As more e-retailers promise their customers that online experiences will be satisfying ones, understanding what creates a satisfying customer experience becomes crucial. Even though this understanding appears crucial, no studies have examined the factors that make consumers satisfied with their e-retailing experiences. To partly fill this void, the authors examine the role that consumer perceptions of online convenience, merchandising (product offerings and product information), site design, and financial security play in e-satisfaction assessments. They find that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction. The authors discuss the implications of these findings and offer directions for future research.

The exponential increases in online shopping and the unprecedented rate of growth in the number of retailers selling online have created an extremely competitive marketplace where most e-retailers have yet to turn a profit. As a consequence, managers and academic researchers are increasingly turning to the field of cognitive computing for insights into making e-retailing sites more competitive. Cognitive computing is an emerging field of inquiry that draws on principles from the behavioral, cognitive, computer, and related sciences for insights into consumer shopping behaviors (e.g., Bakos, 1997; Koprowski, 1998; Taylor and Todd, 1995). Succinctly, cognitive computing is a consumer-oriented approach to site design and management. It draws on consumer information processing styles, shopping patterns, storefront preferences, and related areas for insights into developing more attractive, user friendly, and successful Internet store fronts.

Although research in cognitive computing has potential for providing critical insights into best e-retailing practices, the field is in its infancy. As a result, many important
research topics have not yet been studied. One is e-satisfaction. Although the antecedents to customer satisfaction are well documented in classical contexts (Oliver, 1997; Szymanski and Henard, 2001; Yi, 1990), customer satisfaction in e-retailing has not been subjected to conceptual or empirical scrutiny. General levels of e-satisfaction have been reported (e.g., Buskin, 1998; Ernst and Young, 1999), but no systematic research into the determinants of e-satisfaction has been conducted. No research has been conducted even though the findings from such studies would add value to strategies designed to augment e-satisfaction and guarantee that e-customers will be satisfied.

Against this backdrop, our objective is to provide the initial evidence for the determinants of e-satisfaction. We examine and document the role of online convenience, merchandising, site design, and transaction security in consumer e-satisfaction assessments. We rely on qualitative evidence gathered through focus group interviews to develop the conceptual model for the investigation. We then test the model across a broader group of online shoppers. We close the study by discussing implications of the findings and directions for future research.

CONCEPTUAL MODEL

A qualitative phase of research was initiated to identify possible antecedents to e-satisfaction. Qualitative research for model formulation is advocated for areas such as e-satisfaction that are ill-defined, under-researched, or relatively new (Miles and Huberman, 1994). To this end, focus-group interviews (three focus groups with seven to eight members each) were conducted with online shoppers (i.e., people who have purchased items online). The interviews were designed to elicit information on online purchasing behaviors, satisfaction levels, and shopping elements that make e-retailing a more satisfying or dissatisfying experience. The dialogue was captured on tape. The transcript was reviewed by the authors. The conceptual model of e-satisfaction in Figure 1 is one outcome of this qualitative phase of research.

E-satisfaction is depicted in Figure 1 as the outcome of consumer perceptions of online convenience, merchandising, site design, and financial security. Focus group members were later contacted and asked to review the model. All agreed that the model adequately captured their sentiments regarding e-satisfaction. Interestingly, the elements captured in the model also tend to be the ones discussed in the academic literature and popular press as representing advantages or disadvantages of e-retailing (e.g., Alba et al., 1997; Ernst and Young, 1999; Balasubramanian, 1997). Their connection to e-satisfaction, however, had not been established nor examined until now.

Shopping Convenience

E-retailing is promoted widely as a convenient avenue for shopping. Shopping online can economize on time and effort by making it easy to locate merchants, find items, and
procure offerings (Balasubramanian, 1997). Consumers do not have to leave their home nor travel to find and obtain merchandise online. They can also browse for items by category or online store. These time and browsing benefits of online shopping are likely to be manifested in more positive perceptions of convenience and e-satisfaction. As our focus group members indicated:

"Online shopping is very convenient. I do not have to get in my car and go somewhere. I can just pull things up on the net and find what I need, go ahead and order it, and have it shipped without traveling a mile. It's wonderful [satisfying experience]. It is easy to browse for books online. There is only a select group of authors that I read and I want to read everything they write. An online bookstore is convenient because I can go there and give them the name of the author and a list will pop up. It's then really easy to go through and say 'have it, have it, don't have it.' [satisfying experience]

The positive relationship between convenience and e-satisfaction evidenced in these comments is captured in the following hypothesis:
Merchandising

Positive perceptions of online merchandising represent another set of elements that could positively impact e-satisfaction levels. Merchandising is defined here as factors associated with selling offerings online separate from site design and shopping convenience. This includes the product offerings and product information available online.

It seems reasonable to expect that e-satisfaction would be more positive when consumers perceive online stores to offer superior product assortments. For one, superior assortments can increase the probability that consumer needs will be met and satisfied. This is especially likely when consumers desire items not widely distributed (e.g., specialty goods), produced in limited quantities, or unavailable at brick-and-mortar stores because shelf space is limited. For example, a traditional book superstore may carry 150,000 titles (Bianco, 1997), but an Amazon.com carries millions of titles. The probability of locating any one title, therefore, would be higher at the online store. The probability of consumers satisfying needs online would also be higher.

Second, the wider assortment of products can include items of better quality that may be attractive to consumers. The lower search costs traditionally associated with online shopping are thought to result in consumers buying better quality items (Bakos, 1997). Buying better quality items, in turn, can improve satisfaction by delimiting the costs of failed products. These costs include the costs of returning merchandise, losing face when items fail, failure in one item causing failure in a related item (e.g., failed tires and accidents), or failure creating an impediment to task completion (e.g., malfunctioning computer and uncompleted tasks).

Finally, we expect richer information (more extensive and higher quality) available online to lead to better buying decisions and higher levels of e-satisfaction (Peterson, Balasubramanian, and Bronnenberg, 1997). The following quotes are illustrative:

I use the Internet to buy books and I also use it to get information about books. In some ways you have a card catalog. You have your own library [satisfied].

I do most of my research on the Internet and then when it comes time to buying I can make a decision on where I want to purchase. I like the fact that I can go online for information [satisfied].

I've had several experiences where the information was not accurate. Any time a company has features or prices that change frequently, they need to update their site. I had experiences where the information is “off the screen” but not up to date. This is very frustrating [dissatisfied].

These testimonials emphasize that rich data create informed shoppers who make improved and potentially more satisfying buying decisions. Together, rich data and wide
product assortments would likely lead to consumer satisfaction with online retailing. Hence,

**H₂:** *Satisfaction with e-retailing increases as perceptions of online merchandising become more positive, all else equal.*

**Site Design**

In addition to possible convenience and merchandising effects, the ambience associated with the site itself and how it functions could play a role in whether consumers are satisfied or dissatisfied with their online shopping experiences. Manes (1997), for example, reports that good Web-site design is about good organization and easy search. This includes offering consumers uncluttered screens, simple search paths, and fast presentations. Moreover, each of these elements of site design could impact e-satisfaction levels in the genre of a more pleasurable shopping experience being a more satisfying one.

Shopping is thought to be pleasurable and satisfying to consumers when the retailing sites are *fast, uncluttered, and easy-to-navigate* (Pastrick 1997). Fast, uncluttered, and easy-to-navigate sites economize on shopping time. Uncluttered and easy-to-navigate sites also economize on the cognitive effort consumers expend figuring out how to shop effectively online. These sentiments are echoed in the following statements from focus group members:

I find sites that I can navigate quickly and don’t take forever to load up to be more satisfying sites to shop.

A lot of Web sites are not well designed. It seems to take forever to navigate down far enough into the site to find what I am looking for. And frankly, I’ve gotten really tired of the advertising. It takes a lot of time for some of these Web pages to load. It’s really annoying [dissatisfying].

I don’t like all the different presentation formats. I think a lot of sites have good quality information and products, but then are a real bother to navigate. That bothers me [dissatisfied].

These sentiments are also echoed in the findings by Eighmey and McCord (1998), Fram and Grady (1995), and Ernst and Young (1999). They find that fast, uncluttered, and easy-to-navigate sites are perceived more favorably by consumers. Hence, we further expect effective site design to impact e-satisfaction in a positive manner.

**H₃:** *Satisfaction with e-retailing increases as perceptions of site design become more positive, all else equal.*
Security of Financial Transactions

The security of online transactions continues to dominate discussions on Internet commerce and perhaps with good reason. Bruskin/Goldberg Research, for example, reports that 75% of Internet shoppers emphasize credit-card security as a major consideration when deciding whether or not to buy items online (see Chain Store Age, 1999). The shoppers we interviewed also voiced their concerns about the security of online transactions:

I worry not only about someone listening in who could steal my credit card number, I worry because you are dealing with a company somewhere, and you don’t know whether they are legitimate or not [dissatisfied].

I don’t like giving my credit card number to someone online. They keep it on file. I don’t like the thought of somebody having my card number on file. I would prefer to pay cash [dissatisfied].

These statements and published reports imply that negative (positive) perceptions of financial security can have a negative (positive) effect on e-satisfaction levels. Hence,

\[ H_4: \text{Satisfaction with e-retailing increases as perceptions of online financial security become more positive, all else equal.} \]

METHODOLOGY

With the qualitative findings as a foundation, the quantitative phase of research reported next focused on gathering survey data to empirically test this e-satisfaction model. The survey was pretested on the focus group participants and modified as deemed appropriate. Principals from two marketing research firms (Decision Making Research and NFO, Inc.) provided input into the formatting of the survey for online administration. The principals are experienced in survey design and online surveys.

Method of Administration

An online methodology was chosen over a mail survey, random digit dialing, or mall intercept for several reasons. First, an online survey is consistent with the context of our investigation. We are studying online shoppers using an online approach. Hence, consumers are in a relevant setting when completing the survey. Second, an online approach can be more effective for identifying and reaching online shoppers. Online shoppers can be identified using a preliminary survey sent through e-mail. The “prescreener” is used to qualify individuals as appropriate subjects for the study. Appropriate subjects in our case
are individuals who purchased items online. Third, it has been reported that people view online surveys as more important, interesting, and enjoyable than traditional surveys (Edmonson, 1997). This implies that not only are online shoppers more likely to respond to our survey, they are more likely to respond accurately (CustomerSat.com, 1999).

Simultaneously, the limitations of an online survey should be kept in mind when interpreting findings. For one, online surveys cannot be long. Fram and Grady (1995) found consumers unwilling to respond to lengthy surveys administered online. Principals at NFO Research, Inc. also report that participation rates drop dramatically when online surveys become long (e.g., more than 40 items). As a result, constructs and concepts must be captured parsimoniously in interactive surveys.

Second, the issue of respondents being representative of the population or similar groups must be addressed. Participants are often members of an online panel, which is the case here. Our subjects are members of NFO’s panel of Internet users. NFO provided e-mail access to its panel of shoppers, placed the prescreener (which asked whether the individuals had purchased items online) and final survey online, and made certain that the responses were captured in a database for us to analyze. In total, 2,108 shoppers were identified through the prescreener and subsequently e-mailed the satisfaction survey. Usable responses to the satisfaction survey were obtained from 1,007 shoppers (48%).

Respondents

The respondents to the satisfaction survey are similar to those in other Web-based studies. They are similar in education, race, and gender (see Table 1). The offerings purchased most by our subjects (books, CDs, computers, and travel) also tend to be the offerings purchased most frequently by online shoppers (e.g., Forrester Research, 2000; Green, DeGeorge, and Barrett, 1998). Finally, our subjects are slightly older and less affluent on average. However, these differences are expected. As widely reported, older

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<tbody>
<tr>
<td>Education (Some College)</td>
<td>88%</td>
<td>79%</td>
<td>—</td>
<td>81%</td>
<td>43%</td>
</tr>
<tr>
<td>Race (White)</td>
<td>95%</td>
<td>—</td>
<td>88%</td>
<td>74%</td>
<td>—</td>
</tr>
<tr>
<td>Mean Income</td>
<td>$48 TH</td>
<td>$60 TH</td>
<td>$59 TH</td>
<td>$75 TH</td>
<td>$55 TH</td>
</tr>
<tr>
<td>Sex (% Male)</td>
<td>73%</td>
<td>—</td>
<td>79%</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Mean Age</td>
<td>44</td>
<td>32</td>
<td>—</td>
<td>38</td>
<td>37</td>
</tr>
</tbody>
</table>

Notes:  
* Study of Internet shoppers.  
* Study of Internet users.
and less affluent consumers are increasingly shopping online (e.g., CommerceNet/Nielsen, 1997; CyberAtlas, 1998).

**Measures**

Satisfaction with overall e-retailing is measured by adapting two commonly employed measures of satisfaction: the degree to which the consumer is satisfied/dissatisfied (e.g., Oliver, 1980; Zeithaml, Berry, and Parasuraman, 1996) and pleased/displeased (e.g., Spreng, MacKenzie, and Olshavsky, 1996), with online shopping. The items for capturing online convenience, merchandising, site design, and the financial security of online transactions are grounded in our qualitative data. Consumers frequently mentioned time and browsing ease as important components to online shopping convenience. They also mentioned the breadth of offerings and the availability of more and better quality information as key components to the merchandising advantages displayed by Internet stores. Elements of site design that include uncluttered screen, easy navigation, and fast loading are further mentioned as drivers of satisfaction levels in the context of good site design. Consequently, all these elements are captured in our survey items. The items are outlined in the Appendix.

The survey items for convenience, merchandising, and financial security capture perceptions of online stores relative to traditional stores. Traditional stores are the reference because most consumers shop them. Hence, traditional stores are a logical basis for consumer comparisons (e.g., expectations) when making satisfaction judgments. Our focus group members also made frequent references to traditional stores when describing online stores. However, they did not refer to traditional stores or other forms of retailing when discussing site design (fast sites, uncluttered screens, easy-to-follow search paths).
Although a reference may be possible (e.g., easy-to-follow search paths and easy-to-navigate aisles), there is no indication that subjects make the comparison. Consequently, no reference is used in the survey when eliciting consumer perceptions of site design.

### Analysis of Scale Items

Because this is the first study on e-satisfaction and most of the scales are new, an exploratory factor analysis (principle components analysis with varimax rotation) was performed to ascertain whether a four-factor measurement model reflects consumers’ underlying mental model. What we find is that a five-factor solution is more appropriate. The five factors explain 78% of the variance in the data, all eigen values are near one, all items load heavily onto one of the factors, and all five factors are easily interpreted (see Table 2). They are convenience, site design, financial security, merchandising with regard to product offerings, and merchandising with regard to product information. Hence, the departure from our initial conceptualization is that merchandising should be specified as two factors rather than one. The relative effects of each of the five factors on e-satisfaction are discussed next.
RESULTS

Regression was used to estimate the unique effect of convenience, product offerings, product information, site design, and financial security concerns on consumers’ e-satisfaction levels. The correlations among the predictor and criterion variables are presented in Table 3, Panel A. The regression coefficients are presented in Table 3, Panel B.

A preliminary examination for outliers, excessive multicollinearity, and departures from linearity, homoscedasticity, and normality was performed. Eight cases with standardized residuals exceeding three are outliers and withheld from the regression analysis (Tabachnick and Fidell, 1996). The data in Table 3 reflect their absence. Second, collinearity is not unduly influencing the regression estimates. Although the correlations among the predictors are statistically significant, the maximum variance inflation value in the regression model is only 1.31 (Neter, Wasserman, and Kutner, 1989). Third, the residual and partial regression scatter plots indicate that the assumptions of linearity, homoscedasticity, and normality are reasonably met.

The data in Table 3, Panel B, show the regression coefficient for product offerings is not statistically significant. However, the coefficients for convenience, information, site design, and financial security are statistically significant. Their signs are also in the direction we expected. Moreover, we find that convenience has the greatest impact on e-satisfaction levels (β = 0.24). The data also demonstrate that positive perceptions of site design (β = 0.21) are important to e-satisfaction assessments. On average, site design is the second most important element driving satisfaction levels. In fact, site design is tied with perceptions of financial security (β = 0.21) as the next most important predictor of online satisfaction. Finally, the data indicate that product information (β = 0.11) is of less practical significance to e-satisfaction assessments. The coefficient for product information is statistically significant but nearly half the size of the coefficient for convenience, financial security, or site design.

DISCUSSION

Even though satisfaction is central to the marketing concept and relevant to the field of cognitive computing, no research has examined the determinants of e-satisfaction. One objective in this study was to begin to fill this gap in the literature. To this end, we document that convenience, product information, site design, and financial security have a statistically significant influence on e-satisfaction levels. We further document the relative magnitude of these effects. The relevance of the findings to current thinking and practice are discussed next.

A popular topic of discussion in e-commerce is the financial security of online transactions. The emphasis on security issues is motivated primarily by the descriptive data documenting that financial security is of foremost concern to consumers when deciding whether or not to buy online. Our research, in turn, adds to current insights into the role of financial security in online shopping by documenting its relationship to
e-satisfaction. We find perceptions of online security play an important role in e-satisfaction. However, financial security is not the primary predictor of e-satisfaction among e-buyers. Of the five factors in our regression model, the coefficient for financial security is tied for second in terms of its relative impact on e-satisfaction.

In addition to the financial security of online transactions, discussions of e-commerce frequently address the perceived merchandising benefits of e-retailing—that is, wider assortments and richer information. These benefits are discussed often in the context of superior e-merchandising motivating people to shop online. Our findings can add insight to this discussion. We document that, on average, perceptions of superior merchandising do not have a dramatic impact on e-satisfaction among e-buyers. In fact, among the shoppers we surveyed, greater breadth of offerings had no unique impact on e-satisfaction levels. Although superior product information did impact e-satisfaction to a statistically significant degree, it can be argued that the practical significance of this effect is not great. We find that the size of the estimated coefficient is relatively small. In fact, it was the smallest of the four statistically significant factors in our model. All told, these data imply that the merchandising elements captured here have little effect on whether consumers are satisfied or dissatisfied e-shoppers.

What does appear to occupy a more prominent role in consumer e-satisfaction assessments are site design and convenience (in addition to financial security). Good site design includes having fast, uncluttered, and easy-to-navigate sites. Convenience includes saving time and making browsing easy. All told, these findings imply that giving special attention to convenience, site design, and financial security may produce the most positive outcomes pertaining to e-satisfaction. These three elements display the greatest effect on e-satisfaction among the e-buyers we surveyed.

DIRECTIONS FOR FUTURE RESEARCH

The following directions for additional study stem from the limitations of our investigation plus the desire to know more about the antecedents and outcomes of e-satisfaction:

- Studies should examine the effects of affect and equity on e-satisfaction. Other studies should explicate possible outcomes of e-satisfaction, including behavioral intentions and complaining behaviors. These factors are relevant to satisfaction in other contexts (Szymanski and Henard, 2001). They may also be relevant to e-satisfaction.
- An expectancy-disconfirmation analysis should also be carried out with simultaneous comparisons of online retailing to brick-and-mortar retailing, direct marketing, and catalog retailing. This analysis would be of value for seeing how online retailing stacks up against all competing channels.
- Examining whether the validity of the measures and findings hold across other shoppers and specific sites has merit. Studying whether e-satisfaction is stable over time might also prove interesting. If e-satisfaction is inherently unstable or ever
changing, then strategies designed to increase satisfaction levels must also have a
dynamic component. Longitudinal research is called for to examine such issues.

- Developing models that capture potential moderators of satisfaction effects is
couraged. For example, convenience effects could be moderated by discretionary
shopping time. Site design effects could be moderated by Web experience and
knowledge. Product information effects could be moderated by product expertise,
and financial security effects could be moderated by differences in consumers’ risk
proneness. Specifying such moderator variables in future e-satisfaction studies may
prove fruitful.

- Finally, studies should document the role of customization in e-satisfaction. Virtual
stores are acclaimed for their potential to customize the site to the shopper. Studying
the relationship between customization and e-satisfaction with actual sites will be
facilitated when more online stores have customization capabilities.

Research pursuing these and other directions that become apparent as knowledge builds
is encouraged. It is encouraged in the context of ultimately developing a comprehensive
understanding of the antecedents and outcomes of e-satisfaction. The research reported
represents an initial step toward accomplishing this goal.

NOTES

1. A confirmatory factor analysis using LISREL 8 also supports the five-factor, measurement
model (Jöreskog and Sörbom, 1996). On one hand, the χ² statistic for the five-factor is statistically
significant (χ² = 143.1, p < .05). However, our sample size (n = 1,007) is not within the range
recommended (100 < n < 200) for this statistic (Hair et al., 1995). Hence, the χ² statistic is not an
appropriate measure for testing our measurement model. The values for more appropriate indices,
on the other hand, point to an acceptable fit. The goodness of fit (GFI) and adjusted goodness of fit
(AGFI) exceed 0.90, the root mean square error of approximation (RMSEA) is within the desired
range of 0.06 to 0.08, and the normed fit index (NFI) and comparative fit index (CFI) are close to
one. Specifically, the GFI is 0.98, the AGFI is 0.95, the RMSEA is 0.06, the NFI is 0.97, and the
CFI is 0.97. Moreover, the t-values for each loading verify the posited relationships between
indicators and constructs. Each loading is statistically significantly at p < .05.

Acknowledgment: The authors would like to thank IBM and Daniel Sweeney for their support of
the research.

REFERENCES

Alba, Joseph, John Lynch, Barton Weitz, Chris Janiszewski, Richard Lutz, Alan Sawyer and Stacy


### APPENDIX

#### Survey Items

<table>
<thead>
<tr>
<th>Scale</th>
<th>Coefficient</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Convenience</strong>: (1 = much worse than traditional store and 7 = much better than traditional stores)</td>
<td></td>
<td>.69</td>
</tr>
<tr>
<td>Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Total shopping time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Convenience</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Ease of browsing</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Merchandising—Product Offerings</strong>: (1 = much worse than traditional stores and 7 = much better than traditional stores)</td>
<td></td>
<td>.92</td>
</tr>
<tr>
<td>Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Number of offerings</td>
<td></td>
<td></td>
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<tr>
<td>2. Variety of offerings</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Merchandising—Product Information</strong>: (1 = much worse than traditional stores and 7 = much better than traditional stores)</td>
<td></td>
<td>.91</td>
</tr>
<tr>
<td>Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Quantity of information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Quality of information</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Site Design</strong>: (1 = poor job and 7 = excellent job)</td>
<td></td>
<td>.72</td>
</tr>
<tr>
<td>In general, how good of a job are Internet storefronts doing on the following dimensions:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Presenting uncluttered screens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Providing easy-to-follow search paths</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Presenting information fast</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Financial Security</strong>: (1 = much worse than traditional stores and 7 = much better than traditional stores for item)</td>
<td></td>
<td>n.a.</td>
</tr>
<tr>
<td>Evaluate Internet storefronts relative to traditional retail stores on the following dimension:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Financial security of the transaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Customer Satisfaction</strong>:</td>
<td></td>
<td>.88</td>
</tr>
<tr>
<td>Overall, how do you feel about your Internet-shopping experience?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Very dissatisfied (= 1) to very satisfied (= 7)</td>
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<td></td>
</tr>
<tr>
<td>2. Very displeased (= 1) to very pleased (= 7)</td>
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