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EVALUATING TRUST AND USABILITY IN STEAM's PURCHASE PROCESS: AN INTERACTION DESIGN AND TRANSACTIONAL COMMUNICATION ANALYSIS

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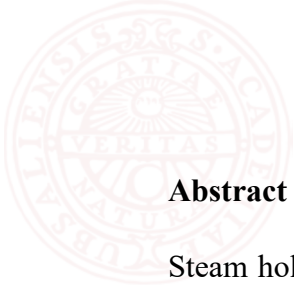
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Abstract

Steam holds roughly 74-75% of the global PC digital game distribution market, yet its purchase process remains understudied from a usability and trust perspective. This thesis evaluates Steam's five-screen checkout flow through two lenses: an interaction design evaluation using Nielsen's usability heuristics (Juan F. Gutierrez Correa), and a transactional communication analysis using McKnight's e-commerce trust model and ISO 9241-11 (Cristian De Santis), both triangulated against a survey ($n = 37$) and semi-structured interviews.

The usability evaluation returned a mean SUS score of 81.69 ($SD = 12.62$), placing the flow in the 'Good' range per Bangor et al. (2008). Violations concern transparency rather than task completion: a pre-checked subscriber agreement, silent application of saved payment data, and low visual salience of licensing conditions.

The transactional communication evaluation found no refund policy reference across any of the five purchase screens. Refund findability at point of purchase scored 3.19 out of 5, the lowest trust item in the study, while refund policy comfort scored 4.32 among users aware of the policy, consistent with Oghazi et al.'s (2018) finding that access to a return policy, not its existence, drives trust.

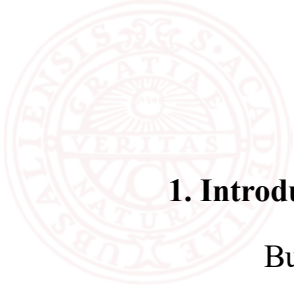
Platform loyalty was high (4.68) but not anchored in the purchase process. Steam's flow is usable. It is not fully transparent.

Keywords: usability evaluation, heuristic evaluation, e-commerce trust, Steam, digital game distribution, transactional communication, SUS, McKnight trust model, interaction design.



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1. Introduction

Buying a digital product is a different act than buying something physical. There is no object to inspect, no storefront to walk into. The entire basis for a purchasing decision rests on what the platform chooses to show, how it presents pricing, and what it offers when something goes wrong. In that context, the design of the purchase process is not merely a usability concern, it is a trust mechanism.

Steam, developed by Valve Corporation and launched in 2003, is the dominant PC game distribution platform worldwide, holding roughly 74–75% of the global PC digital distribution market (Stoll, 2025) and generating an estimated \$10.8 billion in revenue in 2024 (Kumar, 2026). Because Valve is a private company and does not publish audited financial statements, both figures derive from third-party analyst estimates rather than official disclosures. A Steam purchase does not transfer ownership of a game; it grants a license tied to an account, governed by a narrow two-hour playtime and fourteen-day refund window. Users spend real money and share personal payment data, often without much deliberation about whether the platform has earned that trust.

In established e-commerce research, usability and trust are directly linked: easy to navigate, consistent, and clearly communicating interfaces produce higher trust perceptions, which drive purchase intent and long-term loyalty (Gefen et al., 2003; Flavián et al., 2006; Cyr, 2008). Digital game purchasing differs from physical goods e-commerce in familiar ways, delivery is instant, the product is intangible, the refund window is narrow and conditional, and users acquire a license rather than an object, but it also differs meaningfully from other digital product e-commerce. Unlike music or video streaming, where subscription models and liberal cancellation policies are standard, or software licensing platforms where perpetual or transferable licenses remain common, game distribution platforms such as Steam combine account-bound licensing, finite refund eligibility, and real-money microtransactions within a single checkout flow. Whether the design properties that build trust in conventional e-commerce hold in this more constrained context is an open question, and one this thesis addresses, given that Steam’s purchase process has never been formally evaluated through usability and trust frameworks.



1.1 Research Questions

The primary research question is: How do the interaction design and transactional communication patterns within Steam's purchase process align with established usability and trust criteria, and what implications do these patterns have for user trust and platform loyalty?

Sub-Question 1 (Juan F. Gutierrez Correa): *How do Steam's navigational structure and interface consistency within the purchase process align with established learnability and credibility principles, and how might these properties influence user trust perception?* Applied frameworks: Nielsen's usability heuristics and cognitive walkthrough methodology.

Sub-Question 2 (Cristian De Santis): *How does Steam's communication of pricing, discounts, and refund policies within the purchase process support or constrain informed and confident transactional decision-making?* Applied frameworks: McKnight's e-commerce trust model and ISO 9241-11.

The two sub-questions are analytically complementary: navigational consistency shapes how easily users locate and process financial information, while transactional transparency determines whether that information, once found, supports confident decision-making.

1.2 Scope and Delimitations

This thesis evaluates Steam's five-screen desktop checkout flow, from the product page through order confirmation, and does not extend to the Steam mobile application, Steam Deck interface, or any other platform variant. The expert evaluation was conducted by the two authors acting as evaluators; no external expert panel was recruited, which limits inter-rater reliability. The user study comprised 37 respondents recruited through convenience sampling, limiting the generalisability of quantitative findings. The study does not address Steam's broader platform ecosystem (e.g., community features, refund processing backend, or post-purchase support), nor does it evaluate trust in game publishers or individual sellers; the analytical focus is the platform intermediary and its checkout interface. Geographic and demographic variation in trust perception falls outside the scope of this study; all survey and interview data were collected from a convenience sample without regional stratification.



1.3 Thesis Structure

Chapter 2 reviews relevant literature across four areas. Chapter 3 presents the theoretical framework. Chapter 4 describes the research design. Chapters 5 and 6 present expert evaluation and user study results. Chapter 7 discusses findings in relation to the research questions, and Chapter 8 offers conclusions.

2. Literature Review

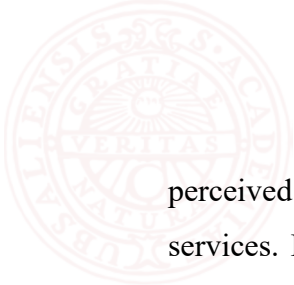
2.1 Digital Game Distribution and Steam as a Platform

Nieborg and Poell (2018) describe how digital distribution platforms replaced simple market structures with multisided configurations mediating both cultural production and consumption. Thorhauge (2022) frames Steam specifically as a configuration of interconnected markets whose architecture embeds market regulation into the platform's technical structure, so design decisions in the purchase flow carry behavioral consequences beyond convenience. Academic attention to Steam has concentrated on player behavior, review analysis, and platform economics; the checkout flow and purchase sequence have received comparatively little formal scrutiny from an HCI perspective.

2.2 Usability, Trust, and Loyalty in E-Commerce

The usability-trust-loyalty chain is one of the most replicated findings in e-commerce HCI research. Gefen et al. (2003) demonstrated that easy-to-use interfaces contribute directly to trust formation; Flavián et al. (2006) confirmed that perceived usability increases both trust and website loyalty; Cyr (2008) found navigation design to be a particularly strong driver of trust across multiple cultural contexts. Kim and Peterson's (2017) meta-analysis of 150 studies confirms that perceived service quality significantly predicts trust and loyalty.

The bulk of this research, however, addresses physical goods e-commerce. Studies of digital product e-commerce present a more varied picture. Pavlou (2003) found that trust and



perceived risk jointly determine purchase intention in online contexts, including for digital services. Research on pay-per-view platforms and digital media storefronts such as iTunes has similarly found that license clarity and refund accessibility are stronger predictors of perceived fairness than price level alone (Cheng and Nault, 2007). These findings suggest the usability-trust relationship may operate differently when users acquire a license rather than a transferable good, and when refund eligibility is conditional rather than standard. Whether those dynamics hold specifically in digital game purchasing, where account-bound licensing and narrow return windows are the norm, remains underexplored.

2.3 Trust in Online Transactional Platforms

Mayer et al. (1995) identify three dimensions of trustworthiness in their ABI framework. Ability refers to the skills and competencies that enable a party to perform reliably within a given domain. Benevolence refers to the extent to which the trusted party is believed to act in the trustor's interest beyond its own commercial motives. Integrity refers to adherence to a set of principles the trustor considers acceptable, covering honesty, fairness, and consistency in communication. Applied to Steam's purchase flow, these dimensions map onto platform-level concerns: ability onto transaction reliability and navigational competence; integrity onto pricing honesty and discount transparency; and benevolence onto refund accessibility and the sense that the platform acts in the user's interest. This mapping reflects the analytical framework developed for this study rather than a direct application proposed by Mayer et al., who worked in an organizational rather than platform context.

McKnight et al.'s (1998, 2002) e-commerce trust model, the primary measurement framework in this study, distinguishes trusting beliefs from trusting intention and situates interface design quality as a trust antecedent. Pavlou and Gefen (2004) showed that trust in the platform intermediary, rather than in individual sellers, is the primary driver of transactional confidence, a mechanism directly applicable to Valve's role on Steam. These frameworks have not previously been applied to a gaming platform through interaction design methods.



2.4 HCI and Transactional Design in Digital Commerce

Heuristic evaluation and cognitive walkthroughs have an established precedent in e-commerce usability research (Wahyuningrum et al., 2020). Gray et al.'s (2018) dark patterns taxonomy is applicable to Steam's purchase flow: obstruction is relevant to refund policy accessibility; sneaking applies to pricing transparency; interface interference applies to how discount presentation may distort value perception. Oghazi et al. (2018) showed that trust fully mediates the relationship between return policy leniency and purchase intention; it is not the policy itself but users' perception of and access to it that matters. These frameworks have not been tested in a gaming platform context, which represents a gap this thesis addresses.

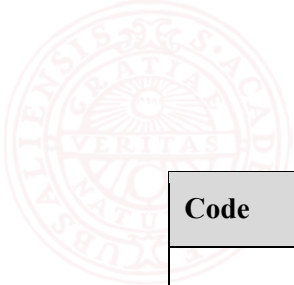
2.5 Research Gap

The literature on usability, trust, and e-commerce is well developed, but it remains anchored in physical goods and, to a lesser extent, general digital services. Steam's specific combination of account-bound licensing, conditional refund eligibility, and real-money transactions within a single checkout flow has not been examined through usability or trust frameworks. This thesis applies established HCI evaluation methods to that context through two complementary analytical lenses (interaction design and transactional communication).

3. Theoretical Framework

This study draws on four frameworks from HCI, information systems, and credibility research, selected for their direct relevance to the two analytical dimensions of the research.

Nielsen's Usability Heuristics (Nielsen & Molich, 1990; Nielsen, 1994) provide the primary diagnostic instrument for the expert evaluation. The ten heuristics supply the criteria against which interface-level violations are identified and severity-rated. Table 1 lists all ten heuristics with their codes and descriptions as used in this study.



Code	Heuristic	Description
H1	Visibility of System Status	The system should keep users informed about what is happening through timely, appropriate feedback, so that users always know what state the system is in.
H2	Match Between System and the Real World	The system should use language, concepts, and conventions familiar to the user rather than system-oriented terms; information should appear in a natural, logical order.
H3	User Control and Freedom	Users often trigger actions by mistake and need clearly marked exits to leave unwanted states without having to go through extended dialogue.
H4	Consistency and Standards	Users should not have to wonder whether different words, situations, or actions mean the same thing. Platform and internal conventions should be followed consistently.
H5	Error Prevention	Good design prevents problems from occurring in the first place, either by eliminating error-prone conditions or by flagging them before users commit to an action.
H6	Recognition Rather Than Recall	The interface should make elements, actions, and options visible so users do not have to remember information from one part of the dialogue to another.
H7	Flexibility and Efficiency of Use	Accelerators allow experienced users to complete tasks more quickly while remaining invisible to novice users, so the design can serve both groups.
H8	Aesthetic and Minimalist Design	Interfaces should not contain irrelevant or rarely needed information, as every additional element competes with the information users actually need.
H9	Help Users Recognize, Diagnose, and Recover from Errors	Error messages should be expressed in plain language, clearly indicate the problem, and suggest a constructive solution rather than presenting codes or system-level descriptions.
H10	Help and Documentation	Even if a system can be used without documentation, it may be necessary to provide help that is easy to search, focused on the user's task, and lists concrete steps.

Table 1. Nielsen's Usability Heuristics Reference

Most directly relevant to the Steam purchase flow are H1 (visibility of system status), H4 (consistency and standards), H6 (recognition rather than recall), H5 (error prevention), and H8 (aesthetic and minimalist design), given the flow's reliance on clear transactional feedback, interface consistency across screens, and minimization of extraneous promotional elements at point of purchase.

McKnight's E-Commerce Trust Model (1998, 2002) provides the primary trust measurement framework. The model distinguishes trusting beliefs, the perception that a vendor is competent, benevolent, and acts with integrity, from trusting intention, the willingness to act on those beliefs. Interface design quality functions as a trust antecedent: a consistent and transparent purchase flow signals competence and integrity directly. The 2002 Web Trust Scale is the source for the trust items adapted in this study's survey.

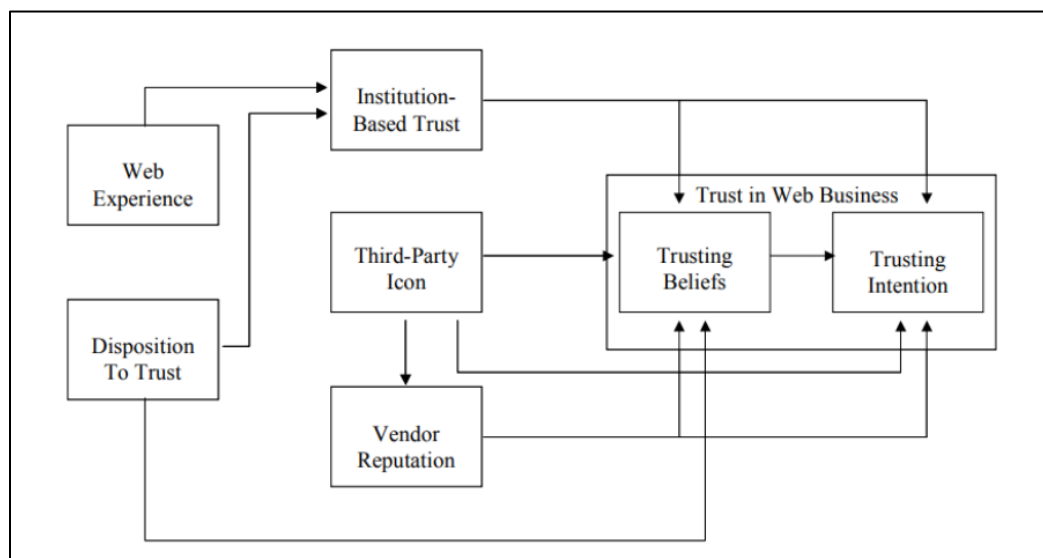
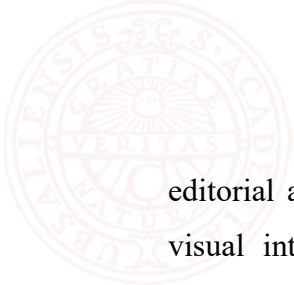


Figure 1. Research Model. (Adapted from McKnight's E-Commerce Trust Model (1998))

Fogg's Web Credibility Framework (Fogg & Tseng, 1999; Fogg et al., 2001) distinguishes surface credibility, immediate judgments based on visual and presentational features, from earned credibility accumulated over time. In the large quantitative study reported by Fogg et al. (2001), 1,410 participants rated 51 website elements for their effect on perceived credibility. Real-world feel and ease of use were the two strongest positive credibility drivers across all elements tested; commercial implications, covering elements that blur the boundary between



editorial and advertising content, produced the lowest credibility ratings in the study. Steam's visual integration of sale pricing, countdown timers, and percentage badges with product information sits close to that boundary.

ISO 9241-11 (1998, revised 2018) defines usability as the extent to which specified users can achieve specified goals effectively, efficiently, and with satisfaction in a specific context of use. It provides the evaluative lens against which the purchase flow is assessed; Nielsen's heuristics supply the diagnostic criteria within that lens. Details of how ISO 9241-11 was operationalized as an evaluation instrument in this study are provided in the Appendix.

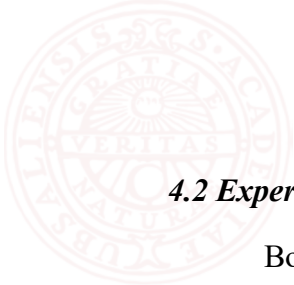
3.1 Framework Integration

The four frameworks map onto the usability-trust-loyalty chain at different levels: ISO 9241-11 and Nielsen define and diagnose usability properties; McKnight explains how those properties contribute to trust formation; Fogg accounts for the surface credibility signals that shape users' initial dispositions. Navigational consistency signals platform competence (McKnight's ability dimension); transactional transparency signals honesty and benevolence (McKnight's integrity and benevolence dimensions); surface design quality modulates the prior trust disposition users bring to the purchase flow.

4. Methodology

4.1 Research Design and Philosophy

This study adopts an exploratory, descriptive design focused on Steam's purchase process. A mixed-methods sequential design is employed: a heuristic evaluation phase generates design-level findings, which are then compared with user perception data collected through a survey and semi-structured interviews. The two phases are triangulated in the discussion chapter. Jeffries et al. (1991) and Nielsen (1993) both find that combining inspection-based and user-based methods produces more complete findings than either method alone



4.2 Expert Evaluation

Both authors evaluated the full Steam purchase flow independently. Juan F. Gutierrez Correa assessed navigational structure, consistency, and learnability through heuristic evaluation and cognitive walkthrough. Cristian De Santis assessed pricing transparency, discount presentation, and refund policy accessibility through the same methods applied to the transactional communication layer. Findings were consolidated into a unified issue list. The cognitive walkthrough used a representative user profile: an adult PC gamer with a Steam account who had not purchased within the past several months.

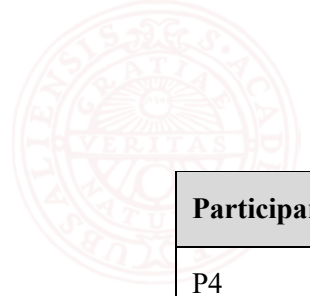
Both evaluators are the study's authors rather than independent domain experts, so this is an author-conducted heuristic evaluation. Familiarity with the research questions and theoretical frameworks may prime attention toward certain interface areas and away from others. To reduce this risk, evaluations were conducted independently before comparison, findings were recorded against specific heuristic criteria rather than general impressions, and severity ratings were assigned after consolidation rather than during individual review.

4.3 User Study

The survey instrument combines the 10-item System Usability Scale (Brooke, 1996), 12 trust and credibility items adapted from McKnight et al. (2002) and Fogg's web credibility terminology, and 2 loyalty items. Survey and interview questions are provided in the Appendix. The survey received 37 complete responses. Semi-structured interviews were conducted with 4 participants drawn from the survey respondents.

Table 2 presents the demographic profile of the interview participants.

Participant	Age	Gender	Country	Steam Experience
P1	18-24	Male	Italy	10 years
P2	18-24	Male	Italy	1 year
P3	18-24	Male	Italy	10 years



Participant	Age	Gender	Country	Steam Experience
P4	24	Male	Italy	4-5 years

Table 2. Interview Participant Demographics

Participants were recruited through purposive sampling targeting adult Steam users with at least one prior purchase, via personal networks, gaming communities, and university channels. SUS scores are calculated per Brooke (1996) and benchmarked against Bangor et al. (2008) and Sauro (2011). Trust items are analyzed descriptively by sub-dimension. Interview data are analyzed through thematic analysis (Braun and Clarke, 2006). Expert and user findings are triangulated in the discussion chapter.

4.4 Ethics and Limitations

Participation is voluntary, anonymous for survey respondents, and pseudonymous for interviewees; consent was obtained prior to data collection. Several limitations apply. The heuristic evaluation is author-conducted and carries the bias risk addressed in section 4.2. Sample sizes are modest and were not designed for generalization. The theoretical frameworks were validated primarily in physical goods e-commerce contexts and may not fully anticipate Steam's specifics. The cross-sectional design cannot separate perceptions shaped by long-term platform experience from responses to specific interface features. The five interview participants are all male, Italian, and aged 18-24, which restricts the range of qualitative perspectives the data can represent.

5. Expert Evaluation

5.1 Procedure

Both authors evaluated Steam's full purchase flow independently across five interface states: the product page, the add-to-cart confirmation modal, the shopping cart, the payment information form, and the order review screen. Juan F. Gutierrez Correa assessed navigational structure, consistency, and learnability using Nielsen's ten usability heuristics (Nielsen and

Molich, 1990; Nielsen, 1994) and a cognitive walkthrough framed around an adult PC gamer who has not purchased on Steam in several months. Cristian De Santis assessed pricing communication, discount presentation, and refund policy accessibility through McKnight's trust model and ISO 9241-11.

Nielsen's heuristics are referenced by code throughout this chapter. The full heuristic reference table with descriptions appears in Chapter 3, Table 1.

5.2 Interaction Design Findings

The product page and add-to-cart confirmation handle the early stages of the flow well. Purchase options are consistently labelled and positioned near relevant product information, satisfying H4 (consistency and standards). The confirmation modal provides immediate feedback on the cart action (H1) and offers clear navigation choices (see Figure 2).

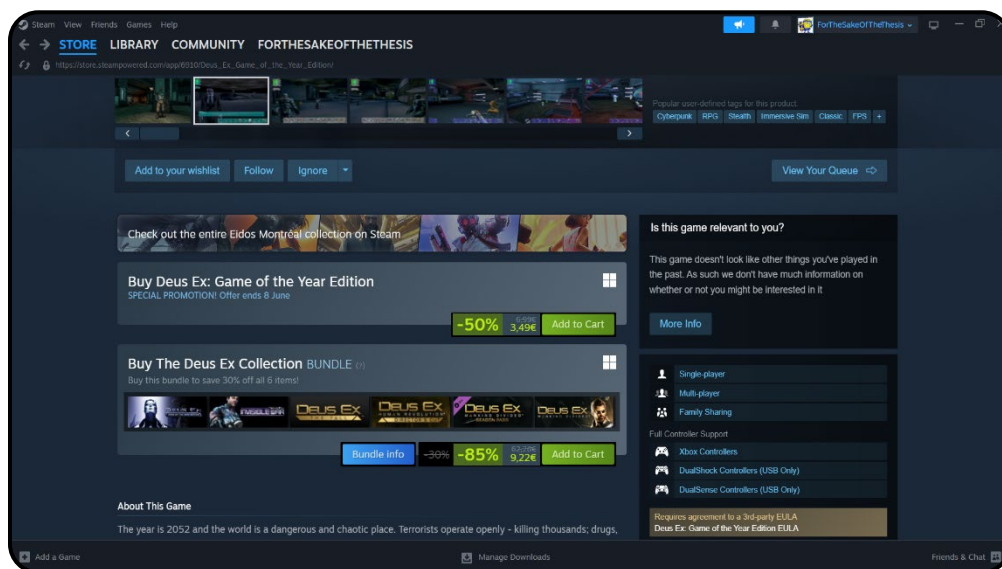


Figure 2. Store Page Screen

Two issues appear at this stage. The account selector dropdown in the modal lacks contextual explanation, creating a recognition-versus-recall cost (H6) for infrequent users who may not know which account is active or why the selector is present. The modal overlay also means users must dismiss it before continuing to browse, which adds friction with no corresponding benefit (see Figure 3).

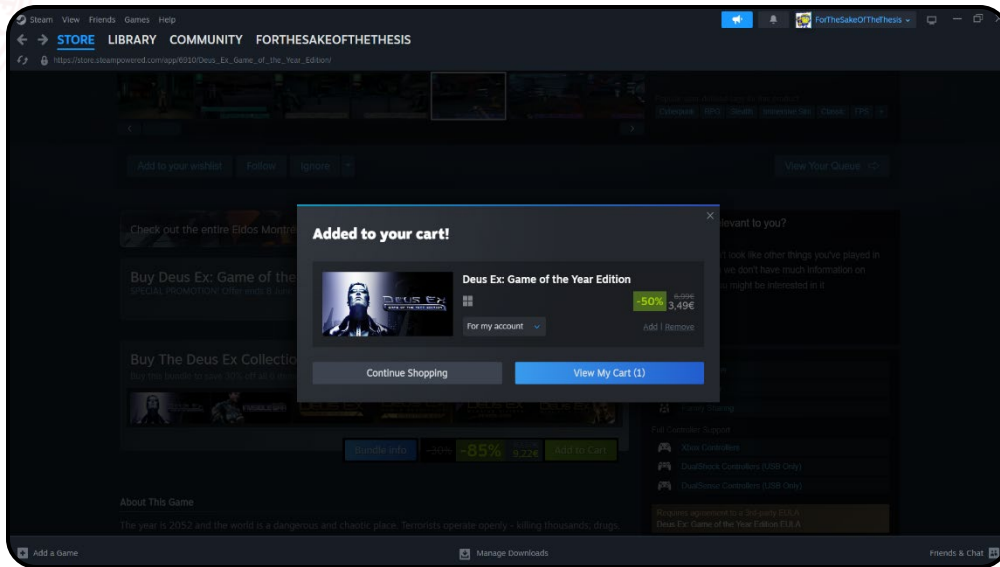


Figure 3. Add To Cart Modal Screen

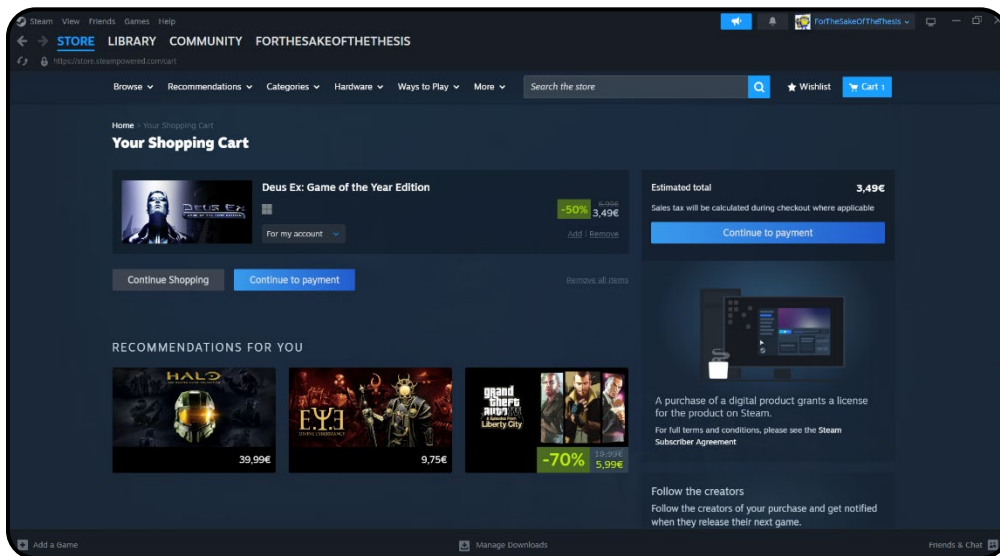


Figure 4. Shopping Cart Screen

The shopping cart is functionally clear: items, prices, and an estimated total are all visible in a summary panel, with breadcrumb navigation present (see Figure 4). The tax disclaimer, however, sits below the total rather than beside it. A user who does not read it may treat the displayed figure as the final amount, a foreseeable mismatch that H5 (error prevention) would address by bringing the disclaimer into closer proximity with the figure it qualifies. The licensing

note, which informs users that a purchase grants a Steam license rather than outright ownership, appears on this screen but carries no visual weight and is easy to skip.

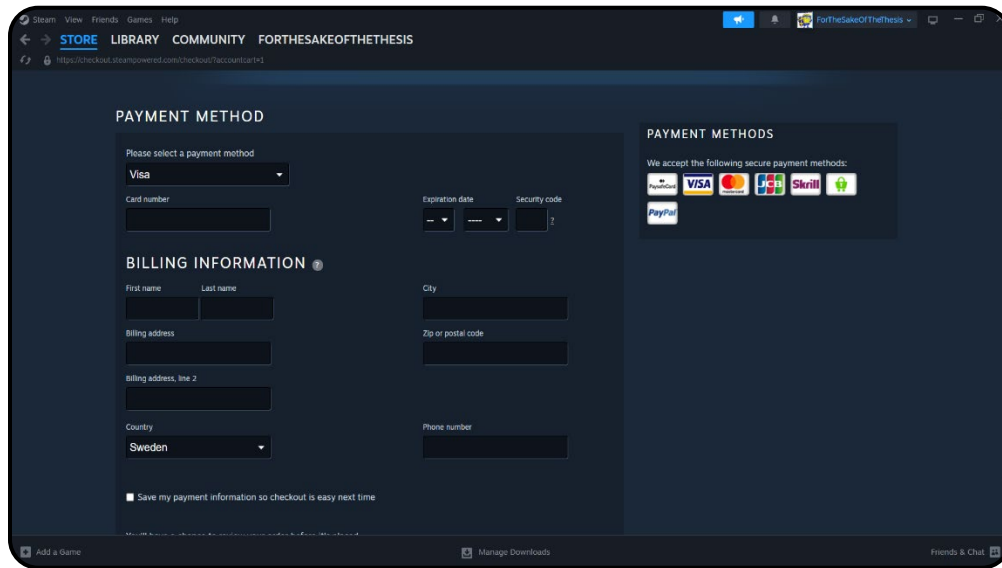
The screenshot shows the Steam checkout page for the game 'For the Sake of the Thesis'. The page is titled 'PAYMENT METHOD' and contains two main sections: 'Please select a payment method' and 'BILLING INFORMATION'. The first section has a dropdown menu for 'Please select a payment method' with 'Visa' selected. Below this are input fields for 'Card number', 'Expiration date' (split into month and year), and 'Security code'. The second section, 'BILLING INFORMATION', includes fields for 'First name', 'Last name', 'City', 'Billing address', 'Zip or postal code', 'Billing address, line 2', 'Country' (set to 'Sweden'), and 'Phone number'. A checkbox at the bottom of the billing section is labeled 'Save my payment information so checkout is easy next time'. On the right side of the page, there is a 'PAYMENT METHODS' section with the text 'We accept the following secure payment methods:' and logos for Visa, Mastercard, PayPal, Skrill, and others.

Figure 5. Payment Form Screen

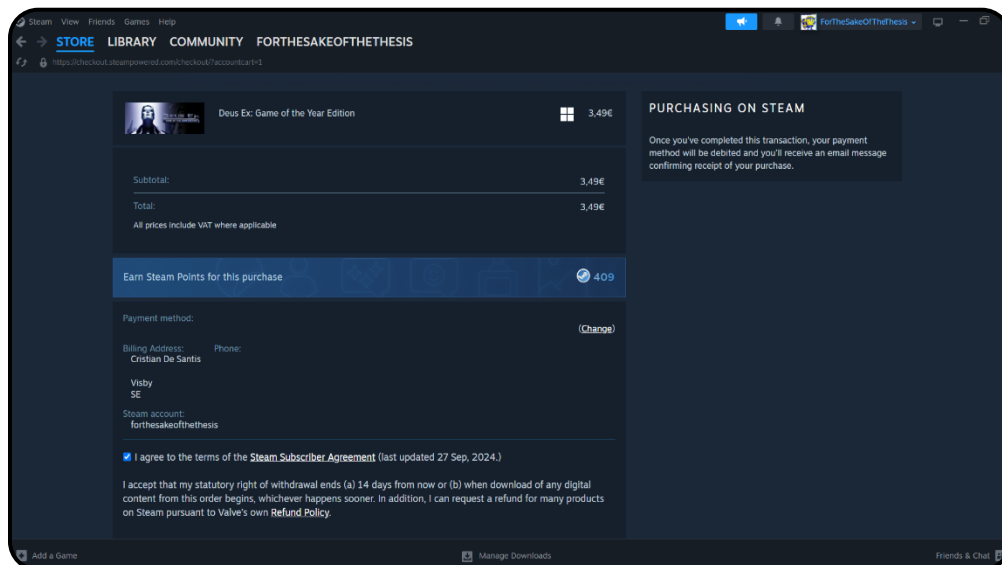
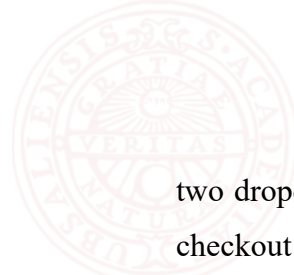
The screenshot shows the Steam checkout page for the game 'Deus Ex: Game of the Year Edition'. The page is titled 'PURCHASING ON STEAM' and contains a summary of the purchase. It shows the game title, a price of 3.49€, and a subtotal of 3.49€. The total is also 3.49€. Below this, there is a section for 'Earn Steam Points for this purchase' with a progress bar and a total of 409 points. The 'Payment method' is listed as 'Visa'. The 'Billing Address' is 'Cristian De Santos, Visby, SE'. The 'Steam account' is 'forthesakeofthethesis'. At the bottom, there is a checkbox for 'I agree to the terms of the Steam Subscriber Agreement (last updated 27 Sep, 2024.)' and a link to 'View Refund Policy'.

Figure 6. Order Review Screen

The two-step checkout progress indicator satisfies H1 and reduces uncertainty about where the user is in the flow. The payment form is well-structured, with clearly labelled fields and recognizable conventions. One departure: the expiration date input splits month and year across



two dropdowns rather than a single MM/YY field, which most users will not expect from other checkout flows (H4) (see Figure 5). More significantly, when a returning user has a saved payment method, the system can advance them to the order review screen without explicitly signaling that prior session data was applied. That state transition is not communicated, which is a moderate H1 and H5 violation.

On the order review screen, the Steam Subscriber Agreement checkbox is pre-checked by default (see Figure 6). This pattern is common in high-frequency transactional flows but raises a concern under H5, and it aligns with Gray et al.'s (2018) 'sneaking' dark pattern category: the Agreement contains refund eligibility conditions that do not appear anywhere else in the flow. A loyalty reward indicator showing Steam Points earned on the purchase appears at the final review stage. It is a consistent platform feature rather than a misleading element but placing it at the point of maximum commitment suggests a retention-oriented design priority.

5.3 Transactional Communication Findings

Pricing information at the product page level is clear. Where discounts apply, the original price, percentage reduction, and sale price appear together, meeting ISO 9241-11's effectiveness criterion for individual price decisions. The use of percentage-off badges and struck-through original prices is, however, a recognized anchoring mechanism (Gray et al., 2018): the original price sets a reference point that frames the sale price as a gain. No evidence of misrepresented prices was found, but the visual weight of discount presentation relative to the actual sale price is relevant to McKnight's integrity dimension.

The clearest gap in transactional communication is the absence of any refund policy reference within the purchase flow. No link to Steam's 14-day or 2-hour return conditions appears on the product page, the cart, the payment form, or the order review screen. The Subscriber Agreement checkbox links to a document that contains refund terms, but this is not identified as such to the user. This gap is consistent with Oghazi et al.'s (2018) finding that it is users' access to return policies, not their existence, that drives the trust effect.

6. User Study Findings

6.1 Overview and Analytical Approach

Demographic and methodological details for both the survey and the interviews are reported in Chapter 4 (Methodology). Survey and interview questions are provided in the Appendix.

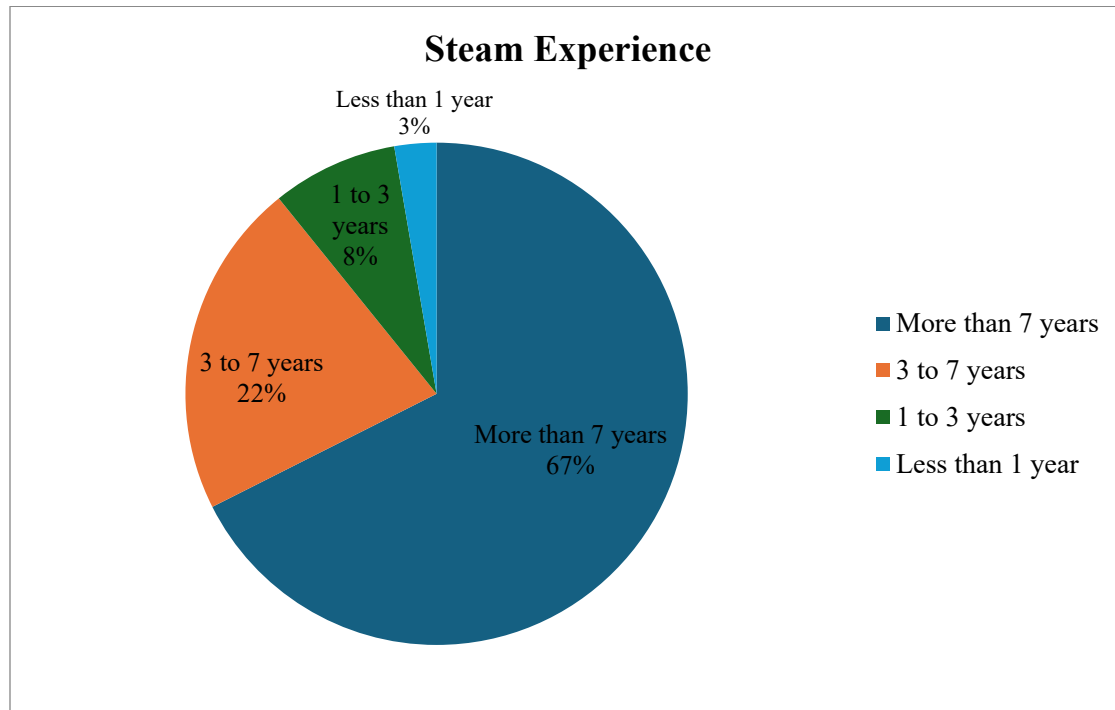


Figure 7. Sample Demographics – Steam Experience (pie chart)

Three thematic areas emerged across the interview corpus, corresponding to the three blocks in the interview guide: navigational experience and interface consistency; pricing and refund transparency; and platform trust and loyalty. Interview findings are presented alongside survey data where relevant, with participant identifiers used in place of names.

Figure 8 (Usage Frequency) currently charts how often respondents play games on Steam, not how often they purchase. The reviewer specifically flags this. If the survey instrument also collected purchase frequency data, both charts should appear here with clear labels distinguishing playing frequency from purchasing frequency. If purchase frequency was not collected, state that

explicitly and consider whether playing frequency alone is sufficiently relevant to a study of the purchase process to retain.

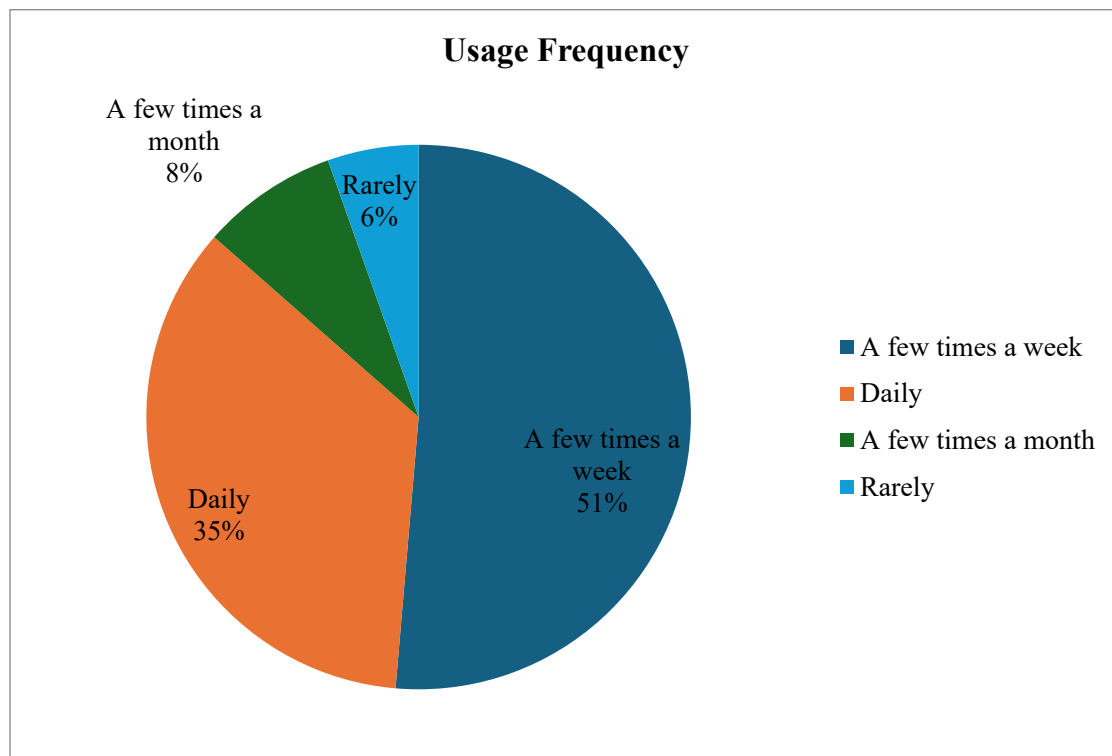


Figure 8. Sample Demographics – Usage Frequency (pie chart)

6.2 Usability: SUS Results

The mean SUS score across 37 respondents was 81.69 (SD = 12.62). Per Bangor et al. (2008), this places Steam's purchase process in the "Good" adjective rating band, just below the threshold for "Excellent" at 85.5. Per Sauro (2011), a score of 81.69 corresponds approximately to the 90th percentile, meaning the purchase flow scored higher than roughly 90% of products in the SUS benchmarking database. The low standard deviation indicates that respondents were broadly in agreement rather than split across the scale.

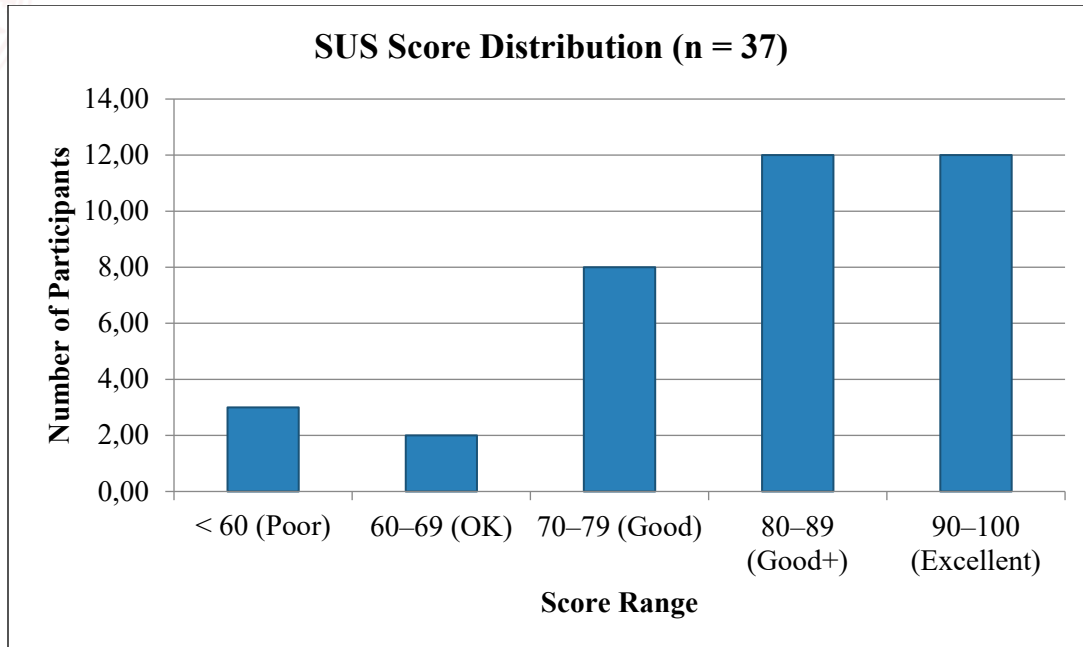


Figure 9. SUS Score Distribution (bar chart)

All five interview participants described the purchase flow as easy to navigate and linear. Participant 1 found the interface clear with no blocks, and Participant 2 reported the process as intuitive with no moments of uncertainty. Participant 4, who had primarily used console storefronts before Steam, noted a brief initial adjustment but found the flow easy to follow once familiar. The one navigational concern raised across both instruments was the visibility of the add-to-cart and purchase controls: Participant 3 noted that the call-to-action buttons required scrolling before they became visible on the product page.

6.3 Trust and Credibility: Item-Level Results

The trust items are grouped below by McKnight sub-dimension. All items used a five-point Likert scale (1 = strongly disagree, 5 = strongly agree).

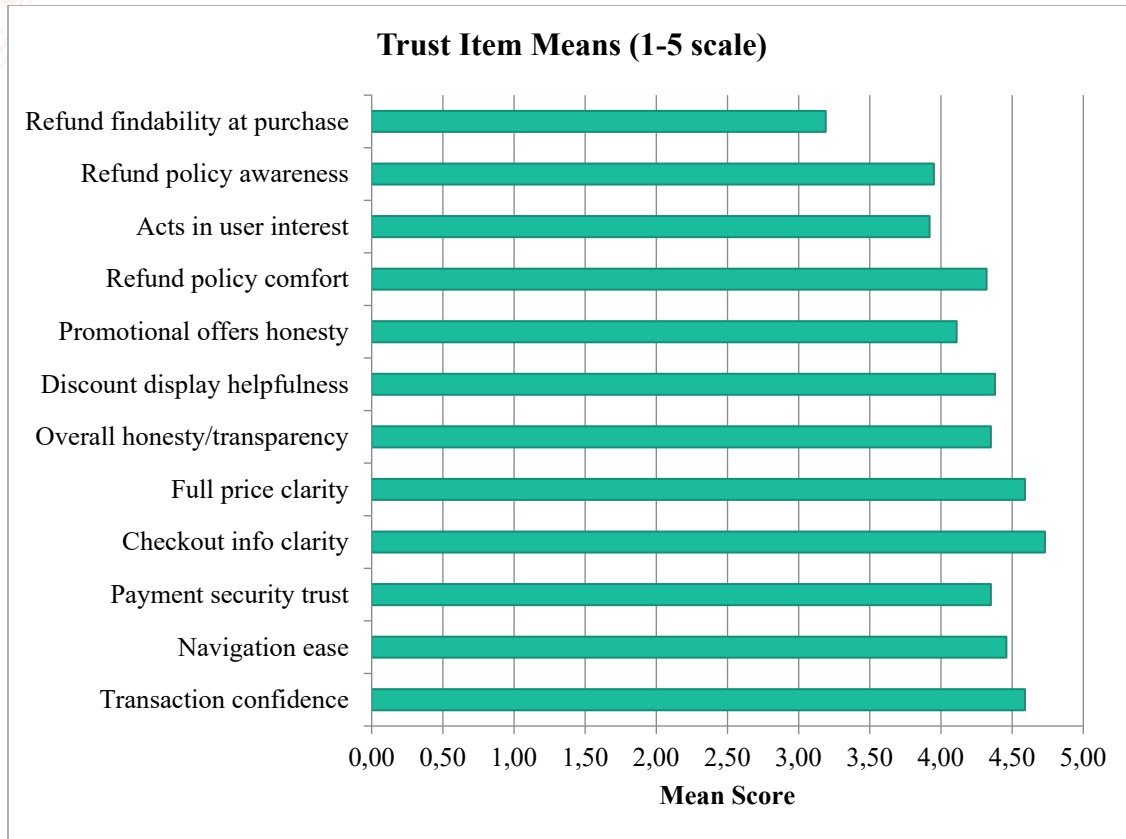
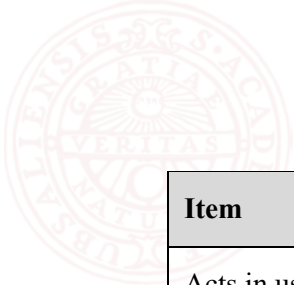


Figure 10. Trust Item Means by McKnight Sub-Dimension (horizontal bar)

Item	Mean (1-5)	Dimension
Transaction confidence	4,59	Ability
Navigation ease	4,46	Ability
Payment security trust	4,35	Ability
Checkout info clarity	4,73	Integrity
Full price clarity	4,59	Integrity
Overall honesty/transparency	4,35	Integrity
Discount display helpfulness	4,38	Integrity
Promotional offers honesty	4,11	Integrity
Refund policy comfort	4,32	Benevolence



Item	Mean (1-5)	Dimension
Acts in user interest	3,92	Benevolence
Refund policy awareness	3,95	Benevolence
Refund findability at purchase	3,19	Benevolence

Table 3. Trust Item Means by McKnight Sub-Dimension

6.3.1 Ability

Items mapping to McKnight’s ability dimension, covering confidence that the platform handles transactions competently, scored consistently high. ‘steam’s purchase process gives me confidence that my transaction will be handled correctly” scored 4.59, and “I trust that Steam handles my payment information securely” scored 4.35. Ease of navigation from store page to purchase completion scored 4.46. Participant 1 described Steam as more trustworthy compared to other platforms, and Participant 4 reported full confidence in Steam with his payment information, grounding this in both platform reputation and direct experience.

6.3.2 Integrity

Items covering perceived honesty and transparency produced more varied results. Checkout information clarity scored 4.73, the highest of all trust items, and full price legibility before purchase scored 4.59. The item asking whether promotional offers feel honest and free of pressure scored 4.11, the lowest among pricing-related items. Overall honesty and transparency scored 4.35. The gap between price legibility and perceived promotional neutrality appeared in the interviews as well: Participant 3, who had a marketing background, described Steam’s discount presentation as effective while acknowledging it sometimes created mild pressure to purchase. Participant 1 noted that bundle pricing could require extra attention to determine the final amount, and Participant 4 identified bundles containing already-owned games as a specific source of pricing ambiguity.

6.3.3 Benevolence

Benevolence items, covering whether users feel Steam acts in their interest rather than purely commercially, produced the widest spread in the dataset. “I believe Steam acts in my best interest as a user, not just as a paying customer” scored 3.92, and “My trust in Steam’s purchase process is one of the reasons I keep using the platform rather than switching to an alternative” scored 3.97. The refund-related items showed the sharpest divergence: “Knowing that Steam has a refund policy makes me feel more comfortable making purchases” scored 4.32, while ‘steam makes it easy to find refund information at the point of purchase’ scored 3.19, the lowest mean across all 14 trust and loyalty items (see Figure 10). Refund policy awareness scored 3.95, with 27% of respondents selecting 3 or below.

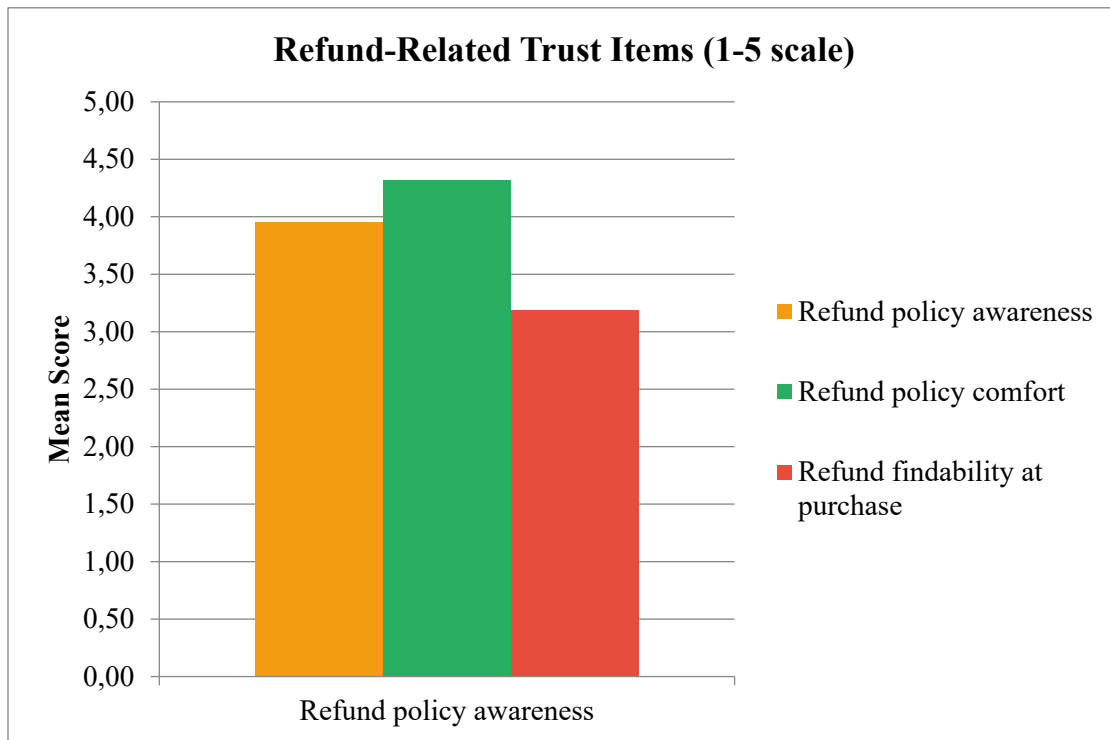


Figure 11. Refund Items Spotlight (Grouped Columns)

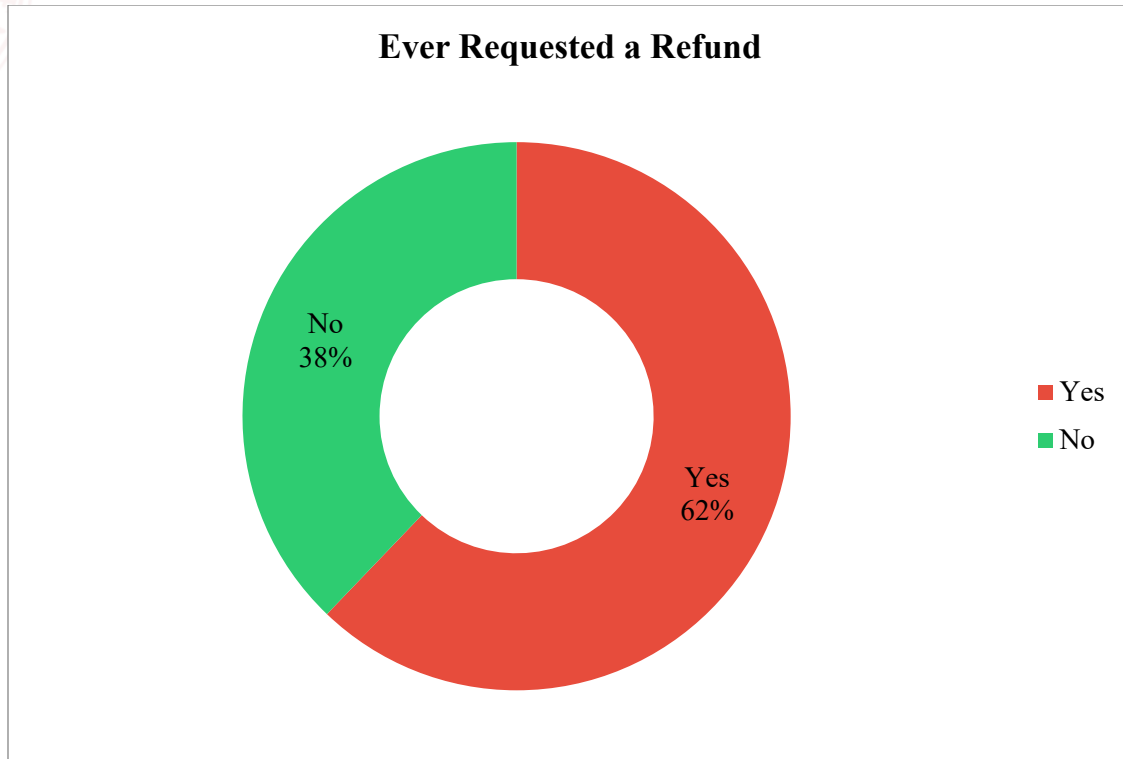


Figure 12. Sample Demographics – Ever Requested a Refund (pie chart)

Participant 1 found refund information not sufficiently accessible and suggested it should appear near the purchase button. Participant 2 had never looked for refund information during a purchase and suggested a pre-checkout pop-up so users know what they have access to before committing. Participant 3 reported searching for the refund option on one occasion and finding the navigation unclear. Participant 4 was the outlier: he had used the refund system once, found the information clear and the process fast, though he also noted that the initial UI could feel disorienting for new users. Three of the five participants identified refund accessibility as a problem, which is consistent with the survey finding and points to a design gap rather than a general awareness issue.

6.4 Loyalty

The two loyalty items produced an asymmetry. Intent to continue using Steam as the primary platform for PC game purchases scored 4.68, the highest of any item in the study (see Figure 13). Whether trust in the purchase process specifically drives continued use scored 3.97.

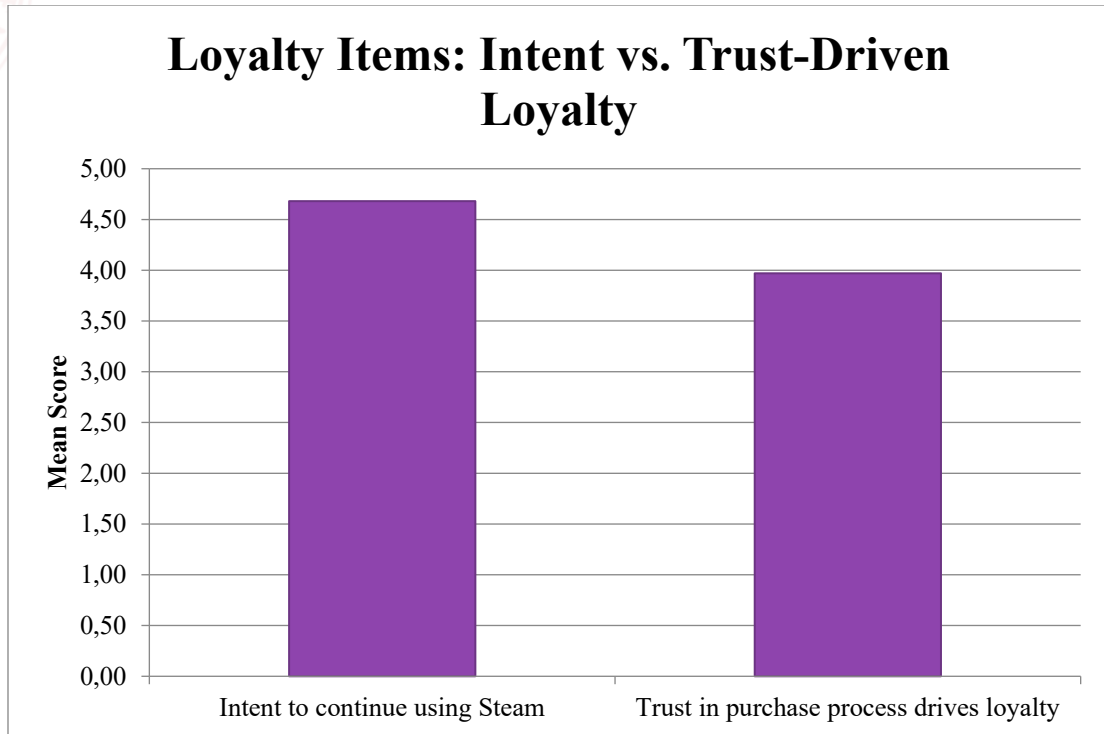


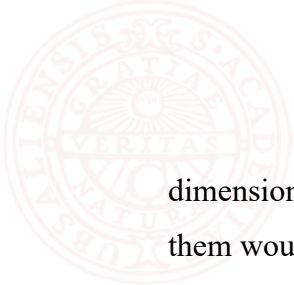
Figure 13. Loyalty Item Means (column chart)

The gap suggests that loyalty to Steam is strong but is not tied to the checkout experience. Participants attributed continued use to the platform's overall reputation, library size, and social features rather than to the purchase flow. McKnight's model treats trust as a necessary but not sufficient condition for loyalty, and the data fits that pattern: users can remain on a platform while holding reservations about specific interaction dimensions.

7. Discussion

7.1 Addressing the Research Questions

The primary research question asked how Steam's interaction design and transactional communication patterns align with established usability and trust criteria, and what implications those patterns carry for user trust and loyalty. The evidence from both phases points to the same answer: Steam performs well on the dimensions that support task completion and poorly on the



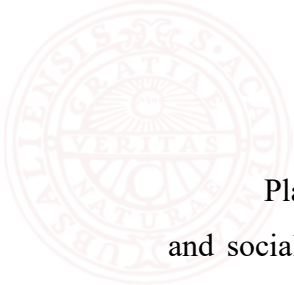
dimensions that support informed decision-making. Those are not the same thing, and conflating them would misread what the data shows.

On Sub-Question 1, the heuristic evaluation found that Steam's navigational structure is largely consistent and linear. The flow from product page to order confirmation is direct, feedback is present at key steps, and the visual language is stable across screens. The SUS score of 81.69 confirms that users experience this as a genuinely usable flow. The violations identified, including the silent application of saved payment data, the pre-checked subscriber agreement, and the low visual salience of licensing conditions, are real but do not obstruct purchase completion. What they obstruct is the user's ability to complete the purchase with full awareness of what they are agreeing to. That distinction maps directly onto Nielsen's H5 (error prevention): the flow does not cause errors, but it does not do much to prevent uninformed ones.

On Sub-Question 2, the transactional communication evaluation identified a sharper gap. The absence of any refund policy reference within the five-screen purchase flow is the clearest single finding in this study, and the user data corroborates it directly. A mean of 3.19 on refund findability at point of purchase, the lowest-scoring item across all trust measures, paired with 4.32 on refund comfort among those who knew the policy existed, illustrates Oghazi et al.'s (2018) finding: the trust value of a return policy is only realized when users can actually find it.

7.2 The Usability-Trust Relationship in Steam's Context

The usability-trust-loyalty chain, established across physical goods e-commerce research by Gefen et al. (2003), Flavián et al. (2006), and Cyr (2008), holds in Steam's context only partially. Usability is strong and loyalty is high, with a mean intent to continue of 4.68. But the link between them is not running through the purchase process. Interview participants attributed continued use to Steam's reputation, library, and social ecosystem rather than to checkout experience. Trust in the purchase process specifically scored 3.97 against general loyalty at 4.68. The chain exists, but in Steam's case it appears to be mediated more by platform-level reputation than by transactional design quality. This is consistent with McKnight's distinction between institution-based trust and interface-level trusting beliefs: Steam has accumulated enough institutional credibility that individual design gaps do not break the loyalty relationship, even when they are noticed.



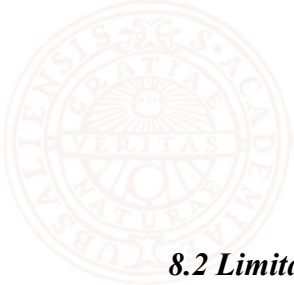
Platform loyalty research points to an additional explanation. Participants cited library size and social features as reasons for continued use, which points toward volume dominance and switching costs as loyalty drivers that operate independently of trust or usability. When a platform holds the majority of a user's game library and social connections, the practical cost of switching to a competing storefront is high regardless of satisfaction with the checkout experience (Thorhauge, 2022). Lock-in of this kind is a known feature of platform markets and means that loyalty figures for dominant platforms may reflect constraint as much as satisfaction. The study's loyalty items were not designed to separate trust-driven retention from switching cost-driven retention, which is a limitation that future work in this area should address directly.

That finding has a practical implication beyond Steam. A platform with weaker market standing could not absorb the same design gaps without a measurable loyalty cost. The refund policy visibility issue is not consequential because of Steam's market position; it is consequential because it represents a category of design decision where transactional transparency and retention-oriented design pull in opposite directions. Steam's approach reflects a coherent, if not user-centered, set of priorities. On a less dominant platform, those same choices would likely produce a measurably different loyalty outcome.

8. Conclusion

8.1 Summary of Findings

This thesis evaluated Steam's purchase process through two analytical lenses: interaction design, using Nielsen's heuristics and cognitive walkthrough, and transactional communication, using McKnight's trust model and ISO 9241-11. Both were triangulated against a survey of 37 users and semi-structured interviews. The central finding is that Steam's purchase flow is usable but not fully transparent. Navigational structure, visual consistency, and task efficiency are strong. Refund policy visibility, licensing communication, and the handling of consent are not. The usability-trust-loyalty chain holds at the platform level but is partially decoupled at the transactional level, sustained by institutional reputation rather than by the quality of individual checkout interactions.

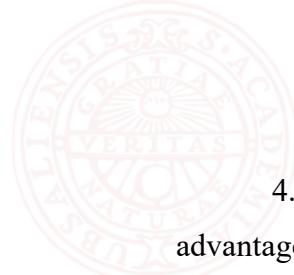


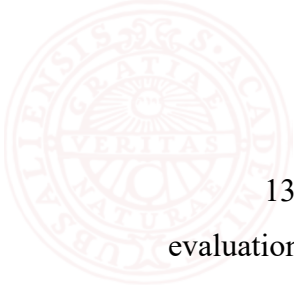
8.2 Limitations and Future Research

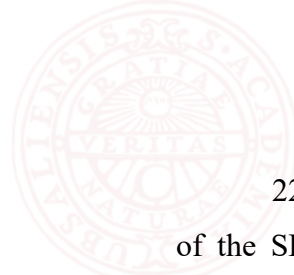
The expert evaluation was conducted by the thesis authors, introducing potential evaluator bias. The sample was modest in size, skewed toward experienced male users in the 18-24 age group, and not designed for generalization. The frameworks applied were validated primarily in physical goods e-commerce contexts, and their transfer to digital game purchasing, where delivery is instant and refund conditions are atypical, should be treated as exploratory rather than confirmatory. Future research could address these gaps through larger cross-platform user studies comparing Steam's checkout to competing storefronts, and through longitudinal designs capable of disaggregating trust formed through platform experience from trust formed through specific interface interactions. The refund policy visibility finding in particular warrants a targeted usability test to determine whether even minimal design interventions, a persistent link or a pre-purchase disclosure, would shift user confidence in the benevolence dimension of trust.

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Appendix

Appendix A – Survey Questionnaire

This appendix presents the questionnaire used in the quantitative phase of the study. The instrument was developed to measure participants' perceptions of Steam's purchase process and combined questions about Steam usage history, standardized usability and trust scales, and demographic information.

The survey was organized into five parts:

- Part A gathered background information about participants' prior experience with Steam.
- Part B administered the System Usability Scale (SUS) as developed by Brooke (1996).
- Part C addressed perceptions of trust and credibility within Steam's purchase process, drawing in part on the e-commerce trust framework proposed by McKnight, Choudhury, and Kacmar (2002).
- Part D examined platform loyalty and included an optional open-ended question inviting additional reflections.
- Part E collected demographic information.

All responses were anonymous and used solely for the purposes of this academic study.

Privacy Policy

Participating in this survey involves providing information about personal purchasing habits related to video games and interest in purchasing games through the Steam platform.

Some responses may include general personal data related to gaming and purchasing behavior. Additionally, there will be some questions about demographic info (age, gender, country, gaming habits).



All data collected will be used exclusively for this research pilot study and will be analyzed in aggregate for academic purposes only. No personally identifying information will be collected unless explicitly stated. Participation in this survey is voluntary, and respondents may stop at any time.

The collected data will be stored securely and kept only for the duration of the study. All data will be deleted after the completion of the research project in June 2026.

By continuing with this survey, you acknowledge that you understand the purpose of the study and consent to the use of your responses for academic research.

1. By clicking the box below, you agree to participate in this survey under the terms outlined above *

☐ I agree to participate in this survey and understand that my responses will be anonymized and used for research purposes.

PART A | Background & Screening

Multiple choice. Please select the option that best describes you.

2. How long have you been using Steam? *

- ☐ Less than 1 year
- ☐ 1 to 3 years
- ☐ 3 to 7 years
- ☐ More than 7 years

3. How often do you use Steam? *

- ☐ Daily
- ☐ A few times a week
- ☐ A few times a month
- ☐ Rarely (less than once a month)



4. How many games have you purchased on Steam (paid purchases, not free-to-play)? *

- ☐ 1 to 5 games
- ☐ 6 to 20 games
- ☐ 21 to 50 games
- ☐ 50 to 100 games
- ☐ More than 100 games

5. Have you ever requested a refund on Steam? *

- ☐ Yes
- ☐ No
- ☐ I was not aware that Steam had a refund policy

6. On average, how do you typically discover games you end up buying on Steam? (Select all that apply) *

- ☐ Browsing the Steam store directly
- ☐ Steam recommendations / "Discover Queue"
- ☐ Steam sales and featured deals
- ☐ Friends' recommendations or wishlists
- ☐ External sources (YouTube, Reddit, reviews, social media)
- ☐ Other

PART B | System Usability Scale (SUS)

The following statements refer to your overall experience using Steam, particularly the store, browsing, and purchase process. Please think about those interactions specifically when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

Source: Brooke, J. (1996). SUS: A "quick and dirty" usability scale. In P. W. Jordan, B. Thomas, B. A. Weerdmeester, & A. L. McClelland (Eds.), *Usability Evaluation in Industry*. London: Taylor & Francis.



7. I think that I would like to use Steam frequently. *

1	2	3	4	5
---	---	---	---	---

8. I found Steam unnecessarily complex. *

1	2	3	4	5
---	---	---	---	---

9. I thought Steam was easy to use. *

1	2	3	4	5
---	---	---	---	---

10. I think that I would need the support of a technical person to be able to use Steam. *

1	2	3	4	5
---	---	---	---	---

11. I found the various features in Steam were well integrated. *

1	2	3	4	5
---	---	---	---	---

12. I thought there was too much inconsistency in Steam. *

1	2	3	4	5
---	---	---	---	---

13. I would imagine that most people would learn to use Steam very quickly. *

1	2	3	4	5
---	---	---	---	---

14. I found Steam very confusing to use. *

1	2	3	4	5
---	---	---	---	---

15. I felt very confident using Steam. *

1	2	3	4	5
---	---	---	---	---



16. I needed to learn a lot of things before I could get going with Steam. *

1	2	3	4	5
---	---	---	---	---

PART C | Trust & Credibility Perception

The following items focus specifically on Steam's purchase process, meaning the game store page, the pricing and discount displays, the checkout flow, and the refund policy. Please think about those specific parts of Steam when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

17. Steam's purchase process gives me confidence that my transaction will be handled correctly. *

1	2	3	4	5
---	---	---	---	---

18. The information Steam provides during checkout (price, payment confirmation, delivery) is clear and accurate. *

1	2	3	4	5
---	---	---	---	---

19. I find it easy to navigate from a game's store page to completing a purchase. *

1	2	3	4	5
---	---	---	---	---

20. Steam's discount displays (e.g., percentage-off badges, original vs. sale price) help me make informed purchase decisions. *

1	2	3	4	5
---	---	---	---	---

21. I feel that Steam's promotional offers (sales, bundles, seasonal discounts) are presented honestly and without pressure. *

1	2	3	4	5
---	---	---	---	---

22. I can easily understand the full price I will pay before completing a purchase on Steam. *

1	2	3	4	5
---	---	---	---	---



23. I am aware of Steam's refund policy conditions (e.g., the 2-hour playtime and 14-day time limits). *

1	2	3	4	5
---	---	---	---	---

24. Steam makes it easy to find refund information at the point of purchase. *

1	2	3	4	5
---	---	---	---	---

25. Knowing that Steam has a refund policy makes me feel more comfortable making purchases. *

1	2	3	4	5
---	---	---	---	---

26. I believe Steam acts in my best interest as a user, not just as a paying customer. *

1	2	3	4	5
---	---	---	---	---

27. I trust that Steam handles my payment information securely. *

1	2	3	4	5
---	---	---	---	---

28. Overall, I feel that Steam is an honest and transparent platform when it comes to purchases. *

1	2	3	4	5
---	---	---	---	---

PART D | Platform Loyalty & Open Reflection

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

29. I intend to continue using Steam as my primary platform for purchasing PC games in the future. *

1	2	3	4	5
---	---	---	---	---



30. My trust in Steam's purchase process is one of the reasons I keep using the platform rather than switching to an alternative.

*

1

2

3

4

5

31. **Open Question** (optional, but encouraged)

In your own words: Is there anything about Steam's purchase process, the store page, pricing, checkout, or refund policy, that particularly increases or decreases your trust in the platform? You can be as brief or as detailed as you like.

Appendix B – Interview Schedule

This appendix contains the semi-structured interview guide used during the qualitative phase of the study. Interviews were carried out with a selection of survey participants to obtain more detailed accounts of users' experiences with Steam's purchase process and transactional communication.

The interview guide was organized around four thematic areas:

- Navigation and interface consistency
- Pricing and discount communication
- Refund transparency
- Trust and platform loyalty

A semi-structured format was adopted to allow participants to speak freely from personal experience while keeping discussion focused across sessions. The thematic structure and approach

to data collection were informed by Braun and Clarke's (2006) framework for thematic analysis and by McKnight's e-commerce trust model.

Semi-Structured Interview Guide

Evaluating Trust and Usability in Steam's Purchase Process

Purpose	Qualitative follow-up to the survey; explores the reasoning behind trust and usability perceptions
Format	Semi-structured, individual, in-person or video call
Duration	Estimated 20–40 minutes
Target sample	5–10 participants drawn from survey respondents
Analysis	Thematic analysis (Braun & Clarke, 2006)

Interviewer Notes

Before the interview begins, confirm audio recording consent and remind the participant that there are no right or wrong answers. The goal is to understand their personal experience of Steam's purchase process. Probes are optional; use them only when a response is brief or lacks specificity. Do not read questions verbatim if natural conversation allows organic coverage of the same theme.

WARM-UP | Demographics & Experience

Approx. 1–2 min · Not coded · Purpose: find demographics information about the user.

W. Before we get into specifics, I would like to ask some questions about demographics and your experience within Steam.

WARM-UP | Opening Narrative

Approx. 2–3 min · Not coded · Purpose: activate episodic recall and establish rapport

W. Before we get into specifics, can you walk me through the last time you bought a game on Steam? Just describe what that experience was like, from start to finish.

Allow the participant to narrate freely. Do not interrupt. Note any interface moments they spontaneously mention; these may warrant follow-up in later blocks.

BLOCK 1 | Navigation & Interface Consistency

Approx. 8–10 min · Maps to Sub-Question 1 (Interaction Design) · Heuristics: H4, H6, H8

Q1. How easy or difficult did you find it to move from a game's store page to actually completing a purchase? Were there any moments where you felt lost or unsure of what to do next?

Q2. Did the layout or structure of Steam's purchase flow feel consistent to you, like things were where you expected them to be? Can you give an example?

↳ *Was there anything about how buttons, labels, or information were arranged that particularly helped or confused you?*

BLOCK 2 | Pricing, Discounts & Refund Transparency

Approx. 8–10 min · Maps to Sub-Question 2 (Transactional Communication)

Q3. When you see a discounted price on Steam, the percentage badge, the crossed-out original price, does that presentation help you make a decision? Does it feel trustworthy?

Q4. Before completing a purchase, do you feel like you always know exactly what you are going to pay? Are there moments where pricing feels unclear or confusing?

Q5. How aware were you of Steam's refund policy before taking our survey? Did knowing about it, or not knowing about it, affect how comfortable you felt making a purchase?

↳ *Did you ever look for refund information during or after a purchase? If so, how easy was it to find?*



BLOCK 3 | Trust & Platform Loyalty

Approx. 5–8 min · Maps to Primary Research Question · McKnight trust constructs

Q6. Overall, how much do you trust Steam with your payment information and purchases? Is that trust based on your own direct experience, or more on Steam's general reputation as a platform?

↳ Has anything ever happened, a transaction, a refund request, a pricing issue, that increased or decreased that trust?

Q7. Is there anything about the way Steam presents purchases, prices, or policies that you think could be improved to feel more transparent or user-friendly?

CLOSING

Approx. 1–2 min · Open-ended wrap-up

C. Is there anything else about Steam's purchase process, positive or negative, that you would like to mention that we have not covered?

Thank the participant. Confirm they have no further questions about the study. Remind them of their right to withdraw data within the agreed timeframe.

The table below summarises the methodological justification for each structural decision in this interview guide. These rationales are intended for inclusion or reference in §4.4.3 of the thesis methodology chapter.

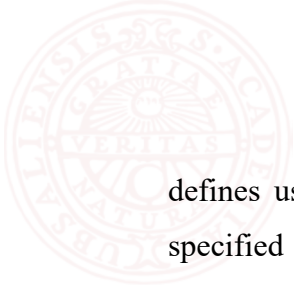
Design Choice	Methodological Justification
Three thematic blocks	Directly maps to SQ1, SQ2, and the primary RQ, enabling structured thematic coding by analytical dimension (Braun & Clarke, 2006).
Funnel order (broad → specific)	Reduces interviewer priming; consistent with semi-structured interview best practices (Kvale & Brinkmann, 2009).
Narrative warm-up	Episodic recall activates concrete experience rather than abstract opinion, producing richer qualitative data (Brewer, 1988).
Optional probes	Preserves the flexibility characteristic of the semi-structured format without inflating the core question count.
No Likert items	Prevents redundancy with the survey instrument; keeps the interview at the interpretive and explanatory level.
≤ 7 core questions	Fits within the 20–40 minute window specified in §4.4.3; manageable for thematic coding across 5–10 participants.

Key References

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Appendix C - ISO 9241-11

This appendix reproduces the ISO 9241-11 usability definition applied as a reference standard throughout the study. ISO 9241-11, originally published in 1998 and revised in 2018,



defines usability as the extent to which a product can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use. The standard is published by the International Organization for Standardization and forms part of the broader ISO 9241 series on ergonomics of human-system interaction.

In this study, the 2018 revision of ISO 9241-11 provided the definitional basis for operationalizing usability within Steam's purchase process. The three constituent dimensions, effectiveness, efficiency, and satisfaction, informed the framing of the expert evaluation and the construction of the survey instrument, and are referenced throughout the analysis chapters in relation to both heuristic findings and quantitative results.



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**EVALUATING TRUST AND USABILITY IN STEAM'S PURCHASE
PROCESS: AN INTERACTION DESIGN ANALYSIS**

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Bachelor Thesis in Game Design, 15 hp
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Abstract

This paper evaluates the interaction design of Steam's purchase process through a heuristic evaluation using Nielsen's usability heuristics, Fogg's web credibility framework, and ISO 9241-11, triangulated against a user survey ($n = 37$) and semi-structured interviews. The evaluation covers the five-screen checkout flow from product page to order confirmation, a process that has received limited formal analysis from an interaction design perspective.

Steam's purchase flow is clear, consistent, and learnable. A mean SUS score of 81.69 ($SD = 12.62$) places it in the 'Good' range per Bangor et al. (2008) and near the 90th percentile per Sauro (2011). Consistency and Standards (H4), Recognition Rather Than Recall (H6), and Visibility of System Status (H1) are well satisfied across the flow. The clearest gap is Help and Documentation (H10): Steam's support resources are extensive but inaccessible from within the checkout, a friction point that affects new and infrequent users most. A secondary finding concerns publisher-level information architecture, where complex edition and bundle structures on some product pages introduce confusion that Steam's own design framework cannot fully absorb.

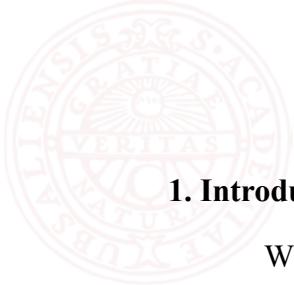
Steam's purchase process is designed to welcome any user regardless of prior experience, and the data supports that. Its weaknesses are not in the flow itself but at its edges.

Keywords: heuristic evaluation, usability, learnability, web credibility, Steam, digital game distribution, interaction design, Nielsen's heuristics, Fogg credibility framework, SUS.



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1. Introduction

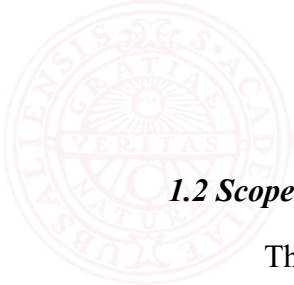
When a user clicks 'Add to Cart' on Steam, they are not just starting a transaction. They are placing trust in a system they may barely know, handing over payment details, and agreeing to conditions they have almost certainly not read. For most experienced users, none of this registers. For someone new to the platform, or new to PC gaming altogether, the same five screens feel quite different. Whether that design supports or undermines the user's confidence is worth examining.

Steam, developed by Valve Corporation and launched in 2003, holds roughly 74-75% of the global PC digital game distribution market (Stoll, 2025). Because Valve is a private company and does not publish audited financial statements, this figure is an analyst estimate rather than an official disclosure. Buying something on Steam does not transfer ownership of a game. It grants a license tied to an account, subject to a two-hour playtime and fourteen-day refund window. Users spend real money and share payment data through a checkout flow that remains understudied from an interaction design and usability perspective. This paper examines that flow.

E-commerce research has consistently shown that usability and trust move together. Interfaces that are consistent and easy to learn generate stronger trust perceptions, which drive purchase intent and loyalty (Gefen et al., 2003; Flavian et al., 2006; Cyr, 2008). Digital game purchasing differs from physical goods retail in ways that matter for this relationship: the product is intangible, delivery is instant, and the refund window is narrow and conditional. Whether the same design properties that build trust in conventional e-commerce hold in this context is what this paper sets out to investigate, from an interaction design perspective.

1.1 Research Question

This paper addresses the following sub-question within a broader joint thesis: *How do Steam's navigational structure and interface consistency within the purchase process align with established learnability and credibility principles, and how might these properties influence user trust perception?* The evaluation draws on Nielsen's usability heuristics (Nielsen and Molich, 1990; Nielsen, 1994), Fogg's web credibility framework (Fogg and Tseng, 1999), and ISO 9241-11.



1.2 Scope and Delimitations

This paper focuses on the interaction design dimension of Steam's purchase process only. Pricing communication, discount presentation, and refund policy accessibility are covered in a parallel paper by Cristian De Santis and are not analyzed here, except where they bear directly on navigational structure. The evaluation covers the five-screen purchase flow from product page to order confirmation and does not extend to post-purchase interactions or Steam's broader interface.

1.3 Paper Structure

Chapter 2 situates the research in existing literature on usability, learnability, and web credibility. Chapter 3 lays out the theoretical framework. Chapter 4 covers the methodology. Chapter 5 presents and discusses the findings from both the expert evaluation and the user study. Chapter 6 draws conclusions and identifies directions for future research.

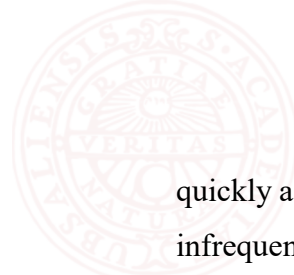
2. Literature Review

2.1 Digital Game Distribution and Steam as a Platform

Thorhaug (2022) frames Steam's architecture as one that embeds market regulation into its technical structure, meaning design decisions in the purchase flow carry behavioral consequences beyond convenience. Despite substantial academic attention to Steam from the angles of player behavior and platform economics, no published study has applied HCI evaluation methods to its checkout flow.

2.2 Usability, Learnability, and Trust in E-Commerce

Gefen et al. (2003), Flavian et al. (2006), and Cyr (2008) consistently found that easy-to-navigate and consistent interfaces generate stronger trust perceptions, driving purchase intent and platform loyalty. This body of research is grounded in physical goods e-commerce, however. Whether the same properties hold for digital game purchasing, where the product is intangible and the refund window is narrow, has not been tested. Learnability, defined by Nielsen (1994) as how



quickly a new user reaches competent performance, is of particular relevance here: for a flow used infrequently by a large portion of its user base, it is the design property that determines whether someone completes a purchase confidently or abandons it.

2.3 Web Credibility and Interface Design

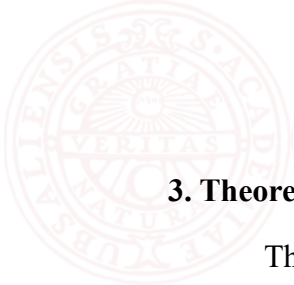
Fogg and Tseng (1999) distinguish surface credibility, formed immediately from visual and structural cues, from earned credibility built over time. Fogg et al.'s (2001) study of 1,410 participants found ease of use and professional visual design among the strongest positive credibility signals, while navigation difficulty was one of the most damaging. For Steam, navigational clarity is not just a usability property. It is a credibility signal that users form before any explicit trust claim is made.

2.4 HCI Evaluation in Digital Commerce

Heuristic evaluation has an established track record in e-commerce usability research (Wahyuningrum et al., 2020), though none of this work has been applied to digital game distribution. Gray et al.'s (2018) dark patterns taxonomy is relevant here, specifically the interface interference category, which covers design choices that distort a user's ability to perceive available options clearly. This applies directly to cases where publisher-level information architecture within Steam's framework creates confusion for users trying to understand what they are purchasing.

2.5 Research Gap

No published study has formally evaluated Steam's purchase process through interaction design or usability frameworks, and the usability-trust-learnability relationship has not been tested in digital game purchasing. This paper addresses that gap.



3. Theoretical Framework

Three frameworks guide the analysis. Nielsen and Molich (1990) and Nielsen (1994) supply the primary diagnostic instrument: ten usability heuristics against which interface-level issues are identified. The five most directly applicable to a purchase flow are Visibility of System Status (H1), Consistency and Standards (H4), Error Prevention (H5), Recognition Rather Than Recall (H6), and Help and Documentation (H10). Learnability, one of Nielsen's five measurable usability attributes, is the dimension most relevant to this study: it determines how quickly a new or infrequent user can reach confident performance in the checkout.

Code	Nielsen's Usability Heuristic
H1	Visibility of System Status
H2	Match Between System and the Real World
H3	User Control and Freedom
H4	Consistency and Standards
H5	Error Prevention
H6	Recognition Rather Than Recall
H7	Flexibility and Efficiency of Use
H8	Aesthetic and Minimalist Design
H9	Help Users Recognize, Diagnose, and Recover from Errors
H10	Help and Documentation

Table 1. Nielsen's Usability Heuristics Reference

ISO 9241-11 (1998, revised 2018) provides the evaluative lens within which heuristic findings are interpreted. Where Nielsen identifies what is wrong, ISO 9241-11 asks whether those issues prevent users from achieving their goals with effectiveness, efficiency, and satisfaction. The two are used together rather than as alternatives.



Fogg and Tseng (1999) connect the interaction design evaluation to trust perception. Their framework distinguishes surface credibility, the immediate judgment formed from visual and structural cues, from earned credibility built over time. Fogg et al.'s (2001) empirical study found that ease of use and professional visual design were the strongest positive credibility signals, while navigation difficulty was among the most damaging. Navigational clarity is therefore not just a usability property. It is a credibility signal, and the two reinforce each other: a flow that satisfies H4 and H6 also generates positive surface credibility with no additional design effort required.

4. Methodology

The primary method is a heuristic evaluation of Steam's five-screen purchase flow, conducted independently by the author against Nielsen's ten usability heuristics on the live Steam desktop client. The evaluation was performed with a deliberately adopted UX lens rather than a game design one, in order to apply the frameworks as intended. A representative user profile anchored the evaluation: an adult PC gamer with a Steam account who has not purchased in several months, chosen because this is the user for whom learnability matters most.

A cognitive walkthrough was planned to complement the heuristic evaluation but could not be executed within the project timeline. This is acknowledged as a limitation, as walkthroughs are particularly effective at surfacing learnability issues at specific decision points that heuristic inspection can miss.

Heuristic findings were triangulated against a user survey ($n = 37$) combining the System Usability Scale (Brooke, 1996) with trust and credibility items adapted from McKnight et al. (2002), benchmarked against Bangor et al. (2008) and Sauro (2011). Semi-structured interviews were conducted with a subset of participants and analyzed through thematic analysis (Braun and Clarke, 2006). The user study was conducted jointly with Cristian De Santis; this paper draws specifically on the ability-dimension trust items and SUS results. Survey participation was voluntary and anonymous; interview participants were pseudonymized. The sample skewed toward experienced male users in the 18-24 age group and is not designed for generalization.

5. Results and Discussion

5.1 Overview

Steam's purchase flow is, by most measurable criteria, well designed. The mean SUS score of 81.69 (SD = 12.62, n = 37) places it in the 'Good' adjective band per Bangor et al. (2008) and near the 90th percentile per Sauro (2011). Twenty-four of 37 respondents scored 80 or above, and only five scored below 70. The sample includes both daily users and occasional ones, both experienced PC gamers and a participant coming from a console background, and the scores hold across that range. This chapter presents the heuristic evaluation findings screen by screen, draws on the user study data where relevant, and discusses what both mean for the sub-question: how Steam's navigational structure and interface consistency align with learnability and credibility principles, and how those properties influence user trust.

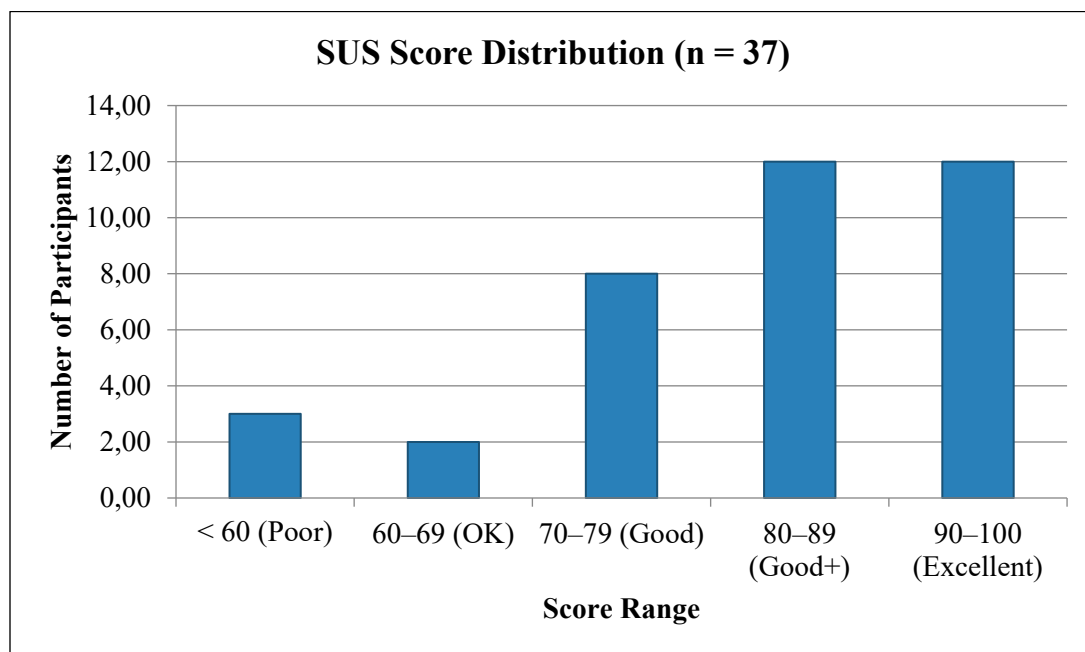


Figure 1. SUS Score Distribution (bar chart)

5.2 Where the Flow Works Well

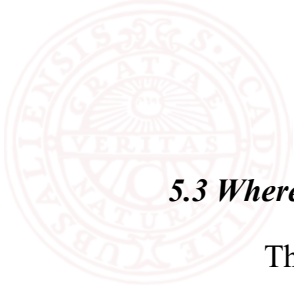
Three heuristics stood out as particularly well satisfied across the five screens: Consistency and Standards (H4), Recognition Rather Than Recall (H6), and Visibility of System Status (H1).



H4 is the heuristic the flow earns most clearly. From the product page through to the order review screen, visual language is stable. Button styles, label conventions, color choices, and layout structure follow Steam's platform identity without deviation. The two-step progress indicator at the top of the checkout screens is a small but effective example: it tells the user where they are, how many steps remain, and does so in the same visual register as the rest of the interface. Participant 1 described everything as being in the right spot and noted that buttons and pages guide the user through the various purchase phases clearly. Participant 4, who came from a console background rather than PC, described the layout as professional and said things were where he expected them to be, comparing the order review screen to a contract, which gave him a sense of precision and formality. That observation is worth pausing on. A user migrating from a console storefront, with no prior Steam purchase experience, found the layout immediately legible. That is a learnability result, not just a consistency one.

H6 is satisfied through Steam's use of color and visual hierarchy to signal action without requiring the user to read carefully. The green 'Add to Cart' and 'Buy' buttons are distinguishable from secondary options without needing a label explanation. Participant 2, with only one year of Steam experience, reported the process as intuitive with no moments of uncertainty. This is consistent with Fogg et al.'s (2001) finding that professional visual design is a strong surface credibility signal: users who can navigate an interface without effort perceive the platform as more competent, even before any explicit trust claim has been made. The color palette adhering to Steam's brand identity across every screen reinforces this. The user is never visually displaced.

H1 is satisfied at the key transition points. The add-to-cart confirmation modal provides immediate feedback that the action was registered. The cart screen shows item count, individual prices, and a running total. The order review screen summarizes everything before final commitment. At no point does the user have to wonder whether their action went through. Participant 4's purchase narrative is illustrative here: he reported checking all information before adding to cart, then checking again at the review screen before confirming. The system made that double-check natural rather than effortful.



5.3 Where the Flow Falls Short

The most substantive gap identified in the heuristic evaluation is H10 (Help and Documentation). Steam has extensive support documentation and a customer support system that is widely regarded positively by its community. The issue is not the documentation itself. It is that none of it is accessible from within the purchase flow. There is no help link on the product page, no FAQ entry on the cart screen, and no direct route to support from the checkout. A user who has a question mid-purchase, about what a bundle includes, whether their payment method will work, or what happens if they want a refund, has to leave the flow entirely to find an answer. For experienced users, this is not a problem. For a new user or an infrequent one, it is a friction point that the design does not address.

This connects directly to learnability. Nielsen (1994) defines a learnable interface as one that lets new users reach competent performance quickly. Competent performance in a purchase flow means completing the transaction with confidence, not just completing it. A user who finishes a purchase unsure of what they agreed to, or unaware that they have a two-hour return window, has completed the task but not reached competent performance. The absence of in-flow documentation access is the design choice most responsible for that gap.

5.4 The Third-Party Publisher Problem

One finding from the heuristic evaluation falls outside Steam's direct design responsibility but is worth documenting. Some product pages, particularly those for games with multiple editions or complex bundle structures, introduce navigational confusion that Steam's own framework cannot fully compensate for. Figure 2 shows a representative example: the store page for Hitman: World of Assassination, which presents a base game, several editions, and various DLC combinations on a single page in a way that makes it difficult to determine what each option contains and which one corresponds to the user's intent.

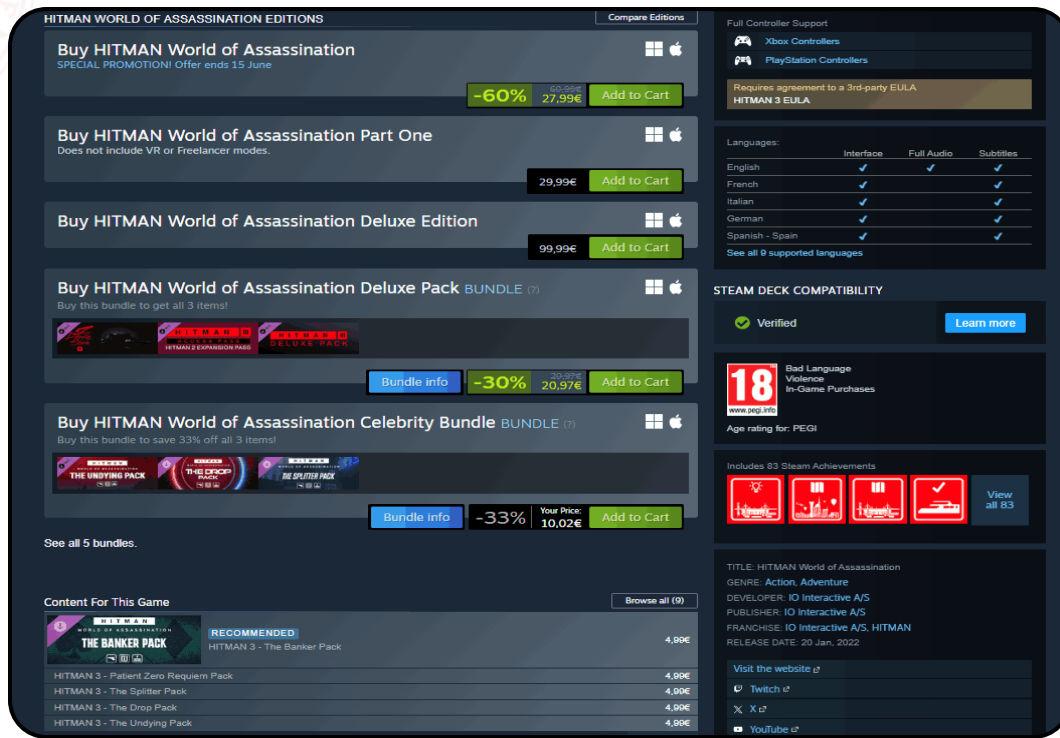


Figure 2. Hitman: World Of Assassination Page Screen

Participant 1 noted that game editions sometimes require extra attention to understand which version to buy. Participant 4 identified bundles containing already-owned games as a specific source of pricing ambiguity.

This is not a violation of Steam's design standards. The H4 and H6 findings above apply to Steam's own interface layer. What this finding reveals is a boundary condition: Steam's navigational framework is learnable, but it cannot fully protect users from information architecture failures introduced at the publisher level. For a learnability evaluation, that distinction matters. The platform's design is not the problem; the ecosystem it hosts sometimes is.

5.5 Learnability, Credibility, and What the Data Says

Three figures from the user study are directly relevant here. Figure 1 shows the SUS score distribution across 37 respondents. The concentration of scores in the 80-89 band, with relatively few below 70, indicates that usability satisfaction was broadly consistent across the sample rather than driven by a small group of highly positive outliers. For a learnability evaluation, the shape of

this distribution matters as much as the mean: a flow that works for most users, regardless of their experience level, is doing something structurally different from one that scores well only because experienced users carry the average. Figure 3 shows the Steam experience breakdown of the sample. The majority of respondents have more than seven years on the platform, which makes the high SUS mean harder to interpret in isolation, since those users are navigating a flow they know well. Figure 4, showing the ability-dimension trust item means, provides the more relevant learnability signal: even with a sample skewed toward experienced users, the item measuring navigation ease from store page to purchase completion scored 4.46, and transaction confidence scored 4.59. Both items ask directly whether the flow felt predictable and manageable, not just whether the user was satisfied overall.

The three figures together show a flow that experienced users find easy and trustworthy, but leave open a question the sample cannot fully answer: how the same design performs for a genuinely first-time user. The Participant 4 interview data offers a partial answer. He arrived from a console background with no prior PC storefront experience and found the layout immediately legible. That is a stronger learnability signal than the SUS mean, because it comes from someone the survey sample largely does not represent.

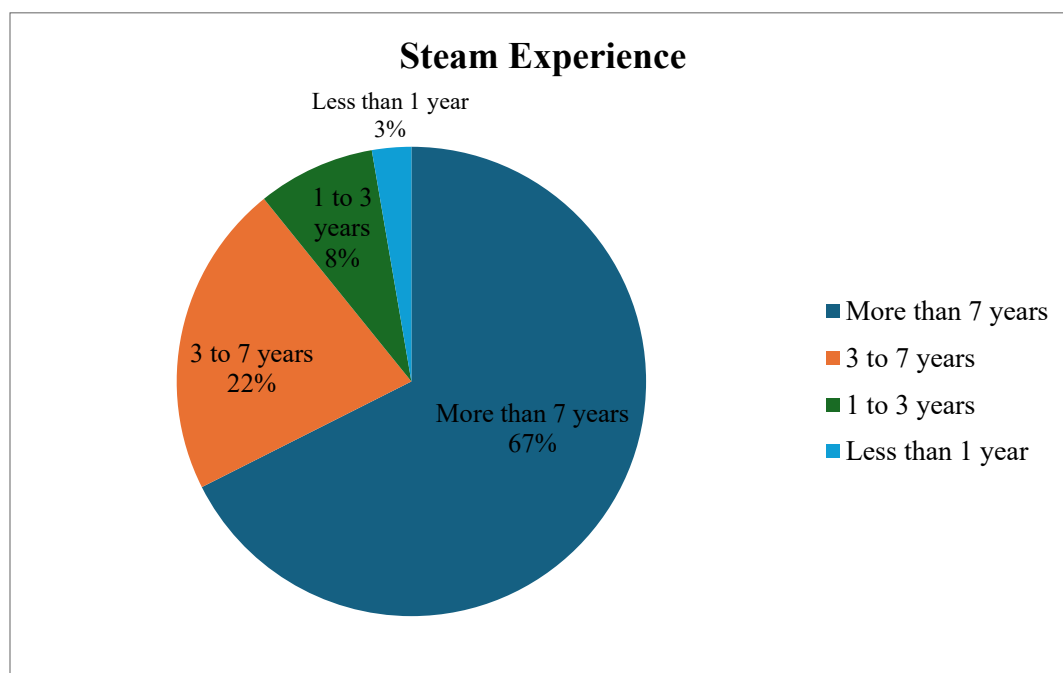


Figure 3. Sample Demographics – Steam Experience (pie chart)

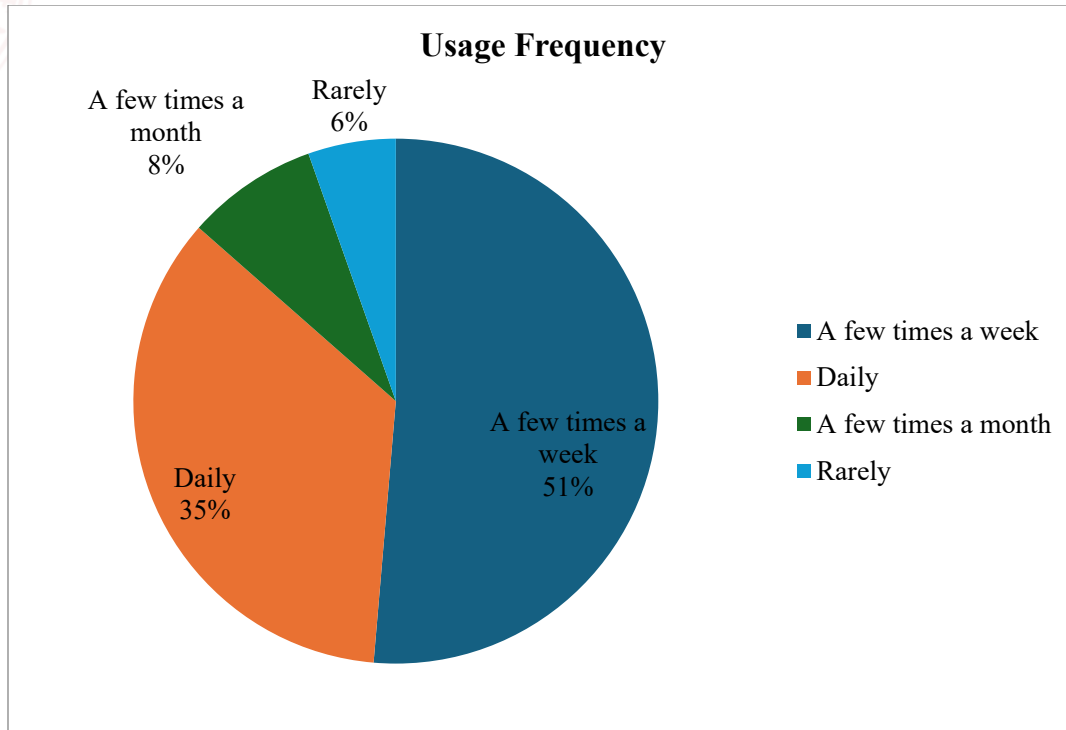


Figure 4. Sample Demographics – Usage Frequency (pie chart)

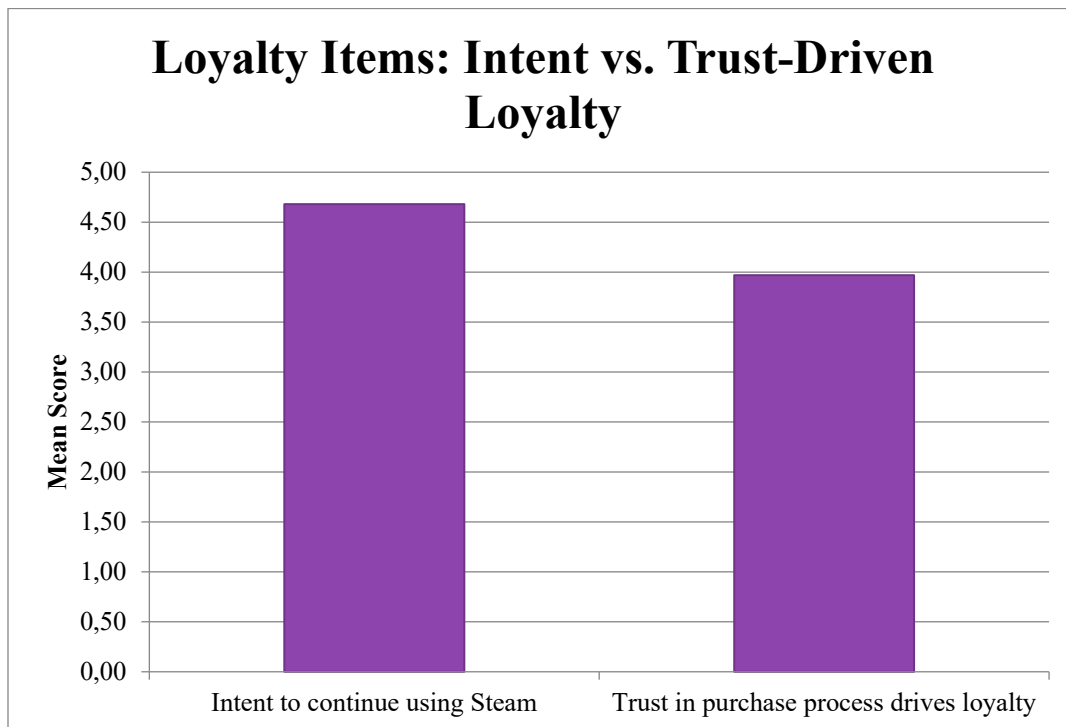
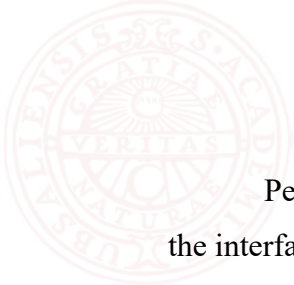


Figure 5. Loyalty Item Means (column chart)



Per Fogg's surface credibility framework, the trust item results make sense. Users who find the interface easy to navigate form a positive credibility judgment early in the interaction, without requiring accumulated experience to sustain it. Participant 2, with only one year on the platform, reported the same navigational confidence as Participant 1 with ten years. The design is doing the work that experience would otherwise need to do.

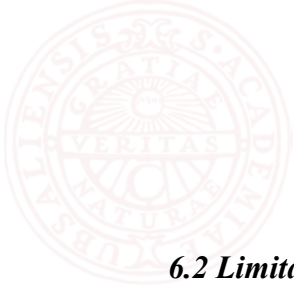
The SUS score reinforces this. A mean of 81.69 across a sample that includes both daily users and occasional ones, both experienced PC gamers and a console migrant, suggests the flow is genuinely accessible rather than just familiar to those who already know it. The H10 gap is real and the publisher-level confusion documented in 5.4 is a genuine boundary condition. But the interaction design framework Steam has built around its purchase process achieves what it sets out to achieve: a flow that most users, regardless of background, can navigate to completion without significant effort.

6. Conclusion

6.1 Summary of Findings

Steam's purchase process does what good interaction design should do: it gets out of the user's way. The flow is linear, visually consistent, and built around recognition rather than recall. A user who has never purchased on Steam before can navigate from product page to order confirmation without needing to think hard about what to do next. Participant 4, arriving from a console background with no prior PC storefront experience, found the layout immediately legible. That result, more than the SUS score, is the clearest evidence that learnability is built into the design rather than borrowed from user familiarity.

The one genuine design gap is the absence of help access within the flow. Steam's documentation exists, and it is good. But a user who needs it mid-purchase has to leave the checkout to find it. For the platform's most experienced users, that does not register. For someone new, it does. The publisher-level confusion documented in section 5.4 is a related but separate issue: it is a boundary condition of the platform model, not a failure of Steam's own interface design.

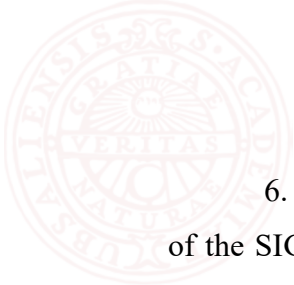


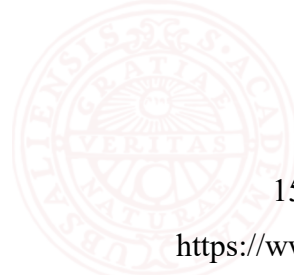
6.2 Limitations and Future Research

The evaluation was conducted by a single author without a completed cognitive walkthrough, which limits the depth of learnability analysis at specific task steps. The sample skewed toward experienced users and is not designed for generalization. Future research should apply this evaluation to a cross-platform comparison including competing storefronts such as Epic Games Store or GOG, and should incorporate a cognitive walkthrough to test whether the H10 gap produces measurable task abandonment among genuinely first-time users.

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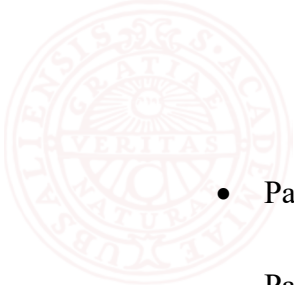
Appendix

Appendix A – Survey Questionnaire

This appendix reproduces the survey instrument distributed during the quantitative phase of the research. The questionnaire was designed to capture participants' usability and trust perceptions of Steam's purchase process. It combined items on Steam usage patterns with standardized scales and demographic questions.

The survey was structured in five sections:

- Part A covered participants' history and familiarity with Steam.
- Part B applied the System Usability Scale (SUS) developed by Brooke (1996).
- Part C measured perceptions of trust and credibility within Steam's purchase process, informed in part by the e-commerce trust framework of McKnight, Choudhury, and Kacmar (2002).
- Part D examined attitudes toward platform loyalty and included an optional open-ended item for participants to share additional thoughts.

- 
- Part E recorded demographic data.

Participation was fully anonymous and all data were used exclusively for academic research.

Privacy Policy

Participating in this survey involves providing information about personal purchasing habits related to video games and interest in purchasing games through the Steam platform.

Some responses may include general personal data related to gaming and purchasing behavior. Additionally, there will be some questions about demographic info (age, gender, country, gaming habits).

All data collected will be used exclusively for this research pilot study and will be analyzed in aggregate for academic purposes only. No personally identifying information will be collected unless explicitly stated. Participation in this survey is voluntary, and respondents may stop at any time.

The collected data will be stored securely and kept only for the duration of the study. All data will be deleted after the completion of the research project in June 2026.

By continuing with this survey, you acknowledge that you understand the purpose of the study and consent to the use of your responses for academic research.

1. By clicking the box below, you agree to participate in this survey under the terms outlined above *

☐ I agree to participate in this survey and understand that my responses will be anonymized and used for research purposes.

PART A | Background & Screening

Multiple choice. Please select the option that best describes you.

2. How long have you been using Steam? *

- ☐ Less than 1 year
- ☐ 1 to 3 years
- ☐ 3 to 7 years
- ☐ More than 7 years



3. How often do you use Steam? *

- ☐ Daily
- ☐ A few times a week
- ☐ A few times a month
- ☐ Rarely (less than once a month)

4. How many games have you purchased on Steam (paid purchases, not free-to-play)? *

- ☐ 1 to 5 games
- ☐ 6 to 20 games
- ☐ 21 to 50 games
- ☐ 50 to 100 games
- ☐ More than 100 games

5. Have you ever requested a refund on Steam? *

- ☐ Yes
- ☐ No
- ☐ I was not aware that Steam had a refund policy

6. On average, how do you typically discover games you end up buying on Steam? (Select all that apply) *

- ☐ Browsing the Steam store directly
- ☐ Steam recommendations / "Discover Queue"
- ☐ Steam sales and featured deals
- ☐ Friends' recommendations or wishlists
- ☐ External sources (YouTube, Reddit, reviews, social media)
- ☐ Other



PART B | System Usability Scale (SUS)

The following statements refer to your overall experience using Steam, particularly the store, browsing, and purchase process. Please think about those interactions specifically when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

Source: Brooke, J. (1996). SUS: A "quick and dirty" usability scale. In P. W. Jordan, B. Thomas, B. A. Weerdmeester, & A. L. McClelland (Eds.), *Usability Evaluation in Industry*. London: Taylor & Francis.

7. I think that I would like to use Steam frequently. *

1	2	3	4	5
---	---	---	---	---

8. I found Steam unnecessarily complex. *

1	2	3	4	5
---	---	---	---	---

9. I thought Steam was easy to use. *

1	2	3	4	5
---	---	---	---	---

10. I think that I would need the support of a technical person to be able to use Steam. *

1	2	3	4	5
---	---	---	---	---

11. I found the various features in Steam were well integrated. *

1	2	3	4	5
---	---	---	---	---

12. I thought there was too much inconsistency in Steam. *

1	2	3	4	5
---	---	---	---	---

13. I would imagine that most people would learn to use Steam very quickly. *

1	2	3	4	5
---	---	---	---	---



14. I found Steam very confusing to use. *

1	2	3	4	5
---	---	---	---	---

15. I felt very confident using Steam. *

1	2	3	4	5
---	---	---	---	---

16. I needed to learn a lot of things before I could get going with Steam. *

1	2	3	4	5
---	---	---	---	---

PART C | Trust & Credibility Perception

The following items focus specifically on Steam's purchase process, meaning the game store page, the pricing and discount displays, the checkout flow, and the refund policy. Please think about those specific parts of Steam when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

17. Steam's purchase process gives me confidence that my transaction will be handled correctly. *

1	2	3	4	5
---	---	---	---	---

18. The information Steam provides during checkout (price, payment confirmation, delivery) is clear and accurate. *

1	2	3	4	5
---	---	---	---	---

19. I find it easy to navigate from a game's store page to completing a purchase. *

1	2	3	4	5
---	---	---	---	---

20. Steam's discount displays (e.g., percentage-off badges, original vs. sale price) help me make informed purchase decisions. *

1	2	3	4	5
---	---	---	---	---



21. I feel that Steam's promotional offers (sales, bundles, seasonal discounts) are presented honestly and without pressure. *

1	2	3	4	5
---	---	---	---	---

22. I can easily understand the full price I will pay before completing a purchase on Steam. *

1	2	3	4	5
---	---	---	---	---

23. I am aware of Steam's refund policy conditions (e.g., the 2-hour playtime and 14-day time limits). *

1	2	3	4	5
---	---	---	---	---

24. Steam makes it easy to find refund information at the point of purchase. *

1	2	3	4	5
---	---	---	---	---

25. Knowing that Steam has a refund policy makes me feel more comfortable making purchases. *

1	2	3	4	5
---	---	---	---	---

26. I believe Steam acts in my best interest as a user, not just as a paying customer. *

1	2	3	4	5
---	---	---	---	---

27. I trust that Steam handles my payment information securely. *

1	2	3	4	5
---	---	---	---	---

28. Overall, I feel that Steam is an honest and transparent platform when it comes to purchases. *

1	2	3	4	5
---	---	---	---	---



PART D | Platform Loyalty & Open Reflection

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

29. I intend to continue using Steam as my primary platform for purchasing PC games in the future. *

1	2	3	4	5
---	---	---	---	---

30. My trust in Steam's purchase process is one of the reasons I keep using the platform rather than switching to an alternative. *

1	2	3	4	5
---	---	---	---	---

31. **Open Question** (optional, but encouraged)

In your own words: Is there anything about Steam's purchase process, the store page, pricing, checkout, or refund policy, that particularly increases or decreases your trust in the platform? You can be as brief or as detailed as you like.

--

Appendix B – Interview Schedule

This appendix presents the semi-structured interview guide employed in the qualitative phase of the study. The interviews were conducted with a subset of survey participants to explore in greater depth how users perceive and experience Steam's purchase process and transactional design.

Discussion across interviews was organized around four themes:

- Navigation and interface consistency
- Pricing and discount communication
- Refund transparency
- Trust and platform loyalty

The interviews followed a semi-structured format, which allowed participants to draw on their own experiences while ensuring that the same topics were addressed in each session. The thematic organization of the guide was developed in accordance with Braun and Clarke's (2006) approach to thematic analysis and McKnight's e-commerce trust model.

Semi-Structured Interview Guide

Evaluating Trust and Usability in Steam's Purchase Process

Purpose	Qualitative follow-up to the survey; explores the reasoning behind trust and usability perceptions
Format	Semi-structured, individual, in-person or video call
Duration	Estimated 20–40 minutes
Target sample	5–10 participants drawn from survey respondents
Analysis	Thematic analysis (Braun & Clarke, 2006)

Interviewer Notes

Before the interview begins, confirm audio recording consent and remind the participant that there are no right or wrong answers. The goal is to understand their personal experience of Steam's purchase process. Probes are optional; use them only when a response is brief or lacks specificity. Do not read questions verbatim if natural conversation allows organic coverage of the same theme.

WARM-UP | Demographics & Experience

Approx. 1–2 min · Not coded · Purpose: find demographics information about the user.

W. Before we get into specifics, I would like to ask some questions about demographics and your experience within Steam.

WARM-UP | Opening Narrative

Approx. 2–3 min · Not coded · Purpose: activate episodic recall and establish rapport

W. Before we get into specifics, can you walk me through the last time you bought a game on Steam? Just describe what that experience was like, from start to finish.

Allow the participant to narrate freely. Do not interrupt. Note any interface moments they spontaneously mention; these may warrant follow-up in later blocks.

BLOCK 1 | Navigation & Interface Consistency

Approx. 8–10 min · Maps to Sub-Question 1 (Interaction Design) · Heuristics: H4, H6, H8

Q1. How easy or difficult did you find it to move from a game's store page to actually completing a purchase? Were there any moments where you felt lost or unsure of what to do next?



Q2. Did the layout or structure of Steam's purchase flow feel consistent to you, like things were where you expected them to be? Can you give an example?

↳ *Was there anything about how buttons, labels, or information were arranged that particularly helped or confused you?*

BLOCK 2 | Pricing, Discounts & Refund Transparency

Approx. 8–10 min · Maps to Sub-Question 2 (Transactional Communication)

Q3. When you see a discounted price on Steam, the percentage badge, the crossed-out original price, does that presentation help you make a decision? Does it feel trustworthy?

Q4. Before completing a purchase, do you feel like you always know exactly what you are going to pay? Are there moments where pricing feels unclear or confusing?

Q5. How aware were you of Steam's refund policy before taking our survey? Did knowing about it, or not knowing about it, affect how comfortable you felt making a purchase?

↳ *Did you ever look for refund information during or after a purchase? If so, how easy was it to find?*

BLOCK 3 | Trust & Platform Loyalty

Approx. 5–8 min · Maps to Primary Research Question · McKnight trust constructs

Q6. Overall, how much do you trust Steam with your payment information and purchases? Is that trust based on your own direct experience, or more on Steam's general reputation as a platform?

↳ *Has anything ever happened, a transaction, a refund request, a pricing issue, that increased or decreased that trust?*

Q7. Is there anything about the way Steam presents purchases, prices, or policies that you think could be improved to feel more transparent or user-friendly?

CLOSING

Approx. 1–2 min · Open-ended wrap-up

C. Is there anything else about Steam's purchase process, positive or negative, that you would like to mention that we have not covered?

Thank the participant. Confirm they have no further questions about the study. Remind them of their right to withdraw data within the agreed timeframe.

The table below summarises the methodological justification for each structural decision in this interview guide. These rationales are intended for inclusion or reference in §4.4.3 of the thesis methodology chapter.

Design Choice	Methodological Justification
Three thematic blocks	Directly maps to SQ1, SQ2, and the primary RQ, enabling structured thematic coding by analytical dimension (Braun & Clarke, 2006).
Funnel order (broad → specific)	Reduces interviewer priming; consistent with semi-structured interview best practices (Kvale & Brinkmann, 2009).
Narrative warm-up	Episodic recall activates concrete experience rather than abstract opinion, producing richer qualitative data (Brewer, 1988).
Optional probes	Preserves the flexibility characteristic of the semi-structured format without inflating the core question count.
No Likert items	Prevents redundancy with the survey instrument; keeps the interview at the interpretive and explanatory level.
≤ 7 core questions	Fits within the 20–40 minute window specified in §4.4.3; manageable for thematic coding across 5–10 participants.



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Appendix C - ISO 9241-11

This appendix reproduces the ISO 9241-11 usability definition used as a theoretical anchor in this paper. ISO 9241-11, originally published in 1998 and revised in 2018 by the International Organization for Standardization, defines usability as the extent to which a product can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use.

Within this paper, the definition supplied the conceptual grounding for the interaction design analysis of Steam's purchase flow. The three dimensions of usability, effectiveness, efficiency, and satisfaction, were applied alongside Nielsen's usability heuristics and Fogg's web credibility framework to structure the expert evaluation and interpret the quantitative and qualitative findings.



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**Evaluating Trust and Usability in Steam's Purchase
Process: An Interaction Design and Transactional
Communication Analysis**
Transactional Communication Analysis

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Abstract

This document focuses on the transactional aspect of Steam's purchasing process. The main focus is on how Steam creates incentives for purchasing products through sales, bundles and discounts, and how trust is built within this transactional flow, particularly through pricing transparency and refund policies. Existing research on trust formation in e-commerce, particularly Donald L. McKnight's trust model and the usability principles outlined in ISO 9241-11, provides a theoretical foundation for understanding these dynamics.

This paper aims to analyze how Steam establishes trust during the purchase process. The research provides insights relevant to e-commerce research, marketing practices and game development, particularly in understanding how users perceive and interact with transactional systems in digital distribution platforms.

The study combines a literature review of e-commerce trust and user behavior with data collected through a survey of Steam users and semi-structured interviews. The survey is designed based on established trust and usability frameworks and gathers quantitative and qualitative data on user perceptions of pricing, discounts, and refund policies. The results are analyzed using descriptive statistics, and interpreted in relation to existing research to examine how transactional design influences user trust.

Keywords: *purchasing process, steam platform, transactional flow, trust, user behavior, video game distribution*

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1 Introduction

Steam is one of the most widely used platforms for digital game distribution on personal computers. The platform has achieved this position partly through the trust users place in its transactional flow, including price transparency, purchasing incentives and refund policies (Thorhauge, 2022). This research investigates how Steam's transactional system, based on these elements, influences users' trust in the platform.

The study is supported by previous research on trust in e-commerce and on user purchasing behavior in digital platforms, including Steam. In particular, frameworks such as Donald L. McKnight's model of online trust and the usability principles defined in ISO 9241-11 provide a theoretical foundation for understanding how trust is formed during online transactions and guide the interpretation of this study.

The methods used in this research combine a literature review with empirical data collection. Trust-related concepts are examined through existing papers in the e-commerce research field and then paired with quantitative and qualitative data collected through surveys and interviews. The pilot study consists of an online survey including approximately 30 to 50 participants with past experience in interacting with Steam's purchasing system.

The analysis aims to explore how trust is built during the transactional phase and how users perceive elements such as pricing, discounts and refund policies. The findings are intended to provide useful insights for researchers, marketing analysts within the game industry and game developers, contributing to a better understanding of user trust in digital distribution platforms, with particular relevance for platform design and digital marketplaces within the gaming industry.

This research is part of a kappa thesis structure combining two individual studies that address different aspects of trust formation on Steam. The present paper focuses on transactional communication, analyzing how elements such as pricing transparency, discount systems and refund policies influence user trust during the purchasing process. The accompanying paper examines interaction design and user experience, exploring how interface structure and navigation contribute to perceived reliability. Together, these studies provide a broader understanding of how trust is established within Steam's digital distribution environment.

This study addresses the following research question: *"How does Steam's communication of pricing, discounts, and refund policies within the purchase process support or constrain informed and confident transactional decision-making?"*.

This document focuses specifically on trust-building through transactional communication within a digital game distribution platform, therefore, the findings are most relevant to research in digital marketing and user behavior in gaming contexts. Additionally, the results are limited by the demographic characteristics of the sample, which consists primarily of participants from Italy and Sweden, and users aged between 18–34.

This document is structured as follows: the background section introduces the relevant context and theoretical foundations; the methodology section outlines the research design and data collection methods; the results section presents the findings; and the final section discusses the results and provides conclusions.

2 Background

The constant growth of digital distribution platforms has significantly changed how users purchase video games. Platforms like Steam work as centralized marketplaces where users purchase digital licenses rather than physical products, making the transactional process strongly dependent on how information is presented and communicated. In this context, trust plays a central role in enabling purchase decisions, as users rely on the platform's interface to evaluate pricing, value and post-purchase conditions ([Thorhauge, 2022](#)).

Research in e-commerce has consistently shown that trust is closely linked to how clearly and transparently information is presented during transactions. Gefen et al. (2003) and Cyr (2008) demonstrate that clarity in information presentation has a positive effect on trust and purchase intention. Similarly, [McKnight \(2002\)](#) identifies competence, integrity and benevolence as key dimensions of trust in online platforms, which can be directly influenced by how pricing, policies and purchase conditions are presented to users. In parallel, ISO 9241-11 highlights that the effectiveness and clarity of information presentation play a central role in supporting user decision-making, particularly in processes such as purchases.

More recent research has focused on specific transactional elements such as pricing, discounts and refund policies. Mathur et al. (2019) show that discount presentation can be significant in affecting user perception, particularly when elements based on urgency are used such as limited-time offers. Similarly, Oghazi et al. (2018) find that transparent and accessible refund policies reduce perceived risk and increase confidence during transactions. In the context of digital game distribution, [Raiqal and Mukaram \(2025\)](#) demonstrate that seasonal discounts on Steam can encourage impulsive purchasing behavior, suggesting that the way financial incentives are communicated has an active role in shaping user decisions.

At the platform level, [Thorhauge \(2022\)](#) describes Steam as a platform economy in which design decisions influence not only user interaction but also economic behavior, changing how users perceive value and make purchasing decisions. In this context, elements like pricing, discount presentation and refund policies are active components of the purchase process rather than being neutral features. Additionally, [Broutsou and Fitsilis \(2012\)](#) show that platform reputation plays a significant role in establishing initial trust, which can influence users' willingness to engage in transactions even before interacting with purchase elements.

Despite these contributions, research on digital game distribution platforms remains limited in relation to transactional communication. Existing studies on Steam have primarily focused on user behavior, platform economics or general user experience without examining how the transparency of prices, discounts and policies function in the purchase process. To the best of current knowledge, limited research has analyzed how these elements influence trust during the moment of transaction.

This study addresses this gap by focusing specifically on the transactional communication layer of Steam's purchase process. It focuses on how pricing transparency, discount framing and refund policy influence users' perception of trust during the purchase decision-making process. By doing so it contributes to a more detailed and deeper understanding of how financial and informational design decisions within digital marketplaces shape user confidence and purchasing behavior.

3 Research Design

This study adopted a research design with mixed methods combining secondary source analysis with primary quantitative and qualitative data collection to examine how transactional communication within Steam's purchase process influences user trust.

The first part of the research consisted of reviewing the academic literature presented that is related to trust in e-commerce, usability in transactional systems and digital purchasing behavior. Particular focus was given to studies such as [McKnight's \(2002\)](#) e-commerce trust model, ISO 9241-11 usability principles, [Broutsou and Fitsilis' \(2012\)](#) research concerning platform reputation, [Raiqal and Mukaram's \(2025\)](#) on discount-driven purchasing behavior, and [Thorhauge's \(2022\)](#) on Steam's platform economy as a whole. These sources were used to identify relevant trust and transactional factors, such as pricing transparency, discount framing, refund accessibility and perceived reliability.

In addition, an expert evaluation of the purchase process within the platform was conducted by analyzing how transactional communication is presented throughout the procedure. The analysis focused on the five stages of the purchasing process, starting from the product page, proceeding with the add-to-cart confirmation, the shopping cart page, the payment information, and concluding with the order review screen. The evaluation was guided by McKnight's (2002) e-commerce trust model and the usability principles outlined in ISO 9241-11, giving particular attention to pricing transparency, discount presentation, and refund policy accessibility. The purpose of this analysis was to identify transactional design features that could have an impact on users' perceptions of trust and informed decision-making.

The second part involved the design and distribution of an online survey to users with experience in purchasing products on Steam. This survey was structured following the framework presented in the Kappa, combining demographic questions, behavioral questions related to Steam usage and questions to measure perceptions of trust, pricing clarity, discounts and refund policies. The survey was conducted over a period of approximately one and a half weeks and collected responses from 37 participants. The sample primarily consisted of individuals located in Europe, recruited through online distribution channels such as friend group chats, student communities and gaming-related online platforms. This approach constitutes a convenience sampling method.

Quantitative data from the survey was analyzed using descriptive statistics, primarily percentages and response patterns, in order to identify trends relevant to the research question. The findings were then interpreted in relation to existing literature to provide contextual support.

The final stage of the study consisted of a series of semi-structured interviews conducted with selected survey participants in order to gather deeper qualitative insights regarding Steam's transactional flow. The interviews focused on four main themes: navigation within the purchasing process, pricing and discount communication, refund policies and platform trust. The semi-structured format allowed participants to freely describe personal experiences while maintaining consistency across the discussion topics. Interviews lasted approximately 20 to 40 minutes and were audio-recorded and transcribed with participant consent.

The qualitative data was analyzed through thematic analysis following Braun and Clarke (2006), allowing recurring themes and patterns related to trust, transparency, refund accessibility and platform loyalty to emerge. The interpretation of these themes was

additionally informed by McKnight's (2002) e-commerce trust model, particularly the dimensions of competence, integrity and benevolence, in order to examine how Steam's transactional communication contributes to users' perceptions of trust.

4 Results

The expert analysis of Steam's transactional communication identified both strengths and weaknesses in the purchasing process, where pricing information was generally presented clearly, with original prices, discounted prices, and percentage reductions displayed simultaneously. This supports informed decision-making and aligns with ISO 9241-11's effectiveness principle.

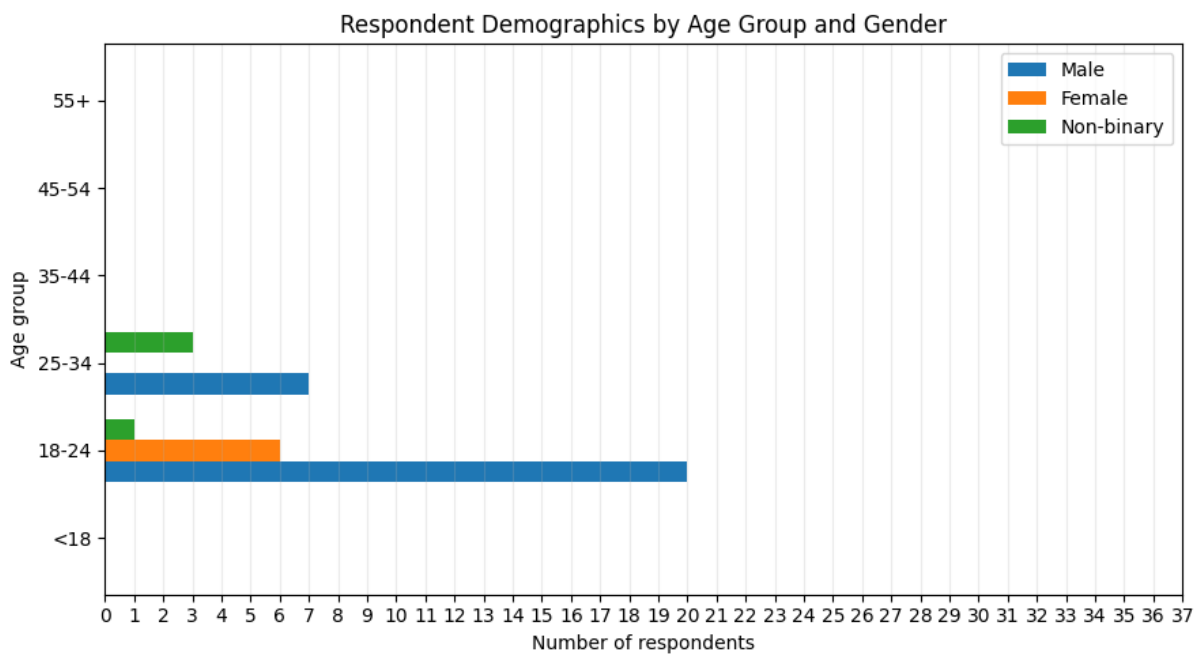
However, the analysis also identified elements that might have an influence on users' perceptions of transparency, as discount badges and struck-through prices function as anchoring mechanisms that emphasize perceived savings. Additionally, the visual prominence of discounts can shape how value is perceived during purchase decisions.

The most significant finding concerned refund policy communication, as across the analyzed purchase flow, there was no direct visible reference to Steam's refund policy on any of the screens. Although refund conditions are technically accessible through the Steam Subscriber Agreement, they are not explicitly presented as refund information, suggesting a gap between the existence of the policy and its visibility during the purchasing process.

These observations provided a basis for examining whether users perceived similar strengths and weaknesses in the survey and interview data that are presented below.

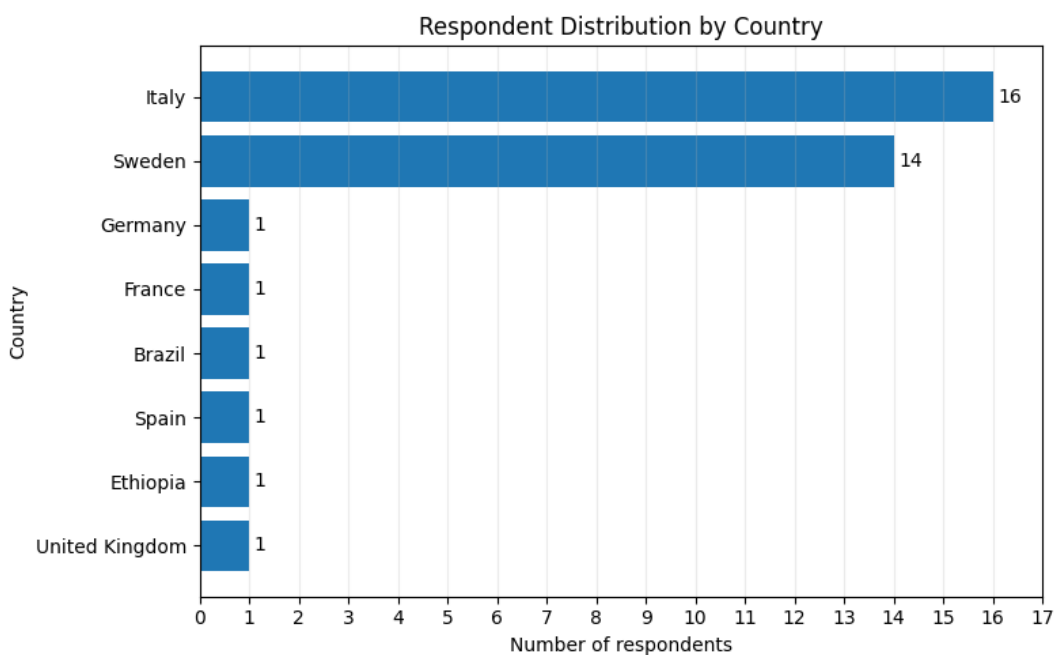
The demographic characteristics of the sample are presented in Figures 1 to 3. Participants were aged between 18 and 34 with the majority in the 18-24 age group (n = 27/37), followed by the 25-34 age group (n = 10/37) (Figure 1). In terms of gender distribution, most participants identified as male (n = 27/37), followed by female (n = 6/37)

and non-binary ($n = 4/37$) (Figure 1).



(Figure 1)

Geographically, the sample was predominantly European, with most respondents based in Italy ($n = 16/37$) and Sweden ($n = 15/37$), while a smaller number of participants were from other countries, including France, Germany, Spain and the United Kingdom (Figure 2).



(Figure 2)

Participants' habits regarding their use of Steam provide further insight into the characteristics of the sample. The majority of respondents have been using Steam for over 7 years ($n = 24/37$), followed by participants using it from 3 to 7 years ($n = 9/37$), from 1 to 3 years ($n = 4/37$) and only one person using it for less than one year. This suggests that most respondents are experienced users of the platform. Usage frequency varied, with the majority of participants using Steam a few times a week ($n = 20/37$), followed by daily users ($n = 12/37$), and smaller groups using it less frequently. Overall, more than half of the respondents use Steam multiple times a week and long-term experience does not necessarily correspond to daily usage.

Participants also reported high levels of purchasing activity. The majority of users had purchased between 21 to 50 games within Steam ($n = 14/37$), followed by participants that had purchased more than 100 games ($n = 12/37$), indicating relatively frequent interaction with the purchasing system. Additionally, most respondents had requested at least one refund ($n = 22/37$), while all participants were aware of Steam's refund policy.

Game discovery was mainly influenced by external sources, such as friend's recommendations or social media ($n = 32/37$), followed by sales and discounts ($n = 24/37$). Approximately half of the participants also reported discovering games through Steam's own features, including browsing and recommendation systems ($n = 18/37$).

The second section of the survey aimed to evaluate the usability of Steam's purchasing system by using the System Usability Scale (SUS), a standardized questionnaire used widely in usability research (Brooke, 1996). Users were asked a series of questions about their impressions and thoughts on Steam's navigation through purchases to address the efficiency, effectiveness and satisfaction of the Steam's purchase system. The SUS score is calculated based on responses to a set of statements rated on a five-point Likert scale (Likert, 1932), producing a final score between 0 and 100. The statements are rated on a scale from 1 to 5, ranging from "strongly disagree" to "strongly agree". From these questions, the even numbered ones and the odd numbered ones are used to calculate a score in the 0-100 range as illustrated in this expression:

$$SUS = 2.5 \left(20 + \sum (SUS01, SUS03, SUS05, SUS07, SUS09) - \sum (SUS02, SUS04, SUS06, SUS08, SUS10) \right)$$

The overall results report the efficiency of a system; usually, 68 represents average usability and every score above it shows an above-average usability. A score over 80.3 shows a system with excellent usability. From the data gathered through this section of the survey,

the overall SUS score obtained is 81.69; this shows an almost excellent system, representing Steam's purchasing system as a greatly effective, efficient and satisfying system to use with room for further improvement. Additionally, if paired with the previous results, it is possible to state that Steam's purchasing system appears easy to understand and navigate through even for inexperienced users.

The survey also assessed users' perceptions of trust and credibility within Steam's purchasing process. Results indicate a strong overall level of confidence in the platform as most participants agreed that the presence of refund policies increases their confidence when purchasing ($n = 30/37$), and a large majority reported trusting Steam to handle payment information securely ($n = 31/37$).

In terms of transparency, users generally perceived Steam as a clear and reliable platform. All participants reported that pricing information is communicated clearly, and the majority stated that they can understand the total cost before completing a purchase without many difficulties ($n = 33/37$). However, responses regarding refund information were more mixed, suggesting that the refund-related details are less clear to understand and access compared to other transactional elements.

Navigation on Steam is perceived as easy and clear, allowing users to browse the platform but with minor difficulties related to specific elements. The majority of users ($n = 33/37$) find it easy to navigate from a game's store page to completing the purchase, while the remaining users ($n = 4/37$) neither agree or disagree, demonstrating that navigation within the purchasing system can be considered accessible from most of our participants although some uncertainty remains regarding access to refund-related information.

Regarding promotional elements, respondents generally agree that Steam is clear about prices and their discounts are displayed in a way that helps users make informed purchase decisions without pressure. The majority of users ($n = 31/37$) agrees that Steam's discount displays, such as percentage-off badges or original price vs sale price, help them make informed purchase decisions, although a small proportion of participants reported some level of perceived pressure due to these elements ($n = 3/37$).

Participants also expressed a high level of loyalty toward the platform as nearly all respondents indicated that they intend to continue using Steam as their primary platform for purchasing PC games ($n = 35/37$), and a majority identified trust in the purchasing process as one of the reasons for this decision ($n = 24/37$).

Through the open-ended question at the end of the survey, qualitative responses were gathered expressing further support for these findings. Participants generally described Steam

as a reliable and transparent platform, highlighting pricing clarity and frequent discounts. However, some respondents noted that refund-related information should be more accessible and a small number of users expressed concerns regarding the strictness of the refund conditions.

Overall, the results indicate that Steam is perceived as a trustworthy and transparent platform. Respondents reported high levels of confidence in transactions, clear communication of pricing and promotional elements, and strong usability of the purchasing system. At the same time, the findings show refund-related information as the main area of friction within the transactional process.

The semi-structured interviews provided additional insights regarding how users perceive Steam's transactional flow and trust-building mechanisms. Across the interviews, participants consistently described Steam as a trustworthy and consumer-friendly platform, particularly due to its pricing transparency, discount communication and refund policies. Long-term familiarity with the platform and positive previous experiences were frequently identified as important factors contributing to trust and platform loyalty.

Refund policies emerged as one of the strongest trust-building elements across both the survey and interviews. Participants reported that the possibility of obtaining refunds reduced purchase anxiety and encouraged experimentation with unfamiliar games or genres. Users who had previously interacted with the refund system generally described it as reliable, fast and consumer-friendly. However, several participants also noted that refund-related information could be displayed more prominently during the purchasing process, as some users were unaware of where refund information was located within the platform.

Interview participants also reinforced the survey findings regarding discounts and pricing communication. Steam's discount presentation was consistently described as visually effective and easy to understand due to elements such as crossed-out prices, discount percentages and promotion deadlines. While some participants acknowledged that discounts occasionally encouraged impulsive purchases, most users did not perceive these promotional elements as excessively manipulative or pressuring.

Finally, although the purchasing process was generally considered intuitive, some interviewees criticized aspects of Steam's interface for appearing visually crowded or lacking strong visual hierarchy, particularly during checkout or when navigating bundle pages. Despite these criticisms, participants still considered the overall transactional experience understandable and efficient.

Overall, the findings indicate that Steam is perceived by participants as a trustworthy and transparent platform. Pricing clarity, refund policies and long-term platform familiarity appear to play a significant role in establishing user trust, while refund accessibility remains the main area within the transactional process requiring further improvement.

5 Discussion & Conclusion

The findings of this study suggest that Steam's transactional communication plays an important role in establishing user trust within the purchasing process. Both the survey and interview results indicate that users perceive Steam as a transparent and reliable platform due to its pricing clarity, discount communication and refund policies. These findings reinforce the idea that transactional elements within digital marketplaces influence not only purchasing behavior but also users' perception of the platform's reliability and trustworthiness.

These results align with Donald McKnight's e-commerce trust model, particularly the dimensions of competence, integrity and benevolence; participants often described Steam's purchasing system as efficient and understandable, improving the perception of competence. At the same time, clear pricing and discount communication, and secure payment handling contributed to the perception of integrity as users generally believed that Steam communicates transactional information honestly and transparently. Refund policies emerged as one of the strongest trust-building elements within the study, as participants associated them with flexibility and consumer protection, representing the dimension of benevolence.

One of the most relevant findings regards the role of refund policies within the purchasing process. While refunds are considered post-purchase elements, the results suggest that they also influence decisions before the transaction itself. Participants reported frequently that the existence of a refund encouraged experimentation when purchasing games. These findings support previous research by Oghazi et al. (2018), suggesting that accessible refund systems reduce perceived risk during online transactions. In the context of Steam, refund policies appear to function not only as a customer support tool but also as an active trust-building mechanism influencing users' purchasing confidence. [The expert evaluation also identified a gap between the existence of Steam's refund policy and its visibility during the purchasing process. While the policy itself contributes positively to trust, its limited presentation during the purchase flow reduces users' ability to access this information at the point of decision-making.](#)

The findings related to discounts and pricing communication also reflect previous studies about digital purchasing behavior. Participants generally perceived Steam's discount systems as effective and easy to understand through elements such as percentage-off badges, crossed-out prices and promotion deadlines. While some users acknowledged that discounts occasionally encouraged impulsive purchases, most respondents did not perceive these elements as excessively manipulative or pressuring. This partially contrasts with research emphasizing the negative effects of urgency-based discount systems (Mathur et al., 2019), suggesting that promotional pressure can be perceived more positively when users already trust the platform.

At the same time, the study identified refund accessibility as the main area of friction within Steam's transactional communication. Although participants generally considered the purchasing process to be straightforward and understandable, both the survey and interviews revealed that refund-related information is not always easy to access during purchases. This suggests that transparency within transactional systems is influenced not only by the existence of the policies but also by how clearly the policies are communicated to users during the purchasing process.

This study contributes to existing research on digital distribution platforms by focusing specifically on transactional communication. The findings suggest that trust within digital marketplaces is influenced not only by technical usability, but also by how transactional elements such as prices, discounts and refund systems are presented and communicated.

However, the study presents limitations. The sample size is still relatively small and geographically concentrated primarily in Italy and Sweden, while the entire sample is aged between 18 and 34. In addition, the study focused mainly on users that had past familiarity within Steam, meaning that long-term platform familiarity may have a positive influence on perceptions of trust and clarity. Future research could expand the demographic scope of participants, compare digital distribution platforms or investigate differences between experienced and inexperienced users when interacting with transactional systems.

Overall, the findings suggest that Steam's success as a digital distribution platform is connected to its ability to establish trust through transparent transactional communication, consumer-friendly refund policies and clearly presented purchasing incentives.

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7 Appendix A – Survey Questionnaire

The following appendix contains the questionnaire distributed during the quantitative phase of the study. The survey was designed to evaluate users' perceptions of Steam's purchasing process. The questionnaire combined demographic questions, behavioral questions regarding Steam usage and standardized usability and trust-related items.

The survey was divided into five sections:

- Part A collected background information regarding participants' experience with Steam.
- Part B implemented the System Usability Scale (SUS) developed by Brooke (1996).
- Part C focused on trust and credibility perception within Steam's purchasing process, partially informed by McKnight, Choudhury and Kacmar's (2002) e-commerce trust framework.
- Part D explored platform loyalty and included an optional open-ended reflection question.
- Part E collected demographic information.

All responses were anonymous and used exclusively for academic research purposes.

Privacy Policy

Participating in this survey involves providing information about personal purchasing habits related to video games and interest in purchasing games through the Steam platform.

Some responses may include general personal data related to gaming and purchasing behavior. Additionally, there will be some questions about demographic info (age, gender, country, gaming habits).

All data collected will be used exclusively for this research pilot study and will be analyzed in aggregate for academic purposes only. No personally identifying information will be collected unless explicitly stated. Participation in this survey is voluntary, and respondents may stop at any time.

The collected data will be stored securely and kept only for the duration of the study. All data will be deleted after the completion of the research project in June 2026.

By continuing with this survey, you acknowledge that you understand the purpose of the study and consent to the use of your responses for academic research.

1. By clicking the box below, you agree to participate in this survey under the terms outlined above *

☐ I agree to participate in this survey and understand that my responses will be anonymized and used for research purposes.

PART A | Background & Screening

Multiple choice. Please select the option that best describes you.

2. How long have you been using Steam? *

- ☐ Less than 1 year
- ☐ 1 to 3 years
- ☐ 3 to 7 years
- ☐ More than 7 years

3. How often do you use Steam? *

- ☐ Daily
- ☐ A few times a week
- ☐ A few times a month
- ☐ Rarely (less than once a month)

4. How many games have you purchased on Steam (paid purchases, not free-to-play)? *

- ☐ 1 to 5 games
- ☐ 6 to 20 games
- ☐ 21 to 50 games
- ☐ 50 to 100 games
- ☐ More than 100 games

5. Have you ever requested a refund on Steam? *

- ☐ Yes
- ☐ No
- ☐ I was not aware that Steam had a refund policy

6. On average, how do you typically discover games you end up buying on Steam? *(Select all that apply)* *

- ☐ Browsing the Steam store directly
- ☐ Steam recommendations / "Discover Queue"
- ☐ Steam sales and featured deals
- ☐ Friends' recommendations or wishlists
- ☐ External sources (YouTube, Reddit, reviews, social media)
- ☐ Other

PART B | System Usability Scale (SUS)

The following statements refer to your overall experience using Steam, particularly the store, browsing, and purchase process. Please think about those interactions specifically when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

Source: Brooke, J. (1996). SUS: A "quick and dirty" usability scale. In P. W. Jordan, B. Thomas, B. A. Weerdmeester, & A. L. McClelland (Eds.), *Usability Evaluation in Industry*. London: Taylor & Francis.

7. I think that I would like to use Steam frequently. *

1	2	3	4	5
---	---	---	---	---

8. I found Steam unnecessarily complex. *

1	2	3	4	5
---	---	---	---	---

9. I thought Steam was easy to use. *

1	2	3	4	5
---	---	---	---	---

10. I think that I would need the support of a technical person to be able to use Steam. *

1	2	3	4	5
---	---	---	---	---

11. I found the various features in Steam were well integrated. *

1	2	3	4	5
---	---	---	---	---

12. I thought there was too much inconsistency in Steam. *

1	2	3	4	5
---	---	---	---	---

13. I would imagine that most people would learn to use Steam very quickly. *

1	2	3	4	5
---	---	---	---	---

14. I found Steam very confusing to use. *

1	2	3	4	5
---	---	---	---	---

15. I felt very confident using Steam. *

1	2	3	4	5
---	---	---	---	---

16. I needed to learn a lot of things before I could get going with Steam. *

1	2	3	4	5
---	---	---	---	---

PART C | Trust & Credibility Perception

The following items focus specifically on Steam's purchase process, meaning the game store page, the pricing and discount displays, the checkout flow, and the refund policy. Please think about those specific parts of Steam when responding.

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

17. Steam's purchase process gives me confidence that my transaction will be handled correctly. *

1	2	3	4	5
---	---	---	---	---

18. The information Steam provides during checkout (price, payment confirmation, delivery) is clear and accurate. *

1	2	3	4	5
---	---	---	---	---

19. I find it easy to navigate from a game's store page to completing a purchase. *

1	2	3	4	5
---	---	---	---	---

20. Steam's discount displays (e.g., percentage-off badges, original vs. sale price) help me make informed purchase decisions. *

1	2	3	4	5
---	---	---	---	---

21. I feel that Steam's promotional offers (sales, bundles, seasonal discounts) are presented honestly and without pressure. *

1	2	3	4	5
---	---	---	---	---

22. I can easily understand the full price I will pay before completing a purchase on Steam. *

1	2	3	4	5
---	---	---	---	---

23. I am aware of Steam's refund policy conditions (e.g., the 2-hour playtime and 14-day time limits). *

1	2	3	4	5
---	---	---	---	---

24. Steam makes it easy to find refund information at the point of purchase. *

1	2	3	4	5
---	---	---	---	---

25. Knowing that Steam has a refund policy makes me feel more comfortable making purchases. *

1	2	3	4	5
---	---	---	---	---

26. I believe Steam acts in my best interest as a user, not just as a paying customer. *

1	2	3	4	5
---	---	---	---	---

27. I trust that Steam handles my payment information securely. *

1	2	3	4	5
---	---	---	---	---

28. Overall, I feel that Steam is an honest and transparent platform when it comes to purchases. *

1	2	3	4	5
---	---	---	---	---

PART D | Platform Loyalty & Open Reflection

For each statement, mark the number that best reflects your level of agreement.

Scale: 1 = Strongly Disagree | 5 = Strongly Agree

29. I intend to continue using Steam as my primary platform for purchasing PC games in the future. *

1	2	3	4	5
---	---	---	---	---

30. My trust in Steam's purchase process is one of the reasons I keep using the platform rather than switching to an alternative.

*

1	2	3	4	5
---	---	---	---	---

31. **Open Question** (optional, but encouraged)

In your own words: Is there anything about Steam's purchase process, the store page, pricing, checkout, or refund policy, that particularly increases or decreases your trust in the platform? You can be as brief or as detailed as you like.

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8 Appendix B – Interview Schedule

The following appendix contains the semi-structured interview guide used during the qualitative phase of the study. The interviews were conducted with selected survey participants in order to gather deeper insights regarding users' perceptions of Steam's transactional communication and purchasing process.

The interview structure focused on four main thematic areas:

- navigation and interface consistency,
- pricing and discount communication,
- refund transparency,
- trust and platform loyalty.

The interview design followed a semi-structured format, allowing participants to describe personal experiences freely while maintaining consistency across discussion topics. The structure and thematic organization of the interview guide were informed by Braun and Clarke's (2006) thematic analysis approach and McKnight's e-commerce trust model.

Semi-Structured Interview Guide

Evaluating Trust and Usability in Steam's Purchase Process

Purpose	Qualitative follow-up to the survey; explores the reasoning behind trust and usability perceptions
Format	Semi-structured, individual, in-person or video call
Duration	Estimated 20–40 minutes
Target sample	5–10 participants drawn from survey respondents
Analysis	Thematic analysis (Braun & Clarke, 2006)

Interviewer Notes

Before the interview begins, confirm audio recording consent and remind the participant that there are no right or wrong answers. The goal is to understand their personal experience of Steam's purchase process. Probes are optional; use them only when a response is brief or lacks specificity. Do not read questions verbatim if natural conversation allows organic coverage of the same theme.

WARM-UP | Demographics & Experience

Approx. 1–2 min · Not coded · Purpose: find demographics information about the user.

W. Before we get into specifics, I would like to ask some questions about demographics and your experience within Steam.

WARM-UP | Opening Narrative

Approx. 2–3 min · Not coded · Purpose: activate episodic recall and establish rapport

W. Before we get into specifics, can you walk me through the last time you bought a game on Steam? Just describe what that experience was like, from start to finish.

Allow the participant to narrate freely. Do not interrupt. Note any interface moments they spontaneously mention; these may warrant follow-up in later blocks.

BLOCK 1 | Navigation & Interface Consistency

Approx. 8–10 min · Maps to Sub-Question 1 (Interaction Design) · Heuristics: H4, H6, H8

Q1. How easy or difficult did you find it to move from a game's store page to actually completing a purchase? Were there any moments where you felt lost or unsure of what to do next?

Q2. Did the layout or structure of Steam's purchase flow feel consistent to you, like things were where you expected them to be? Can you give an example?

↳ *Was there anything about how buttons, labels, or information were arranged that particularly helped or confused you?*

BLOCK 2 | Pricing, Discounts & Refund Transparency

Approx. 8–10 min · Maps to Sub-Question 2 (Transactional Communication)

Q3. When you see a discounted price on Steam, the percentage badge, the crossed-out original price, does that presentation help you make a decision? Does it feel trustworthy?

Q4. Before completing a purchase, do you feel like you always know exactly what you are going to pay? Are there moments where pricing feels unclear or confusing?

Q5. How aware were you of Steam's refund policy before taking our survey? Did knowing about it, or not knowing about it, affect how comfortable you felt making a purchase?

↳ *Did you ever look for refund information during or after a purchase? If so, how easy was it to find?*

BLOCK 3 | Trust & Platform Loyalty

Approx. 5–8 min · Maps to Primary Research Question · McKnight trust constructs

Q6. Overall, how much do you trust Steam with your payment information and purchases? Is that trust based on your own direct experience, or more on Steam's general reputation as a platform?

↳ *Has anything ever happened, a transaction, a refund request, a pricing issue, that increased or decreased that trust?*

Q7. Is there anything about the way Steam presents purchases, prices, or policies that you think could be improved to feel more transparent or user-friendly?

CLOSING

Approx. 1–2 min · Open-ended wrap-up

C. Is there anything else about Steam's purchase process, positive or negative, that you would like to mention that we have not covered?

Thank the participant. Confirm they have no further questions about the study. Remind them of their right to withdraw data within the agreed timeframe.

The table below summarises the methodological justification for each structural decision in this interview guide. These rationales are intended for inclusion or reference in §4.4.3 of the thesis methodology chapter.

Design Choice	Methodological Justification
Three thematic blocks	Directly maps to SQ1, SQ2, and the primary RQ, enabling structured thematic coding by analytical dimension (Braun & Clarke, 2006).
Funnel order (broad → specific)	Reduces interviewer priming; consistent with semi-structured interview best practices (Kvale & Brinkmann, 2009).
Narrative warm-up	Episodic recall activates concrete experience rather than abstract opinion, producing richer qualitative data (Brewer, 1988).
Optional probes	Preserves the flexibility characteristic of the semi-structured format without inflating the core question count.
No Likert items	Prevents redundancy with the survey instrument; keeps the interview at the interpretive and explanatory level.
≤ 7 core questions	Fits within the 20–40 minute window specified in §4.4.3; manageable for thematic coding across 5–10 participants.

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