creating trust for consumers on online purchase websites.

4.1.3 Qualitative vs. Quantitative research
All research includes some sort of gathering, analysis, interpretation and presentation of data and findings. This data can be divided into two categories: quantitative and qualitative. Quantitative data is usually seen as something calculated through statistic methods, while qualitative data is seen something to interpret and understand (Christensen, 2001).

Quantitative data is mainly focusing on numbers through variables that can be analyzed instrumentally, objectively and that can be processed statistically. A quantitative research has a structured form and predetermined hypothesis or starting points. A qualitative analysis, however, focuses mainly on symbols, text, words or actions within which the underlying meanings and factors are important. A qualitative research generates descriptions of reality in text and models aiming at discovering and highlighting connections (ibid).

One distinction that furthermore separates qualitative and quantitative method is the role of the researcher. When leading a qualitative research, the researcher is often involved, affecting the collected data through the researches own values, identity, and convictions (Denscombe, 2000).
As this research aims at exploring and understanding the underlying factors in creating trust online for expatriates, a qualitative data collection method is chosen. This also means that the involvement of the researcher in the collection and analysis of the data can affect the results. This is something that the author has been aware of throughout the entire research process.

4.2 Data collection method

When choosing data collection method, there are two types of data that can be used in research: primary and secondary data. Secondary data are data that have previously been collected and put together for a purpose other than for the research at hand. This data can be found through published sources, commercial data banks or can be internal data within an organization. Primary data are data that are being collected for the specific purpose of the research to answer the research question (Christensen, 2001).

To collect primary data, there are several techniques to use: surveys, interviews, observations and experiment. Surveys are printed forms that get filled out by the respondent and then returned to the researcher. Here, the questions presented can be either open or closed, meaning that the respondents either answer the questions by free text or marking one of several predetermined alternatives. Surveys can be sent out either by mail or email, be distributed via the internet, conducted via telephone or be handed out directly to individuals or groups (ibid).

Interviews are basically a more or less structured conversation to gather data from a respondent. This can be done in four main ways:

- The individual interview – where one respondent gets interviewed
- The focus group – where several respondents get interviewed during the same time
- The telephone interview – where the interview is being conducted via telephone
- The onsite interview – where interviews are being conducted at a public place where a lot of people pass by.

Depending on what the purpose of the research is, the interview can either be structured, semi-structured, or unstructured. A structured interview is built around a set of predetermined questions to be answered during the interview, the semi-structured interview is built around a
set of themes to be discussed during the interview, however, the order of the questions and themes can vary from interview to interview. The unstructured interview does not have any predetermined questions, but works more as an informal conversation (ibid).

Observation is a data collection method that studies individuals’ behaviors in different social contexts and can be a good complement to interviews. An observation can be either open, where the study object is aware of the observation and the purpose of it, or closed, where the study object has little or no awareness of the observation (ibid).

Experiment is a data collection that identifies connections between one or several variables. In experiment, the researcher actively manipulated one variable (independent variable) in order to measure what change this brings to the second variable (dependent variable). In the case where individuals make out these variables, the independent variable group that is exposed to the change is called the *experiment group*, and the group that is not exposed to any change is called the *control group*.

Based on this research purpose of understanding how the chosen research subject works, the data collection will be carried out through semi-structured interviews using an interview guide.

### 4.3 Data collection instrument

#### 4.3.1 Operationalization

When analyzing qualitative data, a prepared form where the collected data are presented in a similar way for all interviews is preferred in order to better see connections. Denscombe (2000) discusses the importance of coding and categorizing in data collection, also known as analytical coding, meaning to break down the data into analytical units and then categorizing them. In this case, units refer to what is going to be measured, for example specific words, ideas or phenomena.

In this research, an operationalization was made where themes were gathered from existing literature and then transformed into an interview guide. Below, tables 1-4 display the operationalization covering the themes found in previous research as presented in the literature review.
## Part 1. Displaying financial investment

<table>
<thead>
<tr>
<th>Theoretical construct</th>
<th>Question no. [see Appendix 2]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Displaying financial investment in a website will enhancing trust in that the sender can provide that which is being offered (Schlosser, Barnett White and Lloyd, 2006).</td>
<td>1.1, 1.1.2</td>
</tr>
<tr>
<td>Increase purchase intentions as there is a correlation between the perceived marketing expenses and the expected company ability (Schlosser, Barnett White and Lloyd, 2006).</td>
<td>1.1.2, 1.2</td>
</tr>
<tr>
<td>There is a correlation between perceived marketing cost and the quality of the offering (Kirmani and Wright, 1989)</td>
<td>1.3</td>
</tr>
<tr>
<td>A high investment in the website is an indication of the vendor’s belief in the offering’s success (Kirmani and Wright, 1989)</td>
<td>1.4, 1.3.1</td>
</tr>
<tr>
<td>Flaws in the website presentation can lead to a lower perceived quality and a lower purchase intention (Everard and Galetta, 2005).</td>
<td>1.1, 1.3</td>
</tr>
<tr>
<td>Indicating an investment in sub optimal profit – quality as sales would not occur if quality related claims were npt met (Kirmani and Rao, 2000).</td>
<td>1.3.1</td>
</tr>
<tr>
<td>Videos and interactive tools within the website enhance the customer experience and indicates a higher investment (audio, Video, Panorama) (Jiang and Benbasat, 2007).</td>
<td>1.1.1.1, 1.5, 1.5.1</td>
</tr>
</tbody>
</table>

Table 1. Operationalization – displaying financial investment

## Part 2. Information presentation

<table>
<thead>
<tr>
<th>Theoretical construct</th>
<th>Question no. [see Appendix 2]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information presented on the website works as a power stabilizer for the customer against sales people (Molesworth and Suortti, 2001).</td>
<td>2.1</td>
</tr>
<tr>
<td>The possibility for a personal individual contact with the vendor to reduce uncertainty (Molesworth and Suortti, 2001).</td>
<td>2.1, 2.1.1</td>
</tr>
<tr>
<td>Essential offering features/facts such as size, weight, warranty policies etc. should be available (Jiang and Benbasat, 2007).</td>
<td>2.2, 2.2.1</td>
</tr>
<tr>
<td>If the offering is complex, static text and images are not enough to give proper product knowledge, hence a need for video or VPE (Jiang and Benbasat, 2007).</td>
<td>2.3, 2.4</td>
</tr>
<tr>
<td>Information interactivity and vividness increases feelings of teleepresence and overall attitude towards the site (Coyle and Thorson, 2001).</td>
<td>2.4, 2.4.1</td>
</tr>
<tr>
<td>Too high vividness would have a positive effect on experimental visitors but a negative effect on the goal oriented visitors (Nadiarni and Gupta, 2007).</td>
<td>2.4.1</td>
</tr>
</tbody>
</table>

Table 2. Operationalization – information presentation
4.3.2 Interview guide

When conducting an interview guide, this will be made in different ways depending on what type of interview is to be made. In a structured interview, a predetermined survey with questions to be answered is used. Here, the answers are often pre-coded and need to be filled in before moving on to the next question. In a semi-structured interview, the interviewer can use a list of themes and questions meant to be discussed during the interview: an interview guide. The exact order of the themes and questions can vary between interviews as the most important factor is not the questions themselves but the underlying causes. In an unstructured interview, no list of questions or themes is used. The interview is instead carried out informally in order to explore a subject in depth (Christensen, 2001).
In this research, a semi-structured approach was chosen, where an interview guide with questions was set up through the themes mentioned in the operationalization. Please see appendix 1. for the complete interview guides used for this thesis.

4.3.3 Pre testing
In order to make sure that the questions within the interview guide were understandable and interpreted in the right way, the questions were sent to two people not included in the study prior to the individual interviews.

4.3.4 Data collection course of action
Before the interviews took place, the respondents were asked to have a look around the Stockholm City international website and to reflect over the different features on it. They were told to look at it from their point of view as expatriates; however they were not briefed on the underlying themes that were to be discussed in order not to channel or lead their opinions of the website.

All respondents were told that the complete interview would take around one half hour in total. All interviews were recorded on a smartphone in order for the conversation to flow as naturally as possible without interruptions and in order for the interviewer not to miss any information.

4.4 Sample selection
4.4.1 Sampling
Generally when choosing a sample, it can be stated that the bigger the sample, the higher probability that the sample opinions corresponds to those of the general public. When making a sample selection, however, there are two main possibilities: probability and non-probability sampling. Probability sample means that each unit is randomly chosen thus giving all units within a certain group equal opportunity to be chosen. All other types of sample selection that do not live up to these criteria are non-probability sampling. This later type of sampling may not always get a result that can be generalized to the general public as all units in the target group does not have the same opportunity to participate in the study. However, non-probability sampling is also said to be more suitable for qualitative research as it is more
important for the researcher to get in contact with individuals holding an understanding and knowledge about the study area than to uphold statistical representativeness (Christensen, 2001).

Within non-probability sampling, there are a number of ways to find the respondents. *Strategic sampling* means that the researcher choses which individuals from the target group to participate in the study. This type of sampling is often used in qualitative studies where the aim is to get a deeper understanding of a subject. Besides from this, there is also *quota sampling*, which is similar to strategic sampling but where the researcher is aware of the entire target group and can thus choose the respondents in relation to its proportions, *outreach sampling*, where one respondent is identified and then asked to name other individual that would fit the target group. *Self-sampling* is when the respondents themselves contact the researcher to be part of the study, in *convenience sampling* only those who have the possibility to participate in the study gets to participate, and in onsite sampling, the researcher goes to a place where the target group can be found and asks passing individuals to participate in the study (ibid).

### 4.4.2 Research sample selection

As this research has a qualitative nature and as the target population for the survey is large and spread out, which only a limited number of the global target group have a knowledge of the local Stockholm City website, this study chose to work from a non-probability strategic sampling selection.

The final respondents for the study were chosen by the CEO and founder of Global Expat Partners in Stockholm, Claudia de Leeuw, an organization working exclusively with international workforce, spouses and families relocated to Sweden. Six people were chosen, varying in age, gender, and family situation to better represent the entire population within the target group. Children accompanying their parents to Stockholm were not chosen as I see the parents as those in charge of making the final decision of relocating.
4.5 Data analysis method

When discussing quantitative and qualitative research, the real distinction between the two can be found in the treatment of collected data, rather than the research method as such. Quantitative research tends to focus on numbers as the central unit of measure and the qualitative research tends to focus on reoccurring words in the same way (Denscombe, 2000).

When carrying out a qualitative analysis, the main focus is to detect underlying patterns through those variables explaining the main content and variations. Usually, this is done through a set of conceptual categories that explain the data that has been collected. Here, the qualitative analysis process is presented in three parts (Christensen, 2001):

1. *The data reduction process:* in order to break through and analyze the large amount of data collected, the researcher has to continually reduce the amount of data through restructuring and summaries around a set of pre-determined codes for key words or themes.

2. *The data structuring process:* through the reduction and identification of key words in the previous step, the researcher can in this step put the identified themes and key findings in relation to each other and identify patterns. How these are analyzed and related amongst each other is partly controlled by the theoretical framework and what the research aims at investigating.

3. *The visualization process:* This last part in the process mains at taking the reduced and structured data and rebuilding it into short and structured summaries or figures of the findings. This can be either as text, diagrams, flowcharts or other that visualizes the connection between the key words or categories.

This research’s data analysis is following these steps, backed up by the theoretical framework, the operationalization and the interview guide, which are being used to identify key words and themes.

4.6 Quality verification

4.6.1 Validity
Generally, validity refers to data’s and methods’ accuracy. In research data, this concept refers to if the data presented reflects the truth, the reality and covers all necessary questions
presented (Denscombe, 2000). In order to make sure that the research questions were able to correctly answer the research question and reach validity, an operationalization and interview guide were set up and followed throughout the interviews.

4.6.2 Reliability
Interpretation, analysis and reliability have been three central concepts during the entire research process. This first part means to critically interpret the durability or the understanding gained from the research (Andersen, 1998). The interpretation will mainly be given focus during the qualitative in-depth interviews with the expatriates as it is a crucial point to understanding behaviors. Nevertheless, a critical interpretation of the gathered existing theoretical will also be applied.

The analysis of the information and result is of course also a crucial part of the research. The term analysis can be explained with two phrases; “to distinguish the separate parts of a whole” and” to examine the separate parts’ relation to one another and possibly the whole” (Andersen, 1998). In this research, this indicates an aim of examining the different factors and their influence on expatriates’ perceived trust for the Stockholm City website.

Last we have the reliability, which is necessary to ensure the research validity. Validity partly means that the results gained from the research should correspond to reality and partly that the results could be generalized (Christensen, L., 2001).

4.7 Chapter summary

In this chapter, the research’s chosen methods of collecting empirical data were discussed. In brief, this research is built up from a descriptive research purpose and a deductive research approach. Furthermore, it is a qualitative research aiming at understanding how the chosen phenomenon works, where the empirical data will be collected through six individual semi-structured interviews where the questions and themes are built up in an interview guide. The respondents were chosen through a non-probability sampling, and more accurately a strategic sampling.
5 Empirical data

In this chapter, the empirical information found through the interviews is presented one by one and in accordance to the theoretical chapter structure and the research model. That is, the empirical data will be presented in one overall and three sub-categories: Trust online through displaying financial investment, information presentation and former consumer reviews.

5.1 Interview one – Yasmine Dijkstra

5.1.1 Displaying financial investment
Yasmine’s first impression of the website is that there are a lot of information available based on the number of columns on top which is a positive sign. The English language is also something that directly adds to the positive impression. However, the business region section is presented in Swedish which adds some negative influences as the website welcomes internationals unable to understand the Swedish language.

The financial investment made from Stockholm city from high to low, seems to be medium due to the extensive number of links indicating man hours put in to the website design. The fact that not a lot of money has been put into the website has a positive influence and gives a good impression of Stockholm City as a sender as it indicates that they are critical about their money. The respondent does not need a lot of fancy applications on the website, the information is the most important thing.

The website itself is giving the impression of a modern city as it is not bragging in text or features but is showing plans for the future. Depending on the numerical facts presented, quality of life seems to be high but expensive. Because of the information presented and because they invested time in the site (in creating links and adding information), they show that they want expatriates to come to the city.

The overall impression of the website and Stockholm city as presented on the website is modern and international. For the respondent, this might be partially true as it is being stated in figures as well, but she perceives it foremost as attributes the city would like to be seen as; a created image. The images displayed are only of the most positive side of Stockholm. This
does not make her question their truthfulness, but she is aware that there are other sides of Stockholm not presented.

5.1.2 Information presentation
When visiting the site, basic facts for what she needs to know in order to live in the city are the most important in order to see the website as a trustworthy one. Links to other sites that can give even more information on related topics further adds to the experience. However, the fact that the problems of the city are not discussed, it gives the impression that something is hidden.

In order to get an idea of Stockholm as a city, she misses pictures from the daily life in downtown Stockholm. It is hard to get the right understanding and trust the image correctly without images. This could be images of residential areas of Stockholm, malls, activities, people etc. Videos in addition to this would not add to the experience or trust, for that images are sufficient and less time-consuming.

When discussing personal contact possibilities, Yasmine is clear on the fact that she would not like to be personally contacted by someone representing Stockholm City as this would feel more like a consumer in a buying situation and that it would decrease her trust in the sender. She instead wants to be fully in charge of finding the information she is looking for. The same goes for being able to contact people at Stockholm City. This possibility of contact on the site would be perceived as a service connected with a fee.

It is information for locals translated to English. Not information for us as expatriates. Maybe it is good cause if you live here and thinking about staying it is good to have all this information presented to you. Deep information maybe too much but you can find it.

5.1.3 Former consumer review
When choosing or considering a city to relocate to, Yasmine does take in the standpoint of other expatriates. However, their opinions are not deciding factors as it is the expatriate herself that has to form her own opinions.

Testimonials published on the website would be seen as lies made up to present a flawless image of the city. She would be very critical in reading these types of interviews or quotes.
Linked forums would be very good and add to her trusting the website and sender as the forum would be put on a platform away from the website.

5.1.4 Overall trustworthiness
As Yasmine’s main goal when visiting a website where the sender is the city of Stockholm is to find information, her trust towards it is dependent on it being the host of the basic information she is looking for. However, her trust in the website is not solely dependent on the design and information on the website, she automatically trusts the information presented on the website because she trusts Swedish people in general.

Features on the existing Stockholm City international website that decreases her trust are language options. And in this case, the section “Stockholm business region”, is only presented in Swedish. Other: business region.

5.2 Interview two – Claudia de Leeuw-van Wijk

5.2.1 Displaying financial investment
At first glance, Claudia says that she is met by a lot of pictures. This is a positive first sight, however she misses a clear navigation of where to go next to find information directed at her as a foreigner. For her, the first impression of the website is that it seems to be a commercial website for investment, displaying Stockholm as an institute.

In terms of financial investment, she would assume that the Stockholm City has put a medium sized investment into the site. For her, this gives a negative view of the website as well as the sender as it indicates that the city did not put effort into making their city attractive. This also leads to an overall image of the city being satisfied with being “ok” and not “great”.

For her, more interactive tools and videos showing for example different neighborhoods would trigger additional interest and make the city more attractive. This partly as videos say even more about the city than text does, but also as Sweden is an IT country with Stockholm, Kista, science centers etc. She believes that this should be displayed on the website in order to give the city a true character to believe in. Dare to say: “we are the builders of Skype”.

In terms of a displayed quality of life, she does not get any impression of the quality of life in Stockholm as there are no images or other vivid material displaying daily life in the city,
either for locals or internationals. From how the international website is today, it gives her the impression is that it is a website built up as a necessity because the target group needed to find the information.

5.2.2 Information presentation
There is a lot of information about Stockholm in form of city hall, business etc. What Claudia is missing is valid information for her as a foreigner and expatriate. Her impression of Stockholm and feelings towards the sender would improve if the city invested more in trying to find out what the visitor wanted to know and see when entering the site. For example: information about settling in and living in the city, standard knowledge of health care, housing etc. To get the best experience on the website and impression of the city, she would like to be presented with a mixture of information and impression. This could be done by presenting relevant facts together with more feeling creating features such as stories and pictures.

In terms of pictures, these are very important in presenting real life in the city. A city website not presenting images or videos of the real life in the city is not perceived as attractive. This type of visual information gives her more knowledge of the city and she would trust the written information more if backed up with pictures and video material.

She would not like to be contacted directly by someone representing the city as she would feel like being in a clothing shop surrounded by sales people. She wants to be in charge of finding the information herself. But stresses that for this to be possible, quality facts on the website are essential. It would, however, enhance her image of the sender if there would be personal contact information to Stockholm city on the website. These as she would feel like it is ok to cross the threshold, like there really are people behind it.

5.2.3 Former consumer review
Input from other expatriates when considering a new place to live is said to be extremely important. If ten people states how easy or hard it is to live somewhere then she would trust that more than if the city would tell her the same thing. The city should give her the facts about how it works and people should tell her how it is.
Forums are the most trustworthy places to find this type of feedback as people and you can post even when not happy. The city cannot choose what is being written. For this to be possible, the forum should also be located outside the website itself, on a neutral ground. Testimonials published directly on the website are not trustworthy as they would seem to be chosen by the city. Transparency is very important.

5.2.4 Overall trustworthiness
Overall, Claudia always assumes that information on official sites are trustworthy as the city’s reputation is at stake. Therefore, the trust in the information presented is grounded in an automatic trust in the original sender, Stockholm City.

From the way the website is formed and how the city is presented in this specific example, she would not say that the website would make her interested in relocating to Stockholm.

5.3 Interview three – Sander de Leeuw

5.3.1 Displaying financial investment
The first impression Sandor gets from the website is that it has a good structure and seems to be easy to navigate. It also loads fast which is good as many sites with too many pictures loads slow, giving a negative first experience. He also assumes that a medium sized financial investment has been put into the site by the City of Stockholm, which to him means that they take it seriously and want to present a good website.

However, in regards to the overall navigation alternatives, he questions if they put time and money on researching what the customer want from the website as it seems more to be focused on what the city wants to present on the website. For example, there are facts displaying the number of new people having relocated to Stockholm, but there is no information button where these new citizens can find information about “living in Stockholm”.

Overall, he does not get an impression of how it would be to live in the city. There should be pictures of the city presented in the first banner for example. Generally, the information and facts presented on the website are trusted and perceived to be true because of the structure of the site. But facts alone are not enough to give the visitor an impression of the city atmosphere. To know the quality of life you probably have to dig further.
5.3.2 Information presentation
When visiting a city website like this, Sander’s main aim is to find the essential facts about what it means to live in Stockholm: dentists, doctors, economy, history, political system, housing, public transport, and of course if possible facts about personal interests. Here, the best would be if information about how it is to live in Stockholm was presented under a separate button. This way, they would create a feeling for the individual which would increase the positive attitude towards the site. This type of personalized information to different target groups is important. From the look of this site, there has not been a lot of ground work and research by the person building the website.

The fact that they link to other websites to provide more material (such as Visit Stockholm) is good, but the best would be to integrate these websites and make the Stockholm city website the center holding all information: facts and promotion in one.

He would not like to have someone from Stockholm City contact him with information about the city, but would prefer to go to the website himself and choose what information to rear up on. What would add in a positive way to his overall experience on the site and positive attitude to the sender, however, would be to have contact information to representatives available on the website. That would add to his experience on the website as it would help him to get information about personal interests that are not on the site. It is good that the sender presents this opportunity.

5.3.3 Former consumer review
It is important to have customer reviews in order to understand how life works in the city. Especially when making the final decision about relocating; these peoples’ opinions are extremely important.

When it comes to the way these reviews and opinions should be presented in order to uphold a certain level of trustworthiness, Sander would not trust interviews or similar published on the website. He would like to see a blog or a guest book where people can post and write about their experiences, and where there is a possibility to comment. This is a danger for the city as negative comments could appear. But if they trust their city’s quality well enough to invite comments without removing the negative ones it would be great.
If they also ask for comments about the visitors experience on the website it is even better. That would give the impression that they don’t pretend to know everything; they want to have feedback to improve.

5.3.4 Overall trustworthiness
Sander trusts the information presented on the website much because of the way the website is structured. However, it is noteworthy to point out that he still lacks information that should be presented and that the image of city life is lost due to the lack of other elements.

From the website as it is presented today, it would not make him interested in relocating to Stockholm.

5.4 Interview four – Fernando Ardiles

5.4.1 Displaying financial investment
Fernando’s first impression of the website is that there is lot of information available, but not really channeled to him as an expatriate. He assumes that there has been a medium sized investment put into the website. It seems as if there have not been many surveys carried out before planning the structure of the site which gives a negative impression.

From the website as presented, it gives the image that Stockholm is a place that have a lot of things to offer, but from a tourist’s point of view, not an expatriate. For the quality of life in the city, the same problem appears; there is no real impression about life in Stockholm for expatriates.

Images are even more powerful than words, the more images you have the better. Panorama views are also good ways of showing what the city looks like. However, all pictures currently on the website are taken at summertime, which since Sweden is a Nordic country could only be part of the truth. He asks himself what would happen if you would come in the middle of winter with -20 degrees after seeing these pictures. The pictures chosen should present the reality as it is, but transform them to an advantage. For example, speak about and show the coldness of winter, but speak about the many winter sports you could do during this period. That would enhance the image of Stockholm.
5.4.2 Information presentation
In terms of information, there are a lot of things to find but as an expatriate he did not find all that he was expecting to find. For example: housing, transportation system, safety, how to get the basics to set up life, etc. Overall, he wants straight forward information for him and his family about life and setting up life in the city. Maybe this could be done by a separate part of the website designed for students or expatriates: “living in Stockholm for a while”.

Not having this information available on the website gives the impression that if they are not even giving the information on the website, maybe they are not including this information because it is hard to live here and they do not want to show it.

He would prefer to look for and find the information himself instead of being contacted. However, to have a person to contact online is important because if you cannot find the information you want on the site you will be helped in finding it. One example would be to have a subscribe button to get more information about Stockholm.

The website should be a center and hold all information necessary to know how to set up a life in the city, to be linked to other websites for further information is not preferred.

5.4.3 Former consumer review
Overall, he likes and trusts testimonials with personal information about origin, name etc. as that gives the testimonial a more personal character.

Forums would be best in terms of trustworthiness as it is open for posting opinions, but it is easier to read testimonials because it takes less time.

When putting written information and personal opinions against each other for forming an image about the city, he would divide the influences with 60 percent for former expatriates’ reviews and 40 percent for facts on the website.

When making the final decision, other expatriates’ opinions of the city are not a deciding point as this is very individual.

5.4.4 Overall trustworthiness
He trusts the information published on the website because he automatically trusts the sender, but he does not believe that it is the whole truth. They should extend the information that is
there and add a section for expatriates. Ha wants to find information that makes me feel I can get the information I need to make the decision of coming here in order to fully trust the website.

5.5 Interview five – Edgar Canario

5.5.1 Displaying financial investment
First impression is that it is very clean and goes straight to the details, which is good. He assumes that the city has put a medium financial investment in the website. There are not much multimedia and design which would have made the investment higher; however this is not needed for this type of website. Instead there are links to give you more information of each subject.

He assumes that Stockholm is a structured and future oriented city from the information presented. The fact that there seems to be a lot of planning for the future within the city makes Edgar’s assumptions of the quality of life in the city to be high.

In terms of attitude towards expatriates; he would assume it to be exactly the same as the effort put into the website.

It is very important for to have images on the website, but not too many. Necessary images to explain the information visually should be there and at the moment, the images presented are not enough. Pictures of people representing an international Stockholm should be there in order for people to get the idea quicker. It is better to do that to sell in the idea of an international community.

Videos would be interesting to have for the same purpose, but not flash animations or other features like that. More and more people are accessing from mobile phones and for that it is better without these extra features. A three minute video summarizing the website would be good.

5.5.2 Information presentation
The information on the website is general information and not segmented. Directed information to expatriates is not as important as the steps and navigation available to getting the information. When on the website he is looking to have essential information about cost,
housing, transportation and other similar information needed to start a life in the city. General information about Stockholm and Sweden are also important such as health care, politics, etc.

To have these facts in a benchmarking situation put together with a comparison to other cities or periods of time would make him trust it as it would give a context to the information.

Video material and images would add to the overall knowledge. He would feel that the city is investing more effort and thus would appreciate the information more. Investment in effort is more important than financial investment.

To be called up by a representative from Stockholm City would not be appreciated as he wants to find the information himself. In terms of contact information for people at Stockholm city he would like to see a telephone number to call in case of questions or a frequently asked questions section. It shows that they are open to people contacting them.

5.5.3 Former consumer review
Others experiences and opinions about the city is interesting but they vary a lot from person to person. Weight would be put on this type of reviews; however he would not form an opinion after one single opinion but after a lot of reading. One bad opinion would not change his opinion about the city.

For this type of information, a forum or other platform with an open dialogue would be preferred. Testimonials are good but he would think that they had been tampered with. Seeing a testimonial where everything is perfect would not be trustworthy. Flaws are necessary to believe in the information to be true.

5.5.4 Overall trustworthiness
He trusts the information presented, mostly because he trusts Swedish people in general and being it is published officially from the city. However, he would trust the site more if the city also presented its flaws. Believes that the raw data is real but then he would need to see more of the city in order to get a strong image of the city.

After viewing the website, Stockholm would appear as an interesting city to relocate to, also partly due to former knowledge about the economic situation of Sweden.
5.6 Interview six – Maria Rosenberger

5.6.1 Displaying financial investment
First impression about the website is that it is typically governmental and not very inviting, even though logical. It is informative but not very dynamic. The city seems to be showing off how good the city is without aiming at attracting people to go there.

She assumes that a low effort has been put into the website in terms of energy and investment, which gives the idea that the website does not have a specific purpose other than giving an idea about the city. In terms of expatriates, the website gives the feeling of the city not putting energy into welcoming them to the city. Not saying that they would be against the idea, but more that they are uninterested.

Images add to the overall impression. Generally, the website design and image selection gives the impression of quality of life in Stockholm to be quiet, orderly, safe and clean, non-corrupted but neither exciting nor alive.

Not sure if images and video material would add to her impressions of Stockholm city or the website.

5.6.2 Information presentation
The information on the site is not targeted at any specific group and is not working for attracting talent which is bad. To attract talent the information should give information about how their life would be here. Today the website is displaying a safe and clean city which is great if you have children, but apart from that a lot of information is missing.

Updated and modern information is essential to trust what is being said.

Basically a mixture of facts about the city and cases giving interesting stories of life in the city would be good. Information about international communities would also be a big plus.

Being contacted by a representative is not preferred. She thinks that instead the city should put effort into creating an inviting website. However, contact information on the website is important and information of how to get in touch with good public service.
5.6.3 Former consumer review
Hearing other expatriates’ opinions about their experiences when making a decision is important. However, her experience is that a lot of expatriates are a bit lonely and mostly interacts with other foreigners so she questions what these experiences would show.

The best way would be to meet and talk to these expatriates or via email contact where the website could provide information.

It is not always a question about a choice where these opinions can be taken into account for the decision. For spouses it can be a forced decision where the opinions would be information.

5.6.4 Overall trustworthiness
She trusts the information on the website and assumes that the image given about Stockholm corresponds to the actual life here as given from a governmental sender and from personal contacts in the city.

From the image given about Stockholm on the website, she would not be interested in relocating to Stockholm as she would prefer a warmer and friendlier place with more pulse and less “perfection”.

5.7 Chapter summary

In this chapter, the relevant empirical findings gained from the individual interviews have been presented in agreement with the theoretical construct and literature review. The findings have been summarized further and put into four separate tables (5-8) which are presented in the data analysis chapter.
6 Data analysis

In this chapter, the empirical findings presented in chapter five will be cross-analyzed between each other and in reference to the overall subject of trust and three sub-themes found through the literature review: displaying financial investment, information presentation, former consumer review and overall trustworthiness. Through these analyses, the findings will answer the research question: “What are the factors that influence expatriates’ trust in an online city information website?”

6.1 Displaying financial investment

<table>
<thead>
<tr>
<th>Yasmine Dijkstra</th>
<th>Claudia de Leeuw-van Wijk</th>
<th>Sander de Leeuw</th>
<th>Fernando Ardiles</th>
<th>Edgar Canario</th>
<th>Maria Rosenberger</th>
</tr>
</thead>
<tbody>
<tr>
<td>First impression: good. Displays a lot of information</td>
<td>First impression: No clear navigation for foreigners. Stockholm as an institution</td>
<td>First impression: good structure and easy to navigate which is very positive</td>
<td>First impression: a lot of information but channeled to tourists, not expatriates</td>
<td>First impression: very clean and goes straight to the details which is good</td>
<td>First impression: typically governmental and not very inviting</td>
</tr>
<tr>
<td>Medium investment. Positive, no fancy applications needed</td>
<td>Medium investment in the site indicates a lack of effort and overall satisfaction with being “ok” and not “great”</td>
<td>Medium investment which is good and indicated they put effort into designing a good website</td>
<td>Medium investment. It does not seem like there has been many surveys carried out before planning the website</td>
<td>Medium investment as there are no advanced flash animations. Investment in effort more important</td>
<td>Low financial and time investment as it does not seem to have a specific purpose/target</td>
</tr>
<tr>
<td>Time invested in the site is more important than financial investment</td>
<td>Videos and interactive tools are important to show what is being said about the city as an IT country</td>
<td>However, questions if time and money have been invested in customer research prior to the design</td>
<td>Images and panorama views are more powerful than words in explaining what the city is and looks like</td>
<td>Stockholm is a future oriented and city based on the website. Attitude towards expatriates the same as effort put into the website.</td>
<td>Attitude towards expatriates does not seem to be very welcoming. Not hostile but uninterested</td>
</tr>
<tr>
<td>Trust facts to be true but perceives the given image as a desire more than reality</td>
<td>The lack of images and other vivid material showing life in Stockholm is negative for the overall impression</td>
<td>Trusts the information presented on the website because of the overall structure of the site</td>
<td>Images currently only from summertime. Show all aspects of the city, but form as advantages</td>
<td>Images are very important to explain the information visually, but not too many</td>
<td>Images add to the impression of the city. Here, the impression is quiet, orderly, safe and clean. Non-corrupted but neither lively nor exciting</td>
</tr>
<tr>
<td>Images perceived as truthfully but not showing the whole truth</td>
<td>Facts alone are not enough to give an impression of the city atmosphere. Images are very important</td>
<td></td>
<td>Videos are a good idea for the same reason, but flash animations are not needed</td>
<td>Not sure if images or video material alone could change this image</td>
<td></td>
</tr>
</tbody>
</table>

Table 5. Empirical findings summary – displaying financial investment
When discussing the questions regarding overall design and image of the site and what this would mean in terms of trust and feelings towards the sender, the respondents gave a quite similar image of what impression they got of the Stockholm City international website and how important the financial investment was to them in their opinion of the sender.

The findings proved to be quite different from the previous studies discussed in the literature review stating that an impression of a higher financial investment in the website would improve the visitor’s trust in the sender as well as in the offering itself. Investment is of high importance to the target group; however the financial investment is not as important as the investment in effort and pre study work. Hence, a higher perceived financial investment does not correlate to a higher purchase intention for the target group. Neither is it strongly linked to the assumed quality of the offering.

Regarding the Stockholm City website, all respondents except one assumed the city to have put a medium sized financial investment in the website which did not seem to be connected with a negative feeling towards the sender, but instead quite the opposite as these extra features were not what they would have wanted from the website anyway. What was shown however, were negative feelings towards the sender for not having put more time effort into designing the website from a visitor’s point of view. This corresponds well with previous studies saying that flaws in the website presentation can lead to a lower perceived quality and purchase intentions.

Images were said to be important for overall image of the website, but mainly they are important for the target group in getting an idea and impression of the city itself. This is important to highlight as it means that the image the website is giving the visitor does not only affect their experience on the website but their overall assumptions about the city. Hence, the images chosen are trusted to show the atmosphere and identity of the city.

There were mixed answers regarding videos and other vivid material and features in terms of overall image. These seemed to, at times, be linked to financial investment which is in accordance to previous studies. However, these features themselves are not connected to a feeling of trust for this target group and situation.
Regarding information, all respondents indicated that they do expect to find all basic information regarding setting up a life in the city on the website. Basic information is essential in order to trust the sender fully and to get a positive experience from the website. However, large variations were shown in terms of how this information was supposed to be presented to them. Some of the respondents would like to have all information on the same website while others had no problem with being linked to other websites holding more information on the different subjects. Variations were also present regarding the subject of if there should be a separate section within the website specifically holding information to expatriates. Basically we can see that the way expatriates want the information presented differs and that the main important feature is the information in itself. It was also mentioned that lack of information or outdated information generates very negative feelings from the

### Table 6. Empirical findings summary – information presentation

<table>
<thead>
<tr>
<th>Yasmine Dijkstra</th>
<th>Claudia de Leeuw-van Wijk</th>
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<th>Fernando Ardilles</th>
<th>Edgar Canario</th>
<th>Maria Rosenberger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information and facts relevant for me is the most important thing</td>
<td>Misses clear and targeted information for expatriates., more investment in what the target group wants</td>
<td>Main focus on the website is to find all essential facts regarding what a life in Stockholm would mean</td>
<td>Main focus is to find information for him and his family about life and setting up life in the city</td>
<td>Segmented information is not the most important, but a clear navigation guiding you to find what you need</td>
<td>Information explaining what and how your life would be like in Stockholm is very important</td>
</tr>
<tr>
<td>The facts presented gives an impression of the quality of life</td>
<td>A mixture of facts and impression for best experience</td>
<td>Information for those relocating to the city should be presented separately</td>
<td>The most important thing is to have all essential information on the website</td>
<td>Essential information needed to start up a life in the city is important</td>
<td>That the information is updated and modern is essential in order to trust it</td>
</tr>
<tr>
<td>Lack of transparency of city problems is negative</td>
<td>Would trust the information given more if backed up by image and video material</td>
<td>Links to other websites are good but for the best experience the website should be the center holding all facts</td>
<td>Lack of information indicated that it is not included because they are trying to hide it</td>
<td>Facts and numbers in comparison to other facts (benchmark) in order to fully trust it</td>
<td>A mixture of city facts and cases explaining daily life would be best</td>
</tr>
<tr>
<td>Information presentation</td>
<td>Images are needed in order to trust the image discussed in text</td>
<td>Being contacted by representatives from Stockholm City would give a negative experience</td>
<td>Being contacted by a representative from the city is not</td>
<td>Preferences not be contacted by a representative but to be in charge of finding the information himself</td>
<td>Video material and images add to knowledge and understanding</td>
</tr>
<tr>
<td>Being contacted by a representative from the city would decrease the trust in the city's genuineness</td>
<td>Having contact information to representatives would add to trust as it is more personal</td>
<td>Having contact information to representatives on the website would be very positive</td>
<td>Having contact information available on the site is very important</td>
<td>Would not like to be called up by a representative from the city</td>
<td>Being contacted by a representative is not preferred. Better put effort into making an inviting website</td>
</tr>
<tr>
<td>Having personal contact information presented on the site would not add to trust towards the sender</td>
<td>The website should work as a center point for all information, not linked to other websites</td>
<td>Telephone number or FAQ important. It shows that the sender is open to other contacting them</td>
<td>Contact information on the website and information of how to get in touch with public service is important</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
target group and comes with a feeling of the sender not putting importance in the website or the target group.

In terms of images for information, these are proven to be of high importance to the target group in order for them to better understand the information written and to trust the information presented. Video material and other interactive tools that were in previous studies said to be important for the visitor are however not shown to be very important to expatriates. It seems as these are more “nice to haves” than a “must haves”.

As said in previous studies, visitors use a website in order to create a power stabilizer between themselves and the sales people. This is shown to correspond well with the target group where none wanted to be directly contacted by representatives from the city directly but wanted to be in charge of finding the information themselves. However, the possibility of contacting the city with questions through contact information on the website was met with positivity as this would indicate openness from the sender.

One aspect that was not discussed in the previous studies but appeared several times during the interviews was to show flaws. It seems that in order for the target group to fully trust the information presented about the city, the more negative aspects of the city should also be presented on the website. Basically, “perfection” is assumed to be false and associated with the sender hiding information.
6.3 Former consumer review

In terms of former consumer reviews and reference groups, the previous studies proved to be in accordance with the respondents’ views on the subject. References from former expatriates are shown to be highly important both in forming an opinion about the city and in the final decision making. However, given that the type of experiences coming with relocation differs a lot from case to case, it is said that the reference groups’ opinions are not as important in the very final decision as they are in forming an opinion about the city.

One important aspect in order to trust the reviews and reference groups, however, is that they have to be seen as completely separate from an involvement of the sender. This means that there should be no way for the sender of taking away or adjusting comments and reviews given. One way of doing this is said to have a forum located on a separate platform from the city website but linked from it.

<table>
<thead>
<tr>
<th>Part 3. Former consumer review</th>
<th>Yasmine Dijkstra</th>
<th>Claudia de Leeuw-van Wijk</th>
<th>Sander de Leeuw</th>
<th>Fernando Ardiles</th>
<th>Edgar Canario</th>
<th>Maria Rosenberger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Former expatriate reviews on the city are interesting and adds value but are not essential in the final decision</td>
<td>Other expatriates’ opinions about a city are extremely important when making a decision</td>
<td>Other expatriates’ reviews and opinions are extremely important to understand the city and to make a final decision</td>
<td>Other expatriates’ opinions are very important in forming an impression about the city but not essential in final decision</td>
<td>Former expatriates’ opinions are interesting but also varying a lot from person to person</td>
<td>Former expatriates’ opinions and experiences are important to hear when making a decision</td>
<td></td>
</tr>
</tbody>
</table>
| Testimonials on the website would be negative to trust, and would be perceived as fake. | Forums would be the optimal place to get the feedback as it is a place where people can post both positive and negative experiences | Would not trust interviews published on the website | Trusts both forums and testimonials (with personal information) | Would put weight on reviews for final decision but only after reading many reviews. One bad review is not enough | A lot of expatriates are a bit lovely and mostly interact with other expatriates so what would the experiences show?
| Links to forums outside the website frame would add trust as the sender shows trust in the city | Testimonials published on the website is not perceived as trustworthy | Would prefer a blog or guest book where expatriates can post their experiences and where other can comment | Forums are preferred to testimonials but testimonials are less time consuming | A forum or other type of open dialogue is preferred | The best way would be to meet and talk to them or via email contact. The website could provide information |
| Transparency is very important for trust | Ask for visitors’ comments about their experience on the website to improve | In terms of trust: 40 percent information on the website and 60 percent testimonials | Would not trust testimonials as he would assume they had been tampered with | It is not always a question about choice in which case other’s opinions could not affect final decision |

Flaws are necessary to trust the information

Table 7. Empirical findings summary – former consumer review
Testimonials from former expatriates published on the website would not be preferred as the target group would assume the stories had been tampered with and would for this reason not trust them.

Here, the subject of flaws is once again mentioned in the sense that a perfect picture is not trusted. Hence, the city should be transparent and welcome negative experiences being published as a few negative comments would not affect the image of the city in a bad way but rather the opposite.

6.4 Overall trustworthiness

<table>
<thead>
<tr>
<th>Yasmine Dijkstra</th>
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<th>Fernando Ardiles</th>
<th>Edgar Canario</th>
<th>Maria Rosenberger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trusts the site as it fills her informational needs</td>
<td>Overall trust in all information presented due to an original trust in the sender</td>
<td>Overall trust in the information on the website much because of the website structure</td>
<td>Overall trust in the information published on the website as he trusts the sender</td>
<td>Trusts the information presented as he trusts Swedish people and the sender</td>
<td>Trusts the information and image presented on the website to be true and corresponds to reality</td>
</tr>
<tr>
<td>Apart from trust, the way the city is presented does not give an attractive impression about the city</td>
<td>Still lacks a lot of information and lacks an image of the city</td>
<td>Does not feel it is the whole truth. Wants to find complete information to fully trust the information and make a decision</td>
<td>Would trust the information even more if flaws were presented</td>
<td>Governmental sender and personal contacts make her trust the information on the website</td>
<td></td>
</tr>
<tr>
<td>The lack of discussing problems within the city has a negative influence on trust</td>
<td>From the given website as presented today, it would not make him interested in relocating to Stockholm</td>
<td>From the website, Stockholm would appear as an interesting location to relocate to</td>
<td>From the image of the city presented through the website she would not be interested in relocating</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8. Empirical findings summary – overall trustworthiness

Regarding trust, former studies indicate that a trust in the vendor and ability to deliver promised quality is crucial when making a final decision, meaning that the presented image on the website affects the final trust in the sender. In the situation of expatriates and city informational websites however, the situation seems to be reversed. Yes, the information and overall presentation of the website affects the expatriate’s view of the sender and of the city.
itself, but in this case overall trust in the information presented is much dependent on the sender. The respondents in this research specified that they trust the information presented on the website a lot due to the fact that they trusted the sender as an official stately organ. It was also said that the assumption and experiences from Swedish people in general affected the overall trust in the website.

6.5 Chapter summary

In this chapter, the empirical findings were compared against each other to find similarities and differences amongst the respondents. The findings were also compared to previous theories and studies presented in the literature review. Having carried out these analyses, the previous theories found on the subject are both partly supported and rejected by the findings. The analyses have also resulted in findings that will answer the research question.
7 Conclusions and Implications

In this final chapter, the main findings and conclusions from the analysis and discussion in chapter six are presented. The three research questions are answered individually in separate sections. The chapter ends with a presentation of the managerial implications and theoretical contributions this study has resulted in as well as a discussion regarding the limitations of the research. Worth to note before reading this chapter is that the rather limited sample and the qualitative nature of the study means that the findings cannot be considered generalizable.

7.1 Conclusions

This thesis was built around the topic of the importance and creation of trust for the target group expatriates when visiting an informational city website. The purpose of this thesis was thus to examine what factors influence expatriates’ feeling of trust towards a city’s informational website and through this, the view of the city itself.

The research question that will be answered in this section through the empirical findings was formulated as follows:

- **What are the factors that influence expatriates’ trust in an online city information website?**

So, from the literature review chosen and the carried out interviews with the target group, the answer to the research question is summarized below:

- A well thought out site where effort and time has been invested in background research on what the target group wants out of the website aside a clear structure and navigation.
- All basic information about settling in is a necessity for expatriates to trust the website as an informational portal. It is also crucial that the information on the website is updated and correct.
- Images displaying daily life, different areas and seasons are necessary in order to give a real impression of how life is in the city and shows the written information in reality.
• Contact information to representatives of the city published on the website enhances the attitude towards the sender as it displays an openness and willingness to welcome and assist.

• The possibility of hearing former or current expatriates’ experiences of the city via a forum is significant to trusting the information on the website. Important to mention is that this forum should in no way have a direct involvement from the sender and comments and experiences should not be deleted or tampered with. A few bad opinions are good.

• Dare to present flaws or less positive aspects of the city, either via pictures or text. While presenting “perfection” is met by a feeling that something is being hidden, presenting flaws gives a feeling of real transparency and overall trust in what is being said about the city.

• The sender being a stately organ generates a feeling of trust towards the information presented.

7.2 Managerial implications

From the findings of this research, a number of managerial implications to be used are listed below. IT managers are advised to work closely with departments in charge of information and communication towards all different target groups of the city informational website.

• Firstly, a thorough background study to understand the wants and needs of the target groups should be carried out in order to provide the right information as this is the main reason for expatriates visiting the website. When having done this, make sure to always have correct and updated information and numbers on the website, ie. Make sure to have dedicated people taking responsibility for the available information. This of course is connected to an internal work with deciding upon what the target groups are and what position the website should take (purely informational, news and events, commercial, etc.).

• Work around creating a clear and understandable navigation with the IT department, where the navigation bar should clearly indicate where to find basic information about business, daily life, settling in, etc. Exactly how the navigation bar should look would be decided upon through the background research.
• Image material should be developed in accordance with the background study and information published on the website in order to give visuals to the written words. Here, the images should display the different areas, daily life, residents, and cultural aspects of Stockholm.

• The communications department or the department in charge of communication should be included in the work with presenting city flaws or less attractive aspects. As this is something that is important to see from the target group’s point of view, but less desirable to show from a sender point of view; a mixture can be met by turning these less attractive aspects into attractive ones. In the case of Stockholm, the weather and long winters issue could be mentioned in relation to winter sports and activities, well-built housing, etc.

• Management could set up a partnership with an existing forum or organization having an online forum for expatriates in the city in order to provide the possibility of references to new expatriates at the same time as not risking being associated with tampering with the posted items.

7.3 Limitations

In conducting this study, the researcher met limitations in relation to scope. The respondents chosen for the interviews had to be limited to a low number as the total target group was large and geographically spread out where the time for conducting this research was limited. To tackle this problem and to get results reflecting reality, the respondents chosen varied in age, gender, origin and professional background. The interviews were also made in a qualitative manner, in order to find deeper connections and similarities between the respondents’ opinions.

Another limitation met in the research was related to existing theoretical studies on the subject of trust on the online arena. The vast amount of research in relation to the limited timeframe of the study, made the researcher chose only a few underlying factors for trust to build the theoretical frame around. However, this research, even though limited in terms of aspects researched, still serves as findings to build future research around and can work as a good starting point for cities looking to develop its work and relationship towards expatriates.
7.4 Suggestions for future research

In regards to this field of study and the current focus on the need to develop cities’ relationship to the chosen target group, a number of additional subjects to research is suggested below:

- Consider the limitation this research met in terms of scope, there could be an interest in conducting a larger research including a larger number of respondents located in different cities and countries.

- A similar study could also be done more closely by breaking down the target group in specific segments in order to locate trust creating factors for expatriates of for example different ages or field of work.

- Continued research for Stockholm City could be to conduct further research into its different target groups and pinpoint gaps in desired and existing information on the Stockholm City international website.

- Continued studies regarding expatriates and trust could be done by researching the gap between promised and delivered experiences and if they were met with by the same image of the city as they had previously been given by their employers and city created information material.

7.5 Chapter summary

In this chapter, the research question was answered in a number of bullet points. A few managerial implications to be used by managers and city officials in creating or restructuring their city informational websites were addressed and suggestions for further research to be done were mentioned.
8 References

8.1 Literature


8.2 Articles


9 Appendix

9.1 Appendix 1 – Glossary

To expatriate – withdraw (oneself) from residence in or allegiance to one's native country

Expatriates – a person temporarily or permanently residing in a country and culture other than that of the person's upbringing

Dependency ratio – an age-population ratio of those typically not in the labor force (the dependent part) and those typically in the labor force (the productive part) used to measure the pressure on the productive population

War of talent – refers to an increasingly competitive landscape for recruiting and retaining talented employees

E-commerce – a type of industry where buying and selling of product or service is conducted over the Internet

Vendor – a company which supplies parts or services

E-vendor – a company which supplies parts or services via the internet

High-involvement purchase – a high capital value good that is purchased only after long and careful consideration

VPE – virtual product experience
### 9.2 Appendix 2 – Interview guide

<table>
<thead>
<tr>
<th>Part 1</th>
<th>Displaying financial investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>What is your first impression of the website?</td>
</tr>
<tr>
<td>1.1.1</td>
<td>What kind of investment do you assume the City of Stockholm has put into this website? Why?</td>
</tr>
<tr>
<td>1.1.2</td>
<td>What does that mean for you in regards to your feelings about the sender?</td>
</tr>
<tr>
<td>1.2</td>
<td>What impression do you get of Stockholm as a city after viewing this website? Why?</td>
</tr>
<tr>
<td>1.3</td>
<td>What do you expect the life quality to be in Stockholm, from your first impression of the website?</td>
</tr>
<tr>
<td>1.3.1</td>
<td>What do you assume Stockholm City’s attitude towards expatriates is from viewing the website and why?</td>
</tr>
<tr>
<td>1.4</td>
<td>Do you believe that the image presented about Stockholm is accurate? Why/why not?</td>
</tr>
<tr>
<td>1.5</td>
<td>What do the presented videos and tools tell you about the sender?</td>
</tr>
<tr>
<td>1.5.1</td>
<td>Do the videos and tools add to your image of Stockholm City? If yes/no, why and how?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part 2</th>
<th>Information presentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>When choosing to find information about Stockholm City, how would you prefer to have this information presented to you. By a representant from the city, via the website or a mixture? Why?</td>
</tr>
<tr>
<td>2.1.1</td>
<td>How important is it to you to have sender contact information available on the website?</td>
</tr>
<tr>
<td>2.2</td>
<td>How do you prefer to have the information about the city presented to you (clear facts, story based or other)?</td>
</tr>
<tr>
<td>2.2.1</td>
<td>What information would be essential for you to have presented on the website?</td>
</tr>
<tr>
<td>2.3</td>
<td>The website covers many different areas. Do you feel that you are getting enough knowledge about the city from static pictures and text alone?</td>
</tr>
<tr>
<td>2.4</td>
<td>How do you feel about the video and interactive material presented?</td>
</tr>
<tr>
<td>2.4.1</td>
<td>What would video material about the city add to your experience on the site and attitude towards the city?</td>
</tr>
</tbody>
</table>
### Part 3  Former consumer review

<table>
<thead>
<tr>
<th>3.1</th>
<th>Do you feel that the website presents the life in Stockholm as it would be for a local or an expatriate?</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.2</td>
<td>How important would it be for you to see life in Stockholm for expatriates presented? Why?</td>
</tr>
<tr>
<td>3.2.1</td>
<td>How would you like to have this presented seen from Stockholm City’s standpoint?</td>
</tr>
<tr>
<td>3.3</td>
<td>How important is it for you to have direct contact with expatriates that have been or are currently located in Stockholm? Why?</td>
</tr>
<tr>
<td>3.3.1</td>
<td>How would you like to get their feedback on their experiences of Stockholm?</td>
</tr>
<tr>
<td>3.3.2</td>
<td>How important are their opinions in you forming your assumptions about Stockholm city?</td>
</tr>
<tr>
<td>3.3.3</td>
<td>How important are their opinions in your final decision making?</td>
</tr>
</tbody>
</table>

### Part 4  Trustworthiness

<table>
<thead>
<tr>
<th>4.1</th>
<th>When having looked over this website, what is your overall impression of the tone?</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.1</td>
<td>Do you believe that the image of Stockholm presented through the website is accurate? Why?</td>
</tr>
<tr>
<td>4.2</td>
<td>As an expatriate, what is your main goal when visiting the Stockholm city website?</td>
</tr>
<tr>
<td>4.3</td>
<td>From the overall impression you get from the website. Would you want to relocate to Stockholm? Why/Why not?</td>
</tr>
</tbody>
</table>
Linnaeus University – a firm focus on quality and competence

On 1 January 2010 Växjö University and the University of Kalmar merged to form Linnaeus University. This new university is the product of a will to improve the quality, enhance the appeal and boost the development potential of teaching and research, at the same time as it plays a prominent role in working closely together with local society. Linnaeus University offers an attractive knowledge environment characterised by high quality and a competitive portfolio of skills.

Linnaeus University is a modern, international university with the emphasis on the desire for knowledge, creative thinking and practical innovations. For us, the focus is on proximity to our students, but also on the world around us and the future ahead.

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