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Perceptions on online apparel shopping - a gender perspective

Ema Simões Conceição

Master's in Management

Master Nuno Alexandre dos Reis Teixeira, Assistant Professor, ISCTE –
Business School

November 2020



**BUSINESS
SCHOOL**

Marketing, Operations and General Management Department

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Resumo

O presente trabalho visa o estudo das perceções dos consumidores nas compras online de vestuário e perceber as diferenças entre género. Tem como objetivo identificar o que leva os consumidores, homens e mulheres, a fazer compras de roupa online e perceber as diferenças entre os dois géneros de forma a poder dar recomendações às marcas de roupa sobre como influenciá-los a comprar roupa online. Para o efeito, adotou-se um método qualitativo, 21 pessoas foram entrevistadas, metade do género feminino e outra metade do género masculino. Para a análise dos dados não foi usada qualquer ferramenta de análise. No entanto, através das respostas dadas pelos entrevistados foi feita uma análise temática. Relativamente às compras online no geral, as mulheres demonstraram perceber mais riscos do que nas compras online de roupa, já os homens, mantiveram a mesma opinião. As mulheres demonstraram ser mais impulsivas nas compras, enquanto os homens demonstraram ser mais focados no objetivo da compra. Quanto ao caminho que ambos os géneros fazem, nos homens, o primeiro passo era uma necessidade, já nas mulheres, o primeiro passo eram anúncios nas redes sociais. Os homens também eram influenciados por fatores do marketing como youtubers, emails e videos. Tanto os homens como as mulheres demonstraram preferir marcas que estivessem presentes também em loja física. Entre escolher plataformas de compras online genéricas ou sites oficiais das marcas, homens e mulheres preferem comprar roupa no site oficial da marca.

Palavras-chave: Comércio online, Vestuário, Género, Comportamento do Consumidor, Intenção de compra, Portugal.

JEL Classification System:

M10 – Business Administration: General

M30 – Marketing and Advertising: General

Abstract

This work aims to study the consumers' perceptions of online apparel shopping and understand the differences between genders in Portugal. Thus, it aims to identify what drives consumers, men and women, to shop for clothes online and understand the differences between both genders in order to give recommendations to apparel brands on how to influence both men and women to buy apparel online. For this purpose, a qualitative research method was adopted, 21 people were interviewed, half of these were females and another half were males. For the data analysis no analysis tool was used. However, through the answers given by the interviewed people, a thematic analysis was carried out. Regarding to online shopping in general, women showed to perceive more risks than in online apparel shopping, while men maintained the same opinion. Women showed to be more impulsive in shopping, while men showed to be more focused on the purpose of the purchase. In terms of their process of buying apparel online, for men, the first step was a need, for women, the first step was advertisements on social networks. Men were also influenced by marketing factors like youtubers, emails and videos. Both men and women showed preference for multichannel brands. Between choosing generic online shopping platforms or official brand websites, men and women prefer to buy clothes on the brands' official website.

Palavras-chave: Online Shopping, Apparel, Gender, Consumer Behaviour, Purchase Intention, Portugal.

JEL Classification System:

M10 – Business Administration: General

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Glossary

B2C – Business to Consumer

INE – Instituto Nacional de Estadística (Statistics National Institute)

S-O-R - Stimulus-Organism-Response

TRA – Theory of Reasoned Action

TPB – Theory of Planned Behaviour

TAM – Technology Acceptance Model

Chapter 1: Introduction

1.1 Research Problem

This dissertation aims to contribute to the knowledge about e-commerce in Portugal, from a Business-to-Consumer (B2C) perspective, more specifically focusing on the existing differences between male and female consumers to their buying perceptions. There are various studies and scientific articles, sometimes with divergent results depending on the market to which they focus and the time when these studies were made. In this way, it is interesting to analyse the Portuguese market in relation to this theme because it will also be possible to understand whether the assumptions that we assume to be true based on common sense, compared to traditional commerce, will be supported or refuted in the specific case of e-commerce through the results obtained.

Namely the fact that, in e-commerce, there are differences between men and women in terms of motivations. Women associate shopping to fun and happiness, while men associate it to a need, in a more utilitarian perspective (Sramova & Pavelka, 2019). The gaps existing in the literature related to the Portuguese panorama prove to be an interesting starting point to analyse the different perceptions of both genders and see how they are affected by their online shopping experiences.

Therefore, it is very important to take account the available statistical data about the use of internet in Portugal. According to INE, in 2019, 80,9% of households in Portugal have access to the internet at home (1.5 percentage points (p.p.) more than in 2018). Thus, 76.2% of the resident population aged 16 to 74 uses the internet, mainly students (99.6%) and people who have completed the high school (96.9%) and higher education (98.7%). It means that the use of this technology is now widespread for students, young people up to 34 years old and people who have completed higher education. Also, the proportion of residents in Portugal aged 16 to 74 who reported having done e-commerce increased in 2019 to 38.7%, this number more than doubles compared to the beginning of the decade (15%, in 2010) (INE, 21st November 2019). But, as the numbers show, there is a big difference between those who use the internet and those who make purchases online.

Thus, Portugal is far away from Europe not only in terms of the use of the internet but also in terms of online buying consumer habits. In 2019, despite the significant increase, the proportion of people who made purchases via the Internet, which was 38.7%, remains

significantly below the EU-28 average that is 60% (INE, 21st November 2019). And the proportion of internet users in the country continues to increase, but the distance from the EU-28 average remains. This might be due to the fact that half of internet users limited their activities on the internet due to security concerns, such as shopping, internet banking or providing personal data, and 27,6% found security problems mainly related to phishing and pharming (INE, 21st November 2019).

However, the Covid-19, the global pandemic that the world is facing, have been caused changes in the consumer habits. In Portugal, social isolation generated by the new coronavirus pandemic has let the Portuguese people to spend more time online. When asked about where they spent most time, 17% answered online supermarket purchases and 15% to the remaining purchases on the internet. In particular, during the month of March, the growth of 513% in terms of searches for online purchase, especially in the food sector, but also in the home and decoration and electronics sectors, stands out. In fact, the Portuguese already buy and spend more on the internet (Expresso, 16th April, 2020).

In a study made by INE, the type of products or services more solicited through the internet in Portugal are mainly clothes and sportswear (INE, 21st November 2017). Despite apparel being a type of product that people like to touch, feel the fabrics' texture, see the colours and the size, is one the most sold products online. But at the same time, there is more variety of apparel online, the prices are cheaper, there are online exclusive promotions, more brands, more availability of the pieces of clothing and also more sizes. Thus, in Portugal, not every well-known brand has got a physical store which leads to the online shopping.

Therefore, there is a need of research that would fill the existent gap in academic studies. It is necessary to investigate online consumer behaviour towards purchasing apparel as a category of goods with different attributes to other. In addition, it is vital to include the Portuguese context and compare genders.

In order to obtain the empirical data, this work focuses on internet users in Portugal, whether they are regular users of online purchases, with previous experience and who can provide vital information about their perceptions and behaviours, or whether they are who have made online purchases. In both cases, is important to understand who these users are, what are the reasons that motivate them to use or not the electronic commerce and what are their perceptions of this commerce in the apparel market.

1.2 Objectives and Research Questions

The research purpose is to create an effective framework to predict and understand consumer intention towards buying goods from the category of apparel in online stores and understand the differences that occur across genders.

Regarding to the specific objectives proposed in the dissertation, it is intended to characterize the e-commerce users both at the sociodemographic and regarding their knowledge about technology and the internet. Also, in this thesis it is intended to verify, whether men or women, buy through impulse or if they are rational buyers. Then, this thesis aims to know what are the advantages and disadvantages that both genders see in the online shopping in general and in the specific apparel market. Thus, it intends to evaluate the degree of practical utility/convenience attributed to purchases online and analyse which purchase factors weight the most when buying apparel online, for both men and women. Also, the consumer path in both genders will be analysed, and what are their preferences in terms of buying clothes in multi-channel stores or in pure online stores, or if they prefer buying in the official brand website or in a generalist e-commerce platform. Based on the particular objectives mentioned above, the research questions are mentioned below based on the data collected:

Research question 1: What are the differences between Men and Women's perceptions concerning online shopping?

Research question 2: What are the differences between Men and Women's perceptions concerning online apparel shopping?

The significance of this study is a contribution to the gap in academic literature addressing missing studies of online consumer behaviour in the apparel market across genders. It also intends to provide information to e-marketeers to guide them in brand management, taking into account the data obtained, so that they have tools to improve the online apparel experience depending on the target audience they want to reach, which means, male or female.

The thesis consists of five chapter. Chapter 1 gives background information, describes research gap, and expresses research questions. Chapter 2 provides theoretical framework that includes discussion of online consumer behaviour and theories that contribute to understand intention to purchase apparel online. Chapter 3 describes research methodology by outlining research design, sampling and data analysis methods. Chapter 4 presents findings from data analysis and answers to research questions. Chapter 5 gives conclusions, outlines implications and limitations of the research and gives suggestions about future research.

Chapter 2: Literature Review

First, this section aims to introduce the main theories about consumer behaviour and consumer decision making models. Second, the consumer behaviour in the online contexts will be explained and the factors which influence online consumer behaviour will be mentioned. Thirdly, once this thesis is focused on the apparel market, the third chapter of this thesis will be the online consumer behaviour in apparel. The fourth chapter will be centred in gender, in which will be possible to analyse the relevance of gender not only in online shopping but also in the apparel market and, consequently, compare both genders.

2.1 Consumer Behaviour

Solomon et al. (2012) states that “consumer behaviour is the study of the process involved when individuals or groups select, purchase, use or dispose products, services, ideas or experiences to satisfy needs and desires. Needs and desires to be satisfied range from hunger and thirst to love, status or even spiritual fulfilment”.

2.1.1 Theoretical approaches to the study of Consumer Behaviour

In recent years researchers made attempts to predict human behaviour and from their studies, different theories and approaches have been formulated in order to justify human behaviour.

These approaches that came up are: Economic Man, Psychodynamic, Behaviourist, Cognitive and Humanistic.

The Economic Man theory studied by Richarme (2007) states that the main interest for man when making decisions is purely to increase utility whilst putting the least effort possible. This decision process is obtained based only on the rational thinking ability. Self-interest is the main reason for making the decisions, consumers are perceived as only rational beings, not taking into consideration other factors external or emotional ones (Bray, 2008).

Contrary to the Economic Man theory, the key tenet of the psychodynamic approach is that behaviour is determined by biological drives, rather than individual cognition, or environmental stimuli (Bray, 2008).

Behaviourism also relies on external events and all things that organisms do, including actions, thoughts and feelings can be regarded as behaviours. However, Behaviourism is considered to be the only part of the explanation of human behaviour. Some concerns are

brought up regarding experiments where individuals exposed to the same stimuli do not appear to have the same behaviours.

The Cognitive approach is derived from cognitive psychology which emerged as a mainstream and useful field of study with the development of the Stimulus-Organism-Response model. From this point, many writers suggest that Cognitivism had taken over from Behaviourism as dominant paradigmatic approach to decision research.

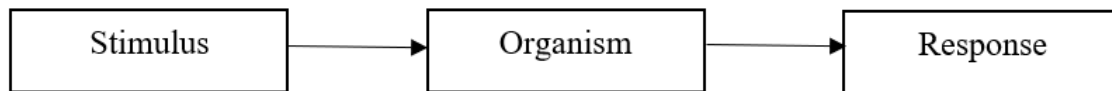


Fig. 2. 1 - Stimulus-Organism-Response Model of Decision-Making

Source: Bray, 2008

Early SOR models suggest a linear relationship between the three stages with environmental and social stimuli acting as external antecedents to the organism. This approach assumes that stimuli act upon an inactive and unprepared organism. However, there are some researchers which says that acknowledge that information processing is conducted by an active organism whose past experience will influence not only the processing of such information but even what information is sought and received. Information processing will be both stimulus driven and concept driven. (Bray, 2008)

In addition to this, the cognitive approach is also criticized by several authors (Solomon et al., 2012) because cognitivism assumes that the consumer is rational, discerning, logical and active in decision making (Bray, 2008).

Lastly, the humanistic approach which seeks to explore concepts introspective to the individual consumer rather than describe generic processes. The theory of trying was a model inside the humanistic approach. This theory, rather than examining explicit behaviour, the model assesses trying to act. Subjective norms, attitude toward the process or means of trying, attitudes and expectations of success and attitudes and expectations of failure are posed as the key antecedent variables to intention to try; itself the key precursor to trying (Bray, 2008).

2.1.2 Consumer Behaviour Models

There are several consumer behaviours models which can be classified as analytical or prescriptive. The analytical models accomplish two different theories which are Theory of

Buyer Behaviour and Consumer decision model. The prescriptive models accomplish the Theory of Reasoned Action and the Theory of Planned Behaviour.

2.1.2.1 Theory of Buyer Behaviour

Howard (1969) developed the first consumer decision model which is named as “Theory of Buyer Behaviour”. This theory provides “a sophisticated integration of the various social, psychological and marketing influences on consumer choice into a coherent sequence of information processing” (Bray, 2008).

The theory explains the buyer behaviour of individuals over a period. More specifically the brand choice behaviour of the buyer. The authors identify the elements of consumer decision process such as several alternative courses of action, and decision mediators by which the motives are matched with the alternatives, observed the changes that occur in them over time as a result of their repetitive nature and showed how a combination of decision elements affects search processes and the incorporation of information from the buyer’s commercial and social environment. This model suggests three levels of consumer decision-making: extensive problem solving, limited problem solving, and habitual response behaviour (Stankevich, 2017).

Within these levels there are five output variables representing the buyers’ response and following steps until the purchase is concluded (Bray, 2008).

- “Attention – the magnitude of the buyer’s information intake.
- Comprehension – the processed and understood information that is used.
- Attitudes – the buyer’s evaluation of a particular brand’s potential to satisfy the purchase motives.
- Intention – the buyer’s forecast of which product they will buy.
- Purchase Behaviour – the actual purchase behaviour, which reflects the buyer’s predisposition to buy as modified by any inhibitors.”

2.1.2.2 Consumer Decision Model

The Consumer Decision Model, which is also known as the Engel, Blackwell, Miniard model was developed firstly by Engel et al. (1968).

It can be seen that many elements of this model are very similar to the theory of buyer behaviour but the structure of presentation and relationship between the variables differs. This model accomplishes a seven-point decision process: need recognition followed by a search of

information both internally and externally, the evaluation of alternatives, purchase, post purchase reflection and finally, divestment.

All these decisions are influenced by stimuli and external variables. Stimuli is received and processed by the consumers' memories due to previous experiences, and external variables which means environmental influences and individual influences. Environmental influences mean culture, social class, personal influence, family. Individual differences include consumer resource, motivation and involvement, knowledge, attitudes, personality, values and lifestyle (Engel et al., 1968).

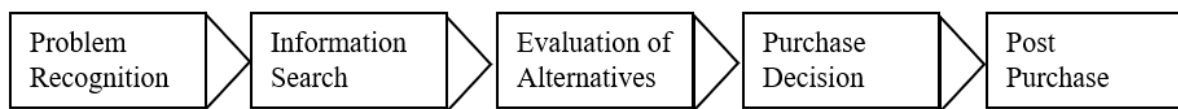
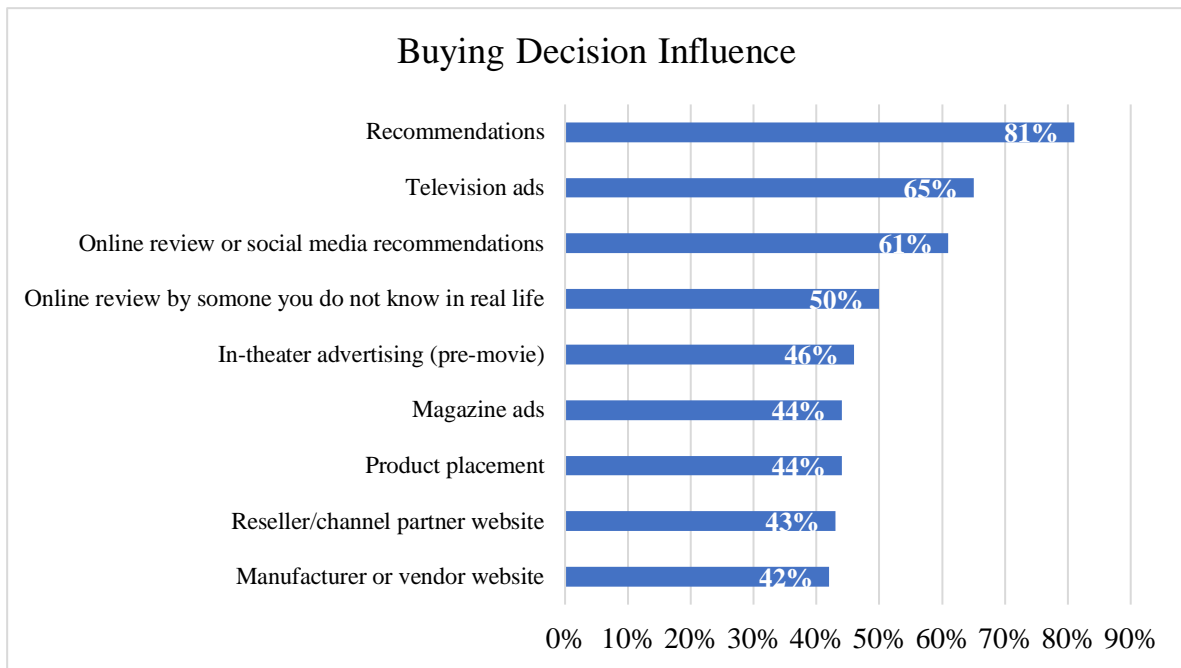


Fig. 2. 2 - Traditional Model of Decision-Making

Source: Engel et al., 1968

The first stage is need or problem recognition, and it is when consumers realize that they need something. After that the consumer starts an information search about the different alternatives that he/she can purchase to satisfy the need or want. The information might be considered as internal or external. Internal if the search consists of using the memory or past experiences. External information means the asking friends and family about their experiences or even research public sources for example reviews and blogs (Stankevich, 2017)

Due to digital technologies, different sources can now influence the consumer (Graph 2.1)



Graph. 2. 1 - Buying Decision Influence

Source: Stankevich, 2017

The third stage, which is evaluation of alternatives, a consumer may ask if he or she needs to buy that product or service and then, chooses whether to buy or not. Thus, the consumer wants to make the best deal. The meaning of best deal based on attributes that are more relevant to each consumer, it could be price, quality, brand, product positioning, a place where to buy (location), consequences of using the product, and so on. Then, the purchase time is when the consumer decides what will go to buy but sometimes, they take more time to close the deal because of certain factors such as when to buy, where to buy and how much money to spend. In the last stage, post-purchase, consumers evaluate and review the product. The customer may be satisfied, and the product met the customer expectations or may be unsatisfied and get a negative feedback (Stankevich, 2017).

The analytical theories mentioned provide a framework to understand how consumer behaviour is structured.

2.1.2.3 Theory of Reasoned Action

Prescriptive cognitive models were developed when researchers started to be focused on beliefs and attitudes as determinants of consumer buying behaviour. The Fishbein model (1975) proposed that a person's overall attitude toward an object is derived from his beliefs and

feelings about several attributes of the object. Then this model was revised and named as Theory of Reasoned Action (TRA).

Behaviour is considered to be approximately the same as behavioural intention and can be derived from the consumer's attitude toward purchasing the product and the subjective norms about the behaviour. Through the concept of 'subjective norm' the theory acknowledges the power of other people in influencing behaviour, explicitly, it accounts for the thoughts of others toward the certain behaviour, and is moderated by the extent to which the consumer is motivated to comply to these views. The relative contributions of attitudes and subjective norms will not necessarily be equal in predicting behaviour, depending on the individual consumer's propensity to care about other's views, the consumption situation, or the product type under consideration, with notably consumed products tending to be influenced to a greater degree by the subjective norm variable than less notable products would be (Bray, 2008).

Another thing mentioned in TRA is that attitude toward the behaviour, which means the act of buying, is measured rather than the attitude toward the object. This was a necessary change once behaviour was being measured, as a consumer may have a very favourable attitude toward a product, but not toward the act of purchasing it (Bray, 2008).

However, once this theory is considered simplistic because the actor does not have the total control of the behaviour, in the next chapter will be approached the theory of planned behaviour which is considered a more complete theory.

2.1.2.4 Theory of Planned Behaviour

The theory of planned behaviour came up as an extension of the theory of reasoned action (Fishbein & Ajzen, 1975) and has been applied as a framework of consumer behaviour analysis. The purpose of both theories is to understand the intention of an individual to perform a certain behaviour (Ajzen, 1991). It means that intentions, which turns into motivations leads to a certain behaviour. The differences between the theory of reasoned action and the theory of planned behaviour is the fact that the behavioural control was added in the second theory mentioned. This inclusion of control makes the theory of planned behaviour more suitable for the online context because it gives the opportunity to take into account the limitations of online shopping such as non-personal environment, use of internet and the uncertainties of online shopping.

The theory of planned behaviour is based on three independent determinants of intention: attitude towards the behaviour, subjective norm and the degree of perceived behavioural control. All the determinants have a direct influence on intentions: the greater the degree of perceived behavioural control and the better attitude and subjective norm towards the behaviour, the stronger is an intention to perform the behaviour. The beliefs are the antecedents of three independent determinants of intention. These beliefs are divided in three categories: behavioural beliefs which affect attitude towards the behaviour, normative beliefs that predetermine subjective norms and control beliefs that stimulate perceived behavioural control.

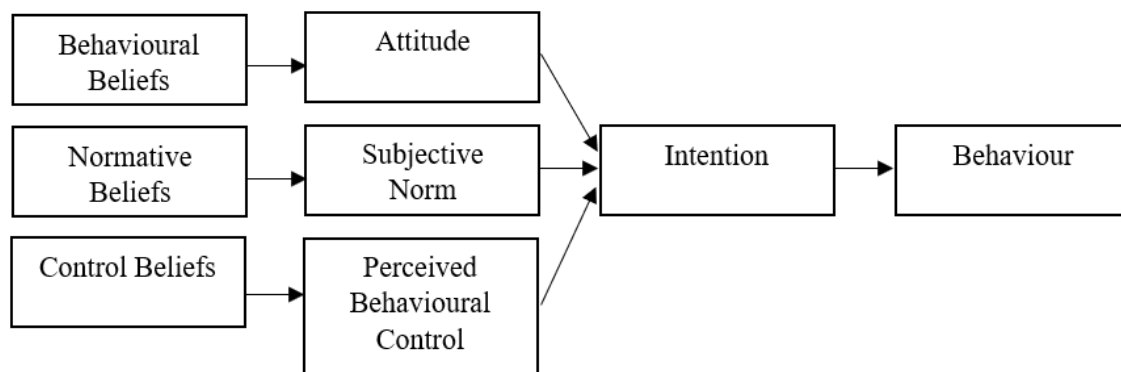


Fig. 2. 3 - Theory of Planned Behaviour

Source: Bray, 2008

Behavioural beliefs are linked to attitude toward the behaviour because the beliefs connect to its attributes which can be outcome, costs or others and an individual obtains a positive or negative attitude toward the behaviour (Ajzen, 1991).

Subjective norm means if the society will approve or not a certain behaviour. Normative beliefs are related with the importance that an individual gives to the others' opinions. Subjective norm is evaluated by weighting normative beliefs by the individual who wish to follow other people's opinion which means how important their approval is of a certain behaviour.

In the theory of planned behaviour, perceived behavioural control is related to beliefs, attitudes, intentions, and behaviour (Ajzen, 1991). Control beliefs are based on experience from the past and information obtained from other people about resources and opportunities needed to perform a certain behaviour: the more of them individuals believe they have, the greater is perceived control of the behaviour. So, the beliefs about resources and opportunities determine perceived behavioural control.

The research problem of this study makes it necessary to specify the abovementioned components of TPB in a greater detail regarding to online context and apparel.

2.1.2.5 Technology Acceptance Model

Technology Acceptance model (TAM) is based on two determinants of Technology acceptance: perceive usefulness and perceive ease of use. Perceive usefulness is a measure of performance advantages that people find when use information technology. Perceive ease of use means the barriers that a person can find while using information technologies (Davis, 1993).

The following figure shows the TAM theory developed by Davis (1993)

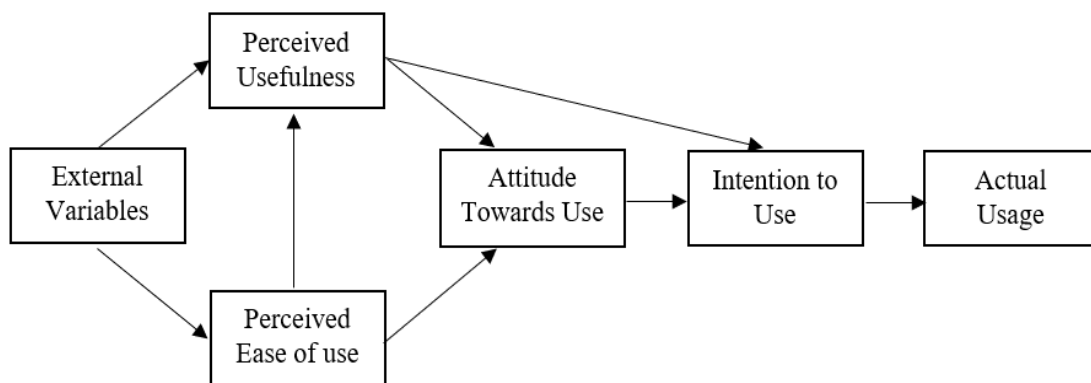


Fig. 2. 4 – TAM Model

Source: Davis, 1993

The traditional TAM can be explained through the point of view of online shopping. In context of Business to Consumer e-commerce researchers identify shopping on the internet as a new technology, and if a person purchase or not as the outcome of online shopping experience. Usefulness in this context means the same as effectiveness which is the customers' perception that using the internet as a shopping medium enhances the outcome of their shopping experience. Ease of use means simplicity and is the effort needed during the process of online shopping (Monsuwe, Dellaert and Ruyter, 2004).

Effectiveness is related to reduction of costs, less time spent and other resources. Internet allows comparison of information, of products, prices which means that consumers have the possibility of reducing costs information and also reduce the effort of making purchasing decision (Park and Kim, 2003).

Ease of use is frequently related with consumer's experience and level of knowledge about online shopping. The more experience and knowledge, the more ease of use. However, anxiety is another aspect related to ease of use and contributes negatively to it. Computer anxiety refers to "individual's apprehension or fear when facing the possibility of using computers", it decreases perceived ease of use of online shopping (Monsuwe et al., 2004).

Hedonistic motives are considered as one of the most important predictors of attitude towards online shopping (Kim and Forsythe, 2010). Therefore, researchers discuss addition of "enjoyment" construct to the TAM which refers to the satisfaction that an individual gets from using technology apart from consequences of that usage. Online shopping has an intrinsic value ('enjoyment') that results from the experience of online shopping for its own sake. Usefulness and ease of use are considered to reflect utilitarian aspects of online shopping, and enjoyment refers to hedonistic aspects (Monsuwe, Dellaert and Ruyter, 2004).

2.2 Online consumer behaviour

Nowadays with the increase of e-commerce, marketing departments must consider the consumers also as IT users. Some even say that there are two main factors that make traditional consumers differ from online consumers which are trust and technology (Smoliana, 2017).

Taking into consideration that traditional stores were replaced by websites and the physical products by images or videos it is important to pay attention to the technical aspects. These technical aspects might have an influence on trust when the consumer is not able to physically feel the product (Smoliana, 2017).

Trust "refers to uncertainty, which is a common feeling while shopping online: the shop, shop owners, quality of the product and other specifics of purchasing process are unknown" (Smoliana, 2017). Also, consumer purchases are based on internet experiences such as videos about the product, photographs, images, information about the product.

Concerning e-commerce, there are some benefits to take into account such as saved time, increased convenience and reduce the risk of dissatisfaction. However, the personal contact is not possible through the online (Smoliana, 2017).

There are some significant differences between the online and the traditional shopping which sometimes act like a barrier for example, the fear of being deceived, the consumer does not have a direct contact with the seller which reduces trust, the risk of the data put on the

website going to third parties and also the lack of communication between the seller and the buyer (Smoliana, 2017).

Thus, online shopping has some risks that need to be considered. According to Ariffin et al. (2018) financial risk, product risk, security risk, time risk, social risk and psychological risk have a significant negative influence on consumer online purchase intention except social risk which were found to be insignificant. Among all these factors, security risk was considered the main contributor for consumers to deter from purchase online. In the following table is expressed the definition of each type of risk mentioned above.

Table 2. 1 - Types of risks in online shopping

Type of Risk	Definition
Financial Risk	Financial risk is defined as the probability of an internet shopper suffering monetary loss from a purchase when the product does not perform well or if the product is not worth the price paid.
Product Risk	Product risk denotes the possibility of product failure to meet the performance of what it was originally intended for. For instance, when the delivered products and the displayed products online were compared, the products' colour, shape or outlook may be not be the same, so it is beyond the customer's reach and abilities to examine and check the actual product qualities.
Security Risk	Security risk is defined as a potential loss due to online fraud or hacking, which exposes the security of an internet transaction or online user. Security is linked with disclosure of financial information such as credit card number, account number and safe pin number.
Time Risk	Time risk comprises the troublesome experience through online transactions that are often caused by the struggle of navigation and/or submitting the orders and delays of getting the products. It refers to the time that consumers take to make a purchase, waiting time for the products to be delivered at their home and the time that consumers had spent for browsing product information.
Social Risk	Social risk refers to the perceived judgment on the product purchased that creates dissatisfaction among family, friends or communities.

	Besides, social risk may involve the feeling of fear, especially from family and friends who disapprove their online purchases.
Psychological Risk	Psychological risk is acknowledged as the possible loss of self-respect due to the frustration of not attaining a purchasing goal. Psychological risk may also be defined as a consumer's dissatisfaction in choosing a poor product or service despite having a huge array of varieties.

Source: Self-elaboration (Adapted from Ariffin et al., 2018)

However, online shopping has several advantages to the customers such as the competitive pricing which allows the consumer to make the best deal, which means better decisions, greater access to information, less time spent ordering, which can be named as time efficiency, avoidance of crowds, more variety, and it is possible to make an online purchase anywhere (Smoliana, 2017).

There are some key attributes that are more important in the online context rather than the offline such as information presentation, navigation, ease of order. However, merchandise, customer service, promotion, navigation, convenience and security are critical for the consumer (Smoliana, 2017). These are the key attributes mentioned and the respect.

- Merchandise refers to product-related aspects such as variety, assortment, and available information.
- Customer service includes salesclerk service for selection, answers to frequently asked questions, and payment and return policy.
- Promotion involves advertisement, sales, useful tips related to products.
- Navigation and convenience are related to use interface of an online store.
- Security involves protection of private and financial information.

The online consumer will enter a decision-making process similar to the offline as proposed by Hanekom and Barker (2016). This process includes three main stages which are the input stage, processing and the output stage with six steps total: Need recognition; Search for information; Pre-evaluation of message alternatives; Message acceptance; Message consumption/processing and Post message consumption evaluation/post informational evaluation (Table 2.2). Generally, every online consumer goes through all of these steps every time they consider making a purchase, even if unconsciously.

Table 2. 2 - The online consumer information decision-making process

Step 1: the input stage	Step 2: Processing	Step 3: the output stage
<p>Step 1: Need Recognition</p> <p>During this first step consumers realise that they have an informational or message-related need or desire because of a difference between their current informational situation and the informational situation they wish to be in.</p>	<p>Step 3: Pre-evaluation of message alternatives</p> <p>Online consumers consider message alternatives and proceed through high-or low effort processes to consider whether or not a message will satisfy their needs.</p>	<p>Step 6: post message consumption evaluation/post informational evaluation</p> <p>The consumer becomes satisfied or dissatisfied with the web-based communication message and the value of the information interaction that occurred during the previous stages.</p>
<p>Step 2: Search for information</p> <p>Consumers start to search for relevant information as part of the solution to a recognised problem. Consumers are exposed to and perceive and retain information.</p>	<p>Step 4: Message Acceptance</p> <p>This is the point in the online information decision-making process where the online consumer decides which web-based communication message to regard, accept, react to, utilise or examine.</p>	
	<p>Step 5: Message consumption/processing</p> <p>The online consumer starts making sense of and using the message he/she has chosen in the previous stage.</p>	

Source: Hanekom & Barker, 2016

2.2.1 Factors influencing online consumer behaviour

Marketeers are continuously coming up with new ways to engage people in the online environment. In this part of the thesis there will be presented factors and perceptions mentioned in previous studies that were considered in different theories above mentioned.

According to Dennis et al. (2009), in their study, they observed different factors based on different approaches and theories about consumer behaviour. They studied the role of functional attributes, based on TRA, which includes, attitude toward the behaviour and subjective norms. Subjective norms as was said previously is the influence of other people on purchase intentions. Also, social motives such as social experiences outside home,

communication with others, membership of peer groups, status can act like motivators that influence intention to buy online. Thus, experienced internet users were more likely to participate in virtual communities for informational reasons, whereas novice users were more likely to participate for social interaction (Dennis et al., 2009).

Brand image has a significant impact in online purchases. Image is a concept used to signify the overall evaluation and contributes in a positive way to the decision of buying online in a certain brand. The most common image components in e-commerce context includes product selection, customer service and delivery or fulfilment (Dennis et al., 2009).

Most studies have demonstrated that the more experiences that an e-consumer has, more likely he or she will trust and repatronize which is in line with the S-O-R paradigm (Dennis et al., 2009).

The consumer decision model created by Engel et al. (1993) which was mentioned previously in this thesis says that an online shopping consumer therefore relies heavily on experience qualities, which can be acquired only through prior experience. Trust which is defined as a “willingness to rely on an exchange partner in whom one has confidence is central to e-shopping intentions. Security which is the safety of the computer and financial information and privacy are closely related to trust. Once e-shoppers gain more experience, trust grows and they tend to shop more and become less concerned about security (Dennis et al., 2009).

In the TAM theory, as was seen in the previous chapter, two dimensions of online shopping were identified which were usefulness, ease of use and enjoyment (Davis, 1993). However, this theory ignores social factors and situational factors. Situational factors may include variety seeking and convenience as motivators to online shopping. Variety of products is a related aspect of online shopping that also reduces search costs. Convenience in e-shopping is one of the main influencers on e-satisfaction. Thus, it therefore increases search efficiency by eliminating travel costs and associated frustrations (Dennis et al., 2009).

In terms of experiential aspects of online shopping, some authors say that the experience, enjoyment and entertainment derive from e-consumers interactions with the e-retail website which was named as e-interactivity (Dennis et al., 2009). Fun is now the main focus of online marketing. The ability to entertain and engage the consumer by providing a pleasant experience is of high importance when it comes to digital marketing and web design (McCormick & Livett, 2012). Also, Graphics, visuals, audio, colour, product presentation at

different levels of resolution, video and 3D displays are among the most common stimuli (Dennis et al., 2009).

According to Dennis et al. (2009), the role of education in e-shopping has been given little research attention. It is argued that people with higher levels of education usually engage more in information gathering and processing and use more information prior to decision making, whereas less well-educated people rely more on fewer information cues. In contrast to people with lower educational attainments, it is postulated that better educated consumers feel more comfortable when dealing with, and relying on, new information.

Brands while being aligned with consumers’ values, will allow for positive attitudes to form about them, consequently leading to favourable behaviour for the brand. The Value-Attitude-Behaviour model assumes that “e-shoppers place a strong emphasis on self-direction, enjoyment and self-achievement values, confirming a direct influence on consumers desire to browse, repatronage intentions and switching intentions” (McCormick & Livett, 2012).

Hanekom and Barker (2016) categorized online determinants of consumer behaviour, Trust; Consumer familiarity, Technology Acceptance, Prior Interaction and Technology Attitude; Functional, Symbolic and Experiential Benefits; The Total Web Experience; Emotional and Cognitive Responses, Perceived Control, Concentration, Attention Focus and Message Involvement; Usability. These help to explain what factors can influence the consumer. Each one of them explained in the table below (Table 2.3).

Table 2. 3- Application of the existing internal, external and online determinants of consumer behaviour to the new online consumer behaviour context of this article

Online Determinants of online consumer behaviour	Trust	In existing literature, the concept of trust usually underscores a purchasing context. However, when applied to the online consumer information exposure and search context, technology trust, online trust, competence-based trust and individual trust should be evident before an online consumer consumes and interacts with web-based communication messages.
	Consumer familiarity, technology acceptance, prior interaction and	Online consumers should know and accept the medium they are utilising. Prior online interactions will reduce complexity and promote familiarity. Online consumers’ technology attitude determines their cognitive and affective responses to web-based communication messages.

	technology attitude	
	Functional, symbolic and experiential benefits	Determine whether online consumers accept or decline web-based communication exposure, consumption and interaction.
	The total web experience	Online consumer's total web experience impacts on their behaviour when they are exposed to, searching for, consuming and interacting with web-based communication messages and information.
	Emotional and cognitive responses, perceived control, concentration, attention focus and message involvement	An online consumer's emotional state; his/her perceived control over the online interaction with web-based communication messages and information; his/her ability to concentrate and focus attention and involvement in the message itself determine how he/she will experience and behave in the online environment.
	Usability	Cognitive use of technology when exposure to web-based communication messages occurs.

Source: Hanekom and Barker, 2016

According to Kim and Stoel (2004) website quality is a precedent of consumer satisfaction in online shopping. And informational fit-to-task, which means providing adequate information to support a customer's task, transaction capability, that reflect how well the website supports its businesses function, and response time, i.e. how quickly the website loads, were significant predictors of shopper satisfaction.

Studying consumer behaviour allows brands to adequate, in the best way possible, the way they sell their products. It helps to comprehend how consumers will act when facing specific moments in the purchasing process. Consumer behaviour works both in an in-store environment as well as in the online shopping environment. However, selling some types of products online can be more complicated. For instance, in the apparel market there are more determinants that rely on physical touch making the process of selling those items a bit different.

2.3 Online consumer behaviour in apparel

There are specific products that require more attention on how to sell online. Sensory products as mentioned by Ambaye (2005) are more difficult to portray online since they have tangible qualities that the consumer often wants to analyse before purchasing. This is the case of apparel products.

Apparel is often named as “Fashion” and is generally understood to include clothing, accessories, cosmetics, footwear, even furnishings and architecture. However, most commentators when discussing fashion refers to it meaning clothing, as this epitomizes many of the fashion issues that dominate the industry as a whole (Ambaye 2005).

Because the ability to see, feel, and try on the actual product is important to the apparel shopper, apparel is considered a high-touch product and accordingly the associated web sites face challenges that may not exist for those selling standardized products such as books, airline tickets, and computer software (Kim & Jones, 2009).

Ambaye (2005) also mentioned that the inability to try on clothes or to feel the quality of the material were a problem when purchasing clothes online. Returning products, privacy of personal information and the total cost of buying clothes were also problems which potentially need to be considered.

When buying clothes, the consumer has to consider more details than the ones that are possible to understand from an image such as texture, size and comfort. Despite those challenges apparel digital commerce is increasing rapidly. Because, although difficult for the apparel market online, there are several advantages of buying and selling online (Table 2.4).

Table 2. 4 - Benefits of the internet for Apparel Retailing

Benefits to consumers	Benefits to retailers
<ul style="list-style-type: none"> ✓ Increased choice ✓ Lower prices ✓ Easier access ✓ Privacy ✓ Time saving 	<ul style="list-style-type: none"> ✓ Lower costs ✓ Increased profits ✓ Direct Marketing - easier to target consumers

Source: Ambaye, 2005

2.3.1 Factors Influencing Online Consumer Behaviour in Apparel

According to McCornick and Livett (2012), a qualitative data collection through in-depth interviews made to young women identified two elements which are functional product

viewing and aesthetic fashion information online. Both create very different experiences for the consumer with regards to viewing fashion online.

Functional product viewing allows the consumer to select what garment they want to watch, personalise how they view (zoom and multiple views) and interact with the garment stimulating more utilitarian effects. An interesting finding is that the functional elements are now expected to be available to view garments online, with many participants emphasising not only the importance but necessity of these features when making a purchase (McCornick & Livett, 2012).

Aesthetic fashion information is driven by the retailer providing advice and information about the garments stimulating hedonic effects. Online fashion retailers must sufficiently intertwine hedonic entertainment with practical utilitarianism to provide a satisfying online shopping experience. Also, retailers that target young consumers need to provide a variety of methods to convey aesthetic fashion information about products to these visually literate consumers. Style advice can be provided to consumers online, via blogs, product pages, look books and in many other forms. Participants in this study confirmed that style advice on a fashion website would make them spend more time online and increase their purchase intention (McCornick & Livett, 2012).

Other study by Hervé and Mullet (2009) made to people from different ages rated their willingness to buy clothing online. The aim of this study was to verify the importance of age on the importance and interaction of three factors which influence people when buying clothes: price, durability and suitability. Younger participants showed that price was one of the most relevant determinants for purchasing. When the price was lower they tended to be more willing to buy the item. For older participants the determinant that appeared to be the one with higher influence was sustainability and finally, the oldest participants tended to consider durability as the most important factor for them.

According to Jones and Kim (2010) who made a quantitative study to young female consumers found that Retail brand trust, offline patronage, clothing involvement and two factors of website quality (usability and information quality, visual appeal and image) were significantly influencing online apparel shopping intention. Offline patronage was the strongest predictor of online shopping intention. Brand trust is the relationship between the confident expectations of the consumer and the resulting responsibility of the brand or retailer. It also can

be resulted from brand reputation and brand predictability (Lau and Lee, 1999). Reputation derived from the opinion of others that the brand is good and reliable. Predictability occurs when there were past experiences which turn possible making predictions about the performance of the brand. In the cases of multichannel brands, offline patronage affects a lot the online buying because it helps building an online consumer base. Clothing involvement was defined by “the consumer’s level of interest in clothing product-related information.” (Jones & Kim, 2010)

Also, according to Hahn and Kim (2009), consumer trust in an offline store was a significant predictor of perceived internet confidence and search intention for product information via the online retailer. This information confirmed that consumers feel more confident making online shopping when they shop through the company they trust. Also search intention for product information via the online store and perceived internet confidence were strong predictors of consumer’s behavioural intention toward online retailer. It means that consumers expect that the company they trust to provide optimum information and reduce their uncertainty in online transactions. A common problem in many online businesses is converting online browsers in online purchasers. But if consumers trust an offline retailer, they will feel confident using their website for searching information and also, they will feel more confident making online purchasing from that retailer. Therefore, maintaining consumer’s trust both offline and online will be a key for retailers to turn online browsers into online purchasers.

Park and Lennon (2008), using female college students, empirically provided evidence that a well-known brand name was a powerful factor directly influencing consumers’ perception of online store image and finally affecting purchase intention. It suggests that online retailers need to recognize the importance of establishing brand familiarity. Also, this study confirmed that in online apparel shopping contexts price promotion is an important determinant of perceived value. Online price promotions are considered an important marketing tool for e-retailers in terms of influencing consumers’ purchase decisions (Park & Lennon, 2008).

A lot of factors can influence the consumer when purchasing fashion items online, some of them have already been studied in detail. For example, price, trust, interactivity, website quality (Stankevich, 2017).

To sum up, functional product viewing, aesthetic fashion information, price, retail brand trust, offline patronage, clothing involvement, two factors of website quality such as usability

and information quality and visual appeal and image, consumer trust in an offline store, well-known brand name, online price promotions are important predictors of online purchase intention-

However, there are few studies that contemplate different cultures and genders as influencing factors. The factors mentioned before can influence differently based on culture and gender. Since different cultures have different online behaviours and different genders too. That is why when focusing on online consumer behaviour is also imperative to consider they have a very high influence on consumer behaviour. (Stankevich, 2017). Although some authors consider gender and culture to be just other factors such as trust and price, they are more than that. They are not at the same level of influence. The way they influence the consumer is different since those influence at a subconscious level (Stankevich, 2017).

Due to all these previous studies mentioned during this chapter were mainly made to female target, there is a need to verify other studies with both genders, men and women and see if there are differences between them. And men also make online apparel shopping and so it is imperative to study if there are differences between genders in order to help companies knowing how to target them.

2.4 Gender as an Influencer Factor of Online Consumer Behaviour

In the literature gender has been mentioned as an important influencing factor (Seock & Bailey, 2008) however, the research community has focused more on women since these have presented higher online purchase rates through the years (Ambaye, 2005). Nonetheless, men's purchasing rate is now rising (INE, 21st November 2019). Consequently, the importance of study gender differences in what concerns consumer behaviour and online persuasion is also rising. It was found that both men and women have different perspectives on online shopping thus their online consumer behaviour is also different (Seock & Bailey, 2008).

Early e-commerce studies have studied how men and women differ in terms of their Internet usage behaviour and their perception of online shopping (Hou & Elliott, 2016).

Previous studies have said that men perceive online shopping with a utilitarian point of view, contrary to women that have a more hedonic perspective (Sramova & Pavelka, 2019).

Utilitarian values are defined as critical, rational, decision effective, and oriented on a specific target and represent fundamental factors influencing consumers to do online shopping.

Convenience and accessibility, wide product choices, availability of information, absence of social contact, become their focus, as well as money-saving. Utilitarian shopping motivation is about acquiring the benefit of the product needed or acquiring the product more efficiently during the shopping process. Online shopping gives them the feeling they do not get in traditional stores and shopping malls (Sramova & Pavelka, 2019).

Hedonic values are preferred by consumers characterized by experiential shopping behaviour, i.e. they are not interested only in information necessary for online shopping, but they search for entertainment, enjoyment, satisfaction, excitement, adventure and pleasure of shopping. They are more interested in the emotional value (e.g. brand, design, appearance and packaging) (Sramova & Pavelka, 2019).

According to Dennis et al. (2009), the moderating effect of gender can be explained by drawing on social role theory. Men tend to be more task-oriented and more willing to take risks than are women. It happens because socially, people expect that both genders behave in these ways. In relation to the task-orientation difference, men's decisions to use a computer system were more influenced by perceived usefulness than were women. On the other hand, women give more relevance to the ease of use of the systems.

In a different approach to shopping behaviour, Stenstrom et al. (2008) use an evolutionary perspective to study sex differences in website preferences and navigation. In this interpretation, males tend to use an "internal map" style of navigation because hunting required accurate navigation over long distances. Females, on the other hand, tend to use "landmark" navigation because gathering was carried out over a smaller area close to the home base. Stenstrom et al. (2008) results demonstrate that extended hierarchical levels of an e-shopping website are more easily navigated by males than by females.

Sramova and Pavelka (2019) also refer that men will choose convenience over experience and emotion. Male consumers give more importance to convenience, choice, availability of information, lack of sociality and cost savings which means utilitarian values.

Besides when it comes to price and time saving, wide product offer, clear and unproblematic information search, men are also more aware of these factors than women (Sramova & Pavelka, 2019).

Women are more sensitive to the product information available than men, when are making a decision. Often the hedonic motivations associated with feelings such as adventurous, excitement and astonishment are expressed mainly by women. For women, shopping is considered to be a social activity, contrary to men that prefer shopping online by its lack of social interaction. (Sramova & Pavelka, 2019).

Lin et al. (2018) studied the gender differences in online consumer purchase decision and found that interactivity, vividness, diagnostic and perceived risk have an impact on online purchase intention.

Interactivity means “the extent to which users can participate in modifying the form or content of a mediated environment in real time” it means that interactivity enables people to select the specific component and information they want to see from the online product presentation (Lin et al., 2018).

Vividness has been defined as a “representational quality of product demonstrations and that a vivid product presentation exposes consumers to more information cues about a product and stimulates more sensory channels than a pallid product presentation.” (Lin et al., 2018).

After, the diagnosis of a website means the details that it provides to the consumer which means physical specifications, price, warranty information and features. This information can help the consumers gaining more understanding of the product and a better confidence doing the online purchase (Lin et al., 2018).

Perceived risk, concerning online shopping is defined as “the subjectively determined expectation of loss by an internet shopper in contemplating a particular online purchase” (Lin, et al., 2018).

In the specific case of interactivity and perceived risk influenced attitude formation mores for males than females, while vividness and diagnosis influence attitude formation more for females than males. In addition, attitude toward online product presentation influenced purchase intention more strongly for males than for females (Lin et al., 2018).

Chiu et al. (2005) proposed a model of online purchase intentions in which verified four exogenous constructs: personal awareness of security, personal innovativeness, perceived ease of purchasing, and perceived usefulness. All these constructs have indirect influences on online

purchase intentions via the attitudes. It means that boosting these antecedents can increase both online purchase intentions and positive attitudes.

In the same study, the influence of perceived ease of purchasing on both attitudes and online purchase intentions are stronger for females than for males, given a higher demand for the physical environment (e.g. in-store) or a stronger desire for the sensory pleasures associated with touching a product. The influences of personal innovativeness and perceived usefulness on attitudes and online purchase intentions were similar for males and females. The influences of personal awareness of security on both attitudes and online purchase intentions are strong for males, while no such effects exist for females (Chiu et al., 2005).

Table 2. 5 – Definitions of the Determinants

Factor	Definition
Personal awareness of security	“The extent to which consumers believe that the internet is secure for transmitting sensitive information for business transactions”
Personal innovativeness	“a consumer who reflects a willingness to try out any new fashion of consumption, and it can be therefore regarded as an antecedent for the consumer cognitive attitude for information technology absorption and application”
Perceived ease of purchasing	“consumer’s efforts towards the online purchase issues rather than purely on technology usage (perceive ease of use)”
Perceived usefulness	“prospective consumer’s subjective probability that using the internet will efficiently facilitate his or her purchasing”

Source: Chiu et al., 2005

According to Bae and Lee (2011), females perceive higher level of risk for online shopping and, consequently, they hesitate more when are making an online purchase. But reviews are a potential mitigator of risk. In addition, the results showed that online consumer reviews contribute for purchase intention and also were considered more relevant for women than for men.

In the following table is summarized all the factors and perceptions mentioned in previous studies in order to explain the differences between Men and Women when are making online shopping.

Table 2. 6 - Differences between Men and Women in online shopping

Factor	Male	Female	Reference
Convenience	✓		Sramova and Pavelka (2019)
Choice	✓		Sramova and Pavelka (2019)
Availability of information	✓		Sramova and Pavelka (2019)
Lack of sociality	✓		Sramova and Pavelka (2019)
Cost savings	✓		Sramova and Pavelka (2019)
Price	✓		Sramova and Pavelka (2019)
Time saving	✓		Sramova and Pavelka (2019); Hansen and Jensen (2009)
Wide product offer	✓		Sramova and Pavelka (2019)
Ease of Information search	✓		Sramova and Pavelka (2019)
Interactivity	✓		Lin et al. (2018)
Perceived risk	✓		Lin et al. (2018)
Vividness		✓	Lin et al. (2018)
Diagnostic		✓	Lin et al. (2018)
Product presentation	✓		Lin et al. (2018)
Personal innovativeness	✓	✓	Chiu et al. (2005)
Perceived usefulness	✓	✓	Chiu et al. (2005)
Personal awareness of security	✓		Chiu et al. (2005)
Perceived ease of purchasing		✓	Chiu et al. (2005)
Consumer reviews		✓	Bae and Lee (2011)

Source: Self-elaboration

In terms of products purchased by the different genders, female consumers usually buy more home furnishings, beauty products, apparel and jewellery (Seock & Bailey, 2008; Hou & Elliott, 2016) and men focus more on travel, apparel, automotive and sports (INE, 21st November 2017).

2.4.1 Gender differences in Online Consumer Behaviour in Apparel

In relation to the apparel market, some studies have been carried out through this topic to find the differences between men and women in the specific apparel market. As was mentioned before, apparel is a very different market regarding online shopping because it is something that through images and photos is impossible to evaluate it, not only in terms of quality, but in terms of colours, sizing and fitting.

Seock and Bailey (2008) state that men are a potential target group to study since they have different motivations to make purchases online. That is why it is important to study gender differentiation assuming that some brands are focusing too much on the feminine side of target consumers, leaving a gap for more innovative, forward thinking brands to start targeting better male consumers.

Seok and Bailey (2008) studied the seven shopping orientation constructs and how they are associated with both genders in the online apparel shopping: shopping enjoyment, brand/fashion consciousness, price consciousness, shopping confidence, convenience/time consciousness, in-home shopping tendency and brand/store loyalty. The results from this study revealed that shopping orientations were related to the information search and also purchase intention.

Women were found to score higher shopping enjoyment, brand/fashion consciousness, price consciousness and shopping confidence than male participants according to Seok and Bailey (2008). They go after hedonic benefits, excitement and also entertainment which is also expected to arrive in the current study. In the 2008 study it was found that women research for greater amounts of information than men and also it is mentioned that females are more likely to buy apparel such as clothes and jewellery.

In Seok and Bailey (2008) study men also tended to refer to higher convenience/time consciousness than female participants as important determinants for their decision. “They tend to shop for clothes where it saves time, and they usually buy their clothes at the most convenient

place”. It suggests that men have a more utilitarian perspective on online shopping than women. The authors found that to attract more male customers it can be useful to have multiple shopping channels to increase convenience.

Media is having an important role in these social changes. Media is changing gender stereotypes allowing for more diversity and more room for experimenting new fashion trends while not being constrained by gender rules (Shephard et al., 2016). Shephard et al. (2016) found that “media, such as television programs, have reinforced the idea that achievement-oriented shopping or purchasing items that denote status and success are aligned with masculine ideology”.

Social influence keeps on being a major influencing factor, not only from peers, but also from celebrities and social media influencers. Both genders are considered to have the same influence levels when it comes to social influencing (Shephard et al., 2016). Fashion consciousness and fashion leadership are now not only associated with women but also with men. Fashion consciousness refers to a person’s awareness and interest in fashion while Fashion leadership refers to consumers who adopt trends early in the fashion cycle before the trend reaches the majority of the population. (Shephard et al., 2016).

Shephard et al. (2016) stated that “there are men who have transcended the gender role and are more open and willing to engage in the shopping experience. Due to changing perceptions, shopping behaviours that previously would have been considered feminine have been retooled to fit within today’s masculine concepts (...) Men who are fashion conscious are found to be more content with their self-identity. By purchasing fashionable apparel, men are exhibiting that they are comfortable with both their private and public image”.

Hansen and Jensen (2009) found that men tend to be “quick shoppers” whereas women are more “shopping for fun”. These results suggest that masculine and feminine segmented websites might be more successful in satisfying e-consumers. The results reveal that need for personnel advice is not by itself a direct-action barrier for consumers’ online clothing purchasing. However, the reduced possibility of obtaining personnel advice when buying clothing in an online setting makes it more difficult for consumers to select items, which subsequently may prevent them from purchasing. However, the negative effect of perceived difficulty in selecting items is strongly moderated by gender and purchase situation.

Willingness to purchase clothing online is more negatively affected when women are buying clothing for themselves than when men are doing the same (Hansen and Jensen, 2009).

The following table shows how both genders are influenced by different factor is relation to one another (Table 2.7)

Table 2. 7 - Factors influencing online apparel shopping: Gender differences

Factor	Male		Female		Reference
Shopping enjoyment				✓	Seock and Bailey (2008)
Brand/Fashion consciousness				✓	Seock and Bailey (2008)
Price consciousness				✓	Seock and Bailey (2008)
Shopping confidence				✓	Seock and Bailey (2008)
Convenience/Time Consciousness		✓			Seock and Bailey (2008)
In-home shopping tendency		✓		✓	Seock and Bailey (2008)
Brand/store loyalty		✓		✓	Seock and Bailey (2008)
Shopping for fun				✓	Hansen and Jensen (2009)
Quick Shoppers		✓			Hansen and Jensen (2009)
Social influence		✓		✓	Stephard et al. (2016)

Source: Self-elaboration

Equally Portugal has been noticing a change in sales according to gender (INE, 21st November 2019). There is the need to further study the reason behind those changes. If they are happening due to a change in mentality and in the acceptance of fashion consciousness by male consumers. Besides, it is also important to investigate if the media is playing a role in these changes. After all, Portugal had a recent increase in social media usage in the latest years, “The number of Portuguese users on social media tripled in seven years, for 54,8% in 2015” and it is predictable to keep rising (INE, 21st November 2019).

2.5 Online Consumer Behaviour in Portugal

There are few researches related to gender influences in the apparel market in Portugal. Thus, this study will focus on Portuguese statistics and perceptions.

Shopping online has grown significantly in Portugal but remains far from the European average which was 57% in 2017. Geographic dimension, habits and the weather have been playing a considerable role in this discrepancy. Only four out of ten buy products or services through a computer or mobile phone (INE, 21st November 2017).

In 2010, only 15% of the population made purchases online. At that time just over half used the internet (currently there are more than three quarters). Smartphones were still to be introduced. Nowadays all the technologies have become widespread, allowing for new consumption habits.

Also, supermarkets have facilitated online ordering, buying on online retailers such as Amazon and eBay have become common practice, and there is a growing trend of ordering meals online (Uber eats).

“In 2018, 37% of people between 16 and 74 years old residing in Portugal made online purchases, according to figures from National Statistics Institute.” (INE, 21st November 2017).

“Portugal was in 22nd place on the list, close to countries like Greece, Italy and Cyprus and very distant from the top positions, occupied by northern European countries”, these are known for having been making use of information technologies way sooner.

There are other reasons besides technology and level of digital literacy that explain the Portuguese disposition to buy online. Portugal is considered to have the best shopping centres, allowing people to shop comfortably in the real world and even making it an enjoyable experience. This may also come from the fact that Portugal is one of European countries with the most daylight hours.

In Portugal, the most frequent products bought online are clothes and sports products. Buying online gives the consumer the opportunity of finding the lowest prices on international websites. (INE, 21st November 2017)

It also allowed brands to adapt to the market trends. Blurring the boundaries of the online and offline world. (INE, 21st November 2017)

Some fashion retailers, “now combine online selling with the possibility of collection, refund or exchange in store, enticing consumers to the type of purchase that, in times, implied trying before buying.” (INE, 21st November 2017)

Besides apparel, Portugal also focuses on travel and accommodation reservations. Booking, Airbnb are two websites that popularized the online search for the traveling market. These easily allow to compare prices and to find the cheapest deals making them very attractive to the consumer (INE, 21st November 2017).

There are still a few differences within the buying rates in the country, however it has become more uniform in the latest years (INE, 21st November 2017). The popularization of online buying also allowed people that live in the underdeveloped countryside to have the possibility to acquire products that they would not have in any other way.

“The Metropolitan Area of Lisbon is at the top of the table. In this region, more than a third of internet users make online purchases. This is followed by Madeira and Azores and the Alentejo, which are also three regions that registered the greatest growth since 2010. Here, the penetration of technology came later and the use of online commerce can be partly explained by the lack of options in physical commerce in many locations.” (INE, 21st November 2017).

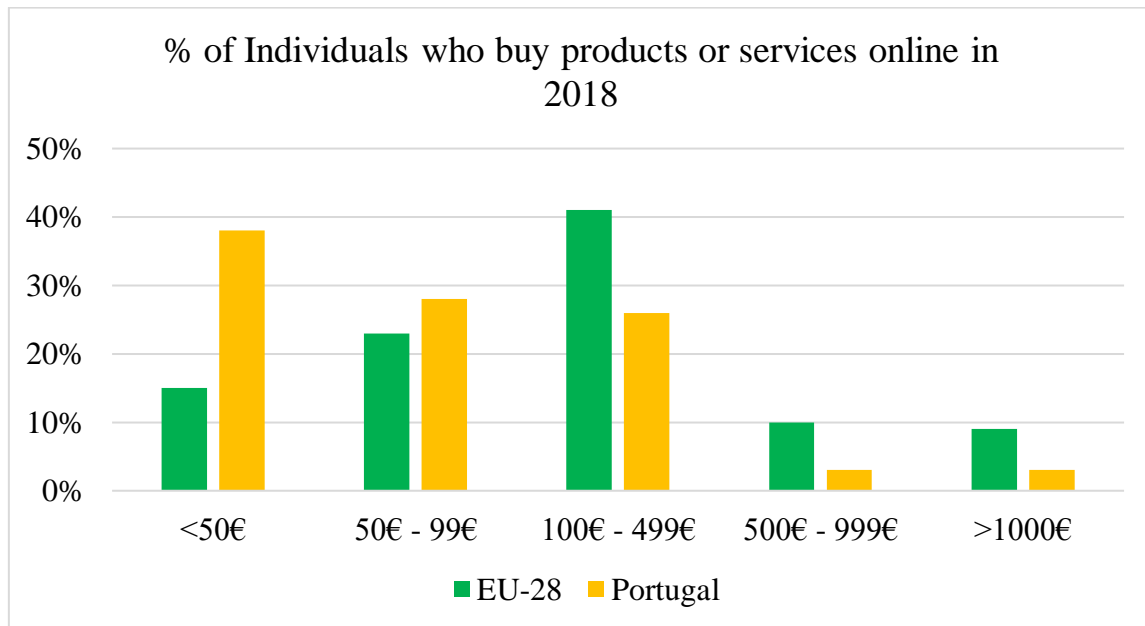
The profile of those who buy more online is also similar to the profile of what characterize the adoption of technology. Students and people who have higher education degrees more often buy online. After 34 years old the frequency of buying online decreases gradually (INE, 21st November 2017).

“The preferred means of payment among the Portuguese are bank transfer, Multibank and credit card. But the adoption of tools such as PayPal and MBway (from SIBS, the owner of Multibank) has been growing.” (INE, 21st November 2017).

Some still refer to trust issues, making these consumers not resort to e-commerce (INE, 21st November 2017).

An article shows that Portuguese people spend less money than the European average (INE, 21st November 2019). The table below shows the percentage of individuals who buy products or services online for personal use in the last three months of 2018.

The graph 2.2 shows the percentage of individuals who buy products or services online for personal use in the last three months of 2018.



Graph. 2. 2 - Percentage of individuals who buy products or services online in 2018

Source: INE, 21st November 2019

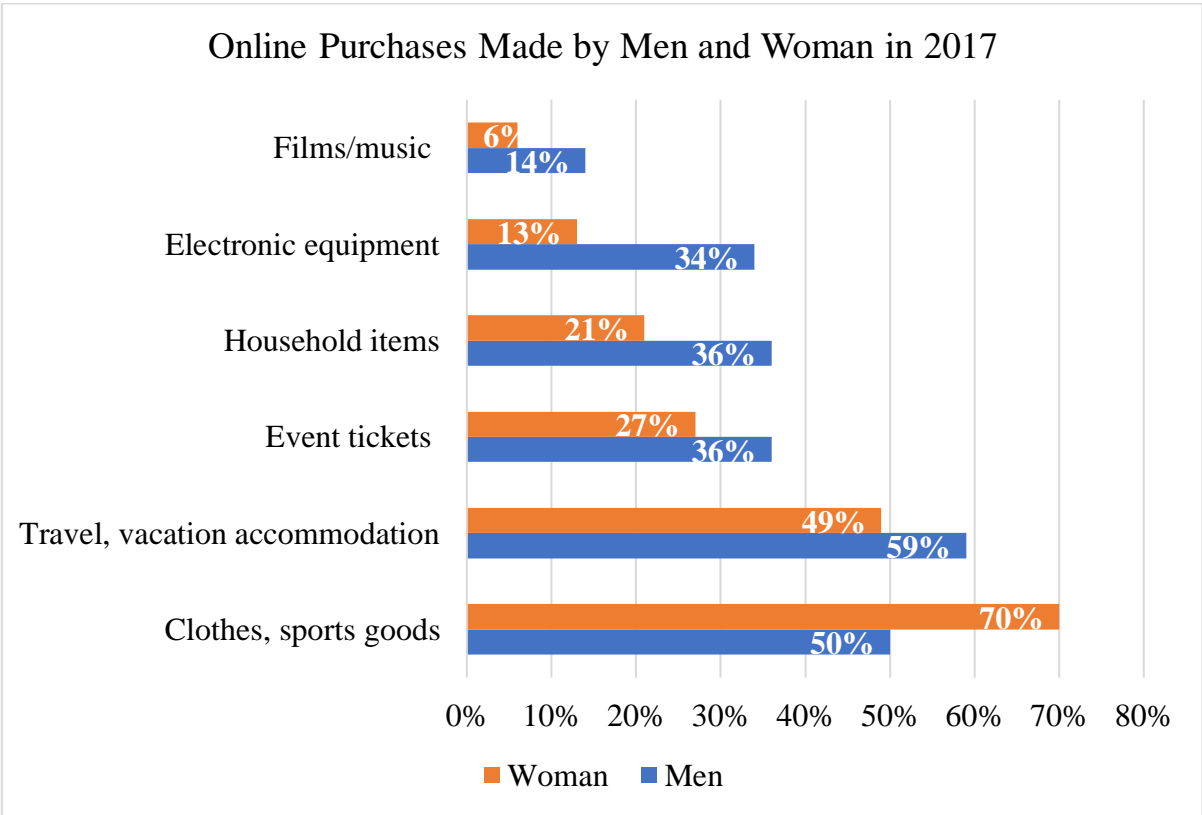
A study made in EU for those who buy products or services online for personal use in the last three months of 2017 shows that the majority of online buyers are satisfied, 69% of those who online shop did not find any problem, 17% considered that delivery took longer than indicated, 11% observed technique fail of the website during the order or the payment, 9% received damaged goods in the delivery service, 5% because of the guarantees and legal rights, 4% because the final costs were upper than the indicated previously, 4% complaints without a satisfactory answer after the complaint, 3% because of fraud issues and 3% because don't sent to their country (INE, 21st November 2019).

The reasons for not buying through the Internet. 69% of individuals in the EU who did not purchase products or services online for personal use in the last twelve months in 2017 is because they prefer making purchases personally, because they want to touch and see the product and also because of the loyalty to sellers, 25% is because of the doubts in relation to the security and privacy when are making the payment through the internet, 19% is because de lack of knowledge, 16% is worried about the receiving and returning process, complaints management, 12% don't have payment card that allows buying through the internet and 6% is because they consider the delivery of the goods a problem (INE, 21st November 2019).

The figures show that it is the youngest who buy the most and that Europeans buy more and more. The habits of the Portuguese have changed the least. And women don't buy more than men. In a study made in 2018 it was concluded that Portugal is one of the countries in the EU that least make purchases on the Internet. In 2018, three out of four young people in the European Union shop online and 64% of internet users buy clothes online. However, Portugal does not follow EU trends (INE, 21st November 2019).

Strangely enough in the sectors of travel, vacation accommodation, event tickets, household items, electronic equipment and films and music, man surpasses women in what concerns online shopping, however, the apparel sector in Portugal still lacks to be able to target man. It is imperative that retailers learn what is making this difference between men and women. This way they will be able to perfectly use specific techniques to target man, increasing the chances of them starting to buy more.

We can see in the graph below, the difference between men and women percentage of online purchase:



Graph. 2. 3 – Online Purchases made by Men and Women in 2017

Source: INE, 21st November 2017

Chapter 3: Methodology

The research methodology is a fundamental tool for the knowledge of methods that were used in the elaboration of this thesis and also includes the study of the methods and instruments necessary for the elaboration of this dissertation.

Therefore, scientific research is the process of performing systematic and intensive inquiries, which aims to discover and interpret the facts that are inserted in a certain reality. In relation to its approach, scientific research can be qualitative or quantitative.

In practice, there are several difficulties choosing the most appropriate research methodology and methods best suited to this study. However, there are some reasons that had led to the choice of a qualitative study for this dissertation.

Despite there are some studies made in Portugal about the determinants that lead men and women doing online shopping in general, there was not found any study about the specific apparel market. This study aims to know if there are differences between men and women when buying apparel online and what leads both doing it. In order to answer to this question, the approach used was a qualitative research. The objective of this thesis, using the qualitative methodology is to produce in-depth and illustrative information in order to understand the various dimensions of the research problem under analysis.

Qualitative research is concerned with aspects of reality that cannot be quantified, for example the feelings that people have when buying online. Maxwell (2013) advocates that “qualitative research works with the universe of meanings, motives, aspirations, beliefs, values and attitudes, which corresponds to a deeper space of the relationships, processes and phenomena that cannot be reduced to the operationalization of variables.”

Thus, the reason to use a qualitative research was the fact that this study cannot be described numerically because it aims to ask questions about ideas and experiences, more specifically, about the experience of making online apparel shopping, deepening the understanding of the given problem and after that compare both men and women in terms of their perceptions.

Although there are a huge variety of quantitative studies that analyse this phenomenon and focused on certain determinants, this study aims to find what are the perceptions of both men and women in the specific case of apparel, without segmenting certain determinants. Also, there is a gap in the literature. And, in spite of it cannot be analysed statistically nor generalized

to broader populations, turning the standardization of the research difficult, there are given meaningful insights about peoples' experiences, feelings and perceptions which can be used to improve the online apparel shopping.

Furthermore, there are even more reasons that made this study adopts a qualitative research. Through this, it is possible to focus on understanding the context of the problem and having a bigger proximity to it, which is the differences between men and women when buying apparel online. Also, there is more flexibility because there is the possibility to adjust the methods as new ideas or patterns emerge, it means that they are not rigidly decided beforehand. As well as natural settings because data collection occurred in a real-world context. And last but not least, the generation of new ideas by open-ended responses that allows the uncovering of novel problems or opportunities that would not have thought.

There was made an exploratory approach in order to validate previous research in the literature but in the Portuguese case.

The research method for collecting data used was in-depth semi-structured interviews. Asking people questions in one-on-one conversations to gain more in-depth understanding about this topic.

Although there are some disadvantages about in-depth interviews such as time consuming, longer verification process to extract and compare information and the fact that the information gathered can't be generalized, it provided very rich information. Also, it offered the opportunity to ask follow-up questions, probed additional information, justified previous answers, and established a connection between several topics and establish a comfortable atmosphere in which people feel more comfortable to have a conversation. In this thesis, the interviews were semi-structured because there was a set of pre-defined questions, but, at the same time, there was given freedom to explore each question in greater depth.

Participants were chosen according to their online shopping experience and according to their gender, male or female. The participants belong to the target group of people between 18 and 34 years old because according to INE, the use of e-commerce is more frequent in the younger age groups particularly for the population aged 25 to 34 years old (71,0%) and also the use of e-commerce in men (40,9%) is bigger than women (36,7%), with a difference of 4 percentage points (INE, 21st November, 2019). They were all residents in Portugal. And there were interviewed 21 people, 11 women and 10 men. The interviews were made and recorded through mobile phone call and lasted approximately 45minutes.

There are several approaches to analysing qualitative data. Although these methods share similar processes, they emphasize different concepts. Therefore, the research analysis chosen to this thesis was a thematic analysis. It is a method for identifying, analysing, organizing, describing, and reporting themes found within a data set. A rigorous thematic analysis can produce trustworthy and insightful findings (Braun and Clarke, 2006).

Thematic analysis faces some obstacles because making claims about the language used is not allowed. In spite of being flexible, this flexibility can lead to inconsistency and a lack of coherence when developing themes derived from the interviews (Holloway and Todres, 2003). But it could be overcome by making the same open questions to each participant.

Thus, there are more advantages than disadvantages. Thematic analysis offers a more accessible form of analysis and can be relatively quick to learn. And, last but not the least, the most important thematic analysis is a useful method for examining the perspectives of different research participants, highlighting similarities and differences, and generating unanticipated insights, which is exactly the purpose of this thesis. Then, it was also useful for summarizing key features of the data set and by adopting a well-structured approach to handling data, it helped to produce a clear and organized final report (Braun and Clarke, 2006).

The thematic analysis was the method used for this study in order to analyse the qualitative data. It was applied to the interview transcripts. The data was examined to identify common themes, topics, ideas and patterns of meaning that came up repeatedly. Each theme was examined to gain an understanding of participants' perceptions and motivations.

There are various approaches to conducting thematic analysis, but the most form follows a six-step process: familiarization, coding, generating themes, reviewing themes, defining and naming themes, writing up (Braun and Clarke, 2006).

There are two different approaches that were used in the thematic analysis which were inductive and deductive. On one hand, this study used an inductive approach because the data that was gathered determined the themes. On the other hand, a deductive approach was also applied because, based on theory and on the literature review, some themes were already expected to arise.

The first step of thematic analysis was familiarization which was very important to get an overview of all the data that was collected before the analysis of individual items. Once the interviews were made through a phone call, this phase encompassed the audio's transcription.

Also, the texts were read, initial notes were written down and the data was examined to get familiarized with it.

The second step was coding the data. The process of coding was done by taking phrases and sentences from the interviews and coming up with codes to describe their content.

In the Appendix A and B, are demonstrated the various phrases which were taken from the interviews and grouped in different codes. Each code describes the idea or feeling expressed in that part of the text and allows a condensed overview of the main points and common meanings that recurred throughout the data.

Next, according to the codes that were created, the patterns among them were identified and they were combined into themes. The Appendix C shows the themes that arose, based on the codes previously mentioned.

Chapter 4: Results, Analysis and Discussion

In this chapter of the thesis, the results were presented, and the analysis was made in order to discuss the main differences between genders in relation to the online apparel shopping.

4.1 Online Shopping: General

The first question asked to each person was about their feelings when buying any kind of product online. Both men and women answered they felt good, comfortable, confident, and safe doing it. Women also said that feel happiness and feel that online is faster than offline, they feel that did not buy so much by impulse because they have the opportunity to analyse several sites and they feel that make an easier purchase online, they feel that there are cheaper prices online and it pays off even when they pay for delivery costs, they can buy products from any part of the world, the products are exclusive.

Men also feel fulfilment and said that it was convenient and were making the “best deal”, they could see the different prices in different stores and find the cheapest price, there was no need to move to the physical store, know the store where are buying gives confidence and it was a very useful path when buy products online.

Also, there were women who said that do not feel very secure when buying products online, were afraid of losing money or being deceived, others said that only were scared of not receiving the order when the store was only present online. Men said that feel anxious and excitement because there is always that uncertainty in terms of where the order is or when it will arrive at home, also feel that it was risky in terms of security of payment and data, there was also the risk of the products being damaged. However, Women showed that they have more scare to do online purchases than Men. In terms of feelings, it is possible to conclude that both have perceptions very similar to each other.

Then, the respondents were asked to mention the advantages and disadvantages of buying online in general.

4.1.1 Advantages of Online Shopping: General

The advantages mentioned by both genders were: there are more availability of products, more variety of products and brands, not having to go anywhere neither to a shopping centre, less time is spent searching and shopping, the prices online are cheaper than offline, the possibility of asking for a product that comes from any part of the world, it is more comfortable, it is easier to make a purchase online and there are no queues.

The advantages mentioned only by women in terms of buying online were: the possibility of seeing simultaneously several products and websites, the opportunity to filter the search based on likes and dislikes, search for different types of products more quickly and effectively, everything being organized on the website, there are more promotions, it is faster buying online because they do not spend time seeing things they do not need, it is practical because they can be anywhere, even at home, while making a purchase, the possibility of seeing in an easy way every product and also compare them and they said that seeing people in a physical store messing up everything annoys them. Through these dimensions, it is possible to deduce that women use the online shopping to not making impulsive purchases because online, the search and the purchase is more utilitarian.

The advantages mentioned only by men in relation to buying online in general were: the availability of products being faster online than offline, saving fuel, some distributors use the bicycle, which is good for the environment, the possibility of seeing the products more specifically, the purchase is more objective and they search and see exactly and only what they want, the possibility to understand the origin and the story behind each product, more competitive prices, personalized service, the payments are made securely, the possibility of having the money back if something goes wrong, in a week there was the possibility of having everything that ordered, the companies from where they buy do not exist in Portugal, the products are delivered at home, seeing the products online is more visible. Men, are already utilitarian in their online purchases so they see more advantages in the online shopping in comparison with women.

4.1.2 Disadvantages of Online Shopping: General

The disadvantages mentioned by men and women in relation to the online shopping in general were: the risk in terms of the product, which means the product quality, the impossibility of trying or touching the product and see it, the product may not be exactly as expected, the possibility of the product being damaged, the delivery time in some cases is long or longer than expected, the impossibility of having the product immediately, the possibility of being deceived, the uncertainty about the arrival of the product or even if it will be received, when the goods get stuck in customs and then have to be picked up and pay a fee and the return process being difficult. The risks mentioned, which were previously on the literature (Ariffin et al., 2018) were the product risk, financial risk, security risk and time risk, contrary to the social risk and psychological risk that were not found in the answers of the respondents.

The disadvantages mentioned only by men related to online shopping were: lack of regulation in some products purchased online, others said that did not find any disadvantages.

The disadvantages mentioned only by women in terms of online shopping generically were: the colour, the texture and the touch of the product might not meet their expectations, not being who choose exactly the product that is buying, when it is a technological product there is no guarantee, having to pay immediately and often by credit card which is something that young people do not have, the possibility of the cards being hacked, there is less security, when it is impossible to receive the product at home and the need to go to the CTT to take the product, the possibility of having to exchange due to not liking the product when they see it, having to put their data is a disadvantage and having to pay the postage in case of return was a disadvantage too. The disadvantages mentioned by women are more related to security risks and product risks (Ariffin et al., 2018).

In the following table is possible to see in a summarized way what are the advantages and disadvantages mentioned by men and women and by both genders.

Table 4. 1 – Advantages and Disadvantages mentioned by Men and Women in Online Shopping

Men	Advantages / Disadvantages	Women
<input checked="" type="checkbox"/>	Availability of Products	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Variety of products and brands	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Convenience	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Less time spent	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Lower Prices	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Ease of purchasing	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	No queues	<input checked="" type="checkbox"/>

	Seeing several products and websites	✓
	Filter the search based on likes and dislikes	✓
	More promotions	✓
	Fastness	✓
✓	Filter the search based on the needs and wants	
✓	Possibility to understand the origin of the products	
✓	Personalized service	
✓	Secure payment	
✓	Products are delivered at home	
✓	Long Return Process	✓
✓	Product risk	✓
✓	Security risk	✓
✓	Time risk	✓
✓	Financial risk	✓

Source: Self-elaboration

4.2 Online Apparel Shopping

When both men and women were asked about how they feel when buying apparel online, they had different perceptions. Both men and women said that feel confidence, but justified in different ways, also feel happiness, feel good and comfortable doing it.

Women, when buying apparel online said that feel confidence because they already know if they look good, others said that feel confidence especially when they buy from Portuguese brands, because of its fastness and because they trust in these apparel brands, others said that that did not feel much confidence because of the sizes not being the ideal. Others said that do not like to buy clothes online because not always what is seen in the website corresponds to the reality, they feel excited and do not feel so much insecurity compared when other products such as technological products, they feel happy because they do not need to go anywhere, it is something that they really appreciate to do and much of the times no one has these clothes and it is exclusive, they said that feel more secure when the brands have an efficient return process, others said that generally they feel safe. In this question, was possible to conclude that women feel better buying apparel online than when are buying something else because their responses in this question were more positive than in the previous one, related to the online shopping in general.

Men, in terms of buying apparel online said they feel unsecure because what is shown in the photos may not be what it is in reality, they said that feel insecure and anxious because of having to wait for the clothes arrival, they feel happy because they buy exactly what they wanted to buy. They said that feel fulfilled, feel an high self/esteem, they feel that make a useful purchase, without buying by impulse. But some said that feel that were contributing to an over-technological society and taking jobs from others. They feel insecurity because they do not see the product. They said that do not like to buy apparel online because are afraid that the sizes will not fit them, also said that feel good because they always shop in stores that already know and to big brands. Others said that do not feel much comfortable, contrary to those who said that it is more useful and more comfortable to see the clothes “turning the mouse” than 1 by 1 in the store. Related to men’s feelings, there are contrary responses, but it is possible to see that their feelings related to the specific apparel market did not change in relation to the online shopping in general.

After, there were asked what were the advantages and disadvantages but in relation to apparel. Both men and women said the benefits mentioned previously and added some benefits and weaknesses related to the specific apparel market.

4.2.1 Advantages of Online Apparel Shopping

The benefits that both genders added were the availability of more clothes and sizes and also the convenience because they do not need to go anywhere.

Men said that the advantages of buying online in the specific case of apparel were: the possibility of having discounts/cups that the brand sends by email or message, the possibility to decide exactly how the product is, it means, personalize the product in terms of colour, design and cuts. It means that men give more relevance to the price and to the personalization of the products. Previously, men had already mentioned that through online shopping the service was personalised. It was a good insight and it was not expected in the literature to find it in the answers.

Women said that the advantages of buying apparel online were the possibility to compare prices, in a pandemic situation like this it makes perfect sense to buy apparel online, there are exclusive online promotions, be able to choose the product calmly, the possibility of changing for other clothes, the deliveries are fast, the possibility of categorizing the search based on their wants and see the apparel more objectively and quickly, they always find what they are looking for. As was seen previously, women use online shopping in order to avoid buying through impulse because through online, is possible to categorize and see only what they want, compare prices and products.

4.2.2 Disadvantages of Online Apparel Shopping

The disadvantages mentioned by men and women in terms of online apparel shopping were: the uncertainty about the size or how they will look or if it will fit in their body, the impossibility of knowing the quality of the clothes nor feeling the texture, fabric and touch of the clothes, the impossibility of trying the clothes, the difference between the clothes online versus the reality, which means that the product did not meet their expectations, in terms of colours, texture and fabrics. The risk mentioned was the product risk (Ariffin et al., 2018).

The disadvantages that women referred in terms of online clothing shopping were: if the clothes do not fit me there is the need to go to the physical store to exchange or the send it back and refund the money, in some cases, such as shoes and bags, the weight of these type of products is impossible to know, having to pay the clothes before receiving them, the measures and the sizes are not as explicit as it was expected, the need to use credit cards. For women, product risk and security risk were mentioned in the specific case of apparel.

The disadvantages mentioned by men in terms of apparel were: the fact that they do not know who is selling them, when it's a pure online store it takes a lot of time in the return process because I can't go to the physical store to solve the problem, the sizes are not uniform. For men, product risk was mentioned in terms of online apparel shopping.

Thus, men, to make an online apparel purchase, what influences them more is the price and promotions. Women are more concerned about the product itself and to the brand from where they buy from. The confidence of women to buy online depends if they know the brand or not, in order to have a previous concept about how are the clothes in terms of fabrics, texture and colours, while men demonstrated that have more security independently from the brand.

The following table shows in a summarized way what are the advantages and disadvantages mentioned by men and women and also those mentioned by both genders related to the online apparel shopping.

Table 4. 2 – Advantages and Disadvantages mentioned by Men and Women in Online Apparel Shopping

Men	Advantages / Disadvantages	Women
<input checked="" type="checkbox"/>	Availability of Sizes	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Convenience	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Promotions	
<input checked="" type="checkbox"/>	Personalise the clothes	
	Compare prices	<input checked="" type="checkbox"/>
	Exclusive online Promotions	<input checked="" type="checkbox"/>
	Possibility to exchange	<input checked="" type="checkbox"/>
	Filter the search based on wants	<input checked="" type="checkbox"/>
	Deliveries are fast	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Product risk	<input checked="" type="checkbox"/>
	Security risk	<input checked="" type="checkbox"/>

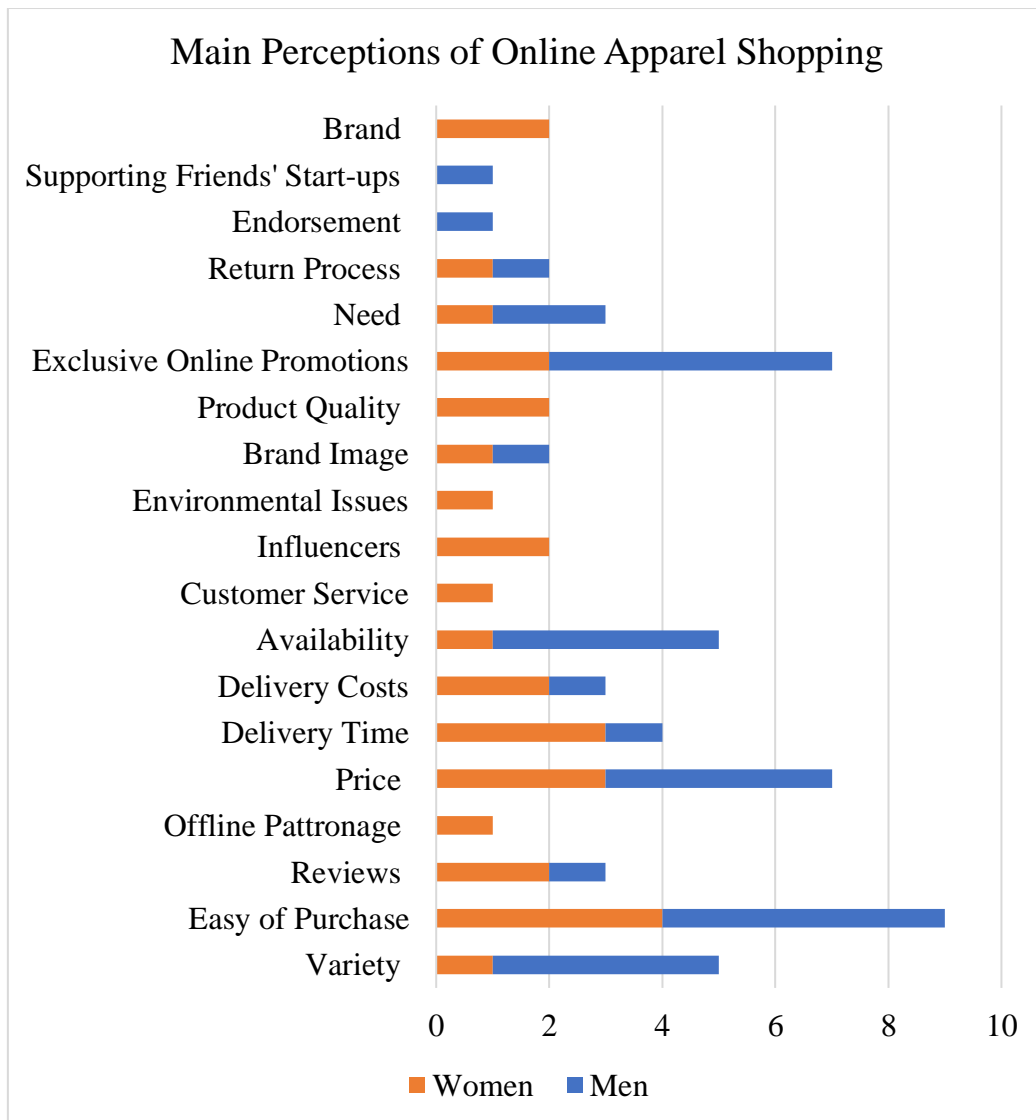


Long Return Process

Source: Self-elaboration

4.3 Perceptions that lead Men and Women buy apparel online

In the fourth question of the interview was asked the respondents to say what were the three main perceptions that led them to buy apparel online. And the results are demonstrated in the graph bellow.

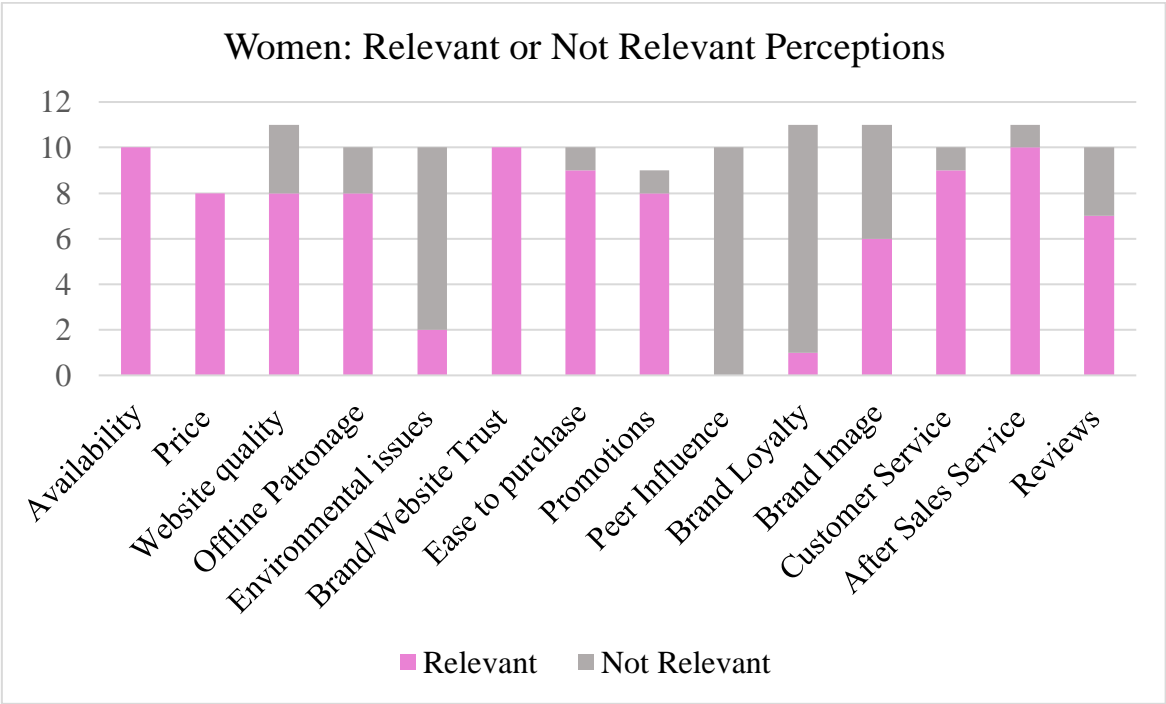


Graph. 4. 1 – Main Perceptions of Online Apparel Shopping: Gender Differences

Source: Self-elaboration

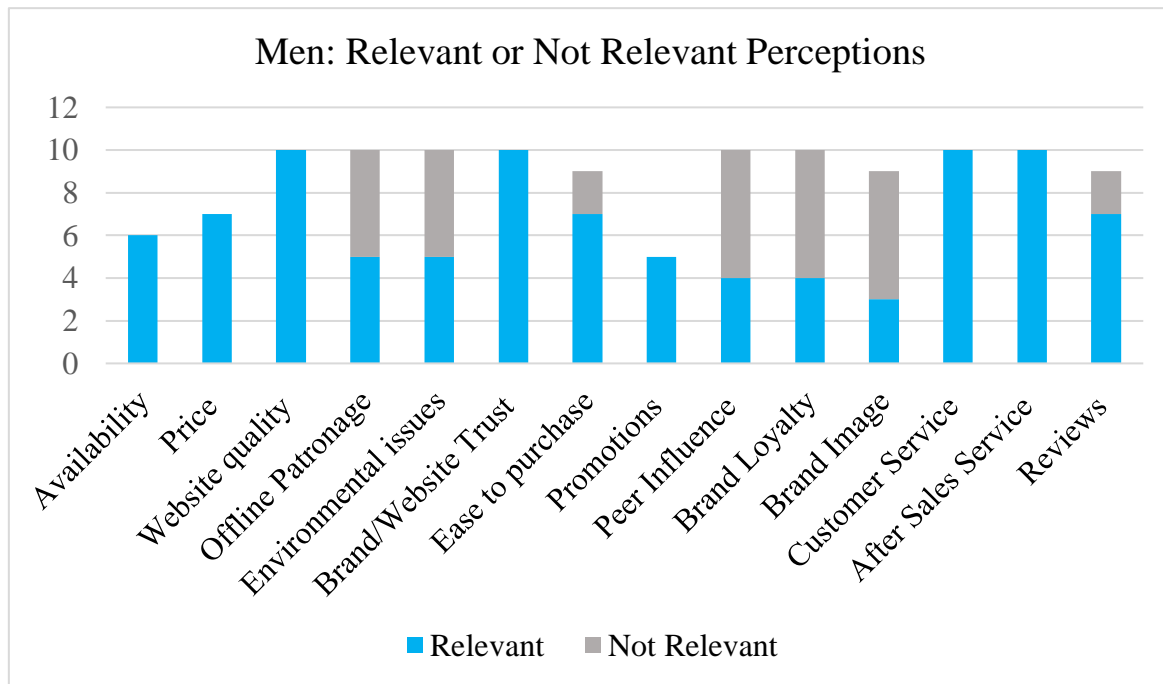
Observing this graph is possible to see that some factors were mentioned by Men and Women such as return process, need, exclusive online promotions, brand image, availability, delivery costs, delivery time, price, reviews, easy of purchase and variety, others were only mentioned by Men such as endorsement and supporting friend’s start-ups, and others were only mentioned by Women for example brand, environmental issues, influencers, customer service and offline patronage.

Then, according to the previous answer given, there were asked about other dimensions that the respondents did not mention and, in each one they said weather these were relevant or not relevant for them.



Graph. 4. 2 – Women: Relevant or Not Relevant Perceptions

Source: Self-elaboration



Graph. 4. 3 – Men: Relevant or Not Relevant Perceptions

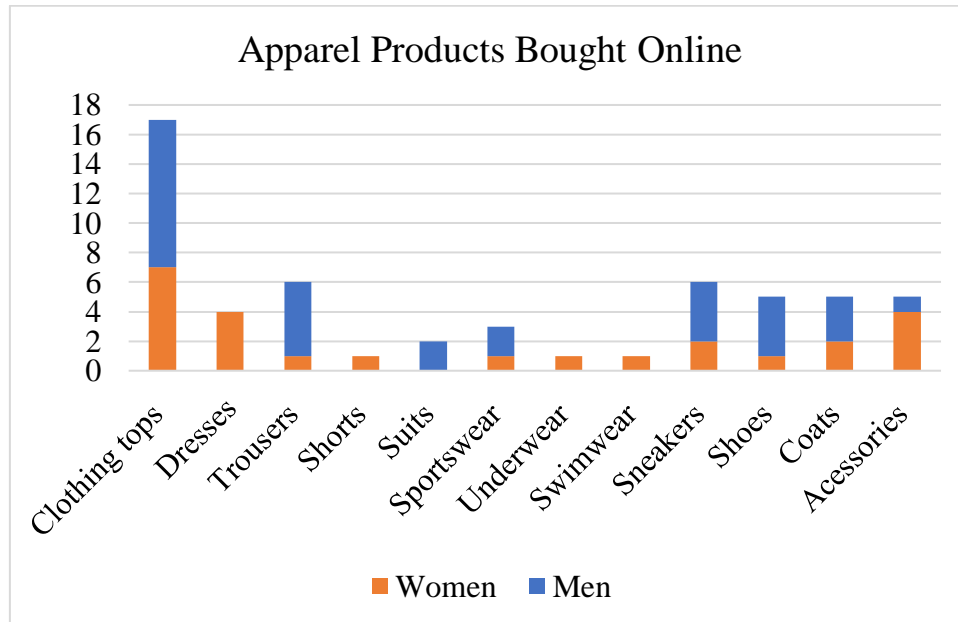
Source: Self-elaboration

For both genders Availability, Price and Brand/website trust are relevant. Women are less concerned about the environmental issues than men because almost all of them answer that it was not relevant. Website quality, reviews and ease to purchase were important for both genders in the same level. Brand loyalty seems to be more important for men than for women. Offline patronage means if the brand has a physical store and according to the graph, women give more importance to this in comparison with men.

Peer influence is not important for women and it seems that for men respondents it is important because they give importance to it. For men customer service and after sales experience is relevant. Promotions also have a great relevance for both genders. Reviews were seen as important for some in order to get the feedback from other people, however who said that reviews were not relevant justified with the fact that did not know these persons and only trusted in their friend’s opinions or people they really know.

4.4 Garments Bought Online

Another question was about what were the apparel products that both men and women usually buy online and the answers are demonstrated in the graph below.



Graph. 4. 4 - Apparel Products Bought Online

Source: Self-elaboration

Observing the graph is possible to conclude that the products that participants buy are clothing tops, dresses, trousers, shorts, suits, sweatshirts, underwear, swimwear, sneakers, shoes, coats and accessories. The designation clothing tops includes t-shirts, shirts, blouses, sweatshirts, and hoodies. And accessories include scarves, hats, caps, bags and sunglasses. There were respondents that said that already have bought everything except trousers because it is something that they needed to try.

4.5 Buying Context, Devices used and Payment Methods

The buying context, which is the context in which people buy online or when they tend to buy more apparel online differs in both genders. Although the pandemic context and the promotional context were in common, the need to buy was a context that only appeared in Men and Christmas, Birthdays, Easter or Carnival and No context were only mentioned by women. It means that Men buy when there is a need and Women buy whenever they want at no specific context while others tend to buy in specific occasions. Here, was possible to see that men are more utilitarian than women because the major part bought when they had a need which is supported by the literature.

Devices used for buying apparel online were, in both genders, computer and mobile phone. They justified the choice of mobile phone with the fact that this gadget was always with them, which turns more practical and easier and allows them to make a purchase anywhere. Others mentioned that preferred the computer because of the screen being bigger and the layout of the website being better on the computer and also some sites are not formatted neither configured for mobile phones. So, they feel safer and more confident to make an online purchase through a computer. Others said that only used a computer when they could not see the products or the website through a mobile phone.

In relation to the payment method was very similar in both genders. For both genders, the payment methods that they used were Mbway, Paypal, ATM reference, VISA and Debit card. Revolut was mentioned only by Men. NIB was only mentioned by women. But the most preferred ones were MBway and Paypal in both genders. Previously, one disadvantage mentioned by both men and women were the lack of payment methods options and the need to have a VISA card. In order to overcome this disadvantage, the online apparel brands and the online stores in general should give more options of payment and preferably, have the Mbway and Paypal because are the most preferred means of payment.

4.6 Decision Process of Buying Apparel Online

In terms of the process of buying apparel online, men and women said each path, but some steps were very common in both genders. Women's starting point was mainly advertisements on social media or influencers that posted a picture and identified brands, others mentioned that usually go to a brand's website they already know or have a need to buy apparel, and just one mentioned that usually start looking for sustainable brands. Men's starting point was in all the respondents' the need to buy apparel, just two of them said that his starting point was when receive email promotions or phone messages, advertisements and pop-ups appear on the internet and speak to people that have already made online apparel shopping. It is possible to conclude that men have a more utilitarian behaviour because, in comparison with women, they tend to buy more when they have a need, while women tend to pay more attention to the advertisements which leads them to buy.

After that, women, during the process of buying online, they usually see the variety of products and brands, see if the apparel products they wanted were available in terms of the sizes, then they see if the price was fair and has a good quality-price ratio, verify if there are any promotions or exclusive online promotions, see the reviews and the delivery conditions and

payment methods. Men, during the process of buying apparel online, they see the variety of brands and products they are looking for, they look for the specific apparel product they want and need in different brands, they compare prices and also use website which purpose is to compare prices, they see if the apparel product has good price quality ratio, or if the store has a discount or an exclusive promotion online, they see the availability of the products and sizes, they check the reviews and also use a tool named Trust Pilot which purpose is to verify if the website is reliable, they verify if the brand makes the tracking of the order. Basically, men are more turned to the price and customer service, while women are more turned to the product and promotions.

4.7 Convince a friend to make an apparel purchase online

Then, the respondents needed to imagine that were convincing a friend to buy apparel online. Basically, women mentioned the advantages that have said before and added others also giving some advices such as going to a website that is trustworthy, is safe and reliable, saying that payment method is safe, buying in a store/brand that he/she already knows offline, buying online avoids queues, there is no need to carry heavy weights, avoid unnecessary physical contacts, there is less time spent searching and buying, in promotional contexts it is easier to see if the product is on sale at the website rather in-store, there are good return processes, the possibility of buying apparel from stores all over the world, and they already mentioned their good experiences, the clothes come packed and no one have tried them before, there are exclusive clothes online. Mainly, women spoke about the advantages of buying apparel online and also the advantages of online shopping in general and some of them were the ways to overcome the risks specially, product risks and security risks.

Men, in the same question, answered the advantages of buying apparel online that have said before such as more variety of products and brands, more promotions online, cheaper prices, ease of purchase, convenience, ease of payment, exclusive online promotions, the delivery is quick and arrives on time, there are lots of payment methods, all the websites have return policies, avoid queues, the process of buying clothing online is faster and simpler in comparison with the in-store process. A lot of them said that would describe their experiences. Others made a few recommendations such as recommend websites that already have used and gave them security to buy and were reliable, going to a brand's website that he/she already visited and is aware of the quality of the apparel, pay attention to the prices because sometimes

the same product have different prices in different stores, convince the friend to install the application that he uses, to search for the clothes that he feel more identified with, and explain how the application works. Once men before showed that the peers opinion and friends' opinions were important to them, here they showed how it is important because they simply said they will describe their experiences and helping the others to have the same experience. It was another insight that was not expected.

4.8 Marketing Factors that lead Men and Women Buying Apparel Online

In terms of marketing factors, Men and Women have different perceptions. However, for both genders, youtubers, influencers, social media ads and videos were important marketing dimensions. Some said that Youtubers make them to buy, others said the contrary.

Influencers was mentioned specially by female respondents and they said that influencers made them buy apparel online. Women said that when an influencer posts a picture and identifies some brand, it makes them go to the brands' website. Men, although have mentioned influencers as a marketing fact, they said that influencers did not make them to buy.

Videos contribute in a positive way because it gives a more real perception about the clothes for men and for women. Others mentioned social media ads as a marketing factor which contributes a lot for the online apparel shopping. Both genders said that when they were navigating in a social network and see an add appear on the screen it makes them to go to the website of the brand and buy. Female respondents said that social media ads contributed to the knowledge of the promotions and sales, and also some used to participate in discussion forums in social media.

Male respondents mentioned Internet ads which means the ads that appear while they are navigating on the internet and said that it leads them to buy online. Email marketing was a marketing factor mentioned by both genders and it is when the brands send emails about promotions or new arrivals but is seen in different perspectives. For females, it is seen in a negative way and they said that the brands should send less emails. For males, it is a good way to make them go to the online store and buy online.

Men also mentioned that the Endorsement of the brand which means if the brand is present in sports and has collaborations with artists or athletes.

The main conclusion is that for women the social media ads and the influencers have a huge impact on their online apparel buying decision, while for men, youtubers, internet ads and email marketing informing about promotions leads them to buy more online. According to Stephard, Pookulangara, Kinley and Josiam (2016), “Personal media is an advertising that is created for an individual using information about the individual which includes criteria such as a person’s geographic location, shopping history, or hobby” and “Mass media is an information source that is widely available to the general public.”. It is possible to understand that for men, the personal media is more efficient while for women mass media is more efficient.

4.9 Improvements in Online Apparel Shopping Experience

In terms of improvements, men and women gave their opinion about what should be improved during the online apparel purchase. Both Men and Women gave suggestions such as: the stores should give the measures of the clothes, so that people could have a better perception about what is their size. Women suggest that, based on the measures that people put on the website, it could advise them about what is the most adequate size. Other suggestion, given by men in these interviews, was the uniformization and standardization of the sizes and models, in order to have a better perception of how it looks and to know what is the adequate size. Men also said that if the product has measures, or if the website had virtual reality it would not be sufficient to get a better idea about the correct size and only the uniformization of the sizes would be a good solution. Men also said that when the brand is not known, the brand should be more specific with sizes. Here, there was a big difference in terms of suggestions between men and women because men think that if the sizes were all uniform and standard it will be a good solution. Women think that the measures of the body or the apparel measures should be given. The main conclusion taken is that the improvement to solve the problem of the sizes would be solved differently in both genders.

In relation to the models used in the website, women think that the website should have different models for each size, the models shown should be more representative of the society instead of looking perfect, each piece of clothing should be disposed in several types of bodies, shapes and heights. Both men and women gave a suggestion by saying that the brands should describe product in fully detail in terms of fabric, texture. Men referred the information about the sole, insole, width of sizes and women referred the washing procedures should be explained on the website. Men suggest brands to give alternatives for those who were allergic to some

fabric. Women mentioned that the pictures should be more realistic so that the customer could have a better perception of the clothes.

Women think when navigating on the website, it should give the possibility to categorize the products so that it should be more user friendly. Also the website's visual appeal was other characteristic that women think that needs some improvements, in terms of colours. Women said that the website should give to customer more options of payment instead of giving just one payment method. Women said that the website should inform about the availability of the sizes and products and in what store these products are available, and websites should have a faster ordering process. Women also mentioned that when buy apparel through the Instagram, normally the contact with the customer is closer but sometimes they don't inform the followers about the price of products they show in the publications, so they take more time asking the price. If these brands that the respondents meet on Instagram have a website, the website needs to be updated and inform the customer about the availability of the sizes.

For men, the website should have more photographs, and these should characterize the product and having a video of a person talking about clothes instead of just text and images would help. Men also mentioned that the website should have 3D Visualization of the product in the mannequin and it would allow the consumer to see the product in three dimensions in order to understand the quality of the product. For men, the prices of the products online should be lower because the company has less expenses. Men also gave a suggestion about the collaboration with artists and use their image to do the merchandising of clothes. For men, the delivery time should be shorter and should not take more than a week. For men, the delivery costs should not be paid by customer.

In terms of customer service, female respondents gave suggestions about the relation between the seller and the consumer, by telling that this relationship should be closer and they should improve the customer service starting by answering the calls and to emails. In relation to email marketing, women said that the emails after a purchase in a certain brand should be lower. Both genders said that, the tracking of the order was a very good thing that every store should make because when they buy apparel online, they like to know where the order is to know when it will arrive.

In terms of returning process, women said that there should not be so much bureaucracy and in the case of exchange / return the client should not be who pays the postage to make the

exchange. In terms of security, men said when a company or a store wants to get in the online market, it should have a certification on how it is credible and not fraudulent.

All these improvements given by men and women in the interviews can be implemented in the online apparel stores.

4.10 Impact of the Covid-19 in Online Apparel Shopping

In order to know if there were any changes in the consumer habits because of the virus COVID-19, there was asked to the interviewers if their online apparel purchases have changed during the lockdown.

Women said that nothing has changed in their online consumer apparel habits, also that was exactly in the lockdown when they started to buy apparel online, and others said that as they lost their job or received less money, they reduce or stop doing online apparel purchases, others said that the consumption online of apparel decreased because of having to be at home. Women mentioned that, after the pandemic situation, they will not continue to buy apparel online so frequently as they did during the pandemic, others mentioned that will continue to do it because it turned an habit.

Men said that during the lockdown, their online apparel purchases were upper than before, others said that was exactly during the lockdown when they started to make online apparel purchases, others said that their habits of buying apparel online did not change, others said that the online apparel purchases decreased due to the need to stay at home. Men mentioned that after the pandemic context, they will continue to buy apparel online in the same way as during the lockdown, and others said that it will be upper than during the pandemic situation.

Although there were different responses, it is possible to see that the pandemic situation and the lockdown which have the consequence of closing the stores and shopping centres contributed in some way to raise the online shopping in apparel, and in some cases, both men and women said that it turned into a habit.

4.11 Where do they spend more: Offline or Online?

Another question asked to the participants was whether they spent more online or in-store. Men and women, who spend more money online justify in different ways.

Some women justified that, once online the perception about the characteristics of the clothes is small, they tend to buy more easily online because they cannot evaluate the product, and also because of the website visual appeal, and, the more websites they see, the more clothes they observe, more they buy.

Men who said that spent more money online justified that it was because of the promotions which leads them to buy a lot of apparel in a sudden and in large quantities, others said that buy in large quantities without waiting for promotions, there is more variety online than offline, better prices, there is no need to go anywhere.

Both genders, who said that spent more offline, said that the reason why it happened was the possibility of trying the clothes and knowing how it fits on them, feeling more comfortable and trust doing it.

Women also mentioned that offline they had the product immediately which leads them to buy more in physical stores. Men also said that they spent more offline because the apparel they buy offline was more expensive than the apparel they buy online.

Once again, men give more relevance to the price and promotions while women give more relevance to the product itself.

4.12 Brand's Choice

In terms of the choice of the brand, the participants were asked about what were the brands that they bought online and reasons why they choose these specific brands.

Women mentioned a lot of brands and the reason why they choose these brands were that they already know the brand in the physical world, they felt identified with the brand, the influencers they followed on social media advise them to buy in these brands, brands have cheaper prices, relation price-quality and promotions online, also because of the product's quality, selling homemade products and being sustainable brands, having a good feedback about the brands.

Men said that it was due to the promotions, they already know the brand, preference for that specific brands, exclusive online promotions, price, product's quality, relation price-quality, availability, variety and website quality.

Again, it is possible to see that men choose the brands according with the price and promotions and women choose certain brands because due to the quality of the product and to the advertisement in social media. Men also demonstrate more loyalty to the brands as was seen in the answers.

4.13 Pure Online Brands or Multichannel Brands

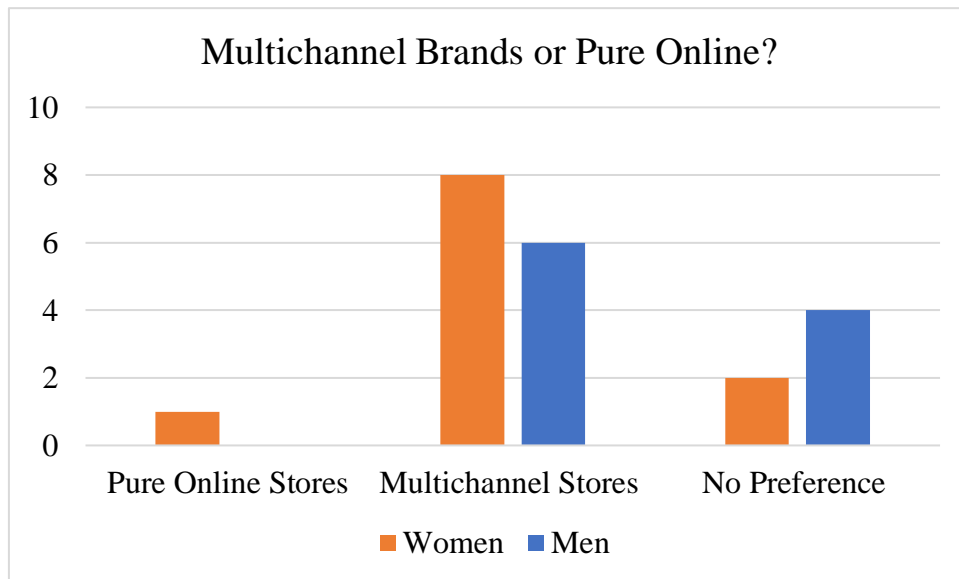
Then the respondents needed to say whether they prefer buying on a pure online brand or in a multichannel brand. First is important to clarify that Multi-channel brands mean that a brand is present in different channels, online and offline.

Both genders justified that prefer multichannel brands so that, in case of need to exchange, the return process would be simpler, faster and easier.

Women who answered that preferred multichannel brands said it was because they already knew the quality of the clothes. Men said that preferred multichannel brands justifying that feel more security and assurance, they can see how they look previously in-store.

Pure online brands mean brands that are only present online and do not have any physical store and just one woman said that prefer pure online brands because of its exclusivity. No men said that prefer pure online brands.

Others, men and women, said that they have no preference buying on a multichannel brand nor in a pure online brand because they have never had bad experiences. It is also curious that in the previous question, both genders mentioned mainly brands that were present both online and offline and in this question is possible to see that mainly both genders prefer multichannel brands. The insight that it gives is the fact that people still feel more confident and prefer when the store is present physically. Another insight is that men do not give so much importance if the store exists physically as women do. Also, women give more relevance to the exclusivity of the apparel products bought online. Both genders said that prefer multichannel brands in case of exchange because the process would be simpler if they go the physical store to make the exchange rather than send it back.



Graph. 4. 5 – Preference: Multichannel Brands or Pure online Brands

Source: Self-elaboration

4.14 Generalist e-commerce platforms or Official Brand Website?

Then was asked whether they prefer buying apparel through the official brand website or through a generalist e-commerce platform.

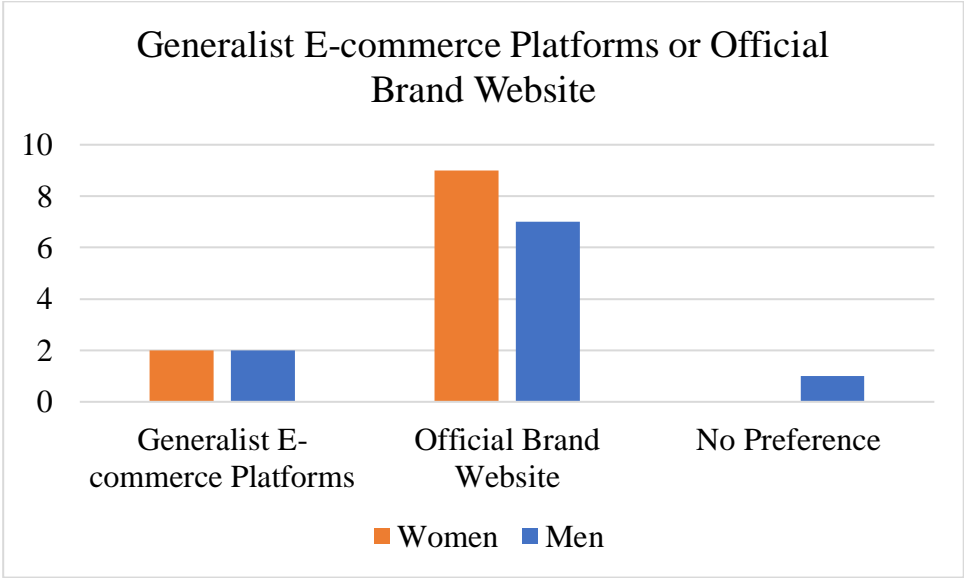
Women said that prefer the official brand website to buy apparel and justified by saying that feel it is more trustworthy, they already know the brand, they feel more security doing it and have more trust. Men said that prefer official brand website to buy apparel online because buying through this channel they were supporting only the brand instead of an e-commerce retailer too, because they already know the quality of the fabrics, also felt more confidence and security doing it, ending up going to the official brand website of brand they already know.

Women and men who mentioned that preferred generalist e-commerce platforms justified by saying that there is more variety of products and brands, there are more promotions. Others said that when they were buying something else, not including clothes, they preferred generalist e-commerce platforms. Men who said that prefer generalist e-commerce platforms justified it because of the ease of comparison of prices and products.

Others said that he has no preference between generalist e-commerce platforms or official brand website.

An important perception that was taken from this question was the fact that when it is any product except apparel, people prefer generalist e-commerce platforms because there is more variety of products and brands, but when they are buying apparel, they prefer buying through the official website.

The conclusion that is taken from that question is that the apparel brands have to reach a good brand positioning that leads the consumers going to their online stores directly because they also feel more comfortable and secure when going to the official brand website.



Graph. 4. 6 – Preference: Generalist E-commerce Platform or Official Brand Website
Source: Self-elaboration

4.15 Second-hand Online Apparel Shopping

The final question was how they feel about buying apparel in second hand online.

Both men and women said that they have never done it before and they don't intend to do it because of safety and hygiene reasons, or because they fear that the clothes were not as good as they show on the website, or they weren't interested doing it, or simply because they do not feel comfortable buying clothes that other people have used.

Only a few women said that already know and already have done it because it was good for the environment, is more sustainable, environmentally friendly, it is a circular economy, it is very cheap and there is a lot of variety.

Men mentioned some disadvantages for example there is no return policy neither customer service nor guarantees nor exchanges in second-hand apparel online shopping. Man

also said there was exclusive and rare second-hand apparel products sold online that he already had bought.

Here, the main purpose of this question was to see whether the online second-hand apparel market was precepted by the respondents, but the responses were negative and almost all of them said that have never done it before and they did not intend to do. However, men showed more willingness than women to buy apparel online in second-hand.

Chapter 5: Conclusions and Recommendations

This thesis has the main purpose to understand the differences in the consumer behaviour between men and women in the specific apparel market.

In an initial phase, the main theories about the consumer behaviour and the online consumer behaviour were presented and then the previous studies about the determinants and perceptions of the consumers when making online shopping and online apparel shopping were mentioned. After that the influence of the gender in the consumer behaviour were studied in the online shopping and in the apparel case.

This study focused in the apparel market because, as was seen previously, the apparel is what people buy more online in Portugal (INE, 21st November 2019) but, at the same time, the country is far from Europe in terms of online purchases. Thus, this study had the purpose to know: what are the risks that both men and women still find about buying products and apparel online, the advantages and disadvantages regarding online shopping and online apparel shopping and finally what are the purchase perceptions that leads them buying online apparel. The consumer journey was analysed. In Portugal, there is still a lack of studies regarding the gender differences in online apparel shopping.

Regarding this research gap found in Portugal, two main research questions arose “What are the differences between men and women’s perceptions concerning online shopping?” and “What are the differences between men and women’s perceptions concerning online apparel shopping?”. In order to answer to this research questions, a qualitative study was carried out, twenty-one interviews were made and through a thematic analysis was possible to see the differences between genders.

In relation to the online shopping in general, security risks were mentioned as disadvantages such as, the possibility of being deceived or hacked. To solve the problem, the stores should have a certification which allows the consumer to feel more comfortable and safer making the purchase. In relation to the security issues, women said that felt uncomfortable in giving their personal data so the suggestion is that companies should obtain security certificates against frauds and hackers.

Also, others disadvantages mentioned by both genders were the uncertainty about when the products will arrive or, as mentioned by women, the need to go to the CTT to take the product in case of the person who made the purchase not being at home. The suggestion here is that every store should make the tracking of the order or should give the consumer the

possibility to decide in what period would be available to receive the product at home. Other disadvantage only mentioned by women was, in case of the product not being the right one or simply if the customer wants to make an exchange being the client who pays the postage. So, the solution would be the brand who pays it.

Comparing the feeling of the respondents in relation to the online shopping in general and the online apparel shopping was possible to see that women demonstrated more confidence in relation to the apparel shopping, while men did not demonstrate any difference and their feelings were almost the same in both situations. The risks that both genders showed that take into account were product risks, security risks, time risk and financial risk, when buying online in general. But when buying apparel online, both genders only mentioned two types of risks which were product risk and security risk.

An advantage only mentioned by men in online shopping in general was the personalizes service and then, in the online apparel shopping was the personalization of the clothes. It means that for men, it is an advantage when making online purchases and a suggestion to all the brands, which makes products for men, is trying to make a personalization of the service to turn it more personal and also, every store should give the possibility to make personalized products.

An advantage only mentioned by women in online apparel shopping was the exclusivity of the products online. They said that when buying online in some brand, people in general did not have the clothes because it was exclusive. It was also mentioned that the preference for pure online brands was because of it. It is possible to see that women give relevance to the exclusivity when buying products online which means that multichannel brands should have more products exclusively sol online.

Men, as was seen, are utilitarian, they are focused with their purpose to buy. While women said that through online shopping they did not buy so much by impulse once online is possible to see in a direct way what they are looking for.

The uncertainty about the size and how the clothes look in their bodies, the impossibility to see the products' quality which means the texture, fabric and colour and not always what is shown at the website is the same in reality, were disadvantages mentioned in terms of online apparel shopping. The solutions presented by the male respondents were the uniformization of sizes, while women said that if people gave their measures, the website could advise about their

correct sizes. Both men and women said that the product should be describes in fully detail in terms of fabrics and texture.

Women mentioned another disadvantage which is the impossibility of knowing the weight of some apparel products such as bags and shoes. The possible solution would be, when people click in a certain product, on the website should be mentioned the weight of these products specifically in the characteristics.

Both men and women referred that the return process was long when they were buying at pure online stores so the suggestion would be stores making the tracking of the return process so that it gives the opportunity to customer to know when will receive the money back or when the apparel they bought or any other product was received by the brand and the possibility to make an exchange. While in multichannel brands is always possible to go immediately to the physical store to make the exchange.

In terms of their habits of buying online, both men and women show that they tend to buy at promotional contexts and in this pandemic context. However, women also buy in special occasions and simply at no context or specific time of the year. It means that the apparel brands that sell for women should invest in marketing campaigns in social networks which was something that they mentioned that lead them to buy, frequently for example once a month. For men, once they tend to buy more in promotional contexts or when they have a need, the marketers should invest in campaigns specially in email marketing or message marketing.

In terms of payment methods, Mbway and Paypal were the most preferred payment methods, however, previously, women said that some stores only give one payment method or only accepted credit cards. Men also mentioned that the stores usually ask for credit cards but they did not mention it as a disadvantage. They suggest that brands should give more payment methods. The recommendations due to the brands is to give to the customer the possibility to choose more than one payment method and preferably having Mbway and Paypal available.

When were asked to imagine that each respondent need to convince a friend to buy apparel online, men said that would describe their experience in certain brands and help their friends to make the purchase. It helps to conclude that men give much importance to their friends' opinions or peers' opinions.

Men are more influenced by email marketing, internet ads and youtubers, while women are more influenced by influencers and social media ads. It means that the marketing strategies

that are applied to women and men should be different. The suggestion would be a marketing strategy for women would be more turned to Instagram, Facebook and social media ads and influencers. For men, email marketing about promotions and coupons and internet ads would be a good marketing strategy to lead them buying apparel online.

In terms of improvements, both genders said the models should be more real, instead of looking perfect. In this way, the recommendation should be applied by brands. Women also said that the website should be updated and should inform about the availability of sizes and products in physical stores which is a good suggestion. Men said the website should provide more photographs, the delivery costs should not be paid and the delivery time must be shorter.

The covid-19 contributed for both men and women start to make online apparel purchase. This suggest that brands should be present online, making advertisements adapted to each gender and at the same time comply with their promises in order to keep the customers satisfied.

Women's choice for brands, as was possible to conclude, was mainly based on the products' quality, advertisement in social media, influencers, brand image, promotions, offline patronage. Men's choice was more according with promotions, brand image, preference for certain brands which means brand loyalty, availability, website quality.

Both men and women prefer multichannel brands and said that the reason why they prefer it was because they feel more confidence and trust once they already know the brand in physical store and have a better notion about how the clothes are in terms of its quality. Also, in case of exchange, the return process would be easier because they could go to the physical store to make the exchange more rapidly than by online. The suggestion related to this is that pure online brands should have an efficient return process, in order to turn it more quickly and easy.

Whether their preference in terms of generalist e-commerce platforms or official brand website was possible to see that both genders prefer buying any product, not including apparel, in generalist e-commerce platforms because of the ease to compare prices, the variety of products and brands. However, when buying apparel most of the respondents, men and women, said that prefer going to the official brand website. The suggestion is that brands should have a good image and get a good brand positioning in order to lead consumers to buy in their official website.

5.1 Implications

The e-commerce in Portugal is rising and this thesis gives tools not only for the managers but also for the digital marketers to have a better notion about what are the perceptions of both men and women when buying online or when buying apparel online.

Also, this study proved that the apparel market is a very specific market with its singular characteristics and need to be seen as an individual market which cannot be put in the same place that others. It means that the previous research that already were made was about the online shopping in general and this thesis aimed to focus on the apparel market in order to give a better contribution to this area and to answer to the research problem given which there is a lack of studies in terms of online apparel shopping concerning gender differences, once the products most sold online in Portugal are clothes (INE, 21st November 2019).

Thus, there were little research about this theme and even less research comparing genders. This thesis also contributes to feel these gap in the literature because, once again, there are several studies comparing genders in the online shopping in general but not in the specific apparel market.

During the pandemic situation, as it is known, the online purchases raised, and this dissertation also studied the impact of the COVID-19 in the online apparel purchases. Through this thesis was possible to find that the pandemic situation leads both men and women starting to buy apparel online and also other products.

Also, this thesis, by using a qualitative approach and methodology gave more insights and focused on exploring ideas and understanding concepts, thoughts, and experiences of the respondents. These detailed descriptions made by the interviewers are useful insights to marketers and managers to make both genders buy more apparel online, improve the experience of buying apparel online and make the customers more satisfied.

5.2 Limitations

The findings of this study must be seen in light of some limitations which need to be addressed because of their possible impacts on the results of this research.

First, there were issues with sample and selection of participants. The recruitment of participants was based on a requirement to participate in the interview, which was, each participant needed to have already bought apparel online, at least one time. Consequently, the difficulty in selection of participants was bigger. Moreover, this study used a convenience sample and was limited to both female and male between the ages of 18 and 34 years old, all of them with a high level of education. Using a different age group or people with different levels of education could vary the results which means that it is impossible to generalize conclusions because of the data not being representative of the population.

Second, and related to the previous limitation, the sample size was short because the purpose was to gather detailed data about the online apparel shopping behaviour and differences between men and women. Despite this rigorous analysis, it is difficult to draw generalizable conclusions because the data maybe biased and is unrepresentative of the wider population. Furthermore, it should be noted that, once this study focused only on apparel, its findings cannot be generalized to other products.

Thus, there are some disadvantages of the methodology used to consider such as unreliability, subjectivity and labour intensive. Unreliability because there are some uncontrolled factors that affect the data such as if the respondent is telling the truth, or other exogenous factors that cannot be controlled. Subjectivity because qualitative research cannot be replicated and it is decided what is important and what is irrelevant in data analysis, so interpretations of the same data can vary greatly. Labour-intensive because in this thesis there were not used any software to manage and record large amounts of text, it means that everything needed to be checked and performed manually without any software's help.

Also, the research findings depend on the cultural environment. The introspection of the participants in the interviews does not have to express facts that apply to other cultures. In this research, those who participated in the interviews were from Portugal, and the major part lived in Lisbon, which means that it is impossible to know how the findings can be generalized to other settings and if there were used a different geographical location the results could vary.

5.3 Future Research

Due to the limitations mentioned above, in this chapter, there are some future research.

In relation to the methodology, once in this thesis was used a qualitative research, it would be interesting to use a quantitative research so that would be possible to standardize data collection and generalize findings. Also, data from large samples could be processed and analysed using reliable and consistent procedures through quantitative data analysis.

Future research should gather a sample of online shoppers from a variety of colleges so that would be possible to see whether young people with the same level of education think about buying apparel online, and in this way, the sample size would be bigger in order to be possible to generalize the conclusions.

Moreover, the researcher should make a study comparing people with different ages in order to see if it has any impact or makes any difference in the consumer behaviour specifically in the apparel market.

Also, it would be interesting to make a study about the online apparel shopping with people with different level of education. In this way it would be possible to find if this impacts the perceptions of buying apparel online.

As was said in the limitations chapter, according to Brislin (1986), “researchers run the risk of missing aspects of a phenomenon as viewed by people in other cultures. Further, they risk imposing conclusions based on concepts which exist in their own cultures, but which are foreign, or at least partially incorrect, when used in another culture. So, future research might replicate the study in other countries, which means that it could be reproduced in other cultural settings.

A study about the perceptions of buying online different products, without being only about apparel would be valuable. In this way, would be possible to see if there are differences and compare these different perceptions in relation to specific products or services bought online for example, travels, technological products, food, books, and so on.

Finally, another interesting future research would be a study about the experience of buying apparel online in a specific brand in order to specify the experience and what both men and women give more importance and to which dimensions attribute a bigger emphasis.

5.4 Ethical considerations

Ethical considerations can be specified as one of the most important parts of the research. Ethical aspects were taken into account in this thesis. According to Bryman and Bell (2007) there are some principles related to ethical considerations in dissertations which are very important to follow.

First, the acknowledgement of works of other authors was used in different part of the dissertation with the use of APA referencing system.

The privacy and anonymity were ensured once the results were not disclosed for third parties, being entirely managed by the researcher.

Thus, the participation was voluntary and was given the right to choose whether they participate or not and even they had rights to withdraw from the study at any stage if they wished to do so. Also, was asked a prior consent for the respondents if they minded if there were made demographic questions.

In this thesis, respondents participated on a basis of informed consent. This principle involves researchers providing sufficient information and assurances about taking part to allow individuals to understand the implications of participation and to reach a fully informed, considered and freely given decision about whether or not to do so, without the exercise of any pressure or coercion.

In relation to the questions in the interviews, the use of offensive, discriminatory, or other unacceptable language was avoided in the formulation of the interview. The questions made during the interview were related to the theme of this thesis. Also, no personal question was asked in terms of gender identification or sexual orientation, which is something very personal. There were not used any persuasion techniques in order to get certain responses or to change their behaviour in relations to this theme.

In discussion and analysis throughout the research, highest level of objectivity was maintained. Then, any type of communication in relation to the research was made with honesty and transparency and also, misleading information as well as representation of primary data findings in a biased way was avoided.

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Appendix

Appendix A

Codes	Interview Extract – Women
Trust	<p>“I have confidence doing it”; “I don’t feel much confidence”; “I feel confidence when I am buying apparel online”; “I trust in these Portuguese apparel brands.”; “I feel confident when I buy clothes because I already know if they look good.”; “I would say that it is safe, trustworthy and reliable.”</p>
Security	<p>“I do not feel much safety”; “I don’t feel very secure”; “I feel secure”; “I mean there is less security”; “I feel safe”; “I don’t feel so much insecurity when buying apparel in comparison with other products”; “I do not feel much security because of the sizes.”; “I can be easily fooled”; “I also feel insecurity in relation to how the clothes will fit in my body or if the size that I choose will fit me”</p> <p>“the possibility of my cards being hacked, I mean there is less security”; “The product may not come.”, “the product might not arrive”; “there is always the risk of being deceived”; “generally I feel safe”; “having to put my data which is something that does not happen when I buy in the physical stores”</p>
Fear	<p>“I’m always afraid of losing the money, or the product won’t come, or the sizes aren’t ideal”; “If I have never had met the brand in a physical store, I have some fear of not receiving the order”</p>
Happiness	<p>“I feel happiness”; “I really like it” ; “I feel happy”; “I feel good”; “I feel more excited”; “When I buy clothing online I feel excited because it is something that I really appreciate to do”; “happy that I do not have to go anywhere”; “I feel very good, happy”</p>
Easy of purchase	<p>“easy to purchase” ; “I feel that I made an easier purchase online than offline.”, “It’s just a click away, and I always find what I’m looking for”; “be able to choose the product calmly”, “It’s easier to look for articles and we can see everything we want (...)”, “(...) and the fact that he/she don’t need to carry heavy weights”; “when we</p>

	are in a promotional context, is easier to see in the website whether the product is on sale.”
Comfort	“I feel comfortable”; “but I feel that it is more comfortable”; “it’s very practical because I don’t have to go anywhere, and also allows me to do everything at home.”; “The convenience of receiving the product at home”
Fastness	“it’s faster.” “fastness”, “it’s faster because when I make purchases in a physical store I spend more time seeing things that I do not need”; “It is easier to search for products online rather than offline and consequently, it is faster.”;” “I can also search for more products online from different brands and also search for different types of products more quickly and effectively.”
Time	“I don’t waste time going to the physical store”, “I don’t waste time seeing in the store, paying and so on.”; “(...) less time is spent searching, everything is organized on the website.”
Need to go anywhere	“I do not have to go to certain places to buy”; “I can buy everything that I want in any place without having to go anywhere”; “I don’t have to leave the house or going to shopping centre”
Queues	“I don’t have to be in queues neither wasting time in queues.”
Exclusivity	“It’s something that nobody will have, it’s exclusive”, “much of the times no one has these clothes. I also buy in different stores instead of buying in well-known brands”
Variety	“online there is more variety”; “more variety, more quantity of products”; “I can ask for products and stores from any part of the world”;
Variety of Choice	“more diversity of supply”; “I have plenty of choice”; “there are a lot of websites selling the same type of products, which means that there is more variety and more supply.”

Variety of products	“I buy a lot of things online that comes from other parts of the world.”, “I feel that I found more variety than in a physical store”, “Variety of products because I can see previously what the store has”; “(...) and variety of products than offline.”; “Once I can see a huge range of products, it makes me want to buy more.”
Variety of brands	“There are more stores online”; “there is more variety, there are more options to choose from”; ““I can ask for a product from any part of the globe and also there is more variety and many more stores online.”;
Availability	“online there is more availability”,
Availability of sizes	“I like to buy online because my size and number is more easily available online than offline.”, “I can always buy through the website of the store because it has always my sizes”; “there is more availability of sizes online”; “I see if the size is available”
Availability of products	“if the store has what I am looking for”; “Also, when the product isn’t available at the physical store”
Price	“the price because sometimes online I find lower prices than offline”; “Price is one of marketing factors that influence me more”;
Cheaper prices	“I feel that it is cheaper”; “The price is cheaper online”;
Fair prices	“If the price of the product is fair, I will buy it.”;
Price quality ratio	“I see the quality-price ratio”; “I see the price and if it was fare in terms of the relation price-quality”
Comparison of prices	“I can compare prices”;
Comparison of products	“I can see every product and also compare them.”;
Types of Apparel	“shirts, blouses, dresses and scarves”, “sportswear”; “shoes and accessories”; “sneakers”; “sweatshirts, coats, basically everything except trousers.”; “Blouses, sweatshirts, mainly clothing tops”;

	<p>“Bikinis, swimwear, dresses, coats.”; “blouses, pants and bags”; “underwear”; “I already bought sweaters, tops, accessories, I never bought trousers and shoes.”; “dresses, shorts, blouses”</p>
No context	<p>“The dresses I buy in any time of the year, it means I don’t tend to buy in a specific part of the year.”; “I don’t have a specific context or time to make online clothing shopping.”; “I want to buy clothes and I go to the application of stores that I already know that fit me more and from where I buy my clothes.”; “I have no concrete context. I buy when I want or need it.”;</p>
Pandemic context	<p>“In a pandemic situation like this, it makes perfect sense to buy online.”; “Pandemic Context”; “Now I buy in this Pandemic Context (...)” ; “During the lockdown, nothing has changed in terms of my habits of buying clothes online”; “After the lockdown, I think the frequency might be upper than before.”; “in spite of my online apparel experiences have ran well, I think that after the lockdown, I won’t continue to buy so frequently apparel online.”; “Once the coronavirus came, I stop buying so frequently because I lost my job”; “In my case, it decreased because if I was at home I would not wear the clothes and it was unnecessary to spend money on clothes at this time of pandemic.”; “Before COVID-19, I had the habit of buying online but not clothes. In the lockdown, I started to buy and this year I already made 4 online purchases of clothes. It was in the confinement that I started to buy online and from there it became a habit.”; “I used to do it more before the quarantine.”; “With the situation of the COVID-19 I already made 4 times clothes online shopping in the summer. I had never done online clothing shopping before and, in principle, I will keep this habit.”; “in this pandemic context, I would advise him to avoid unnecessary physical contacts with other people.”</p>
Promotional context	<p>“but I also buy in Promotional Contexts.”; “Black Friday and also in the winter are the times when I buy more clothing online”; “I buy more online in promotional contexts such as the Winter and</p>

	Summer.”; “promotional context, at no particular stage of the year.”; “At the winter, I usually buy swimwear and coats because in this time, there are a lot of promotions.
Ocasions of the year	“tend to be in certain contexts like Christmas, birthdays, Easter, Carnival.”;
Mobile phone	“I use my mobile phone”; “mobile phone because I have an app of the stores and I buy through the mobile phone.”; “only on the phone because it’s always with me and it is more practical.”; “mobile phone because it is easier and I am always with my mobile phone in any place. “mobile phone when I can see the layout and also because it is practical, and it is always with me”
Computer	“(…) I only use a computer when I can’t see the product on my phone.”; “Computer because is more convenient and practical and I can see the products in a bigger screen which gives me more confidence.”; “I use the computer because it is easier”; “Computer because I don’t like to do online purchases through my mobile phone, and I feel more secure by the computer. Also, the layout of the website is better on the computer.”
Payment method	“payment method is safe/secure.”; “I see the payment method”; “having to pay immediately and often by credit card and many people my age do not have it”,
Mbway	“I use Mbway”; “Mbway is the payment method that I use and also the one that I prefer. Otherwise, I don’t buy in that online store.”; “I use Mbway”; “When I can’t use PayPal, it must be by Mbway.”;
Paypal	“and when is not possible throught Mbway, I use Paypal.”; “The payment method that I use and prefer is Paypal.”; “ (…) and if the website doesn’t accept Mbway, I use PayPal or Visa.”; “Paypal is my favourite.”;
ATM reference	“ATM card through a reference”; “I prefer ATM references”; “if I can’t use Mbway I do it by ATM reference”; “I prefer ATM reference and more recently mbway because I don’t have to go anywhere and I don’t have VISA.”

VISA	“(…) but if ATM is not possible, I use a Visa Card.”; “For me, the fact that I need to use a Credit card Visa, is a disadvantage”;
NIB	“but normally I pay through the NIB.”;
Debit card	“and if weren’t possible to buy through Mbway, I use debit card.”
Categorizations/filters	“I can see already in a direct way what I need specifically by categorizing my search.”; “I go to the website, to the specific category of apparel that I need and I want.”; “It gives me the possibility of seeing simultaneously several products and websites, and also it gives me the opportunity to filter my search based on my likes and dislikes”
Utilitarian	“I feel that I don’t end up buying so much by impulse”; “when I make purchases in a physical store I spend more time seeing things that I do not need, contrary to online store”; “I buy more objectively and more quickly.”
More Promotions online	“There are more promotions online”, “online there are different discounts than offline”; “I see if there is any promotion or if the store will have promotional campaigns in the near future”;
Exclusive online Promotions	“there are exclusive online promotions”; “Exclusive Online Promotions lead me buying apparel online”; “If there is an exclusive promotion online, I buy it through the brands’ website.”;
Texture, touch, fabric and colours	“risk in terms of the product, I mean the quality of the product”; “I cannot feel the texture, fabric, and touch of the product that I’m buying”; “if I do not see the product physically, the colour, the texture and the touch of the product might not meet my expectations and might not be exactly what I thought It was.”; “I can’t understand the texture of the clothes”
Expectations vs Reality	“Sometimes the product may not be exactly what I expect.”; “Sometimes the product in the reality is different from what I see on the website specially in terms of the fabric, texture and colour.”, “the contrast between what I see on the website and how the product looks in the reality, especially in terms of colours and fabrics.”

Products' weight	"In some cases, such as shoes and bags, the weight of these type of products is impossible to know when I am buying online"
Damaged/defects	"not being me who choose exactly the product that I bought from the online store"; "not being able to touch the product, not being able to see the quality of the product and the possibility of being damaged."
Customs	"when the goods get stuck in customs and then have to be picked up there and even pay a fee because of it."
Return process/policy	"I might not like the product when I see it and then, I need to exchange it, which annoys me."; "if the clothes don't fit me or if I do not look good on them, I need to exchange it or to send back and it annoys." "if the clothes do not fit me or look bad, I need to go to the physical store and exchange the clothes or refund the money."; "It is also annoying when I am not at home to receive the product and then I need to go to the CTT to get the product. Also, the product can be damaged for some reason and the return process being difficult."; "I really appreciate that the store has an efficient return process."; "in case of return, I have to pay the postage for the product to go back to the store"; "there is a helpline to whom he/she can call if he/she has to return the product or exchange it for another."; "If he/she answer me "Oh I can't try the clothes, and I don't know how it looks like in the reality or even if it going to fit me or how does it fit me", I would say that he/she can buy in stores which have a great return polity and a great return process."; "It should be a much faster process, there should not be so much bureaucracy regarding returns."; "I think that in the case of exchange / return I should not be who pays the postage to make the exchange."
Delivery time	"the time that the product takes until I receive it at home."; "Delivery time is big and in some situations, is longer than expected", "I don't have the product immediatly is a disadvantage for me and having to wait until the order arrives", "deliveries are

	fast”; “terms of delivery which means if I need to wait a lot of time”; “delivery time is one of the most important things that lead me buying apparel online”; “
Delivery costs	“I feel that it pays off even when I need to pay delivery costs.”; “if I need to pay for the delivery costs is one of the most important things to me”; “Sometimes the brands do not have warehouses in Europe and it makes the delivery costs being very high”; “free shipping is one of the most important things that make me buy apparel online”; “there are some brands/stores that, from a certain amount of money, the client doesn’t have to pay for the shipping costs.”; “I see the whole website and all the products and I try to reach the minimum amount of money that I need to spend in order to not pay shipping costs.”; “When I don’t have to pay shipping costs once I reach this minimum amount because of having chosen all the piece of clothing necessary, I buy it.”
Fitting issues	“I am not sure about how clothes fit me”, “I can’t try any product” “I can’t try and I don’t know how it fits me.”, “if the clothes don’t fit me”, “I do not know how the clothes will fit me or if they will look good on my body”, “I cannot try the clothes”;
Sizes	“I am not sure about what is my size”, “I can’t understand the correct size for me”, “I already have a bad experience buying on Zaful because of not being my size.” “The measures and the sizes are not as explicit as I hope.”, “The sizes might not be the ideal.”; “In my opinion, the size sometimes is a barrier when I am buying online because I don’t know if it’s going to fit me, so, I think that all the brands should advise about the size based on our measures.”
Brand image	“I know the brand”; “Brand image (...) influence me”; “I search for online stores that I like and also brands that I know that their clothes will fit me and that I am already familiar with.”; “brand image influence me”
Brand Name	“and brand name influence me”; “I search for the brand name from the store that I would rather buy some product.”

Brand/website Trust	“I would say a name of a website in which I trust and is safe”; “I go to the Brand’s website”; “I go to the brand website or Instagram’s page;”
Brand’s Choice	<p>“I buy on Decathlon because I know the brand and I already have been in its physical store and because it is cheaper, I also have bought in Zara because I know the brand. On Zaful because is cheaper and also received a good feedback about the brand.”; “Your lovely breeze” is a brand to which one of my favourite influencers advertises. She is an influencer and also a designer and I really appreciate her work and I follow her for a long time on Instagram”;</p> <p>“I bought in Brownie because I like the type of clothes and brand’s style. Also, in Zara because of the quality of the product. And in Mango, I bought a pair of sneakers because I liked it and also the quality of the shoes.”; “Ali express, pull and bear, Springfield, Zara, Asos, Shein, because I know them personally, I mean, I know them because I already went to the physical store, Asos because it sells clothes from different brands and only exists outside Portugal. Ali express because it is cheaper and Shein because the type of clothing and also it has a lot of variety and supply.”; “I buy in Zara because I always loved the brand and I like pretty much the collections. I also have bought in Bershka because it is cheaper and the clothes last a long time. I also like to buy in these stores online because I have confidence in both.”; “I buy apparel online are: Amazon, I am who I am, Cantê, Kites clothing, Guaja Sudio. Most of the times, these brands appear on Instagram ads and I ask to people that have already purchased in these stores, their opinions about the stores. In the specific case of pure online brands/stores, such as 83ites clothing and I am who I am, I usually like to buy on that stores because they make showrooms and put the clothes available for the public to see how the clothes are physically and touching them. Also these stores sell things that I like and also sell different clothes, so it is a question of differentiation.”; “Massimu dutti because of its quality, Bershka because of its price, Stradivarius because I feel</p>

		<p>very identified with the products and with the brand, it represents my style, Zara because of the good relation quality/price.”; “Woman secret because of the quality, Tezenis because of its prices and online exclusive promotions, Modalfa just to make an experiment.”; “Pull and bear, Bershka, Stradivarius because they are stores that I feel identified with, they have a good price-quality ratio, I identify with the style of clothing they have.”; “Zara because it is the store where I go the most and identify myself with the clothes; other stores that I follow on Instagram and Facebook for example Infinity Shoes which I like the products and have good prices.”</p>
Reviews		<p>“I would say the reviews because in that way I can see the feedback from other people.”; “I read reviews about what is the best brand;”; “I read reviews about the specific website where I am looking for buying something”; “if I like some piece of clothing, I go to the reviews and I see the feedback from other people.”; “if the feedback is positive, I buy”</p>
User-friendly website		<p>“and should be more user friendly.”; “Other thing that should be improved is the website quality in a way that could be possible to categorize the products so that would be easy to search for certain type of products and navigate in the website, which means user friendly.”; “website needs to be intuitive and user-friendly”</p>
Website’s appeal	Visual	<p>“Also, the websites should be improved in terms of visual appeal, colours”; “I spend more money online (...) It’s because of the website visual appeal”</p>
Models used		<p>“They also should have one model for each size, I mean, in the same piece of clothing, should be different models for each size.”; “the brands’ website should have different models in different sizes so that the customer could have a better idea about how it would fit.”; “the models that are shown in the websites should be more representative of the society instead of being/looking “perfect”, so I think that they should be different because it doesn’t represent the market and nobody or almost nobody is the way they are. I think that it demotivates me to buy. So, they should use more real</p>

	models.”; “Each piece of clothing should be disposed in several types of bodies/shapes. It means that the website should show different body shapes, people with different heights, instead of showing to consumer top models that don’t represent the average type of people.”;
Information about clothes on the website	“They should put the measures on the clothes so that the person can see what size he/she is.”; “They should be more honest on the pictures that they show to the customer in the website so that he/she could understand the type of fabric, the touch of the piece of clothing they intend to buy.”; “if the website is well developed and describes the products in fully detail.”; “Also, the website should provide a full description of the product, which means, inform about the fabric, texture and washing procedures.”
Options of payment	“The website should give more options to pay for example, instead of having just one payment method, such as the NIB, they should give the opportunity to people to choose other types of payment like Mbway or ATM reference.”
Stock information on the website	“Websites should have a faster ordering process. They should inform about the stock of products in a better way”; “If these brands that I meet on Instagram have a website, it needs to be updated and inform the customer about the availability of the sizes”; “I think that the website should inform about the availability of the product and in which store the product is available specifically.
Marketing factors	“For me, marketing factors influence me because they create an image of trust on the website and trust in the product.” “social media, influencers and youtubers have no influence on my decision to buy clothes online.”;
Email marketing	“Also the emails that the brands sell after the purchase online should be lower because it annoys me”;
Influencers	“I see an influencer posting a picture on Instagram and I like the pieces of clothing that she is using on that photo and I will see from what brand these clothes are.”; “Influencer marketing, famous girls on Instagram influence me.”; “Social networks, influencers that I

	<p>follow, see and like.”; influencers influence me because if they talk about a product, I go to that brand’s website.”; “influencers influence me”; “Influencer marketing doesn’t influence me”; “influencer marketing influence me buying apparel online”; “For me, influencer marketing doesn’t influence me at all.”; “Influencers do influence me buying clothes online. I follow some influencers that put photos on their profiles and tell to their followers where did they buy it and that’s when I see the brand.”</p>
Videos	<p>“But what I think that influences me the most buying clothing online are the videos because it gives me a more real perception about the clothes.”</p>
Social media ads	<p>“Ads do not have much positive effect.”; “Social media ads appear while I am seeing things in my phone, I click on them and I see the products.”; “an advertisement appears on my Facebook or at Instagram; I click on the add and then I will look for this brand’s website”; “social media ads”; “I buy on Instagram because the contact with the customer is closer but sometimes they don’t inform the followers about the price of products that they show in the publications, so I take more time asking the price and so on”; “Social media also influence me through the ads on the stories and also in the publications.”; “Social media does not influence me”; “social media ads do not influence me.”; “I see ads on Facebook or on Instagram about sales”; “Social media helps me knowing about the discounts but doesn’t affect my decision.”; “Social media inform me about the product and I also participate in discussion forums. I like to know if the product actually exists. I go talking to people who already know what the product is like, and also who has it or has had it”;</p>
Youtubers	<p>“Youtubers don’t influence me either.”; “Youtubers (...) influence me”;</p>
Customer Service	<p>“The contact with the customer, I mean, the customer service should be improved because it is very distant and there is no proximity between the seller and the client.”; “Communication and customer</p>

	service should be improved because they do not always answer when the customer has a question, and it should be more efficient”
Tracking of the order	“tracking the order.”
Spend more money online	“I spend more money online on clothes because I can see the pieces more easily online and I put more things in the shopping cart that I wouldn’t put in store and maybe because I don’t have so much sense of how the product is in terms of texture and size.”; “I spend more money online because I see so many websites and so many pieces of clothes and the more clothes I see, the more clothes I like and the more clothes I buy. It’s because of the website visual appeal.”;
Spend more money offline	“I spend more money buying at the physical store because I see more things and I have the possibility to try the clothes, touch the fabric and see the material.”; “I spend more money buying in physical stores because I do not feel as comfortable buying online as offline.”; “I spend more money offline because I go to the shopping centers and I have the products immediately, which means that is faster in terms of having the product. It’s more practical because I can see how I look and if the products fit me. Online I take more time deciding whether if I will buy it or not.”;
Offline patronage	“Offline patronage if the brand where I am buying is present both online and in a physical store.”; “A lot of companies where I buy online exists in a physical store too”, “I prefer when the brand where I am buying is present both online and in a physical store.”; “I would say to him/her to buy in an online store that he/she already knows in a physical world”; “I know the brand offline and I go to the website”; “I always made purchases in stores that exist in Portugal and are physically present.”
Multichannel Brands	“I prefer buying apparel in Multichannel brands because of the sizes, texture, fabrics and the quality of the seams”; “I prefer multichannel brands because I feel more confidence doing the payment and also if I need to make an exchange I feel more confident because I can go straight to the physical store and do the exchange more quickly without need to give back the product for

	<p>the post offices and having to make a new order or having my money back.”; “I prefer Multichannel brand because when the stores that only exists online, normally are brands that are new in the market and not always have quality and sometimes are more expensive than the others. The multichannel stores have more presence in the market and I already have an idea about how the products are.”; “Multichannel because I already know what I am buying and if it goes wrong I can go to the place where the store is physically present to complain.”; “I prefer multichannel brand because if something happens I can go directly to the store and the process is easier and I don’t have to wait or send emails.”;</p>
Pure Online Brands	<p>“I prefer pure online brands, because the products are different, they have a differentiation component and I know that nobody will have the same product that I have.”</p>
No channel preference	<p>“It doesn’t make any difference to me, I buy when I like the clothes.”; “For me it is indifferent because I have never had bad experiences either in multichannel stores or pure online.”</p>
Official Brand Website	<p>“I prefer buying online in an official brand website, because I already know the brand and it is easier.”; “I prefer buying at the official brand website, because of the product truthfulness and because I already know the brand and I have confidence buying on that brand.”; “I prefer buying in the official brand website because it gives me more confidence and also because it is a direct sale to the customer”; “Sometimes the brands do not have warehouses in Europe and it makes the delivery costs being very high.”; “I prefer buying through the official brand website because (...) I feel more security in the buying process.”; “I prefer buying on official brand website because I buy directly to the brand and I feel the contact is closer and reliable. But when I bought on amazon everything was fine and fast.”; “If I already have an objective idea of what I want to buy in terms of clothing, I go to the official brand website.”; “I prefer official brand website because I trust more and I feel more secure.”; “I prefer to buy on the official brand website because I feel</p>

	it is more reliable.”; “I prefer official brand website, because I have more confidence. And because I get negative feedback from people regarding e-commerce platforms.”
Generalist e-commerce platforms	“I prefer buying on generalist e-commerce platforms where I can see more variety of products from different brands, rather than going to the official brand website.”; “When it isn’t apparel, I prefer in a generalist e-commerce platform.”; “Sometimes the generalist e-commerce websites have promotions that pays off more than buying from the official brand website”; “If I do not have an objective idea of what I want to buy, I go to a generic e-commerce website.”
2 nd hand online apparel shopping	“I love buying 2 nd hand apparel online and it is my favourite way to buy clothing because it is more sustainable, environmentally friendly, it is a circular economy. Most of the times is cheaper and it has a lot of variety.”; “I have never done it before and I don’t intend to do it because I don’t like.”; No, I have never done it, because I don’t like it much and also because I like to be the only one who use the clothes that I dress”; “No, I have never done it. But I would like to do it because I consider that it is an interesting market due to its sustainability.”; “No, I never did it. I don’t like to buy clothing in 2 nd hand for safety and hygiene reasons.”; “I never buy clothes in 2 nd hand online because it does not give me confidence and safety and I don’t know who used the clothes”; “No, I never did it. I already have follow on Instagram 2 nd hand apparel brands but I have never made any purchase online of 2 nd hand apparel because I’m afraid of the product in not as intact as they say and I don’t like to use something that someone else has used.”; “No, I never bought it because I prefer to buy new clothes and also for health and safety reasons”; “No, I never did, but it is not for reasons of hygiene and safety, but because I was never interested in doing it.”; “No, I never did it because I was never interested in it and I do not even look for it.”
Sustainable brands	“I like Etsy and Earth Hero because of being sustainable”; “I write on Google “Sustainable apparel brands”;

Environmental issues	“environmental issues influence my decision”
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Appendix B

Codes	Interview Extract – Men
Trust	<p>“I shop in small stores of friends and Portuguese people”; “use the Trust Pilot tool, to see if the site is reliable and safe”; “I think that when a company or a store wants to get in the online market, it should have a certification on how it is credible and not fraudulent.”;</p> <p>“I feel confident buying apparel online”; “I feel confident in shopping online”; I feel confident, because I know the entity I buy from.”; “I feel safe and confident in the purchase.”; “I’m not so confident at the time of purchase.”;</p>
Fullfillement	“I feel fulfilled”
Security	<p>“I feel safe”; “Sometimes I feel more insecure because what is shown in the photo might not be exactly as it is in the reality.”; “there is the possibility of being stolen or deceived”; “I feel that it is risky, It is a liability and I need be pretty sure about what I am doing, I mean the security in terms of payment and data”; “it is not always reliable because we do not know who is selling us and also it’s something extremely distant in terms of human relations”; “I don’t see the product and that always creates that insecurity.”; “I don’t really like to buy apparel online because I’m afraid that the sizes won’t fit me”; “I feel a little insecure”; “sometimes the product doesn’t arrive.”; “I feel safe on the websites”</p> <p>“I feel anxious because I never know when I will receive the product and there is always that unpredictability about where the product is, and also about when it will arrive because it may be late.”</p> <p>“A bit insecure but mainly anxious because I am always waiting for the clothes to arrive, and sometimes it seems that the clothes never arrive”; “if the product does not come”;</p>
Hapiness	“I feel happy because I can buy exactly what I want”; “I feel good in general and I have always had good experiences.”; “I feel good

	because I always shop in stores that I know and I shop to big brands and big companies.”; “I feel good buying apparel online”; “Personally I like to do it”
Ease of purchase	“it’s easy to buy and purchase”; “ease of purchase because (...) everything is just from a click away”; “the products are delivered at home”; “the companies where I buy online do not exist in Portugal and through a computer is possible.”
Time	“I save time” ; “I can search everything in less time”; “not wasting time unnecessarily”; “I think it is more visible and I waste less time.”
Comfort	“I feel comfortable doing it.”; “it is very practical”, “it is comfortable for me to buy apparel online ”; “I feel comfortable”; “I feel comfortable buying apparel online”; “I don’t like it very much because I’m very itchy and I feel less comfortable doing it.” “I feel comfortable”; “it’s more comfortable buying apparel online”
Need to go anywhere	“(…) I don’t need to go to the physical store”; “I don’t need to go to anywhere to make a purchase online.”; “not having to go to shopping centres, not having to cross paths with other people”; “You can do this anywhere”; “I don’t like to go to shopping malls so I see online shopping as an advantage”;
Queues	“not having to be in queues to pay.”;
Convenience	“It’s convenient”, “it is convenient for me to buy products online”, “it’s a very useful path.”; “it is more useful to see the clothes “turning the mouse” than 1 by 1 in the store”; “it is fast and convenient”.
Variety	“There is more diversity and more variety online than offline.”; “there is more variety online”, “I feel that I have more variety”;
Variety of choice	“variety of choice”; “several choices, several sites”; “I can buy clothes that come from anywhere (other countries / places far from

	where I live)”; “if I want something from another country I can buy a click away, more advantages.”;
Variety of products	“I analyse in the various sites the products that I find”
Variety of brands	“Buying online allows me to see different prices in different stores”; “I will search several online stores and see the items of clothing that I need”; “I search in different online stores the products that I need.”;
Availability	“there is more availability of products and sizes.”; “I go to the models and then I select several models, eliminating them depending on the availability of the products and sizes”;
Availability of sizes	“I click on the size and buy.”; “I see if my size is available”; “availability of all the sizes”,
Availability of products	“I can find products online that are not available at a physical store”; “The availability of new products is faster online than offline.”;
Fitting issues	“The products might not fit me”; “I can’t try it”, “not being able to try the clothes and see if it fits me and look good”;
Sizing	“difficulty to see the sizes”; “I don’t know which size is right for me, the size can vary from store to store.”; “I don’t know what my size is, if it suits me”; “the sizes might not be the right ones”; “As there is no uniformization of sizes, it is complicated because there are many differences between sizes, in other words, if there was uniformity it would be good. Virtual Reality is not enough.”; “Make more standardized and uniform sizes so that people could know what is their size. Sometimes the product has measures, but I don’t think that will help or that people measure themselves.”; “At the clothing level, when the brand is not known, the brand should be more specific with sizes.”
Cheaper prices	“I find the cheapest price”; “clothes are cheaper”; “cheaper prices than in stores”; “Also, the online prices should be lower because the company has less expenses”; “there are more competitive prices”
Fair prices	“I see which is the most affordable and has a good price and what I like the most”; “I choose the store’s / brand’s product with the most appropriate prices”; “I see which one has the best price”

Price quality ratio	“if I like the product and there is a good price-quality ratio, I make the purchase”; “I see if it has good price and if it has a good price-quality relation”;
Comparison of prices	“if I enter on amazon, first I check at Kemel which purpose is to compare prices.”
Reviews	“I go check the reviews of the website”; “I see reviews”
Friend’s opionions	“I speak to people who have already shopped online”; “speak to friends that have online stores (start-ups)”; “Positive experiences with the product and having a positive feedback from an person that I know, do influence me.”
Utilitarian	“I can be objective in my purchase and I see exactly and only what I want.”; “I feel that I make a useful purchase, without being by impulse”; “I feel that I am doing the “best deal””.
Categorizations/filters	“I can see the products more specifically”;
Promotions online	“I feel that I have more discounts, I can find discounts/cups that the brand sends by email or message.”; “more promotions”; “I search for multiple stores and see which ones have promotions”; “if there are promotions on the website that I am visiting, I buy, otherwise I will not buy.”; “I check the discount”;
Exclusive online Promotions	“Exclusive online Promotions”; “In an exclusive online promotional context, I buy”
Endorsement	“Knowing that a certain brand sponsors sports that I like, I mean brand positioning”; “Collaborate with artists and use them to do the merchandising of clothes.”;
Youtubers	“youtubers don’t influence me”; Youtubers (...) influence me to buy.”; “(...) Youtubers don’t.”; “YouTube videos influence my decision to buy apparel online.”
Influencers	“Influencers don’t influence me.”; “influencers (...) don’t.”;
Social media ads	“Instagram ads about clothing (...) don’t influence me”; “Social media ads, TV ads (...) influence me to buy”; “Facebook ads, Instagram ads, reels, and word of mouth influence me to buy apparel online”; “social media do not influence me”; “Social media adds

	influence me”; “Instagram ads and social media ads pull me to certain websites”; “I see advertisements for brands I know”;
Internet ads	“Ads that appear when I’m surfing on the internet”; “internet ads influence me to buy.”; “and ads and pop-ups appear on the internet. I go to the app to see the articles and with which I identify most”; “internet ads influence me to buy.”
Videos	“Videos (...) influence me to buy apparel online”; “Having a video of a person talking about clothes instead of just text and images.”;
Messages/email marketing	“I have an app that sends me promotions and coupons via mobile phone messages”; “I receive email promos and I enter in the website or in amazon”;
Touch, Texture, fabrics and colours	“sometimes the site doesn’t inform about the fabric and from what fabrics the clothes are made (composition)”; “not touching fabrics”, “in the case of clothes it is the lack of touch, I cannot feel the texture.”; “I cannot touch in the product and see its quality”; “I can’t touch in the product neither see it.”; “the colour I see online may not be the same in reality”; “it is difficult to see the quality of the fabric of the clothes you are buying”;
Expectations vs Reality	“contrast between the product shown on the website and then in reality”; “I see whether the product meets my expectations and needs”; “what is shown in the photo might not be exactly as it is in the reality.”; “sometimes the product does not meet the expectations”; “lack of expectations and sensitivity to what I am buying”; “contrast between what is seen and what it is in reality.”
Damaged/defects	“I do not have a real perception about the product, in case of any defect”; “There is always a risk that things will be damaged but I have never had a bad experience.”; “it is not always possible to observe how the clothes are”;
Delivery time	“sometimes the order takes a long time and there are delays in delivery”; “in a week / 15 days I always have what I want and order”; “long delivery times and delays”; “waiting time for the product to

	arrive at home is long (it is not immediate as in the physical store)”; “the time it takes arriving at home”; “the time I wait for the order”; “it arrives quickly”; “Maybe the shipping times should be shorter.”; “The delivery time should not take more than a week”
Delivery costs	“free shipping influences my choice when I am buying apparel online”; “Customers should not pay shipping costs because it keeps customers away.”
Personalization	“personalized service”; “(...) to be able to decide exactly how I want, I mean, personalize the product in terms of colour, design, cuts.”
Tracking the order	“I observe the companies and brands that make the distribution of the products and if they make the tracking of the order.”; “The tracking of the order should be improved.”; “the customer service should be improved in a way that I could make the tracking of the order and also to follow up the order.”;
Return process/policy	“I would tell him/her to try because if it wasn’t what he/she like, he/she can return it and in most cases the sites have return policies.”; “it is more difficult to exchange”; “the return processes are a disadvantage for me”; “it is annoying not to have the exchange right away or return it immediately”; “I can get the money back if it goes wrong”; “when it’s a pure online store it takes a lot of time in the return process because I can’t go to the physical store to solve the problem.”
Customs	“Some products can also get stuck in customs and customs fees are very expensive when the products come from outside Europe”;
Photographs on the website	“the website should have more photographs.” “The quality of the website and the photos that characterize the product have to be good to make me buy.”;
3D visualization	“I think the 3D visualization of the product in the mannequin in which it can be rotated in 360° to perceive the cuts and seams to better understand the quality of the product.”;

Models used	“I think for example not everyone has the profile of the models that appear on the websites. I think they should bet on a standardization of model’s examples. Make it more real and conventional for people to have a better perception of how it looks.”;
Information about clothes	“There are certain websites that could be more specific with the type of shoe, for what type of foot it is, sizes (width of sizes, sole, insole).”; “The websites should inform about the composition of the fabrics of each piece of clothing and give alternatives for those who are allergic to any component/fabric.”; “Regarding the sizes, they should give information about the measurements of each piece”
Spend more offline	“I spend more offline because, as I have allergies, I have to be especially careful and I need to try the clothes on, and I also like to see how it looks in my body.”; “I spend more offline because the pieces of clothing that I buy are more expensive offline”; “I spend more money offline, because I only made one time apparel online shopping but I intend to continue.”; “I spend more offline because my parents pay my clothes and they don’t feel comfortable neither safety online.”; “I buy more clothes offline because I don’t have 100% trust on online stores so that’s why I go to brands of friends who have small online businesses.”;
Spend more Online	“I spend a lot more online than offline because I like doing online apparel shopping because I have more variety / choice, better prices, and I don’t have to go anywhere.”; “I spend more online, because I always buy more online because I can see more items faster and usually they are on sale which makes me buy more items in a sudden and spend more money.”; “I spend more money online because I buy in larger quantities and many times I don’t wait for the promotion and I want to buy immediately.”;
Brand’s Choice	“I bought in Sacoor because it sells formal clothes and with an high quality and in Massimo Dutti for the same reasons. Also in Fred Perry because of my preference for this brand and Adidas for the same reason. Lastly, I bought in Sport zone sportswear because of the quality of the products.”; “I see the products of this brand”;

	<p>“Sparco because I’m very loyal to the brand and sponsors car brands, howkers because it has very good promotions and sponsors Moto GP) and decathlon, in case the physical shop is closed and I won’t buy online again in this shop because I had a bad experience.”; “Amazon because it has everything, Imdeietex because it’s from a friend, Depop because of its innovation and creativity and differentiation.”; “Lacoste because of its quality, vanz because of its quality. Pull and Bear because it has strong relation Price-quality. Massimo dutti because of its quality”; “Modalfa because of being in promotion.”; “Zara because it was in promotion.”; “Nike due to promotions, pull and bear because the pieces of clothing there weren’t available at the physical store, amazon because of the price and availability and shipping, Springfield due to the lack of availability in the store and for having 10% discount online.”; “Deporvillage, ebay, amazon, showroom privet because of the price and promotions, pull and bear because it exists physically and has exclusive promotions online.”; “Wish because of the promotions / coupons, Joom because I don’t pay fees, Ali Express because it has more variety of products, Sportino because I feel identified with the store and Sportzone because it has a good price-quality ratio.”; “Springfield due to the good quality-price ratio and I feel identified with the brand, deeply because I identify myself with the brand and also it has a good price-quality ratio, Calçado Guimaraes because it is easy and cheap, Vanz due to the quality and variety, Asics due to the quality, the organization of the website is very good and the service is excellent. Showroom Prive too.”</p>
Brand Image	<p>“I end up going to the online stores and brands I know”; “At the level of the body and shapes, I would say to him/her to choose an apparel brand that he/she have already visited and is aware about the type of fabrics and quality of the fabrics”; “I go to a website of a big and well-known brand.”; “But the brand image does have a big influence because I feel identified with brand.”</p>
Brand loyalty	<p>“I’m very loyal to the brand”</p>

Brand/website Trust	“And I have a maximum confidence in the brand.”
Multichannel Brands	“I prefer multichannel because it means more presence of the brand, which means brand image and it gives me more security and assurance.”; “If these stores / brands have physical stores, I will see them to see how the clothes look and if they fit me;”; “I prefer multichannel brand, it is easier to receive after service support in case of returning an item or exchanging the same for another.”; “I prefer multichannel brand I trust more in a brand that is present in a physical store.”; “I prefer multichannel brand, because I already know it and it's on my top of mind.”; “I prefer Multichannel because I can see how it looks in a physical store and then buy the clothes online on sales.”; “I prefer multichannel brand, because, although I never had any problems with the orders, in case I don't feel well with clothes or if I don't like to look with them or if they do not fit me, it will be easier to solve the problem.”
No channel Preference	“For me this is irrelevant because I like to shop in a physical store. In the online shop, I buy specific products. In the specific case of Spark only exists in Italy so I have to buy online.”; “This for me is neither relevant nor decisive in my choice.”; “It doesn't matter to me, it doesn't affect my decision.”;
Generalist e-commerce platform	“I prefer buying in generalist e-commerce platforms because using these websites is easier to compare prices and products.”; “I prefer Generalist e-commerce platforms like Amazon because it has everything I want from A to Z.”; “When I am buying anything else I usually buy in a generalist e-commerce platforms like Amazon.”
Official brand website	“I prefer buying in the official brand website, because it gives me more confidence and because I am buying directly to the brand and in this way, I am supporting only the brand instead of the an e-commerce retail too.”; “I prefer on the official brand website, because I need to buy a certain product and I end up going immediately to the brand that I feel identified with and that I know the pieces of clothing I want because I already know the brand.”; “I prefer buying through the official brand website, in the case of

	<p>clothing because I have more confidence and security that I will receive what I am buying.”; “When I am buying clothes online, I prefer buying on the official brand website”; “I prefer official brand website because I feel more comfortable shopping in those stores because the website was made for it.”; “I prefer official brand website, because I find more quality of the fabrics.”; “I prefer official brand website, but many stores do not have all products online.”</p>
No preference	<p>“For me, it is not relevant and doesn’t make any difference because I buy in any site.”</p>
2nd hand online apparel shopping	<p>“No, I never did it and I don’t intent to do it because I prefer to buy apparel in 1st hand because of the security.”; “No, I never did it because I feel disgusted to think that those clothes have already been used by someone else and I don't know how the clothes are. There is no return policy neither customer support”; “I already bought it but only to offer it to others. I never bought it to me due to the hygiene and safety conditions and, now, also due to covid-19.”; “Yes, I already bought it and they weren't even used. They were simply rare and had never been used. I bought them because they are rare and made part of an old collection.”; “No, I never did. I never needed to do it and I always got some good promotions.”; “I already bought apparel in 2nd hand, but in a physical store and I do it very frequently. However, online I never did it and I would never do it because being 2nd hand I need to see and touch in the product.”; “No, I never did it, but I would like to do it because I don’t buy that much clothes and it’s cheaper.”; “No, I never did it and I don't intend to do it because I don't like it, I don't know how the clothes are and also due to hygiene and safety reasons.”; “No, I never did it because I don't know the history of the clothes, whoever had them, for hygiene reasons, I don't have guarantees or changes, it doesn't last long.”; “No, I never needed or looked for it. Lack of knowledge in relation to platforms. But it's not because I don't want to.”</p>

Environment issues	“some distributors use the bicycle, which is good for the environment.”, “save resources such as fuel”, “understand the origin, and there is always a story behind each product.”
Pieces of Apparel	“t-shirts, shirts and trousers”; “caps, sunglasses, hats, t-shirts, sweatshirts (anything with more standardized sizes).”; “everything, I mean t-shirts, sweatshirts, trousers, shoes, coats.”; “sneakers, pants, sweatshirts and t-shirts”; “sweatshirts, hoodies mainly clothing tops.”; “suits and shirts, basically everything”; “shoes, shirts and t-shirts”; “sweatshirts, t shirts, sneakers, but mainly clothing tops”; “sweatshirts, t shirts, mainly tops”; “I buy everything, such as shoes, t-shirts, sweatshirts”
Need	“I don’t have a specific time to do online apparel purchases. I do it only when I need it.”; “promotional context or need to buy.”; “I buy when the brand doesn’t have a physical store or if I can’t go to a physical store. But, mainly, I don’t have any context, I usually buy when I have a need.”; “In any context, it is a question of need. I only buy when I need to.”; “I usually don’t buy in specific contexts, I see, and I buy.”; “I have no specific context. When I need to buy, I buy it. But I like to buy clothes in discount”; “There is a need to buy some apparel products”; “Only when there is promotion and a need”; “I buy in no specific time or context, only when I need”; “I have a need to buy certain clothes”;
Promotional contexts	“promotional context, at no time in particular. As long as there is a promotion is what drives me to buy online”; “Black Friday, promotional contexts”; “promotional contexts”;

Pandemic context	<p>“pandemic context”; “I bought much more online during the lockdown and I want to continue doing it.”; “Yes, the lockdown made me increase my online shopping. before I only bought once a year and I had less confidence, now I buy more and I have more confidence.”; “And I intend to keep these habits of online apparel shopping.”; “during the lockdown I started to buy more things online and also more clothing online and I hope to continue with these habits.”; “Before the lockdown I already had bought apparel online around 3 times a year. I will continue to have the same habits of buying clothes online. The pandemic had no effect because, for me, there is always the need to try on clothes to see how it looks.”; “I only made a purchase during the lockdown and I intend to continue to buy clothes online because I was satisfied with the experience.”; “during the lockdown it decreased more due to the lack of need to leave the house. It will possibly increase after this pandemic situation.”; “Once a month, during the lockdown I have not changed my habits of buying clothes online.”; “Every month, during the lockdown has increased and I will continue not going to offline stores.”</p>
Devices	<p>“Mobile phone and computer because are the devices that I have to do it.”; “mobile phone and computer because I use both gadgets a lot”; “</p>
Mobile phone	<p>“mobile phone because it's easier and I always carry it with me.”; “I use Mobile Phone to make online apparel purchases”;</p>
Computer	<p>“mobile phone and computer. But I prefer computer because I can see in a better way the product and because it is easier”; “computer and mobile phone. I prefer it on the computer because I see the site more easily.”; “Computer because, although I prefer to see the product on the mobile phone, I always buy on the computer because I feel more secure”; “computer because it is easier and because the sites are not formatted and configured for mobile phones and it’s easier through the computer.”; “computer because of the visual appeal and the screen is bigger and the visibility is bigger too”;</p>

	“computer because I feel more secure and I have an easier access to the websites on the computer. Sometimes the website layout is adapted to the computer and not to the mobile phone.”
Payment method	“payments are made securely”; “secure payment method”; “ease of payment”; “the payment method is super easy”
ATM card references	“If the payment conditions allows ATM reference, I buy”; “ATM card references”; “ATM references (...) because it’s more trustworthy.”;
VISA	“otherwise, I ask for my parents to give me their Visa’s card.”; “I prefer and I use prepaid cards VISA because it is better and more safe.”; “if I cannot use mbway, (...) credit card”
Revolut	“My favourite is Revolut”
Debit card	“if it was not possible to use mbway, I use a debit card.”; “if I cannot use mbway, I use a debit card”
Paypal or Mbway	“but if I can’t use this type of payment I use paypal or mbway.”; “I use and I prefer paypal but I also use mbway.”;
Mbway	“and through Mbway because it’s more trustworthy.”; “I prefer Mbway”; “I prefer mbway and I use it most of the times” ; “I prefer mbway” “if I cannot use mbway, I use a debit, credit card and ultimately bank transfers.”
Paypal	“PayPal, I don't risk my credit card being hacked.”; “Paypal is what I use more and it’s my favourite”; “if I can’t use mbway, I use paypal.”;

Appendix C

Men	Themes	Women
<ul style="list-style-type: none"> - Trust - Security - Fulfilment - Happiness 	Uncertainty	<ul style="list-style-type: none"> - Trust - Security - Fear - Happiness
<ul style="list-style-type: none"> - Time - Comfort - Need to go anywhere 	Ease of purchase	<ul style="list-style-type: none"> - Time - Comfort - Need to go anywhere

<ul style="list-style-type: none"> - Queues - Convenience 		<ul style="list-style-type: none"> - Queues - Fastness
<ul style="list-style-type: none"> - Variety of choice - Variety of products - Variety of brands 	Variety	<ul style="list-style-type: none"> - Variety of choice - Variety of products - Variety of brands - Exclusivity
<ul style="list-style-type: none"> - Availability of sizes - Availability of products 	Availability	<ul style="list-style-type: none"> - Availability of sizes - Availability of products
<ul style="list-style-type: none"> - Cheaper prices - Fair prices - Price-quality ratio 	Price	<ul style="list-style-type: none"> - Cheaper prices - Fair prices - Price-quality ratio
<ul style="list-style-type: none"> - Comparison of Prices 	Comparison	<ul style="list-style-type: none"> - Comparison of prices - Comparison of products
<ul style="list-style-type: none"> - Types of apparel 	Types of apparel	<ul style="list-style-type: none"> - Types of apparel
<ul style="list-style-type: none"> - Need - Promotional context - Pandemic context 	Buying context	<ul style="list-style-type: none"> - Pandemic context - Promotional context - Christmas, Birthdays, Easter or Carnival - No context
<ul style="list-style-type: none"> - Mobile phone - Computer 	Devices	<ul style="list-style-type: none"> - Computer - Mobile phone
<ul style="list-style-type: none"> - ATM card references - Paypal - Mbway - VISA - Revolut 	Payment method	<ul style="list-style-type: none"> - ATM - Mbway - Paypal - VISA - NIB - Debit card
<ul style="list-style-type: none"> - Utilitarian - Categorization/filters 	Utilitarian	<ul style="list-style-type: none"> - Utilitarian - Categorization/filters

<ul style="list-style-type: none"> - More promotions online - Exclusive online promotions 	Promotions	<ul style="list-style-type: none"> - More promotions online - Exclusive online promotions
<ul style="list-style-type: none"> - Touch, Texture, fabrics and colours - Expectation vs Reality - Damaged/defects 	Product quality	<ul style="list-style-type: none"> - Texture, touch, fabric and colours - Expectation vs Reality - Product's Weight - Damaged/defects
<ul style="list-style-type: none"> - Return process/policy - Customs 	After sales experience	<ul style="list-style-type: none"> - Customs - Return process/policy
<ul style="list-style-type: none"> - Delivery time - Delivery costs 	Delivery	<ul style="list-style-type: none"> - Delivery time - Delivery costs
<ul style="list-style-type: none"> - Sizes - Fitting issues 	Sizing	<ul style="list-style-type: none"> - Sizes - Fitting issues
<ul style="list-style-type: none"> - Brand's choice - Brand image - Brand loyalty - Brand/website trust 	Brand	<ul style="list-style-type: none"> - Brand's choice - Brand Image - Brand Name - Brand/website trust
<ul style="list-style-type: none"> - Friend's opinions - Reviews 	Feedback	<ul style="list-style-type: none"> - Reviews
<ul style="list-style-type: none"> - Photographs in the website - 3D visualization - Models used - Information about clothes 	Website quality	<ul style="list-style-type: none"> - User-friendly - Visual appeal - Models used - Information about clothes - Options of payment - Stock information
<ul style="list-style-type: none"> - Endorsement - Youtubers 	Marketing factors	<ul style="list-style-type: none"> - Youtubers - Influencers

<ul style="list-style-type: none"> - Influencers - Internet ads - Social media ads - Videos - Messages/email marketing 		<ul style="list-style-type: none"> - Social media ads - Videos - Email marketing
<ul style="list-style-type: none"> - Tracking the order - Personalization 	Customer service	<ul style="list-style-type: none"> - Customer service - Tracking the order
<ul style="list-style-type: none"> - Offline - Online 	Spending	<ul style="list-style-type: none"> - Online - Offline
<ul style="list-style-type: none"> - Multichannel brands - No channel preference - Official brand website - Generalist e-commerce platforms 	Channel preference	<ul style="list-style-type: none"> - Offline patronage - Multichannel brands - Pure online brands - No channel preference - Official brand website - Generalist e-commerce platforms - No channel preference
<ul style="list-style-type: none"> - 2nd hand online apparel shopping - Environmental concerns 	Sustainability	<ul style="list-style-type: none"> - Sustainable brands - Environmental issues - 2nd hand apparel shopping

Theme: Uncertainty

The theme “Uncertainty” combines different codes in each gender. For both men and women the codes that emerged were “Trust”, “Security”, and “Happiness”.

Trust means that the respondent feels that buying apparel online is trustworthy, reliable and feels confidence doing it. Security means that the respondent feels secure and safe doing online apparel shopping or the contrary. Both genders do not feel much security doing it because of the sizes not being the correct ones, the cards for payment being hacked, the product may

not come, the product may not be as they show in the website, afraid of being deceived, always having to put their data to buy. Happiness means that the respondents feel happy and excited when buying apparel online because they like to do it, have always had good experiences. The code “Fear” was only mentioned by Women and means that the respondents are afraid of losing their money, or the product don’t come, the sizes not being the right ones, and also they feel fear if they don’t meet the brand in an offline context. The code “Fulfilment” was only mentioned by men and means that they feel fulfilled and completed when buying apparel online.

Notwithstanding that these constructs differ, in the interests of simplicity we consider them here to be related aspects of the same concept, which we name “trust” (e-consumer behaviour paper)

Theme: Ease of Purchase

The theme “Ease of purchase” accomplishes almost the same codes for both genders. The codes that appeared in this theme for both genders were “Ease of Purchase”, “Time”, “Comfort”, “Need to go anywhere”, “Queues”. Easy of purchase means that the respondents feel that buying apparel online is easier in terms of finding what they are looking for, is easier to look for the different clothes, can choose the product calmly without rush, don’t have to carry heavy weights when they buy a lot of quantities of apparel, is easier to see if the products are on sale and which are on sale, the products being delivered at home and throughout a computer everything is possible. “Time” means that less time is spent when doing an online apparel shop because there is no time spent going to a shopping or to a store, there is the possibility of seeing the different clothes much faster and the payment doesn’t take so long online. “Comfort” means they feel comfortable doing online apparel shopping because the fact that the product is received at home and there is no need to go anywhere to take it or to buy it, and also they think that it is very practical. The need to go anywhere means that, through the online shopping, there is no need to go to a certain places to buy, neither leaving the place where they are in the specific moment of purchasing to buy. Queues means that when they are making online apparel shopping, they don’t need to be in queues to pay or to enter in the store. Fastness appeared only in women and means that buying apparel online turns faster than offline because when they are shopping in a physical store or shopping centre they waste more time seeing things that they don’t need and also is much faster seeing different types of products online from different brands. Convenience only appeared in men and means that they feel that buying apparel online is a convenient and a useful path do buy apparel.

Theme: Variety

The theme Variety, for women, accomplishes 4 codes, and for men accomplish 3 codes. The codes in common are variety of choice, variety of products and variety of brands. It means that, online, there is more variety in terms of choice, there is more diversity of supply, consequently, there is more variety in terms of brands and in terms of products. Exclusivity was a code that appeared only for women and means that, once there is more variety, they like to buy online because the products are more exclusive.

Theme: Availability

The theme availability emerged in both genders in the same way and accomplished two codes which were availability of the sizes and availability of the products. Both genders think that online there is more availability of apparel and also of sizes.

Theme: Price

The theme Price accomplishes three codes in both genders which are cheaper prices, fair prices and price-quality ratio. The respondents said that online they find lower prices than offline, which means cheaper prices. Also another perception that lead them to buy online is the fairness of the price and, related to that, the price quality ratio which means if the quality of the products justifies the price.

Theme: Comparison

The theme Comparison emerged in both genders but accomplishes different codes. For women, comparison is made in terms of the price and in terms of the products. For men, comparison is only made in terms of the price.

Theme: Types of Apparel

The theme types of Apparel appeared in the same way in both genders and means the garments that people buy online. Those mentioned were T-shirts, shirts, suits, trousers, blouses, dresses, hat, accessories.

Theme: Buying Context

The theme “Buying Context” accomplishes five codes for women and means what are the contexts where they tend to buy more apparel online. The codes in common are, pandemic context and promotional context. Some mentioned that in the “pandemic context”, they started to make online purchases because in this way they don’t have physical contact with other people contrary to others that stopped doing it because they didn’t feel the need to buy more clothes because they were at home, or because they lost their job. Promotional context was another

buying context preferred by Men and Women which means they tend to buy more when there are promotions. “Occasions of the year” was a code that only appeared for women and means that they tend to buy more apparel online at Christmas, birthdays, Ester and Carnival. The code named “no context” only appeared in women and means that they make online apparel shopping at no specific context or part of the year. The code need appeared only in Men and means that they usually buy apparel online simply when they need.

Theme: Devices

The theme “Devices” appeared in the same way in both genders and means the devices that people use to buy apparel online. The two devices, consequently, two codes that appeared were mobile phone and computer. The justification that they give to choose mobile phone was because this gadget was always with them, which turns more practical and easier and allows them to make a purchase anywhere. Others mentioned that preferred the computer because of the screen being bigger and the layout of the website being better on the computer and also some sites are not formatted and configured for mobile phones. So they feel safer and more confident to make an online purchase through a computer. Others said that only used a computer when they couldn’t see the products or the website through a mobile phone.

Theme: Payment Method

The theme “Payment method” was very similar in both genders. Only differed in one code. For both genders, the payment methods, which corresponds to codes, that they used were Mbway, Paypal, ATM reference, VISA and Debit card. Revolut was mentioned only by Men. NIB was only mentioned by women.

Theme: Utilitarian

The theme “Utilitarian” in both genders involves two codes which are utilitarian and categorizations/filters. Utilitarian means that, when they are making an online apparel shopping, they don’t tend to buy through impulse and online, contrary to offline, they don’t spend so much time seeing things they don’t need. The code categorizations/filters mean that, through online shopping, it is possible to categorize the apparel products and also categorize the search based on the needs and wants, likes and dislikes, seeing the products more specifically.

Theme: Promotions

The theme “Promotions” appeared in both genders in the same way. This theme englobes two codes which are “more promotions online” and “Exclusive online promotions”

which means that male and female interviewed feel that find more promotions online than offline and also the fact that there are exclusive online promotions which leads them to buy online.

Theme: Product Quality

The theme “Product quality” englobes four codes for women and three for men. The codes in common for both genders are “texture, touch, fabric and colours”, “expectations vs reality” and “damaged/defects”. The first one means that people, when buying apparel online, can’t feel the texture, fabric, touch of the products and also the colours. Then, the code “Expectations vs Reality” means that when people are seeing the products in the website and afterwards receive the product, sometimes there is a contrast between what they thought it was and what actually the product is in terms of texture, fabrics and colours. Products’ damaged/defects means that, once when making online purchases, people does not choose exactly the product that will receive, consequently, this product might be damaged or with any defect. Then, a code that only appeared in women in this theme was “products’ weight” because in some types of apparel for example shoes and bags, when are bought online, is impossible to see its weight.

Theme: After Sales Experience

The theme “After sales experience” englobes two codes in both genders which are “customs” and “return process/policy”. It means that people find some problems when the goods get stuck in customs and even have to pay a fee for picking up the product. They also find some problems due to the return process because if they do not like the apparel that they bought or if the clothes do not look on them or if it does not fit them, or even if the product is damaged they consider a problem having to go to the physical store to solve it or send back to the store and paying the postage, which takes a long time.

Theme: Delivery

The theme “Delivery” appeared in both genders in the same way and englobes “delivery time” and “delivery costs”. The delivery time means the time that the products take until they receive it at home. Some said that delivery time is too long and longer than expected, others said that it is fast. The delivery costs mean the money that people have to pay for receiving the product at home. Women said that buying apparel online pays off even when there is the need to pay delivery costs, Men said that having to pay delivery costs might make them quit from the online purchase and also say that customers should not pay shipping costs. Others, due to

this situation said that when the store has a minimum amount of money spent in order to not pay delivery costs, they reach this minimum amount, and the problem is solved.

Theme: Sizing

The theme “Sizing” englobes two codes in both genders which are “Fitting Issues” and “Sizes”. Fitting issues means that they do not know if the clothes will fit them or how it would fit and also the impossibility of trying the clothes. Sizes means that when buying apparel online, people does not know what their sizes are and consider it as a barrier when buying online. Also the suggestion given by some of the interviewers was that the stores should give the measures of the clothes, so that people could have a better perception about what is their size. Or based on the measures that people put on the website, it could advise them about what is the most adequate size. Other suggestion, given by men in these interviews, was the uniformization and standardization of the sizes.

Theme: Brand

The theme “Brand” appeared in a different way in both genders. For women, this theme accomplishes five codes which are “Brand Image”, “Brand Name”, “Brand Values”, “Brand/website Trust”, “Brand’s Choice”. Brand image means that people feel identified with the brand and already know the brand. Brand name means that people know the brand and search for the name of the brand they want to buy from. Brand/website trust means that people feel more confidence when going to a website from a brand they are already familiar with. They feel that it turns more trustworthy. Brand’s Choice means the brands that people which were interviewed already bought online and reasons why they choose these specific brands. Women answered that they already know the brand in the physical world others said that they felt identified with the brand, others mentioned that was because of influencers they followed on social media that advise them to buy in these brands, others because of the price, relation price-quality and promotions online, also because of the product’s quality. Men said that it was due to the promotions, exclusive online promotions, price, quality, relation price-quality, availability, variety and website quality.

Theme: Feedback

The theme “feedback” came up in a different way in women and men. For women, the feedback only accomplishes one code which is reviews. It means that for women, the reviews and the positive feedback from other people make them buy apparel online and they also search

for reviews before buying online. For men the code “Friend’s opinion” arise and means that before they buy apparel online they speak with friends and people they actually meet whose already have made shopping online.

Theme: Website quality

The theme “website quality” accomplishes different codes in women and men. However there are two codes in common which are “models used in the website” and “information about clothes”. In relation to the models used in the website, they think that the website should have different models for each size, the models shown should be more representative of the society instead of looking perfect, others mentioned that each piece of clothing should be disposed in several types of bodies, shapes and heights. Then the “information about the clothes on the website” means that people aim that the websites start to put measures on clothes, should describe the product in fully detail in terms of fabric, texture and washing procedures, the pictures should be more realistic so that the customer could have a better perception of the clothes. Then, the themes “User-friendly”, “Visual Appeal”, “Options of payment” and “Stock Information” only appeared in women. “User friendly” was a characteristic of the website which was mentioned as a thing that should be improved. Some women think when navigating on the website, it should be more user friendly. After, the “Website’s visual appeal” was other characteristic that women think that needs some improvements, but on the other hand some said that they buy more online because of the visual appeal of the websites. The code “options of payment” means that the website should give to customer more options to pay instead of giving just one payment method. The last but not least code of this theme was “Stock information on the website” which means that the respondents think that the availability of the sizes and products should be shown and also the website should say in what store these products are available. For men “Photographs on the website” are a very important thing and means that the website should have more photographs, and these should characterize the product. Also the “3D Visualization” was mentioned by men and means that website should allow the consumer to see the product in three dimensions in order to have a better view of the apparel.

Theme: Marketing Factors

The theme “Marketing Factors” appeared in both genders but with different perceptions. However, for both men and women this theme includes “youtubers”, “influencers”, “social media ads” and “videos”. Some said that “Youtubers” make them to buy, others said the contrary. “Influencers” was the most mentioned marketing factor that make the female respondents make online apparel purchases. They said that when an influencer posts a picture

and identifies some brand, it makes them go to the brands' website. Men, although have mentioned "influencers" as a marketing fact, they said that influencers did not make them to buy. "Videos" contributes in a positive way because it gives a more real perception about the clothes for men and for women. Others mentioned "social media ads" as a marketing factor which contributes a lot for the online apparel shopping. Both genders said that when they were navigating in a social network and see an add appear on the screen it makes them to go to the website of the brand and buy. Female respondents said that social media ads contributed to the knowledge of the promotions and sales, and also some used to participate in discussion forums in social media. Male respondents mentioned another perception coded "Internet ads" which means the ads that appear while they are navigating on the internet and said that it leads them to buy online. "Email marketing" was a marketing factor mentioned by both genders and it is when the brands send emails about promotions or new arrivals. For females, it is seen in a negative way and they said that the brands should send less emails. For males, it is a good way to make them going to the online store and buy online. Men also mentioned another perception which was coded as "Endorsement" and means if the brand is present in sports and has collaborations with artists or athletes.

Theme: Customer Service

The theme "customer service" appeared in both genders. For both men and women it includes two codes. In these theme, female respondents gave suggestions about the relation between the seller and the consumer, by telling that this relationship should be closer and they should give a better customer service starting by answering the calls and to emails. The code in common is "tracking of the order". Both genders said that, when buying apparel online, they would like to know where the order is to know when it will arrive. Another perception mentioned only by men which was coded as "Personalization" means that men find that the service and product is personalized when are making an online apparel purchase because they can choose and decide the colours, the design and cuts in the apparel they are buying.

Theme: Spending

The theme "spending" accomplish in both genders the same codes. This theme includes the codes "online" and "offline" and means where people spend more money. Men and women, who spend more money online justifies that the reason why it happens is because, as much websites they see, as much clothes they observe, as much they buy. Some women justified that, once online the perception about the characteristics of the clothes are small, they tend to buy more easily online because they cannot evaluate the product. Man who said that spent more

money online justified that it was because of the promotions which leads them to buy a lot of apparel in a sudden and in large quantities. Both men and women who said that spent more offline said that the reason why it happened was the possibility of trying the clothes and knowing how it fits on them, feeling more comfortable and trust doing it. Women also mentioned that offline they had the product immediately which leads them to buy more in physical stores.

Theme: Channel Preference

The theme “Channel Preference” means the channels that people use to buy online, which can be “Multichannel brands”, “pure online brands”, “official Brand website”, “generalist e-commerce platforms” or “no preference”. Offline Patronage only appeared in women’s interviews and means if the brand has a physical store and the way that it contributes for them to buy online. Multi-channel brands mean that a brand is present in different channels, or online or offline. Both genders justified that prefer multichannel brands so that, in case of need to exchange, the return process would be simpler, faster and easier. The major part of women answered that preferred multichannel brands because they already knew the quality of the clothes. Some men said that preferred multichannel brands justifying that feel more security and assurance, they can see how they look previously in-store. Pure online brands mean brands that are only present online and do not have any physical store and just one women said that prefer pure online brands because of its exclusivity. No men said that prefer pure online brands. Others, men and women, said that they have no preference buying on a multichannel brand nor in a pure online brand because they have never had bad experiences. Then was asked whether they prefer to buy through the “official brand website” or through a “generalist e-commerce platform”. Almost all of the women said that prefer the official brand website to buy apparel and justified by saying that feel it is more trustworthy, they already know the brand, they feel more security doing it and have more trust. A few men said that prefer official brand website to buy apparel online because buying through this channel they were supporting only the brand instead of an e-commerce retailer too, because they already know the quality of the fabrics, also felt more confidence and security doing it, ending up going to the official brand website of brand they already know. Some women and men mentioned that preferred generalist e-commerce platforms by saying that there is more variety of products and brands, have also more promotions, and when they are buying something else not including clothes, they prefer generalist e-commerce platforms. Some man who said that prefer generalist e-commerce platforms justified it because of the ease of comparison of prices and products. Just one men

said that he has no preference between generalist e-commerce platforms or official brand website.

Theme: Sustainability

The theme “sustainability” includes the code “second hand online apparel shopping” and “environmental issues” for both genders. The code “second hand online apparel shopping”, appeared but in a negative way because almost everyone both men and women said that they have never done it before and they don’t intend to do it because of safety and hygiene reasons, or because they fear that the clothes were not as good as they show in the website, or they weren’t interested doing it, or simply because they do not feel comfortable buying clothes that other people have used. Men also said that there is no return policy neither customer service nor guarantees nor exchanges in second hand apparel online shopping. The code “environmental issues” code means the concerns about the environment and the worries about it. This code emerged in both genders and is a perception that contributes to the consumers to make an online purchase. Men said that buying online contributes to the environment because it saves fuel and buying online allows them to see the origin of the clothes they are buying on the website. The code “sustainable brands” only appeared in women and means that when they are making online apparel purchases, search for sustainable brands at google.