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Online buying behavior in

Technological and Office Products

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Project

Master in Marketing

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May, 2012

Acknowledgments

First of all I would like to thank my family. My mother and father for all the help and support they have given me throughout my life. For the opportunity they gave me to study in another country, take a degree and now a master's degree. Also to my brother who has always helped me and been available for me in many situations down the years. Even though we are not the most similar of people I have great respect and love for you. To my sister Madalena who although she is not with us anymore I still love very much and I will never forget. I am a truly blessed person to have this family and this life.

I would like to thank also Professor Hélia for her kindness and help throughout this project. Even though I'm not a remarkable student I did my best and I hope you are satisfied with my overall input into the project.

To Professor Pedro Dionísio who, although he had some differences with me, I understand now that what he did was to make me a better prepared and stronger professional for my future.

To Professor Margarida Cardoso for the help and execution of the quantitative part of the work. I don't think I would have been able to do it without your precious help.

Also to my girlfriend Joana, whom I love and who has been by my side (and it's not an easy task) for almost 1 and a half years.

A big thank you to Daniela for always being available to help me. I don't think I would have been able to do it without you.

Finally, to all my friends and colleagues (and especially Daniela for all the availability to always help me in the parts I had more difficulty doing) that I know and live every day with. Friendship is a crucial thing in life and all of you have made me what I am today.

Abstract

The evolution and growth of E-commerce nowadays is irrefutable. The revolution and introduction of new technologies have profound implications in business management, offering tools for the globalization of the market. This evolution and change in the market also leads to different realities towards not just the business itself but also the consumer. It is important to understand what are the main features of information search and purchase behavior online and understand online consumer behavior (what are the characteristics, what motivates somebody to buy online, what are his fears, etc).

This study aims, from existing knowledge about information search and purchase behavior online, to deepen the knowledge of Portuguese behavior to give information to companies to better develop their business. In this case, this study will be made for Technological and Office products.

Key Words: Internet, Online purchase, relationship marketing, technological, office

JEL classification system: M31 – Marketing; L86: Information and Internet Services; Computer software

Resumo

A evolução e o crescimento do E-Commerce hoje em dia é irrefutável. A revolução e a introdução de novas tecnologias têm implicações profundas na gestão empresarial, oferecendo ferramentas and a globalização do mercado. Este evolução e mudança no mercado leva a uma diferente realidade não só no negócio em si mas também no consumidor. É importante perceber quais são as principais caracteristícas na procura de informação online e na compra e perceber o comportamento do consumidor online (as suas características, as motivações, os medos, etc).

Este estudo procura partir do conhecimento existente sobre o comportamento da procura de informação e compra online, aprofundar o conhecimento do comportamento dos Portugueses de forma a dar informação às compresas de como desenvolver melhor o seu negócio. Neste caso, o estudo será feito sobre produtos de Tecnologia e Escritório.

Palavras-Chave: interet, compra online, marketing relacional, tecnologia e escritório

JEL classification system: M31, L86

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1. Introduction

1.1 Motivation

This thesis is motivated by the contribution of the development of models of online businesses. This will allow organizations to better understand how they can maximize the potentialities of the electronic world, contributing for the development of the e-commerce in Portugal. There is also a gap in the knowledge between the practice of electronic marketing and the theoretical and empirical investigation in the support of the management of marketing in this context. This study also may contribute for a deeper knowledge regarding this issue.

1.2 Investigation Objectives

The development of this project has the main objective of better understanding the universe of e-commerce and specially its consumers. What are their main motivations, advantages and vulnerabilities of the consumers, so it is possible to identify a series of measures that can be used to reduce the insecurity consumers have, thereby increasing the number of clients purchasing via internet, making them loyal to the websites.

1.3 Thesis Structure

This thesis has the following structure:

1. Introduction

In this opening chapter there is a description and justification of the thesis topic, justifying its importance in the present and defining the objectives of the investigation.

2. Literature Review

The second chapter is constituted by the Literature Review. This consists on investigating the existed literature on this subject, to try and understand the background of the e-commerce and its main characteristics. From this parte we also create the hypothesis model, which is the model with the defined variables I am going to study.

3. The Portuguese Framework

In this next chapter it will be analyzed deeper the importance of the Internet and E-Commerce in Portugal. According to studies made by some companies a profile of users is made including the main characteristics of their usage and purchases and the e-commerce websites used.

4. Methodology

The methodology of the study is presented in this chapter. This defines the research methods and tools used in the data collection, the sample definition and the treatment of the statistical data that is used to validate the conceptual model.

5. Results

This part consists in the treatment of the collected data, descriptive characterization of the questionnaire that was used, and the fundamental variables of the sample and the statistical techniques used to validate the research hypothesis proposed by the model.

6. Main Conclusions, Recommendations and Limitations of the study

In the final stage of the thesis it will be presented the main conclusions and key aspects of the research and the analyzed data, what are the practical and theoretical contributions in this field, as well as the main limitations of the performed study and recommendation for future studies and investigations.

Note: This thesis was part of a large study on "The role on the Online Buying Behavior and demand for products and services"

2. Literature Review

2.1 E-Commerce

2.1.1. Definition and Typology

The E-Commerce, also known as Electronic commerce is the process of buying, selling, transferring or exchanging products, services or information via computer networks, including the Internet.

According to Turban (2004) there are many types of e-commerce:

- **Business-to-business (B2B)**: the transactions that the purchaser and the seller are companies (responsible for almost 85% of the volume of e-commerce);
- **Business-to-consumer (B2C)**: the sellers are companies and the buyers are individuals;
- **Consumer-to-business (C2B)**: the clients announce a specific necessity of a product or service and the companies compete to provide it;
- **Consumer-to-consumer (C2C)**: when someone sells products or services to other people (very common in auctions sites);
- **Inter-business**: when a company uses electronic commerce internally to improve operations;
- **Govern-to-citizen (G2C) and others**: the government provides services to its citizens via technologies of e-commerce. The government can do business with others governments and other companies;
- **C-commerce**: when business partners collaborate via electronic means. This cooperation occurs in general in business partners in the supply chain;
- **M-Commerce**: when the electronic commerce occurs in a environment without chain – via phone for the access to internet;

The use of internet has brought for, both the companies and the consumers numerous advantages. According to Turban (2004), the main benefits of the e-commerce for the companies are:

- It gives the seller the possibility of having a very high number of clients in any part of the world, with a low operational cost;
- The distribution channels of commercialization can be reduced or even eliminated, that causes the product to be cheaper and the profits being higher;

- Companies may locate and acquire rapidly products and services of other companies, in price between 5 a 20% lower in comparison to other places;
- It reduces in about 90% the costs of creation, process, distribution, storage and recovery of information when compared to documents in paper;
- It allows innovating company models that increase the competitiveness and profitability;
- The advertisement can have multimedia, being constantly updated, touch a lot of people and at the same time be personalized.

In the other hand the benefits for the consumers are mainly:

- Cheaper products and services;
- Having the possibility of comparing easier the prices of the market;
- More diversified choices, because of the access of big number of suppliers;
- Access at any hour at any day;
- Faster detailed information of the products/services;
- Interaction with other consumers to share ideas.

2.2 The Online Consumer

2.2.1 Characterization

As internet changes the behavior of individuals (especially when talking about the online purchase) we clearly understand why more and more money and time is spent in the e-commerce. As it is an interactive atmosphere where information is flowing in a very fast speed, the consumer can gather more information in less time. The process of the decision making is more agile and can be an advantage for the purchase. (Mc Kinney, Yoon, Zahedi, 2002 in Farias *et al.* 2007). In the other hand, as consumers have more information, they can change to another site with a better and more attractive visual where they can find the information they need easier, if they please to (Elliot; Speck, 2005 in Farias *et al.* 2007).

There are many factors that influence the e-consumer behavior. One of them for example is the image. Many researchers have attempted to answer why people that e-shop look at the various components of the 'image' of the e-retailing (Wolfinbarger and Gilly, 2002). There are two main reasons: First, the 'image' influences our global evaluation and classification of something in such a way as to guide our actions (Boulding, 1956); and second the positive effect that a good image gives has been

demonstrated for traditional stores and shopping centers over many years, and this is relevant because are the these traditional retailers that have a strong image that have been successful making the running in e-retail (Dennis, 2009).

Understanding how the consumer behaves, as well as the consumer experience is essential in the e-business. The analysis of the consumer's behavior is the most important aspect for the success of an e-business. To better understand this consumer behavior a lot of studies have been made to create a consumer behavior model to help vendors understand how these consumers take decisions, and most important, they make a purchasing decision.

This model is composed be the following parts (Turban, 2008):

- **Independent variables**, which are the personal characteristics and environmental characteristics (shown on the top of the next chart). These refer to demographic factors, internal individual factors, and behavioral characteristics (Cheung et al. 2005);
- **Intervening variables** are the variables that the vendor has control. They can be divided into market stimuli and EC systems. Like the offline environment these include pricing, advertising and promotion, and branding;
- The **decision making process**, which is represented in the middle of the chart are the ones influenced by the independent and intervening variables. It ends with the buyer's decision;
- The **dependent variables** describe the types of decisions made by the consumers.

Figure 2.1 – Consumer Behavior Model
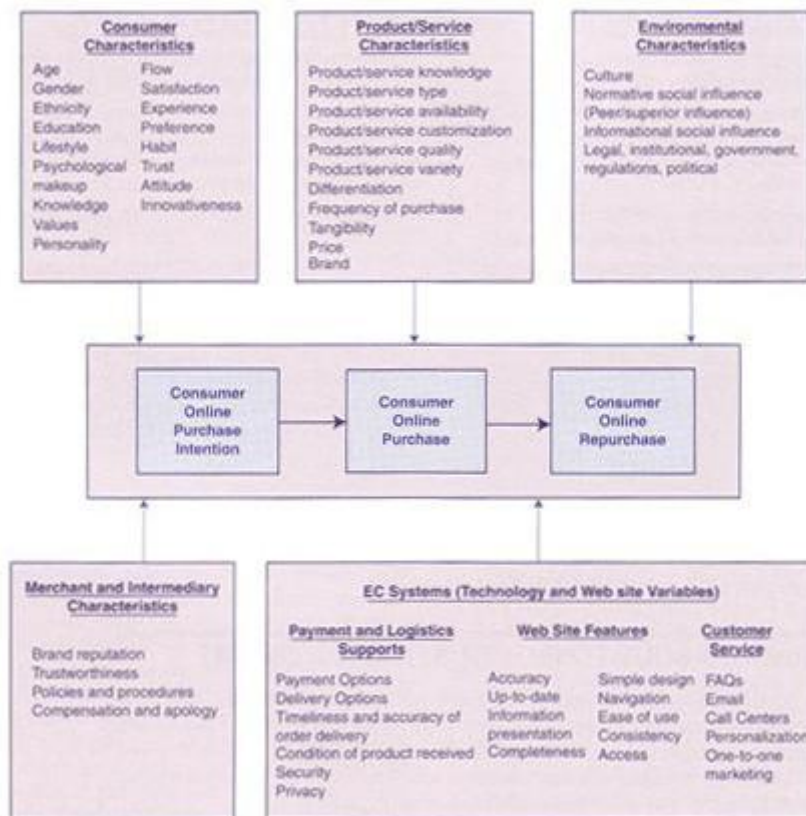
Source: Turban (2008)

2.2.2 Information Search and Buying Behavior

The capacity of the internet to access, organize and communicate information in a more efficient way has been crucial to the creation of new formulas for the relationship between the firms and the consumer, developing new economic agents and new business models. In this way, the development of the e-commerce offers great opportunities for manufacturers and retailers, also presenting important challenges for organizations, demanding an in-depth review of marketing strategies and consumer knowledge (Goldsmith e Bridges 2000, Jones e Vijayasarathy 1998 in Crespo, 2010).

Before making a purchase, consumers search information in order to handle the perceived risk involved in making the decision (Bettman, 1973, Srinivasan & Ratchford, 1991). Consumers search for information as long as they understand they benefit from it. The information search in Internet has many advantages. Many researchers have found many benefits. From the large quantity of information, entertainment while searching or the saving in time and money (due to not having

transportation issues) there are multiple advantages and benefits for the consumer's of these types of purchases.

There are two main benefits of using Internet for information search. The first one is related to the use of Internet per se. The more dedicated users are more skilled in terms of navigation, and therefore are more aware of the availability of the information that is needed in the Internet. The second benefit is the fact that the Internet gives the possibility to search for specialized information about products whenever the consumer wants to. The interest in a product is expected to affect use of the Internet for pre-purchase information search positively (Jepsen, 2007).

Regarding the online purchase of products, for Constantinides (2004) the predominant approach that explains the fundamentals of consumer behavior, describes the consumer buying process as learning, information-processing and decision-making activity. This is divided in the next steps:

(1) Problem identification
(2) Information search
(3) Alternatives evaluation
(4) Purchasing decision
(5) Post-purchase behavior

But the consumer behavior and purchase decisions are beyond the control of marketers. Most academics and practitioners agree that demographic, social, economic, cultural factors among others have a major effect on this (Harrel and Frazier, 1999; Czinkota *et al.*, 2001; Jober, 20001; Boyd *et al.*, 2002; Solomon and Stuart, 2003 in Constantinides, 2002).

Attitude towards behavior refers to the global predisposition for or against developing such behavior (Crespo and Del Bosque, 2010). Attitude is considered to result from individual beliefs regarding behavior and its consequences, and the importance these beliefs are given (Fishbein and Ajzen, 1975).

However, to really understand the online purchasing adoption process, we have to look deeply at the intention, since it's the best indicator of behavior. For Ajzen (1991), intentions "captures the motivational factors that influence a behavior; they are

indicators of how people are willing to try, of how much of an effort they are planning to exert, in order to perform a behavior".

In this next model (Theory of Planned Behavior) proposed by Schifter and Ajzen (1985) there are 3 main variables that determine this behavioral intention: attitude towards behavior, subjective norm and perceived behavioral control.

Figure 2.2 – Theory of Planned Behavior
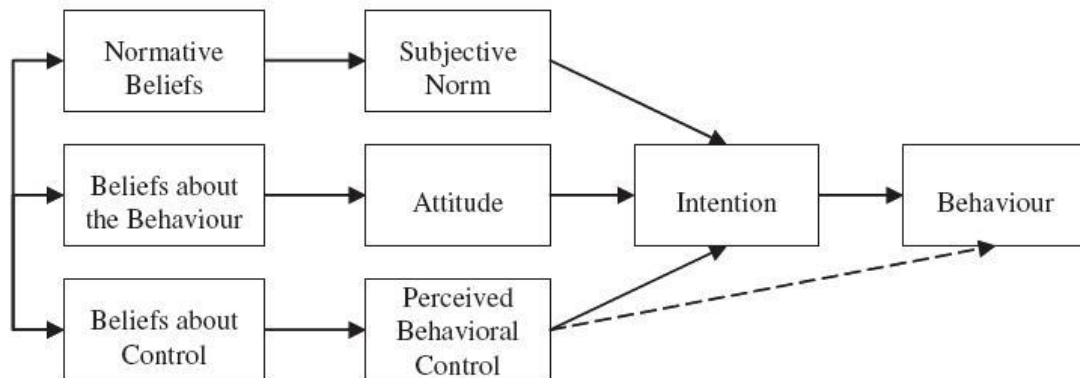
Source: Schifter and Ajzen (1985)

The attitude towards behavior is referred to the global predisposition for or against having such behavior. In the subjective norm, the consumer is influenced by the perception of some significant referents (relatives, friends). Finally the perceived behavioral control represents the individual perception on the availability or the lack of the necessary resources and opportunities to develop such behavior (Ajzen and Fishbein, 1980 in Crespo and Del Bosque, 2010). In this model attitude, subjective norm and perceived behavioral control help to understand the reason or factors explaining individual actions, although intention remains the best indicator of behavior.

Pachauri (2002) (in Bosnjak *et al*. 2006) has identified four main categories to identify the determinants of online shopping behavior. These are: (1) economics of information approach, (2) cognitive costs approach, (3) lifestyle approach, and (4) contextual influence approach.

The *economics of information approach* is related to the perceived efficiency of buying online. It explains the preferences of the consumer for the shopping channels by exploring the subjective costs of information search for different channels, such as the time costs.

The *cognitive costs approach* focuses on the costs stemming from search-related cognitive process. Consumers try to optimize their decision in terms of price, quality, reliability and credibility of the online merchants. On the other hand they try to minimize the cognitive costs associated with evaluating alternatives and making decisions.

The *lifestyle approach* is related to the socio-demographic characteristics of the potential consumers. It's their way of life, patterns of spending time and money, buying motives and needs, interests, values and opinions. For example, Alreck and Settle (2002) investigated the motives of time spending and online shopping behavior, and they concluded that while the internet is seen as an efficient channel in terms of time spent shopping, consumers do not shop online for this motive.

Regarding the *contextual influence approach* it analyzes the influence of navigational aids as well as atmosphere on online-shopping behavior.

2.3 Relationship Marketing in an Online Context

Kalwani and Narayandas (1995) say that "companies with long term relationships with selected clients are in better conditions of creating loyalty and even maximize their level of return, when compared to organizations that have a transactional philosophy".

Although there is no really consensus in the definition of relationship marketing, Morgan and Hunt (1994) present some differences regarding other authors, because they believe all activities of marketing are oriented to the establishment, development and maintenance of commercial trades. They also include in the definition of relationship marketing, the marketing done in the relation between the company and its public – clients, suppliers, distributors, employees and other institutions.

The main objective of relationship marketing is to convert new buyers in clients that maintain a regular level of purchases (Christopher *et al.* 2004). After, in a progressive way, transform them in active promoters of the company.

The business in Internet makes loyalty and client retention more important than ever because of the atmosphere of uncertainty and risk. The consumers show more preoccupation towards security and privacy (Rust and Kannan, 2002). These factors reinsure the notion of relationship marketing, which the main objective is to create,

develop and retain relationships based on trust, being very a very important aspect in the electronic market context (Urban, 2003).

There are many variables described in the literature that are relevant for the creation, maintenance and development of relations, as already mentioned. These are presented bellow.

2.3.1 Interactivity

Interactivity is a crucial element on having success in online marketing. Unlike traditional marketing where interactivity often is focused on communication in isolated episodes, it is now considered a continuous process (Stewart and Pavlou, 2002). Firms and consumers now communicate constantly and instantaneously in a wide board of issues.

The definition of interactivity is not a definition with a lot of consensus. Whereas researchers like Rogers (1986, p.4) and Steuer (1992, p.84) believe that interactivity has to do with an individual's communication with a medium, other marketing scholars such as Deighton (1996, p.151) and Bezjian-Avery *et al.* (1998, p.23) include dialogue between individuals – through a medium- in their understanding of interactivity. Hoffman and Novak (1996) have defined these two types of interactivity as machine interactivity and person interactivity, respectively. (Thorbjornsen *et al.*, 2002)

An example of a machine interactivity are personalized Websites. These websites are simply dynamic websites where each consumer has their information personalized through the use of profiles and identification. This gives the possibility of personalizing the information and content to each of the customer's unique preferences and needs. (Roehm & Haugvedt, 1999; Bezjian-Avery *et al.*; 1998). These data can be very easily obtained by existing database asking the consumer for profile data on the website for example. By doing this and identifying the customer then it's easy for the company to make possible multiple personalized applications.

An example of person interactivity is customer communities. These online communities are a social space where relationships and ties are built among the members. Usually a common set of values and norms are established and shares among the users (Nambisan, 2010). The dialogue in these communities can be in real time, called chatting, or asynchronously by members that post messages on a bulletin board. These

communities may also differ in the degree of openness; whether just members are allowed to read and post messages or this is also permitted by non-members.

Both these two examples of machine and person interactivity are very common applications on websites today and are very important tools to build brand loyalty and create strong consumer-brand relationships.

Constantinides (2002) has also divided Interactivity into two categories:

(1) Interactivity with the online vendor
(2) Interactivity with other Web users

Interactivity with the online vendor includes all customer service, after sale service, interaction with the personnel and customization in general. A well organized online helpdesks, efficient reverse logistics and a quick response to e-mails are some issues that marketers must focus on. In terms of usability a good knowledge of the user profile and his/her needs is an essential part in these online services.

2.3.2 Satisfaction

Satisfaction is one of the most, if the not the most, important consumer reactions in the B2C online environment. Keeping a high level of satisfaction means having more probability of having a returning customer or a positive word of mouth. Cheung and Lee (2005) discovered that 80% of the satisfied consumers would shop again within 2 months, and 90% would recommend the site to other people. In other hand, 87% of dissatisfied consumers would leave their Internet retailers without any complaints. (Turban, 2008)

Regarding the consumer's satisfaction Na Li and Ping Zhang (2002) created the next model explaining it (Figure 2.3).

Figure 2.3 – Research Model of Consumer's Online Shopping Attitudes and Behavior
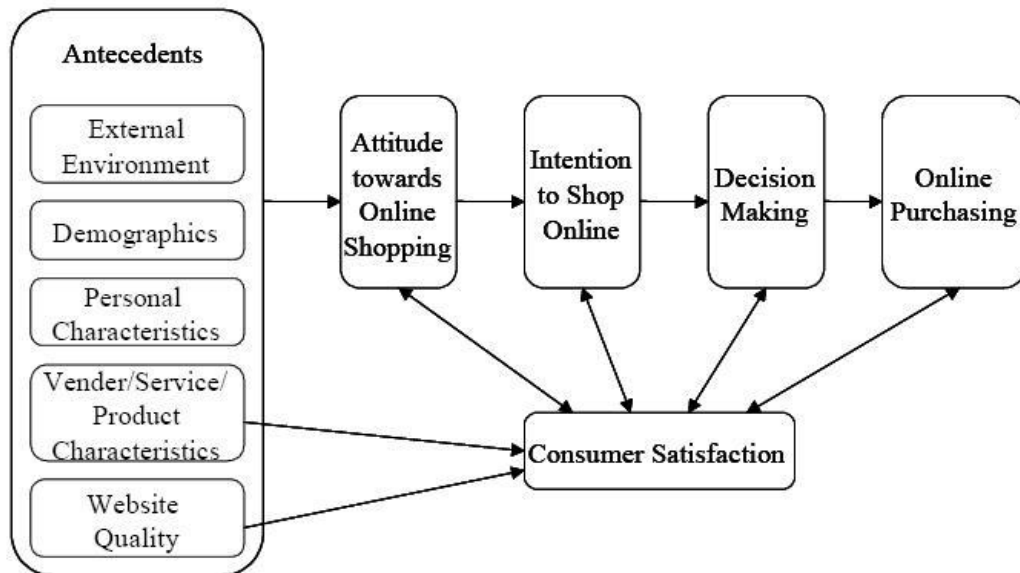
Source: Na Li and Ping Zhang (2002)

External Environment: Refer to the contextual factors that have an impact in the attitudes and the behavior of the consumer's online shopping (legal framework that protect the consumers of any kind of loss, other stores that provide the same service, etc.)

Demographics: Include variables such as age, gender, level of education, income and time online.

Personal Characteristics: Group of specific customer features that can influence the online shopping attitude and behavior, such as the Internet knowledge, specific needs and cultural environment.

Vender/Service/Products Characteristics: This refers as the name suggests to the features of the internet stores, products they sell and the service they provide to support the transactions.

Website Quality: This includes the website's information content, information presentation, interaction between customers and venders, navigation, searching mechanism, security, site technical feature and media richness.

Attitudes towards online shopping: It's the consumer's acceptance of the Internet as a shopping channel (Jahng *et al.* 2001) and the consumer's attitudes toward a specific internet store (eg. do the consumers think that shopping at this store is appealing)

Intention to shop online: Refers to the willingness of a customer making a purchase in an Internet store.

Online shopping decision making: This includes information seeking comparison of alternatives, and choice making.

Online Purchasing: Refers to the actual actions of placing orders and paying from consumers.

Another very important factor in the user's satisfaction is the atmosphere of the online shop. The atmosphere in the online world is like a packaging around the products that are for sale, used as a method to create differential competitiveness, especially when the competition sells similar products or services (Farias, 2006). For some consumers, the purchase experience must be a fun experience, so they search for activation and stimulation in the atmosphere of the store, and tend to spend more money (Babin, Darden and Griffin, 1994). The more consumers achieve satisfactory experiences when purchasing online, the more they will trust and re-patronize (Dennis, 2009).

The ability to predict consumer satisfaction can be very useful when designing a website, advertising and making marketing strategies.

2.3.3 Personalization

Personalization is referred as the matching of services, products, and advertising content to preferences of each individual. This is based on what the company knows about each individual user, also known as his user profile. This information can be found in many ways. The major strategies used to compile users profiles are:

- **Solicit information directly from the user**: asking the user to fill in a questionnaire or by conducting an interview with the user;
- **Observe what people are doing online**: Even though this technique is controversial there is a way of observing what people are doing online, with the help of a cookie. This cookie is a data file stored on the user's hard drive that collects information about the user's activity in a certain site.

- **Build from previous purchase patterns**: Based on previous purchases the company recommends certain products (for example Amazon created customer profiles to recommend books, dvd's, cd's and other products);
- **Perform marketing research**: firms research the market using market segmentation research or market research for one-to-one (surveys, focus groups for example)
- **Make inferences**: This is the information provided by customers on other issues or by analyzing similar customers.

For example there are stores that send e-mails when a product that may interest the customer is on promotion, let the user personalize the web-site attributes such as the site's color or the greeting name. However, the privacy and the lack of trust are still the mains issues of limiting the personalization (Cone, 2005 in Turban, 2008)

According to Sackmann *et al.* (2006) (in Turban, 2008), the Internet offers many options of the online retailers to tailor services to their customer. These next options are a way of personalization because the customer can choose a service that meets his need at any particular time. This will ultimately build customer relationships, increase their satisfaction and generate a greater product or service turnover. The options are:

- Personalized services: These services are built on a one-to-one communication channel requiring personal data from customers;
- Individual services: Recommendation based on the sequence of clicks, page requests or items that have been bought. This improves the experience while keeping the consumer anonymity.
- Universal services: Consumers use the product search function or read customer's reviews.

2.3.4 Experience

Studies in psychology and communication have identified two main components in measuring the human experience – a cognitive and an affective component (Blumler, 1979; Forgas, 2000). The cognitive is related to the "information processing perspective and the experience that underlies information acquisition and processing" (also known as "utilitarian" or "extrinsic") and the affective which "reflects the feelings and emotions derived as a result of interactions with stimuli from the external environment" (also known as "hedonic" or "intrinsic") (p. 890, Nambisan, 2010).

Regarding the Web experience (also known as the virtual experience) it can be defined as "the consumer's total impression about the online company (Watchfire Whitepaper Series, 2000) resulting from his/her exposure to a combination of virtual marketing tools under the marketer's direct control, likely to influence the buying behavior of the online consumer" .(Constantinides, 2002)

The behavior in the Internet is not always the same; it changes as they acquire e-purchasing experience. (Gefen *et al.*, 2003; Yu *et al.*, 2005 in Hernández *et al.*, 2009) As in other types of purchases of situations, this behavior is not stable over the time since the experience that one person gains from the past means that the perception also changes. Since it is still a "new" activity, the online purchases are still seen as riskier that terrestrial ones (Laroche *et al.* 2005), therefore are very dependent on experience qualities, which can just be acquired through prior purchase (Lee and Tan, 2003 in Dennis, 2009).

The importance of the online shopping experience is crucial in the e-commerce marketing issue. Considering that online consumers aren't just simply shoppers but also information technology users (Cho and Park, 2001), the online experience is more complex when compared to the physical shopping experience (Constantinides, 2004).

Purchases in the internet allow customers to be more familiar of this kind of shopping channel and to value some other components of the shopping aspects and to ignore others as it is a very different process compared to physical purchases. (Taylor and Todd, 1995; Yu *et al.* 2005 in Constatinides, 2004). As Yu *et al.* (2005) affirm, there are differences between the experienced users and those that are potential users since they show different determinants for acceptance, intentions and usage.

We can define two types of behavior (Hernández *et al.*, 2009):

(1) The adoption of e-commerce (first purchase)
(2) Repurchase or subsequent behavior

Consumer's experience influences their decision making-process (Hutchinson, 1983) since it plays a big part in their perceptions, attitude and behavior (Sheth and Parvatiyar, 1995; Montoya-Weiss *et al.*, 2003) (in Hernández *et al.*, 2010).

Bruner and Kumar (2000) concluded that, when the experience in the internet from consumers increased, attitude towards web sites tended to be more favorable in general.

This meant that consumers with a large experience in Internet would more easily develop online brand relationships comparing to other consumers with less experience (Thorbjornsen *et al.*, 2002).

The Web experience includes elements like "searching, browsing, finding, selecting, comparing and evaluating information as well as interacting and transacting with the online firm" (Constantinides, 2002).

The high or low degree of involvement of a customer in an e-business is also a question of experience; products purchased for the first time, in general, require more involvement than the ones that are frequently purchased (Boyd *et al.*, 2002 in Constantinides, 2002).

According to a study by Dieringer Research Group (2002), half of the online adult Internet users canceled online orders have changed their opinion about brands because of a negative online experience; 60% of these users that changed their opinion, switched brands at purchase.

In the study made by Hernández *et al.* (2009) they concluded that previous experience in the Internet has a significant importance for both, the initial and more experienced and repeating purchasers, although "its effect does not increase significantly once individuals acquire more e-purchasing experience."

2.3.5 Trust

Trust is defined as the psychological status of depending on another person or organization to achieve a planned goal. In the online world, trust is a complicated issue. As users and sellers don't meet face to face, users when buying something in the internet they have to rely on an image of a product or a person they don't know. To deal with this kind of issue, the e-commerce vendors have to establish a high level of trust with potential and actual consumers. Trust is particularly important in this case because it is very difficult to pursue a legal action if something goes wrong. The matter of security is also a very important issue in this case because if people do not trust the security of the e-commerce infrastructures, they will not feel comfortable about using credit cards to make purchases (Turban, 2008). As web vendors are interested in building relationships with consumers, trust is crucial. Consumer's beliefs and intentions related to trust depend on the level of risk they perceive and the amount of information they control (Palvia, 2009).

The online trust has similar characteristics to those of offline trust, but there are still some important distinctions. The characteristics of online trust can be described as follows (Wang and Emurian, 2004):

1. Trustor and trustee: The trustor is a consumer who is browsing an e-commerce website and the trustee if the actual website. These are the two vital parties to establish a trusting relationship in the online world.

2. Vulnerability: Consumers are still uncertain about the risks and consequences when doing online transactions. Even if they aren't purchasing anything online information may be collected and later distributed without their consent. These reasons contribute to an insecure environment. Consumers are vulnerable to trust violations such as loss of money or loss of privacy (Friedman, Howe & Kahn, 2000).

3. Produced actions: In a safe and trust worthy environment consumers may take two kinds of actions: making an online purchase and "window-shopping". Either these two actions bring positive outcomes to the e-business, they are only made when consumers are confident that they will gain more than they'll lose.

4. Subjective matter: As in offline trust, each person is different and has different levels of trust. The level of trust and attitudes toward machines and technology differ from each individual.

Lee and Turban (2001), after examining the various aspects of the e-commerce trust developed the following model:

Figure 2.4 - E-commerce Trust Model
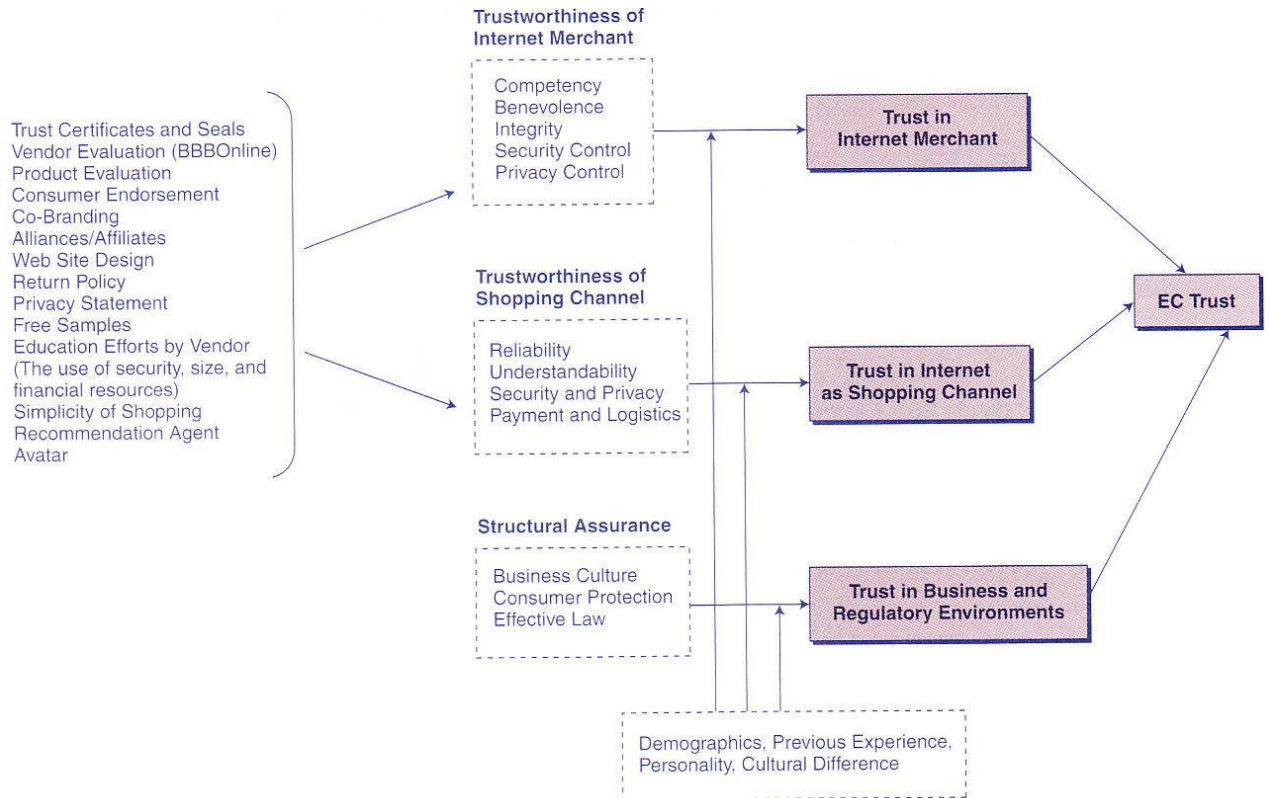
According to this model, the levels of trust are determined by numerous factors. These factors are shown in the left side and in the middle of the figure above.

But how can we increase the trust in e-commerce. The following guidelines are important ones to build trust in the relationship between the consumer and the online shop (Cheung and Lee, 2006, Jeanson and Ingham, 2006).

Affiliate with an Objective Third Party. In this approach, internet stores put hypertext links on their websites of other reputable companies or well known portals. These other reputable companies are able to transfer brand equity to the Internet stores because these brand names induce trust.

Establish Trustworthiness. Establishing trustworthiness can be achieved through three key elements: integrity, competence, and security. Integrity can be achieved by having an image of strong justice and fulfilling the promises made to the customer (eg. having

a clear guarantee policy on the website or offering a money-back guarantee with the products). Another indicator is the internet store's competence. Stores can promote this by delivering a professional website. A professional appearance should include an easy navigation system, correct grammar and spelling, good use of graphic design, relevant information, among others. Finally, the security in an e-commerce is vital, and should be able to safeguard against any type of attacks. E-commerce security mechanisms are very important to solidify trust among the online consumers.

2.3.6 Loyalty

The success of an organization is related to its capacity to attract and retain customers. The customer's loyalty is related to the desire of a specific product when he has many product vendors to choose based on what he prefers (Dick and Basu, 1994; Otim and Grover, 2006 in Ramanathan, 2011).

Customer loyalty defined by Oliver (1996) is a "deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior". (in Caruana & Ewing, 2009). Yin (1999) defined "hard-core" loyalty as a "consisting exclusively of repeat purchase" (Kelley *et al.*, 2002).

But loyalty is far from being a simple thing. It involves a very difficult task which is, for Reid Smith (2001), the humanization of digital loyalty. (P.K. Kannan *et al.*, 2002). This is not easy because there is still a big skepticism on loyalty on internet, because relationships are built with people and not machines (Billington, 1996). The concept of loyalty can be defined by two dimensions: attitudinal loyalty and behavioral loyalty (Dick and Basu, 1994; Dorsett, Durand and Kannan 2000). The first can be defined as "the strength of the online customer's commitment to an online business, how positively the customer feels about it, and the strength of the customer's intention to repurchase." In the other hand, the behavioral loyalty can be defined by "the actual frequency and volume of the customer's purchases, and by the extent of positive word of mouth he or she generates" (Kannan *et al.*, 2002).

In the beginning of the e-commerce, companies were more concerned with acquiring new customers rather than maximizing the ones they already had. However, nowadays we know that the cost of acquiring new customers is much higher than the cost of retaining them. The main issue in achieving customer retention and loyalty is trust

(Janoff, 2000). Loyal customers bring more benefits and are more profitable than new customers. However, in a study performed by Reichheld and Sasser (2000) in the Internet clothing market, they concluded that the cost of acquiring new customers is 20 to 40 per cent higher than in the traditional retailing marketplace (Lee-Kelley *et al.*, 2003).

Other advantages, loyal customers bring to companies is the fact they can instantaneously send links to an unlimited number of friends. They also help reduce selling costs, as well as the cost of help-desk and support staff, because the referred customers rely on the friend that indicated the site to help him using it (Reichheld and Shefter, 2000 in Kannan *et al.*, 2002).

These are some areas that e-retailers have to be aware of to engender online customer loyalty (Kannan *et al.*, 2002):

- **Personalization and Customization**: The goal in this initiative is developing loyalty by creating value and earning the trust of the selected and most profitable customers for whom they can deliver a superior performance (Reichheld and Shefter 2000). A good example of this is Hallmark.com that has a option of creating a list of birthdays and anniversaries so people receive prompts to send cards (Clarkson, 2000);

- **Loyalty Programs**: This works better when they are related with both rational and emotional components of loyalty. The consumers should feel "special" and should receive tangible value for being loyal. Companies should add value to their service with things like: priority service, personalized offers or e-mail updates. Loyalty programs shouldn't just be about discount, because this does not create a long-term commitment. "Short-term loyalty can be bought but long-term loyalty must be earned" (Smith 2000)

- **Online Communities**: Even though little is known about how to translate online communities to loyalty, many analysts believe that e-retailers should build these communities. Customers usually share reviews, engage in discussions and compare notes on experience with products and this makes them return to the site because they depend on its information and services (Mitchell, 2000). In these communities customers are creating value for each other, and they feel recognized as a member of the community for having contributed time and effort

to a communal cause. This positive effect may enhance perception of the e-retailer, and create certain conditions for e-loyalty.

- **Privacy Management**: In an online environment, achieving customer retention and loyalty, is a very difficult task and it's all about trust (Janoff, 2000). Not having human contact or a physical store makes this even more difficult forcing the customers to take a "leap of faith" relying on images and promises. This is why a privacy management is crucial. The more customers trust you, the more is likely for them to share personal information. This also allows the companies to personalize even more their service and gain more trust and value for the customer. One way to develop this trust is to make privacy a priority, allowing consumers to control the amount of information they want to be shared. This means explaining clearly how they operate in this matter. This gives the image that they care about the customer and treats him/her with respect, and most important recognize that they are individuals who have privacy needs.

- **Other Technologies**: These technologies focus on creating a "holistic experience" for the customers that shop at a retailer's site. A good example of this is for example the online chatting with customers.

3. The Portuguese Framework

According to a inquiry made by LINI (Lisbon Internet and Networks International Research Programme), in the first trimester of 2010, 48.8% of households in Continental Portugal had access of Internet and 44.6% of the population used the internet, in which 51,3% were males and 61,9% were between 15 and 34 years old. All senior professionals used internet as almost every student (96.1%), as well as scientific and intellectual occupations (94.2%). The professions with a smaller penetration of Internet were the retired (5.1%) and the domestic (10.8%). 43% of the inquired had a laptop versus 32.8% who had a fixed computer. 15.8% had a USB 3G of access to mobile Internet and just 2.6% of the Portuguese had smart phones.

In August 2011 the Portuguese spent about 39 minutes per day in the Internet, less than the worldwide average which is of 46 minutes and the European average of 49 minutes. The Portuguese users visited in average 3.20 pages per minute, more than the worldwide average of 3.02 but less than the European users with 3.20 (ComScore, 2011).

In 2010, when the LINI questionnaire was done, the social networks were the third most used activity of communication in the Internet with 56,4% of users employing social networks at least monthly (from the social network users in September 2011, 48% said they accessed several times a day preceded by the sending and reception of e-mails (89%) and for services of lms (74,5%). 40% of the respondents referred they used social networks for professional motives. However, the majority of the reasons are due to the possibility of communicating with people they already know. This means that these bonds in social networks are a reflection of personal relations in reality (78.4% of the respondents say that they had mostly known people in this circle of people). 45.1% of the respondents said that they had more than 100 friends in their social network. The Portuguese users of social network provided in 71.7% of the cases their interests in their profiles, 36.2 % provided videos and 47.3% music.

In a study from Nielsen (2008), a comparison is made between the use of e-commerce in Portugal to other European countries. 80% of the users of Internet said they already did at least once a purchase in internet. This puts Portugal in a relatively low place when compared to other European countries.

Regarding the frequency of purchase, 34% have done it in the last month, 22% between 1 and 3 months and 43% in more than 3 months. In this aspect Portugal remains in a lower place in the European ranking. Countries like Great Britain and France with 76% and 66%, respectively said that they purchased in the last month. The products that are more purchased in Portugal are, like in the rest of Europe, books (38%), flight tickets (24%), electronics (21%), tickets for shows (21%) and grocery (9%).

The Portuguese choose to purchase in websites for two main reasons: best online shop (39%) and the value of websites they use to buy from (38%) (Nielsen, 2008). Vítor Amaral (Marketing Director from Nielsen Portugal) says regarding the last factor that was the most referred in Europe (55%):"it shows the importance of getting new online buyers when purchasing for the first time. If the websites can captivate them in the beginning and give them a positive experience, probably they will obtain their loyalty and money. Comparing to Europe, we are one of the countries that less indicated this factor. This probably means that there is an opportunity for companies that use website as their distribution channel to develop". The advertising influences the choice of websites even if just 1/5 of the Portuguese referred it, even if we are "two times superior to the European average (11%)" (Nielsen, 2008). Regarding the way of payment, Portuguese use credits cards (63% - with 75% using VISA), bank transfers (35%) but prefer the payments when the product is delivered (30%) (Nielsen, 2009).

According to a study performed by Marktest in 2010, 2591 thousand residents in the Continent, during the fourth trimester of 2010, visited online commerce websites in their homes. There was an increase of 6.1% relatively to the previous trimester and a raise of 0.3% relatively to the same trimester in 2009. In total, 203 millions e-commerce website pages were visited, which is approximately 78 pages per user. In terms of the time spent in websites, it represented approximately 2 million hours, which was 46 minutes per user.

Next, we have a ranking of the most visited websites per unique users (Chart 3.1), highlighting the Fnac website with 876.000 visits from different users.

Chart 3.1 – Most visited websites by unique users
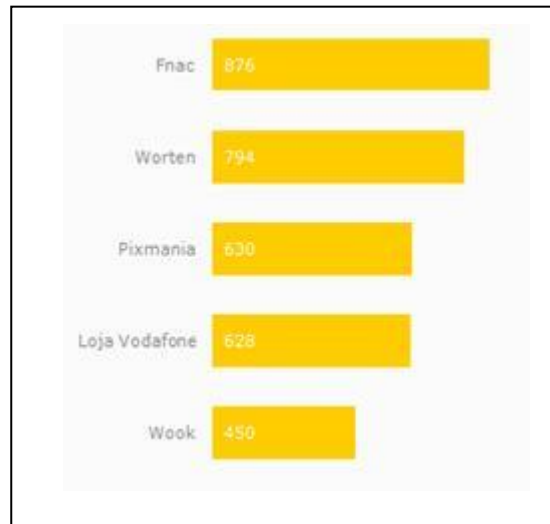
Source: Marktest (2012)

Then we can see the ranking of the most visited pages (Chart 3.2)

Chart 3.2 – Ranking of the most visited pages in the 4th trimester of 2010

Source: Marktest (2010)

In the ranking presented above, the site Leiloes.net is in first place with more than 22 million visits, following by the site of La Redoute.

According to a study made by Markest in Bareme Internet (2010), 1.997 thousand Portuguese already did online shopping, representing 37,2% of the population with more than 15 years old – these values are significantly lower than the previous quoted study from Nielsen. The chart 3.3 shows the evolution of the online shopping from 2000 to 2009.

Chart 3.3 – Evolution, in percentage, of the people who have already purchased online
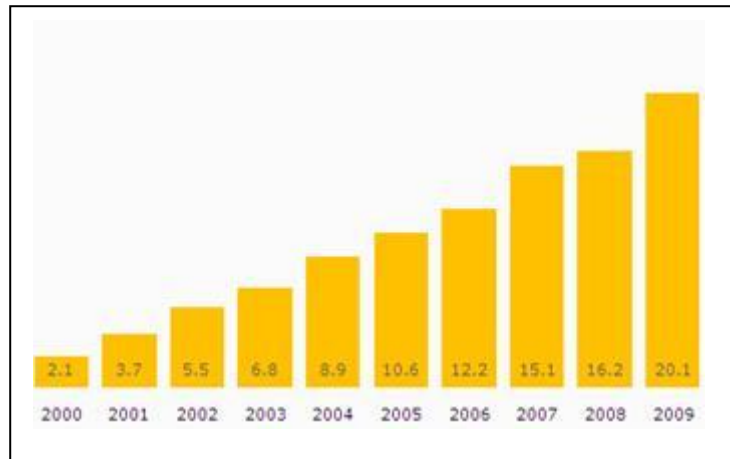
Source: Marktest (2010)

In a more specific demographic analysis the profile of the user and online buyer in Portugal is represented on the chart bellow (Chart 3.4)

Chart 3.4 – Demographic data of the online buyers
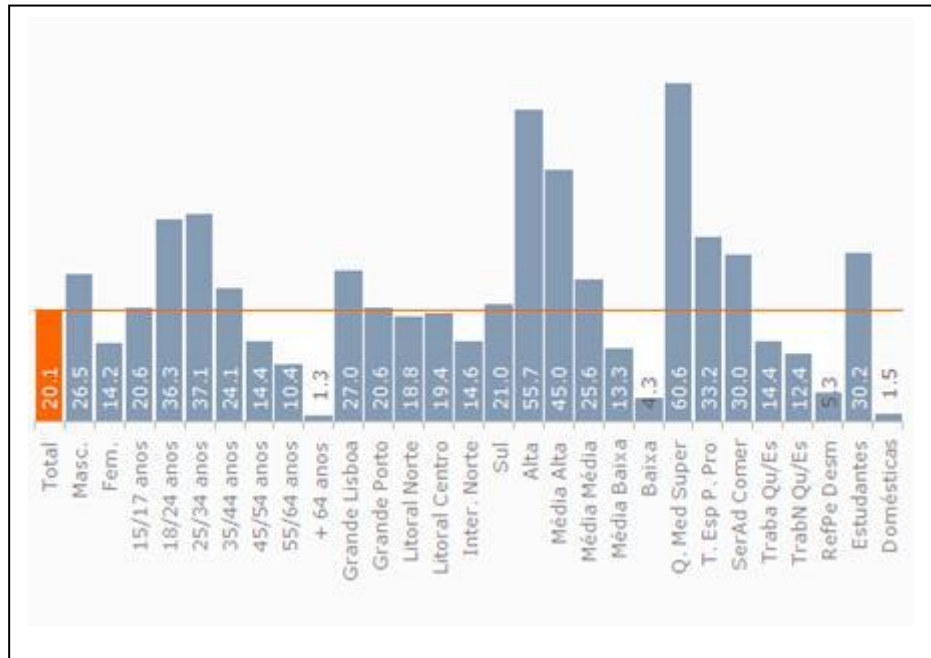
We can see that the people that buy products and services via internet are mainly man (26.5%), between 25 to 34 years old (37.1%) from Lisbon (27%), they are from a upper class (55.7%) and they are middle/superior managers (60,6%).

4. Methodology

In this chapter it will be presented the Hypothesis Model and the research methods and tools used in the data collection, the sample definition and the treatment of the statistical data that is used to validate the proposed conceptual model.

4.1 Hypothesis Model

After analyzing the literature review, as well as the framework to the reality of the application field, the next Hypothesis model is proposed (figure 4.1).

Figure 4.1 – Hypothesis Model

From this model 5 hypothesis are determined:

- **H1**: Interactivity will have a positive influence in the online buyer Satisfaction
- **H2**: Personalization will have a positive influence in the online buyer Satisfaction
- **H3**: Experience will have a positive influence in the online buyer Satisfaction
- **H4**: Satisfaction will have a positive influence in the online buyer Trust
- **H5**: Trust will have a positive influence in the online buyer Loyalty

4.2 Methodological Options

This chapter is related to the methodological approach. Here are described the mains methodological options related to the steps of the investigation:

- Exploratory study with quantitative questionnaires and focus group;
- Study regarding the test of investigation hypothesis, with a quantitative approach

First of all, they were made face-to-face questionnaires that had the main objective of understanding better the use of internet as a research tool and/or purchase of products.

Regarding these questionnaires, they were done to a general public who used internet. It was done for a better knowledge of the reality of the usage of the internet as a tool for research and/or purchase, and had the main purpose to deepen the aspects related to the subject of study.

For a better execution, a pre-test to 40 people was done to improve the scale, identify the variables that weren't yet considered and have a more clear and adequate language. The main objective was to get feedback from the respondents regarding the understanding and the applicability of the questions made, the difficulties and the general reaction of the questionnaire and to have an idea of the rate of the non response.

The questionnaire was divided in 3 mains parts:

- In the first part the respondents were asked about the tools they used for the access to the Internet, what was the frequency, the places (home, working place, etc.) where they used it more frequently (and which one was the most relevant) and also, the importance of each used tool;

- In the second part, a list was presented with the various products/services in the category. There was a first question about if the respondents research for information and in case of a positive response if they did it in the online of offline context. Next, regarding the purchase of products, the respondents were asked if they did it in an online and/or offline context. If the answer was affirmative in the online context, questions about the frequency of purchase in the last 12 months, place of the purchase, if it was a national or international website, and the estimated value spent were asked.

- Finally, and regarding the socio-demographic characterization of the respondents, their names, gender, age, county of residence, profession, academic qualifications and net monthly income of the household were asked. The last question was related to the phone number for internal validation.

Regarding the focus group, the purpose was to clarify which path was to follow having the same criteria as the questionnaires: individuals who seek for information and/or purchase products online.

According to Cook (1981) the main objectives of a focus group are:

1. Establish itself as a source of ideas or hypotheses to be tested in further research;

2. Develop the comprehension about a particular group of individuals thoughts about the topic of the investigation;

In a focus group the individuals that participate interact about a common interest. From this interaction, arise new ideas about the topic of discussion (Goldman, 1962). In a focus group the respondents react to each other, and their behavior is observed in the moment.

In a focus group they're two main interveners: the moderator and the participants. The moderator is responsible for the content and for the actual process of the discussion. The participants are there to be "themselves" and sharing opinions and talking about a certain subject.

The number of focus group depends on the topic of investigation, as well as the budget and the available time (Bellenger *et al.*, 1976). In this case 2 focus groups with 8 to 10 individuals were done. This was chosen by convenience of a group of regular users of the Internet, and in some cases were buyers. This allowed to achieve research objectives as well as the variability of responses needed.

In the third and last phase an online questionnaire was done. The sample was constituted by 426 people who has already shopped online. This questionnaire had 6 main steps:

1. Pre-test to 20 people;

2. Definition of the final version of the measuring scales used;

3. Definition of the universe of the investigation and the process of sampling used;

4. Gathering of information;

5. Codification and preliminary treatment of the data collected;

6. Definition of the methods and techniques of the quantitative analysis of the data

According to Kinnear and Taylor (1996), the questionnaire is one of the most appropriate forms for a conclusive investigation that is capable to gather valid and relevant information for the decision making. This questionnaire is a structured one, which reflects in the general control of eventual biases in the answers, increases the reliability of the information and makes the work simpler in terms of application, tabulation and analysis.

According to the hypothesis formed earlier, the necessary information to collect was defined. This means the type of questions to include in the questionnaire with the objective of ensuring the measurement of the constructs and the verification of the hypothesis. Questions can be general or specifics, open or closed. In this case most of them were closed questions because it facilitates the statistical analysis. The questions were associated to numbers in order to represent a measurement scale. The nature of the problem in study and the variables that were considered created the necessity of using ordinal and nominal scales.

The questionnaire was done online because of the various advantages (cost, speed and coverage) but especially regarding specific aspects, namely the necessity of sending a pre-notification, development of incentive schemes (in this matter a promotion "Pay 1, Get 2" with the Zon Lusomundo cinemas was arranged to incentive the people to answer the questionnaire), personalization, extension of the questionnaire, utilization of colors and especial formats (Cavusgil and Elvey-Kirk, 1998; Sheehan, 2001). Some authors such as Evan and Mathur (2005) say that the majority of that these kinds of questionnaires will likely be online.

As already said this online questionnaire was made to 426 users of Internet regarding the online purchase of products with an age superior to 15 years old.
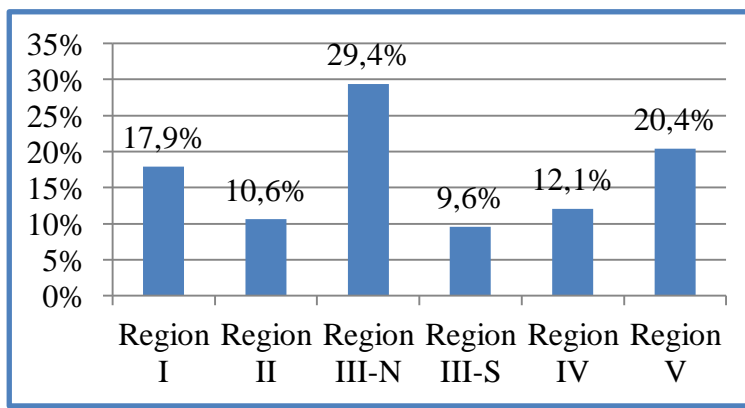
5. Results

5.1 Exploratory Study

5.1.1   Questionnaire

5.1.1.1 Socio-demographic profile of internet users

In this chapter it will be analyzed the socio-demographic profile of 800 respondents of the questionnaire about the online buying behavior of the internet users.

Chart 5.1 – Distribution of the respondents by residence area (in %)*

From the 800 respondents, we can see that the majority (29, 4%) lives in Region III-N following Region V (20, 4%) and Region I (17, 9%) (Chart 5.1). (See Attachment 4)

*Question C1

Chart 5.2 – Age histogram*
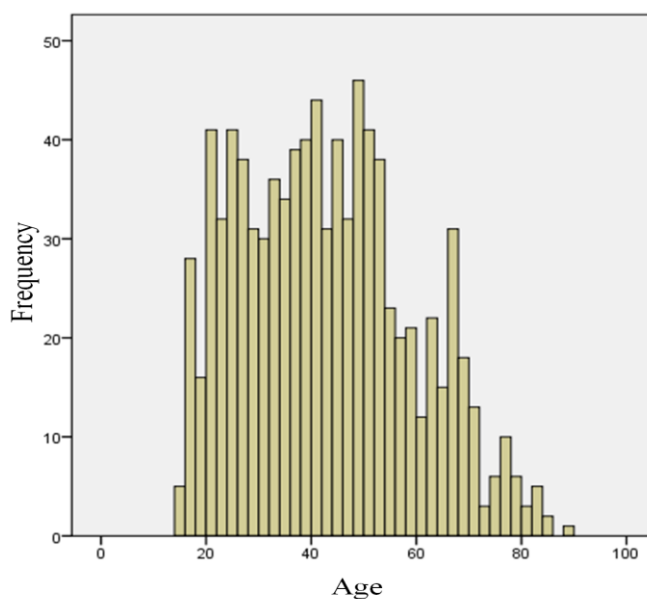
Relatively to the age of the users of internet, we verify that the average is 42 years old with a standard deviation of 16 years. The minimum and maximum age is 15 years old and 88 years old, respectively (Chart 5.2).

*Question C2

Regarding the gender 54,6% of the respondents are female and 45,4% are males. (Table 5.1)

Table 5.1 – Distribution of respondents by gender (in %)*

Question C.3	Frequency	Percent.	Valid Percent.
Female	436	54,5%	54,5%
Male	364	45,5%	45,5%
Total	800	100,0%	100,0%

Chart 5.3 – Distribution of the respondents by professional situation (in %)*

Employer/ Self employed

19,6%

14,8%

4,8%

■ Liberal occupation

■ Different sectors entrepreneurs

Employed by someone else

51,9%

16,6%

8,7%

8,5%

7,6%

5,0%

4,7%

0,7%

■ Armed forces

■ Intellectual profession

■ Senior management

■ White collar workers

■ Workers

■ Intermediate managers

■ Commerce workers and vendors

Other situations

28,6%

11,1%

9,6%

4,5%

2,2%

1,1%

■ Housewife

■ Other

■ Unemployed

■ Pensioners/Retired persons

■ Students

*Question C4

According to the previous Chart (Chart 5.3), in the category "Employer/Self employed", 14,8% of the responses were from entrepreneurs from different sections; in the category "Employed by someone else", 16,6% were from Commerce workers and vendors. In the "Other situations", 11.1% of the responses were from Students.

Chart 5.4 – Distribution of the respondents by education (in %)*
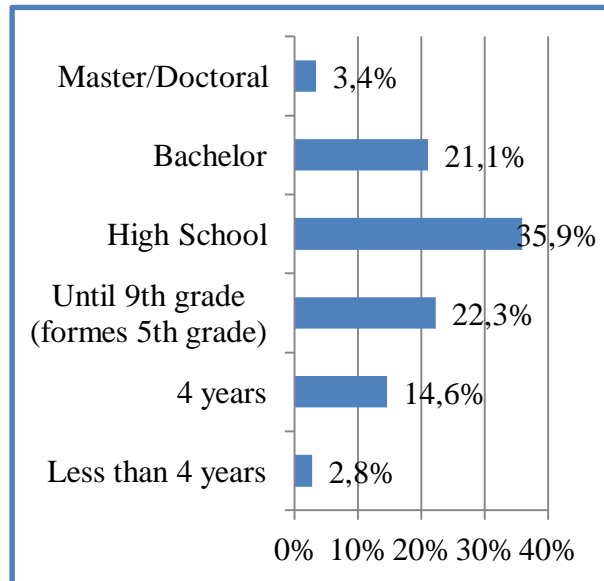
In terms of education, 35,9% declare to have completed the secondary education, 22,3% declare to have the 9th grade (former 5th grade) and 21,1% claim to have a graduation (Chart 5.4).

*Question C.5

Chart 5.5 – Distribution of the respondents by net income of the household (in %)*
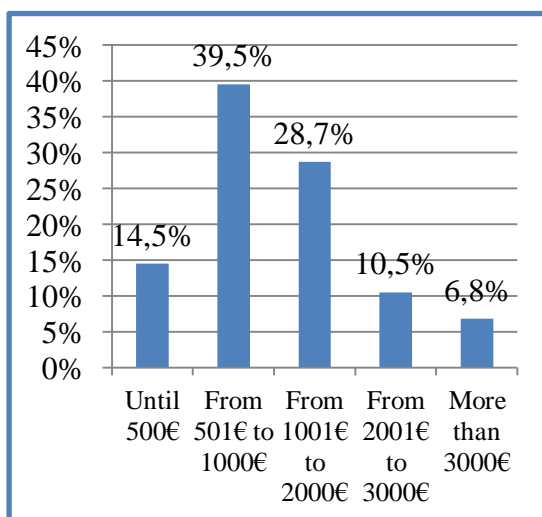
In terms of the net monthly income of the household, from the 799 respondents, the majority (39,5%) earns from 500€ to 1000€ per month, 28,7% earns 1001 to 2000€ per month and 14,5% earns 500€ and less. Only 6,8% earns more than 3000€ per month. 1 of the respondents didn't answer this question (Chart 5.5).

*Question C.6

5.1.1.2 Electronic tools utilization

5.1.1.2.1 Used tools

Regarding the electronic tool usage, the use of e-mail (91.1% of utilization), text messages (67.6%) and the news sites (62.3%) stand out and possess the majority of the affirmative answers. On the other hand online gaming and the use of forums/blogs are the ones with lower percentages with 21.9% and 28.1% respectively (Chart 5.6).

Chart 5.6 –Utilization' percentages of technological tools*
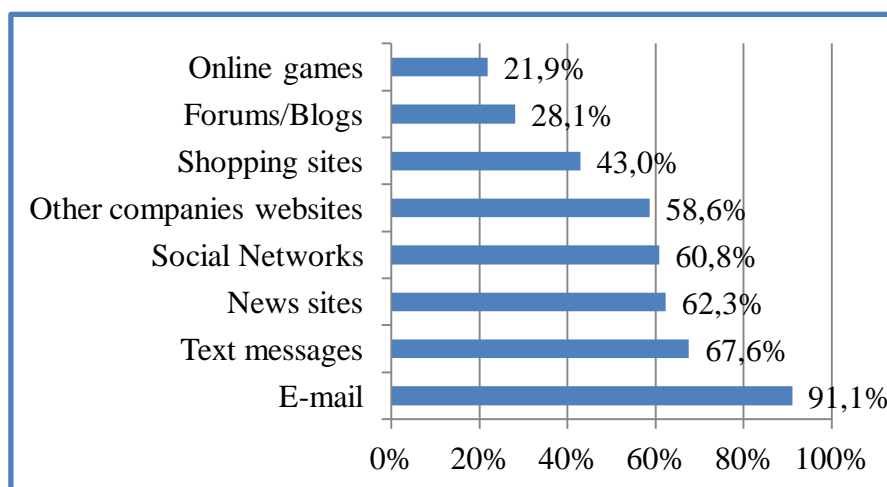
***Question A2**

5.1.1.2.2 Utilization frequency

Regarding the frequency of the utilization of the various technological tools we can observe from the chart 5.7 that the big majority of them (e-mail, text messages, social networks, new sites and online games) are used daily. Other company's sites, shopping sites and forums/blogs are mainly used 1-3 times per week.

Chart 5.7 – Utilization frequency of the different technological tools*
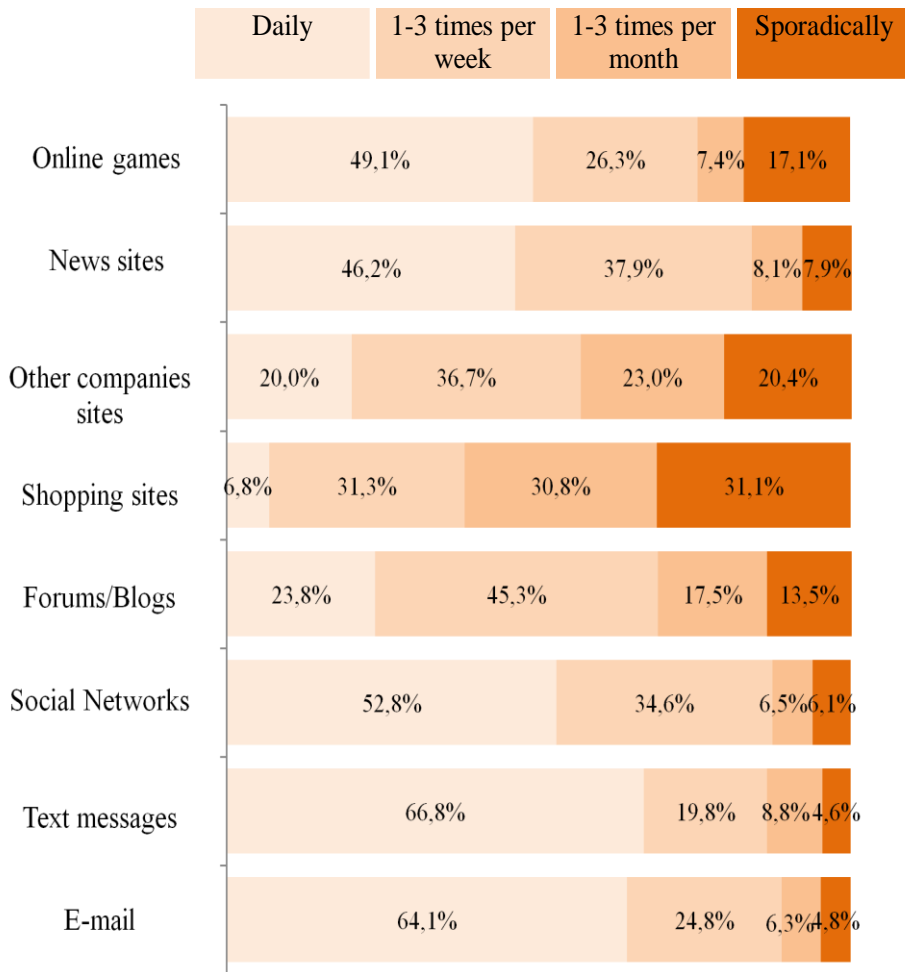
	Daily	1-3 times per week	1-3 times per month	Sporadically

Online games — 49,1% | 26,3% | 7,4% | 17,1%

News sites — 46,2% | 37,9% | 8,1% | 7,9%

Other companies sites — 20,0% | 36,7% | 23,0% | 20,4%

Shopping sites — 6,8% | 31,3% | 30,8% | 31,1%

Forums/Blogs — 23,8% | 45,3% | 17,5% | 13,5%

Social Networks — 52,8% | 34,6% | 6,5% | 6,1%

Text messages — 66,8% | 19,8% | 8,8% | 4,6%

E-mail — 64,1% | 24,8% | 6,3% | 4,8%

*Question A.3

5.1.1.2.3 Places of internet utilization
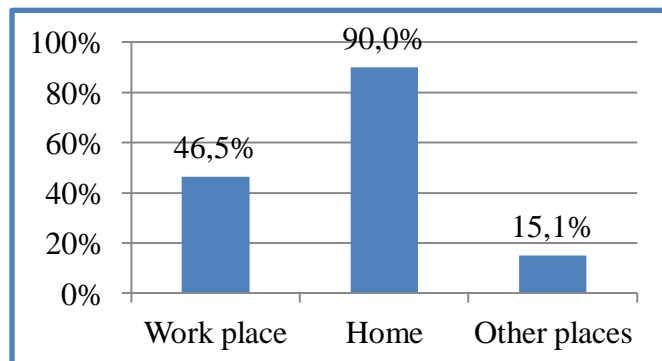
Regarding the location of the access to the Internet, the big majority accesses at home (90.0%), followed by the work place (46.5%). As 51.6% of the respondents answered more than one option the total exceeded the 100%.(Chart 5.8)

**Chart 5.8 – Internet utilization frequency in terms of access location***

Work place 46,5% | Home 90,0% | Other places 15,1%

*Question A.5

5.1.1.3 Internet utilization types

In the following chart (where 1 is Non-relevant and 5 is Very Relevant) we can see that information search (53.0%) and professional purposes (32.0%) are the most relevant where as gambling (89.0%) and software download are the most irrelevant.

Chart 5.9 – Mean answer values for the different utilization types*
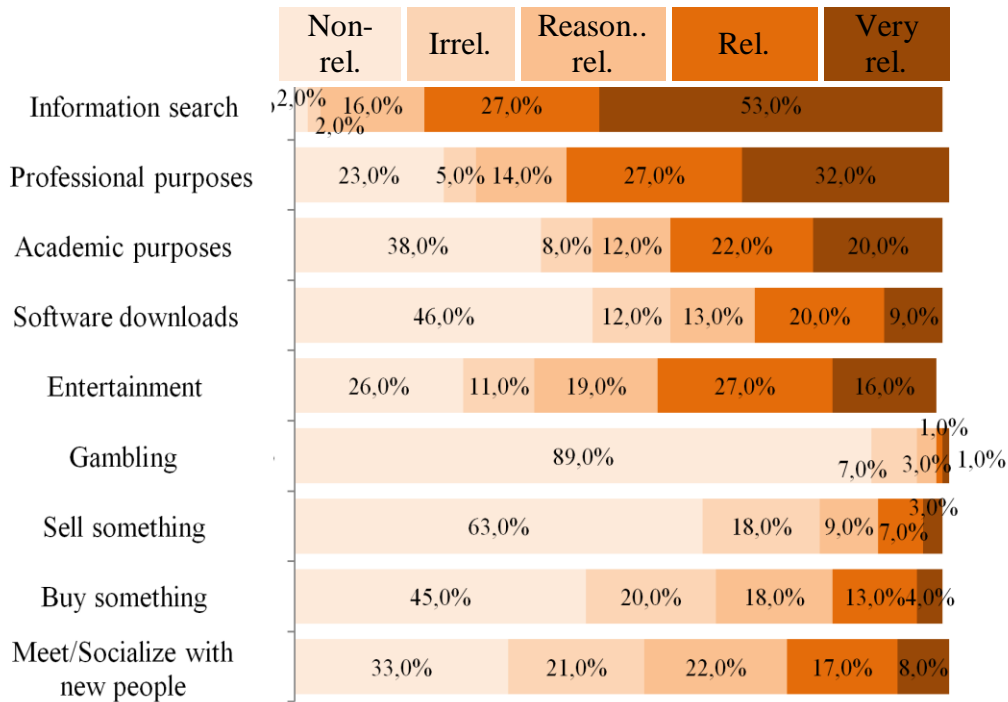
*Question A.7

5.1.1.3.1 Analysis of latent structure associated with the types of utilization

Through the analysis of the results obtained in this question, 5 main factors related to the reasons of the usage of Internet were identified. These factors are: knowledge, entertainment, commerce, socialization and gaming. These factors are identified in a Factorial Analysis in Principal Components of the obtained data.

The Factorial Analysis on the Principal Components shows a latent structure in internet utilization types. In the structure – Table 5.2 – 5 principal factors are identified that explain 80% of the variation of the original variables. For each of these factors corresponds a percentage of the total variation:

1. Knowledge – factor associated to the utilization in the professional and academic and information search, that corresponds 21.7% of the total variation;

2. Entertainment – leisure factor – entertainment and software download that corresponds 18.3% of the total variation

3. Commerce – factor associated to the buying and selling of products in Internet, 17.1% of the total variation

4. Socialization – utilization factor with the objective of meeting/socializing with new people, 11.2% of the total variation

5. Gaming – factor associated to gambling in the internet, 11.1% of the total variation.

Table 5.2 – Principal Factors – Association with the different types of utilization

Utilization types	Component				
	1	2	3	4	5
Meet/socialize with new people	,038	,146	,071	**,979**	,006
Buying something	,134	,161	**,861**	-,037	,028
Selling something	,224	,113	**,814**	,140	,073
Gambling	,002	,100	,077	,006	**,991**
Entertainment (music/videos/games)	,232	**,822**	,107	,157	,024
Software downloads	,188	**,819**	,177	,043	,112
Academic purposes	**,710**	,353	,146	,001	,038
Professional purposes	**,857**	-,015	,227	,010	-,011
Information search	**,749**	,322	,087	,070	-,005

5.1.1.3.2 Information research and shopping habits

The respondents expressed themselves about the product categories on which they searched information before making the purchase. In the case of a positive answer to a specific category, they answered if they searched the information digitally or not. If their answer was that they searched it digitally, they responded in which sources they bought the product digitally. If the answer was positive, I asked for the frequency of the purchases as well as the value in the last 12 months. These answers are analyzed in the next point.

5.1.1.3.2.1 Software

VALUE

Digital information search

	Search	Digital	Sites	For./Blog.	Soc.Net.	E-mail
	28%	18%	18%	1%	0,13%	0,38%

Digital purchases (Periodicity)

	Buy	Digital	Daily	Weekly	Monthly	Quarterly	Sporadica.
	29%	3%	0%	0%	1%	0%	3%

Digital purchases (by nationality)

	National	Internat.
	2%	1%

397€

Conversion rate

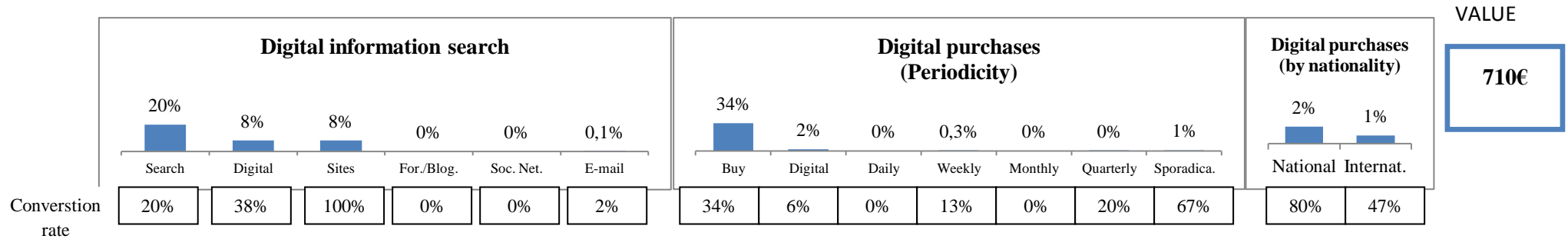| Search	Digital	Sites	For./Blog.	Soc.Net.	E-mail	Buy	Digital	Daily	Weekly	Monthly	Quarterly	Sporadica.	National	Internat.
28%	64%	99%	7%	1%	2%	29%	12%	1%	0%	15%	0%	78%	48%	78%

In which regards with the information search of informatics software the value is 28%, in which 18% search for it digitally. From the people who search for it digitally, 99% do it on websites. Regarding the actual purchase, 29% do it and only 12% do it digitally, with a frequency majorly sporadic (78%). The preferred websites for the purchase are the Internationals (78%) and the average spent value is 397€.

5.1.1.3.2.2 Hardware

VALUE

Digital information search

	Search	Digital	Sites	For./Blog.	Soc. Net.	E-mail
	24%	15%	15%	1,0%	0,25%	0,38%

Digital purchases (Periodicity)

	Buy	Digital	Daily	Weekly	Monthly	Quarterly	Sporadica.
	28%	3%	0,0%	0%	1%	1%	2%

Digital purchases (by nationality)

	National	Internat.
	2%	1%

401€

Conversion rate

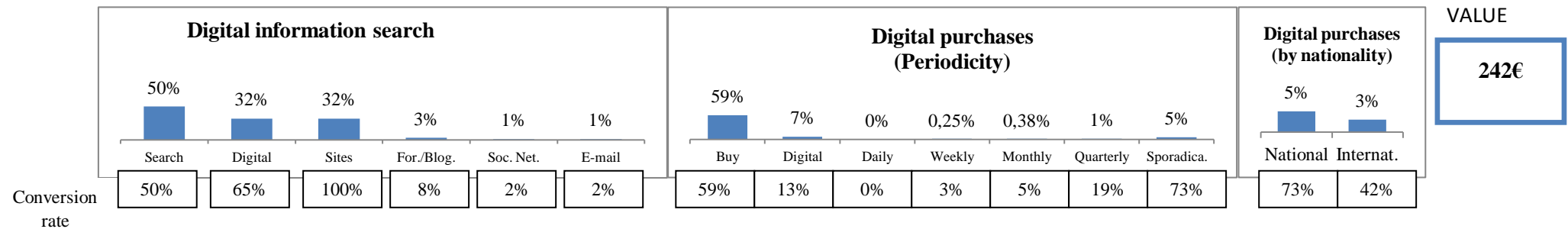| Search	Digital	Sites	For./Blog.	Soc. Net.	E-mail	Buy	Digital	Daily	Weekly	Monthly	Quarterly	Sporadica.	National	Internat.
24%	62%	100%	7%	2%	3%	28%	10%	0%	0%	18%	18%	64%	77%	45%

In terms of Hardware, 24% seek information and 62% do it digitally. From this percentage 100% seeks for information in websites. 25% purchase Hardware and 10% does it digitally, with a frequency mostly sporadic (64%). In terms of the websites used they are mainly nationals (77%) and the average spent value is 401€.

5.1.1.3.2.3 Office Material

	Digital information search						Digital purchases (Periodicity)							Digital purchases (by nationality)		VALUE
	Search 20%	Digital 8%	Sites 8%	For./Blog. 0%	Soc. Net. 0%	E-mail 0,1%	Buy 34%	Digital 2%	Daily 0%	Weekly 0,3%	Monthly 0%	Quarterly 0%	Sporadica. 1%	National 2%	Internat. 1%	710€
Converstion rate	20%	38%	100%	0%	0%	2%	34%	6%	0%	13%	0%	20%	67%	80%	47%	

Regarding the office material 20% of the respondents look for information and 37% do it digitally. Once again websites (100%) are the main source of information. 34% do the respondents purchase and just 6% do it digitally, with a sporadic frequency (67%). The websites used for purchases are mainly nationals (80%) and the average spent value is 710€.

5.1.1.3.2.4 Electronic Material

	Digital information search						Digital purchases (Periodicity)							Digital purchases (by nationality)		VALUE
	Search 50%	Digital 32%	Sites 32%	For./Blog. 3%	Soc. Net. 1%	E-mail 1%	Buy 59%	Digital 7%	Daily 0%	Weekly 0,25%	Monthly 0,38%	Quarterly 1%	Sporadica. 5%	National 5%	Internat. 3%	242€
Conversion rate	50%	65%	100%	8%	2%	2%	59%	13%	0%	3%	5%	19%	73%	73%	42%	

Regarding electronic material and mobiles, 50% search for information, and 65% of them do it digitally. 100% of the sources of information are websites. Relatively to the purchase of these products, 59% buy them and 13% do it digitally, knowing that 73% of them do it sporadically. The most used websites are national (73%) and the average spent value is 242.

5.1.2   Focus Groups

5.1.2.1 Information Search

5.1.2.1.1 Digital Information Search

Concerning the analysis done in the two focus groups we can see in the next chart the websites that were referred as being the most important, as well as some reasons for that choice.

Table 5.3 – Information search by personal or entrepreneurial sites

		TYPE OF SITES	
		Personals	Entrepreneurial
TYPE OF PERSONS	Teenagers	Forums (ex. Swan) Blogs	Pixmania Amazon Custo Justo Youtube Worten Google Vodafone TMN
	Adults	Blogs	Pixmania Amazon Kuanto Kusta *We insert the model we want and the it gives the website with the lower price* Google Cnet *We can define the characteristics we want, the price and the website organizes the information*

The more general reasons for choosing certain sites are the following:

- Possibility to compare products and prices;
- Possibility to pre-define the characteristics we seek in the product;
- Cheaper prices
- Well organized information;
- Possibility to read consumers opinion;
- Matter of habit;
- Security;
- Greater assortment;
- Prestige (more researched websites);

There was also formed a matrix with an analysis of the websites of brand manufacturer and stores.

Table 5.4 – Information search by brand manufacturer and store sites

		TYPE OF SITES	
		Manufacturer brand	**From store**
TYPE OF PEOPLE	**Teenagers**	Samsung Asus	Fnac
	Adults	Kodac Apple HTC	Fnac Worten *Well organized information* Vobis Amazon

Below are some key phrases withdrawn from the focus groups:

"The blogs tell us what we want to hear. This means the negative points from the product…they are not influenced by stores or brands" – Student, 21 years old

"I think it's very important the possibility of seeing written the experiences from other people who have these products" – Psychologist, 28 years old

"The bigger the price and longevity of the product the more the research and the use of multiple websites" – Bank Employee, 27 years old

"Websites from brand manufacturers tell us the characteristics and the forums tell us the defects" – Student, 19 years old

"When we already have made the decision to purchase we go to the vendors websites for the final evaluation" – Project Manager, 35 years old

5.1.2.1.2 Information search in the traditional way

Regarding the information search in the traditional way we obtained the following answers (Figure 5.1)

Figure 5.1 – Information search, in the traditional way

Physical Source	Degree of importance
• Stores:	
• Magazines:	
o Deco	
o T3	
• Leaflets/Advertising	
• Other people:	
o Store employees	
o Friends	
o Specialists in Internet	

Very Important

Important

Reasonably important

Not very important

Not important

After analyzing the figure below, we verify that in general people give a lot of importance to friends and opinions from specialists in Internet. Just a little minority buys specialized magazines (they gave the example of T3 and Deco) to research about the product.

Some key phrases about this subject:

> "I always consult T3 because it tells us the characteristics, advantages and disadvantages, they do a test to the product and rank it" – Seller, 21 years old
>
> When I go to the shop I already know exactly what I want to buy" – Student, 25 years old"
>
> "When we are really interested we go to the shop to 'feel' the product and get an opinion from the seller" – Student, 19 years old
>
> "Usually I always certify with a opinion of a friend from the Internet" - Psychologist, 28 years old

5.1.2.2 Information search by personal ways

I present now some comments done by the participants regarding their opinion on whom they trust. Should they trust friends or strangers? (Figure 5.2 and 5.3)
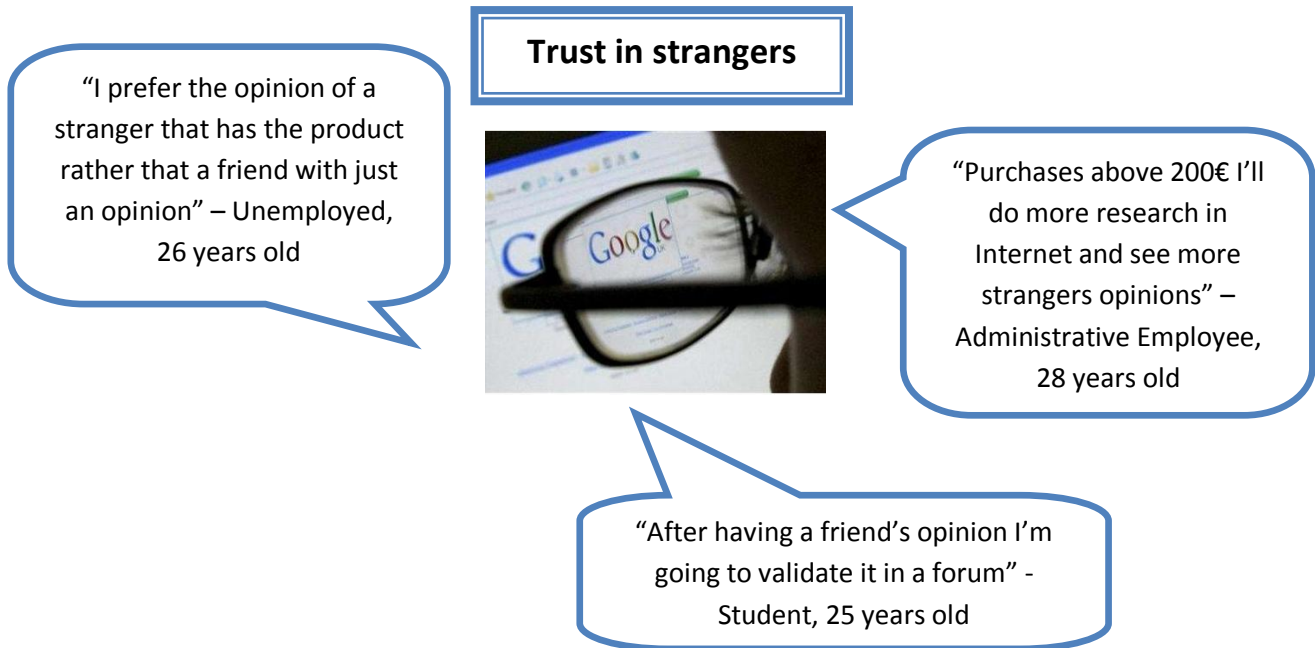
Figure 5.2 - Trusting in friends

"I trust in specialized friends. They are my friends so they share similar opinions and they like the same things that I do" - Product Manager, 35 years old

Trust in friends

"If I see he knows a lot about the product I trust him completely and I'll buy without looking for another opinion" - Director, 32 years old

"I have a lot of specialized friends in many areas and I ask them for their advice before I purchase the product" – Regional Manager, 32 years old

Figure 5.3 – Trust in strangers

"I prefer the opinion of a stranger that has the product rather that a friend with just an opinion" – Unemployed, 26 years old

Trust in strangers

"Purchases above 200€ I'll do more research in Internet and see more strangers opinions" – Administrative Employee, 28 years old

"After having a friend's opinion I'm going to validate it in a forum" - Student, 25 years old

Regarding this subject we conclude that the majority of people although asks for an opinion of a friend they also go to the Internet to have more opinions. It's a minority that purchases a product only taking into account a friend's opinion.

5.1.2.3 Typologies of Internet Users

The participants were then confronted with various images of potential Internet users. They were asked to classify them in terms of the degree of importance (from 0 to 7) they though each one gave to the Internet.

The profiles that were defined were:

- Sexagenarian in front of a computer
- A thirty year old (type Yuppie) with a laptop
- Young boy (18 to 20 years old) with a laptop
- Traditional housewife with 40 years old doing housework (domestic tasks)
- Young adult (25 to 30 years old) looking like a designer with a smart phone
- Manual worker with 30 years old wearing a jumpsuit walking in the street

Regarding the search of information and confronted to the various type of users they were classified in the following way (Chart 5.14):

Chart 5.10 – Importance degree of the internet utilization, by user type
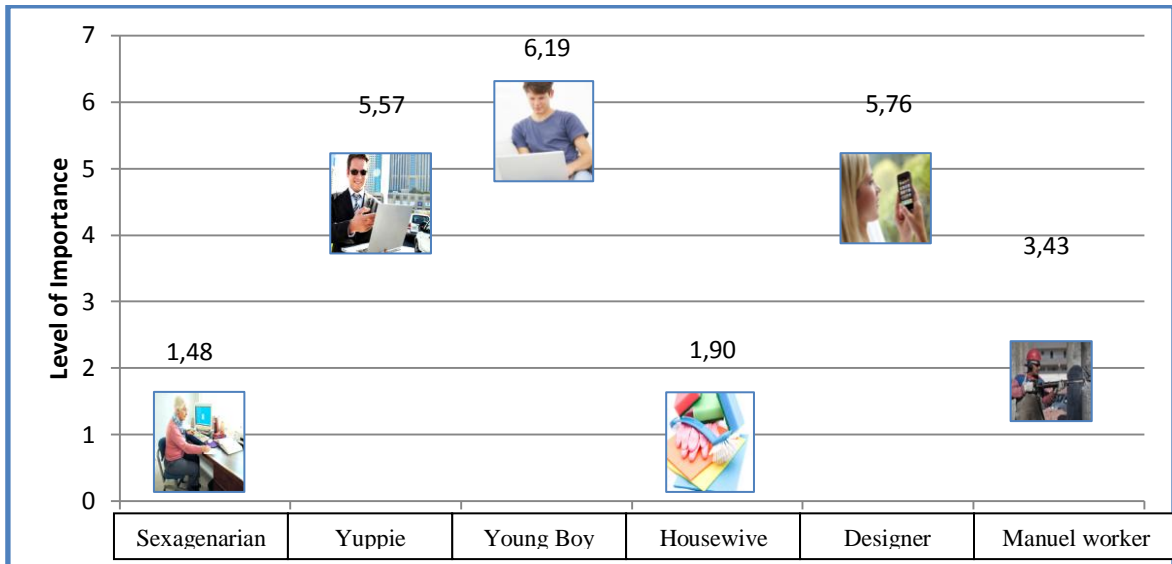
As we can see from the chart above, people considerer that the sexagenarian and the housewife are the people that gives less use to the Internet. In the other hand, the Yuppie and the young designer are those who use it more. In the next table (Table 5.10) are presented the motives of this choice.

Table 5.5 – Reasons pointed by the participants about the importance degree in internet utilization, by user typology

	Sixty year olds woman	Yuppie	18 to 20 years old youngster	Housewife	Young designer	Manual Worker
–	"It's surprising that se is on a computer" – Computer Engineer, 28 years old "Although they use more and more the computer this is still a very small minority" – Product Manager, 35 years old "They have no capacity nor agility to understand informatics" - Student, 22 years old	"Doesn't spend too much time looking in the internet…He is a fan of the brand. Goes to the store and buys it. In a few months he'll buy another one" – Regional Manager, 32 years old "Doesn't like the computer's bureaucracies…goes to the store and buys it directly" - Product Manager, 35 years old	"Doesn't have much purchasing power" - Product Manager, 35 years old "His friends have a lot of influence on him regarding the choice of products" - Bank Employee, 25 years old	"Doesn't spend a lot of time…She uses more leaflets and promotions" – Student, 22 years old "Doesn't search nor buys" – Student, 32 years old "Lets the husband do these type of task" – Student, 25 years old	"She's a consumer, she likes technology but doesn't understand much…asks friends for opinions" – Manager, 35 years old	"Doesn't have a big interest and doesn't take the trouble to research" – Unemployed, 24 years old "Works a lot and at the end of the day doesn't really want to know about nothing" – Student, 25 years old
+	"This generation invests more and more in a informatics formation…they use more the internet nowadays than ever" – Student, 25 years old "She is now taking a informatics formation" - Psichologist, 28 years old	"He is a practical man…uses a lot to buy a lot" - Administrative Employee, 42 years old "Active and informed person" – Administrative Employee, 28 years old "Knows how to work with technology and credit cards…It's not difficult for him to buy online" - Student, 20 years old	"Know exactly what he needs and wants…Gives the greater use of the little he has" – Student, 25 years old "Maximum exponent of quality/price" – Student, 19 years old	"As everybody does it around her she has the tendency to also do it" – Product Manager, 35 years old "She uses essentially the social networks, messenger, etc." – Administrator, 33 years old	-	"Uses it mostly for leisure" - Student, 19 years old "Looks for it but doesn't buy it" – Student, 22 years old "Use Internet as any other person" – Unemplyed, 27 years old

5.1.2.4 Buying behaviors

5.1.2.4.1 Purchase reasons and barriers in the online

Regarding the actual purchase of online products of technology and office there are multiple reasons of why people do it or why they don't. In the next table (Table 5.6) some reasons are referred:

Table 5.6 – Reasons that lead to the purchase or not

	Software	Hardware	Office Material	Electronics
Purchase Reasons	"Software on time" 👍👍👍 Facility of purchase 👍👍👍	Comodity 👍👍👍 Purchase Habit 👍👍👍		Lower prices 👍👍👍 Not having rush in the purchase 👍👍👍 Models that don't exist yet in store 👍👍👍
Non Purchase Reasons	Help of the employee/ human relationship 👎👎👎 Lost time (Sending time + time lost if products comes with a defect) 👎👎 Not trusting the seller (case of the auction websites) 👎👎 Fear of giving data bank 👎👎			

👍	Not important	👎
👍👍	Reasonabely Important	👎👎
👍👍👍	Very Important	👎👎👎

5.1.2.4.2 Influence and perception of a purchase security and privacy

Regarding the security, I wanted to understand what type of websites the consumers felt more secure; if it was in the more known sites (nationals or international), in the sites of auctions (nationals or international) or in the unknown sites (nationals or international). (Chart 5.11)

Chart 5.11 – Security level in each site type
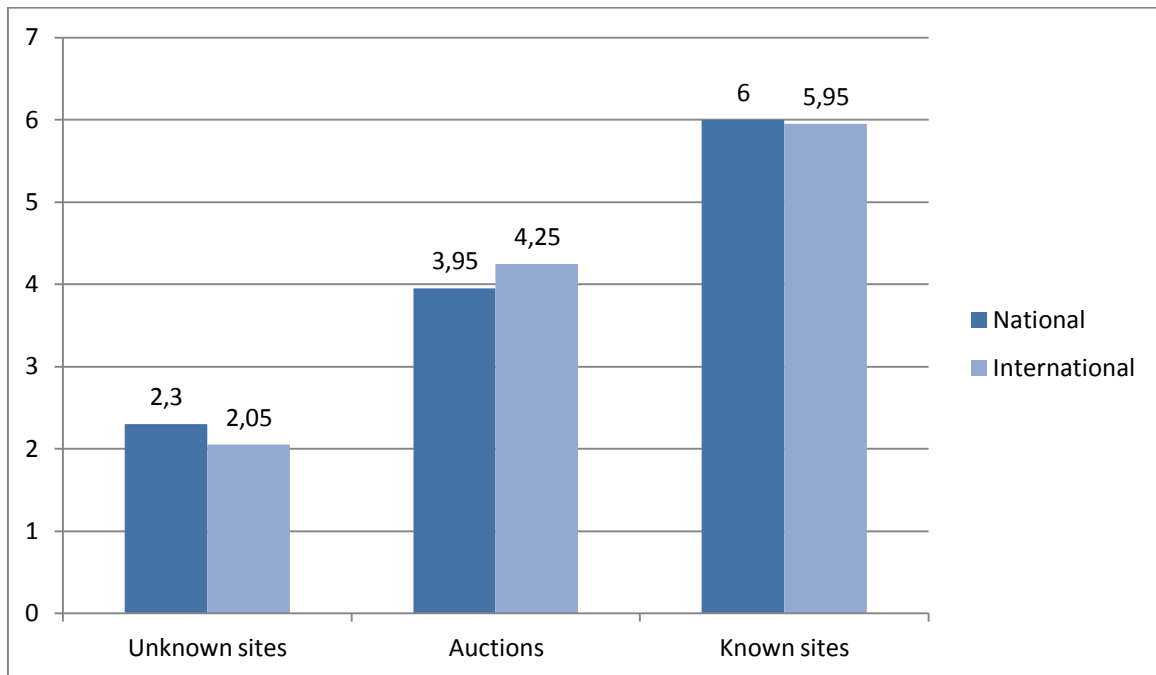
As we verified in the chart above, the users classified as being the more secure, the known national websites (eg. Continente) and the international auctions websites (eg. eBay). In the opposite side, the websites that the users feel more insecure are the unknown international and national.

Also regarding the security, we can see in the next table (Table 5.7) some concerns of the users as well as some good and bad practices done by websites.

Table 5.7 – Concerns of users and good and bad practices

Concerns	Good Practices	Bad Practices
Not receiving what I ordered or receive it in poor condition		**Leilões.net** *"If there is a problem there is nothing really to do…and making a complaint to the police is not possible if it is more than 3500€"* *(Unemployed, 24 years old)*
Having some type of fraud	**eBay** *"The company itself helps looking for the person who committed the fraud and reimburses"* *(Student, 20 years old)*	
Getting an empty box	**HMV** *"I got an empty box, I contacted them, and they asked me to send them the box with the coupon inside and they sent me a new box and paid the 6€ of the shipping costs"* *(Director, 42 years old)*	

As we can see, the bigger concerns of people who buy online is not receiving the product or suffering some kind of fraud. In this case the eBay website is referred, as they help the personal by reimbursing and looking for the person who committed the fraud. In the other hand, the case of Leilos.net is referred because if there is some kind of problem, the website doesn't take responsibility nor does anything to look for the responsible.

Through the figure 5.4 we can have access to some of the comments regarding the privacy issue.

Figure 5.4 – Privacy concerns
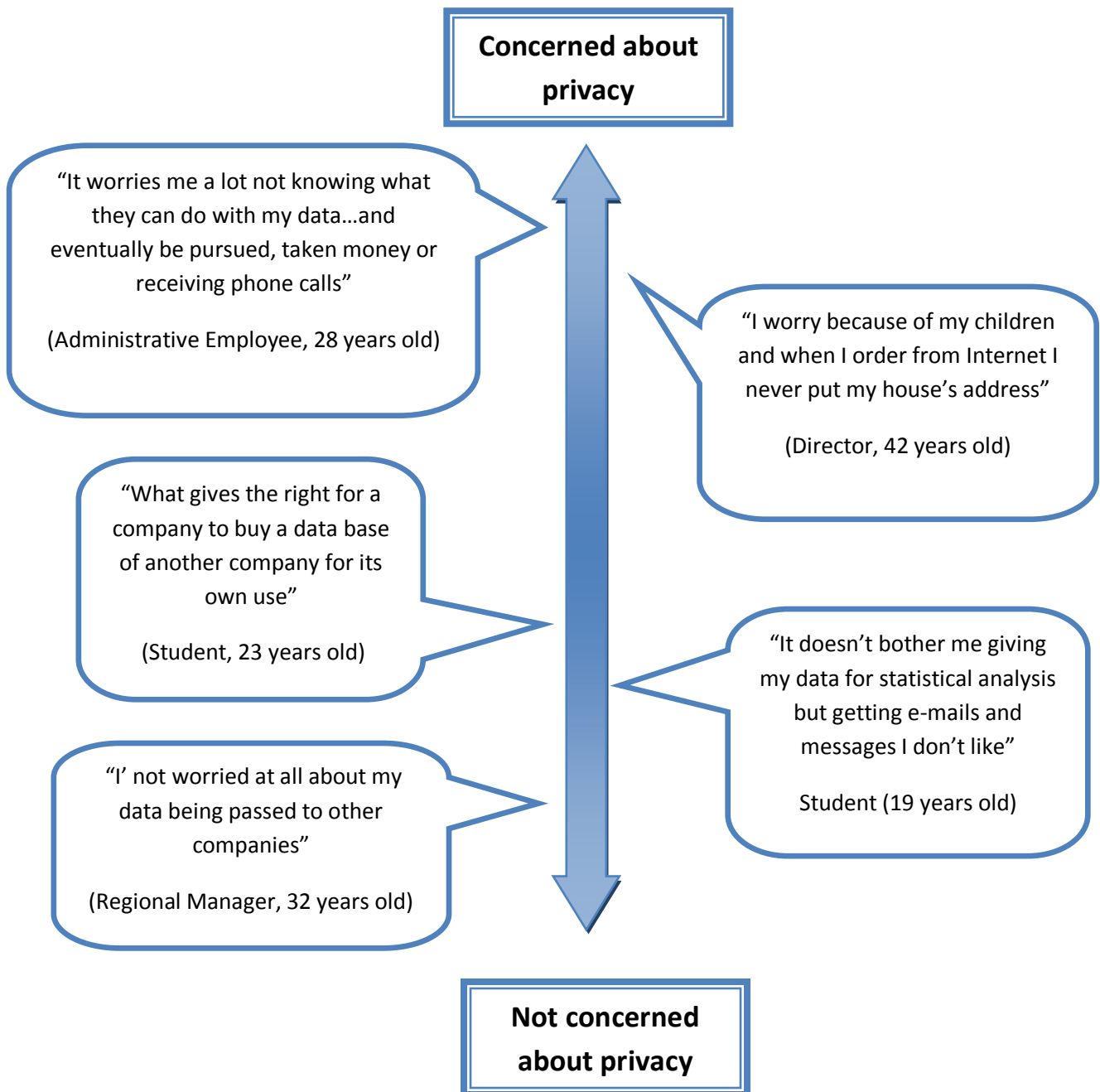
As we can see the opinions differ a lot. There are people who are very concerned about privacy issues and have always caution giving personal data, but there are also people who don't really care and are not afraid of giving their personal data.

5.1.2.5 Final Evaluation

In the final evaluation of the focus group, the people were asked what the website should do for the non-users to start buying (Figure 5.5) and for the case of those who already buy what to do to increase it. (Figure 5.6)

Figure 5.5

- Creation of a security website certification;
- Official Certification of websites;
- Demystify in general the give in of the credit card and data information;

Figure 5.6

- Exclusive products/promotions;
- Better communication of the promotions;
- Online assistant (eg. Avatar);
- More directed and personalized information (Questionnaire in the beginning to understand the type of product people are interested in);
- More discounts;
- After sales service;

Regarding the Top 3 national and international websites the people trust more the following websites were referred. (This question wasn't directed to the category of Technology and Office material but to every type of product).

Figure 5.7 – Top National Websites
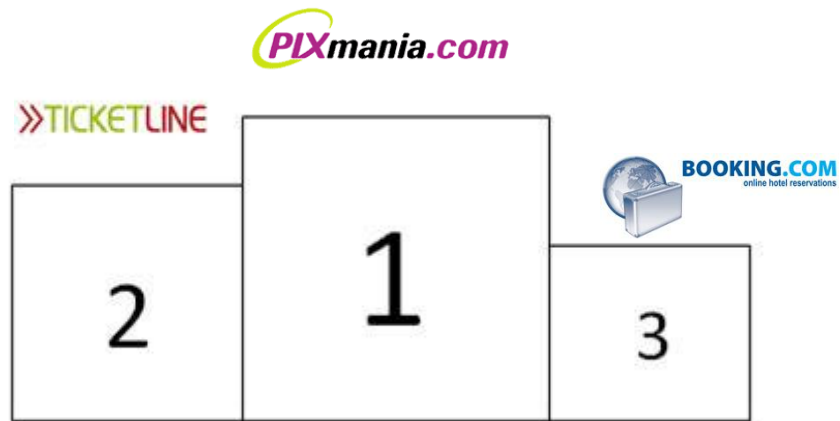
The most referred websites were Pixmania, TicketLine and Booking.com.

Figure 5.8 – Top International Sites

The most referred websites were Amazon, eBay and C|Net.

5.2 Quantitative Study

5.2.1 Socio-demographic Profile

The respondent's profile to the online questionnaire refers first to, all the socio-demographic characteristics: gender, age, qualifications, area of residence, occupation, household composition and its income. At the end the preferential place to access the internet from the respondents is also referred.

Regarding the gender most of the respondents are males (292) (and the rest are females (134)).

Table 5.8 – Distribution by gender

Gender	Frequency (%)
Female	31,5
Male	68,5
TOTAL	100,0

Concerning the age of the respondents, as we can see in the from Table 5.9 the majority of the respondents are from 15 to 24 years old and 25 to 34 years old, with 40,1% and 37,6% respectively. This leads to think that the use of Internet for purchases is still an action done by relatively a young target, even if more and more aged people are doing it more often.

Table 5.9 - Distribution by age

Grupo Etário	Frequency (%)
15-24	40,1
25-34	37,6
35-44	13,1
45-54	5,2
55-64	3,5
65-74	0,5
TOTAL	100,0

Regarding the qualifications the majority of them have a graduation (45,8%), followed by the Secondary Education (29,1%). Just 0,7% say that they have the Basic Education.

Table 5.10 – Distribution by Qualifications

Qualifications	Frequency (%)
Basic Education	0,7
Secondary Education	29,1
Bachelor	3,3
Graduation	45,8
Master's Degree	18,8
PhD	2,3
TOTAL	100,0

The big majority of the respondents are from Lisbon with 54,9%, followed by Porto and Setúbal with 13,8% and 11,7% respectively.

Table 5.11 – Distribution by Residence

Residência	Frequency (%)
Aveiro	1,9
Braga	1,4
Coimbra	3,3
Faro	3,5
Leiria	2,1
Lisbon	54,9
Porto	13,8
Santarém	2,6
Setúbal	11,7
Outra	4,8
TOTAL	100,0

Regarding the occupation most of the respondents are students with 36,1%. This leads, once again to think that young people are in a great majority when talking about purchasing through the internet. Then we have White colar workers (12%) and Intermediate managers (7,6%).

Table 5.12 – Distribution by ocupation

Ocupation	Frequency (%)
Farmer	0,7
Industrial	0,7
Owner of service company	2,3
Liberal Occupation	5,4
Military	2,1
White colar workers	12,0
Intellectual profession	6,1
Intermediate managers	7,6
Manual Workers	2,0
Commerce workers and vendors	2,7
Senior Management	6,3
Student	36,1
Other	16,0
TOTAL	100,0

About income the majority of the respondents have more than 2500€ (26,4%), followed by the classes 'From 1501€ to 2500€' and '1001€ to 1500€' with 23,9% and 21%. This means that there is a clear link between a high income and the online purchasing.

Table 5.13 – Distribution by income

Income	Percentage (%)
Till 500€	6,8
From 501€ to 750€	9,9
From 751€ to 1000€	12,0
From 1001€ to 1500€	21,0
From 1501€ to 2500€	23,9
More than 2500€	26,4
TOTAL	100,0

When looking at the household composition the majority has 2 adults (40,6%) and 65% have 1 minor (less than 18 years old).

Table 5.14 – Distribution by number of adults

Nº of Adults	Frequency (%)
1	23,5
2	40,6
3	18,8
4	14,8
5	2,1
More than 5	0,2
TOTAL	100,0

Table 5.15 – Distribution my number of minors (Less than 18 years old)

Nº de Minors	Frequency (%)
1	65,0
2	33,0
3 or more	2,0
TOTAL	100,0

Regarding the location of access to the Internet the big majority of the respondents say that they access at home (85,9%), followed by 'At the office' with 12,5% as we can see in Table 5.16.

Table 5.16 – Location of Access

Location of access	Frequency (%)
At home	85,9
At the office	12,5
In school	0,9
Other	0,7
TOTAL	100,0

5.2.2 Characterization of the online experience

In this section a descriptive characterization of the respondents is made in terms of the different variables of the part A of the questionnaire, regarding the 4 most visited websites.

The most referred websites were Pixmania (22,8%) and Fnac (17,6%). Other websites also referred are Chiptec, Kuanto Kusta, Dealextreme, Staples.

Table 5.17 – Purchase Websites

Websites	Frequency (%)
Pixmania	22,8
Fnac	17,6
Ebay	9,6
Amazon	8,0
Others	42,0

When asked about the main reason to visit the website the majority chose leisure, followed by work. Other reasons that were referred were commodity, lower prices, suggestion by friends, etc.

Referring to products they bought the majority bought Electronics (43%) and Hardware (40,8%), as we can see in table 5.18.

Table 5.18 – Products Bought

Products	Frequency (%)
Electronics	43,0%
Software	8,5%
Hardware	40,8%
Office Material	8,0%

In which concerns the visit to other websites the responses were equilibrated. 55,6 % admitted doing it and 44,4% don't. This means that in terms of loyalty of consumers to certain websites there is much work to still develop.

In terms of other reasons of using Internet, most people answered for Information Search (77,2%). Other reasons that were mentioned were for fun, use of social networks, for studies and works, among others.

Table 5.19 – Other reasons of Internet Usage

Reason	Frequency (%)
Search of Information	77,2%
Purchase of other services	10,6%
Purchase of goods	9,4%
Outro	2,8%

When asked about how much time they purchased products via Internet the average of responses was 38,65 months, which is around 3 years.

Finally the reason why they visited the websites, most of the respondents answered that they did it by their own initiative (50,9%) followed by advice of friends, colleagues or family (39,7%) as we can see in table 5.20.

Table 5.20 – Reasons that took the respondents to the website

Reasons that took the respondents to the website	
Advice of friends, colleagues or family	39,7%
Own initiative	50,9%
Indication of media	7,0%
Others	2,6%

5.2.3 Descriptive Analysis of the online behavior determinants

In this part, there is an analysis of each of the constructs from the hypothesis model – Interactivity, Personalization, Satisfaction, Loyalty, Trust and Experience. The responses were from 1, which meant Totally Disagree to 7 which meant Totally Agree.

Chart 5.12 - Interactivity
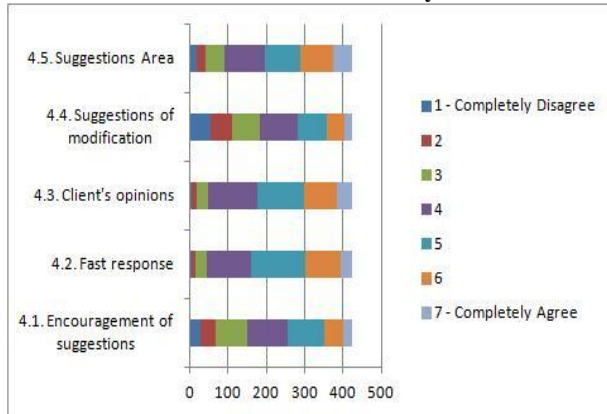
Regarding the construct "Interactivity", measured by 5 items they have all values above 4 which means they agree with the questions regarding this construct, expect the question 4.4 which has a value of 3,73 which means people don't really suggest modification when they are not satisfied with the service.

Chart 5.13 - Personalization

Regarding the construct "Personalization", measured by 4 items they have all values superior than 4, which means they all agree with the questions regarding this construct.
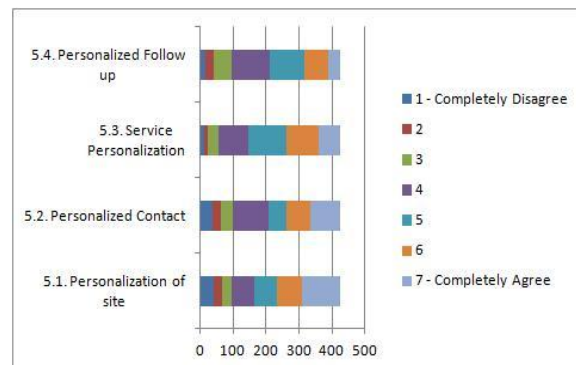
Chart 5.14 - Satisfation
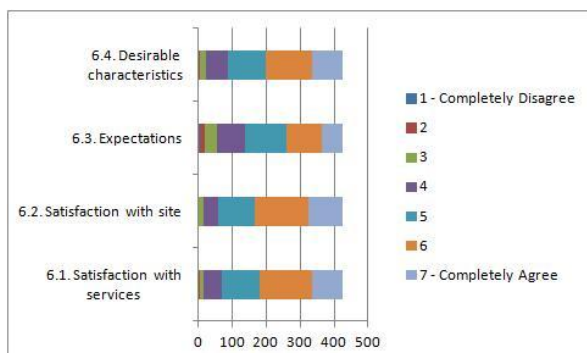
In relation to the construct "Satisfaction", all the values are above 4, meaning that the respondents all agree with the questions regarding this construct, meaning they are satisfied with the site they referred.

Chart 5.15 - Loyalty

Regarding the construct "loyalty" all items are in the agreement area, meaning that all respondents are relatively loyal to the websites they use.
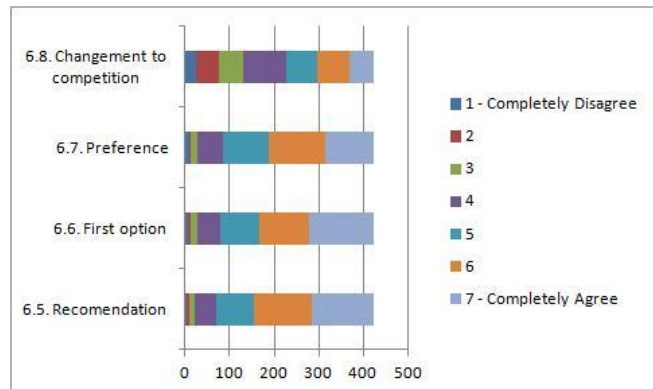
Chart 5.16 - Trust
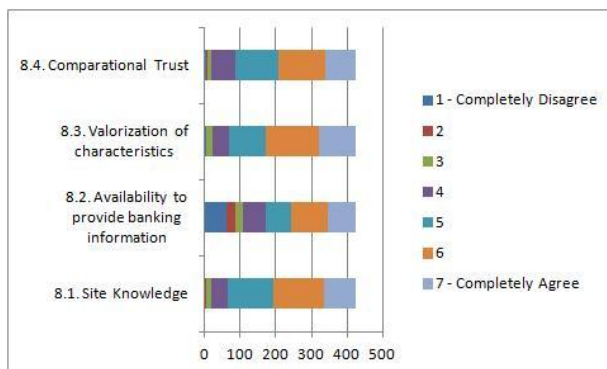
In terms of the construct "Trust", once again all values are above 4, meaning that all respondents, in general, trust the website they are used to purchase in.

Chart 5.17 – Experience of Purchase

Regarding "Experience of Purchase", once again all items have a value superior than 4. We can conclude that all are respondents are satisfied with the experience of purchasing on the website they use.

5.2.4 Principal Component Analysis

The Principal Component Analysis (PCA) was applied to all the items from each category and the principal components were extracted. In this extraction I defined that 60% was the minimum value of the explained variance to extract one component. Less than 60%, 2 components needed to be extracted. After this analysis, this process was repeated, but this time with the varimax rotation that is used to improve the interpretation on the components. In the next table (Table 5.21) we can see the principal components extracted from these analysis as well as the total variance explained, obtained after the rotation.

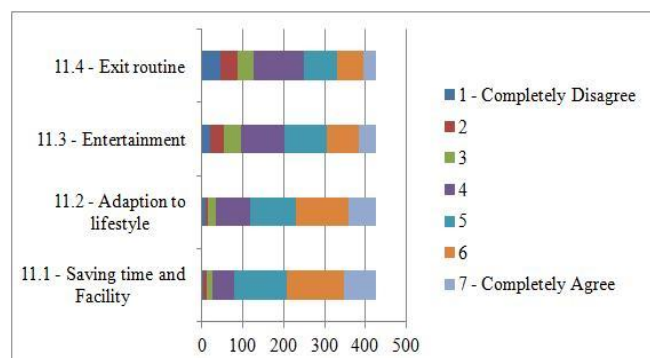**Table 5.21 – Principal Components Analysis**

Principal Components	Explained Variance	Total Variance
Interactive Marketing		
FAC1_B4: The website has regard for the opinion of the clients	39,22%	
FAC2_B4: The website encourages suggestions for changes to service	30,51%	69,73%
Personalization of services		
FAC1_B5: Personalized Service and Treatment	60,02%	60,02%
Satisfaction		
FAC1_B6a: Satisfaction with the purchases on the website	78,91%	78,91%
Loyalty		
FAC1_B6b: The client prefers and recommends the website	59,99%	
FAC2_B6b: Probable intention of using competition website	25,09%	85,09%
Trust		
FAC1_B8: The website is trustworthy	60,16%	60,16%
Experience of Purchase		
FAC1_B11: The website entertains and matches the lifestyle of the client	65,39%	65,39%

5.2.5 Hypothesis Testing

Regarding the hypothesis, the coefficient of Pearson correlation between the principal components was used to verify the hypothesis model. The hypothesis between Satisfaction and its determinants, all them are verified except the component "The website encourages

suggestions for changes to service", that explains the variable Personalization, as we can see from table 5.22.

In terms of the hypothesis that are verified, the component "The website entertains and matches the lifestyle of the client" that explain the variable Experience, has the higher relation with the satisfaction of the client (0,611) followed by "The website has regard for the opinion of the clients" that explains Interactivity (0,592). On the other hand "Personalized Service and Treatment" which explains the variable Personalization possesses the less relation even though it's a relatively high value.

Table 5.22 – Hypothesis Testing (H1 to H3)

Satisfaction			
Hypothesis	**Components**	**Coefficients of Pearson correlations**	
		FAC1_B6a: Satisfaction with the purchases on the website	Verification of Hypothesis
H1 (+)	FAC1_B4: The website has regard for the opinion of the clients	0,592 (0,000)	√
H1 (+)	FAC2_B4: The website encourages suggestions for changes to service	0,063 (0,190)	×
H2 (+)	FAC1_B5: Personalized Service and Treatment	0,573 (0,000)	√
H3 (+)	FAC1_B11: The website entertains and matches the lifestyle of the client	0,611 (0,000)	√

Regarding the hypothesis between Satisfaction and Trust (Table 5.23) it is also verified. The high value of the coefficient of Pearson correlation indicates that there is a strong positive relation between these 2 variables. This means there is a positive dependency between the satisfaction of the client and trust; the more the client is satisfied with on purchases in the website the more he/she will trust the website.

Table 5.23 – Hypothesis Testing (H4)

Trust			
Hipothesis	**Components**	**Coefficients of Pearson correlations**	
		FAC1_B8: The website is trustworthy	Verification of Hypothesis
H4 (+)	FAC1_B6a: Satisfaction with the purchases on the website	0,669 (0,000)	√

Regarding Loyalty as we can see in Table 5.24 two components were considered: "The client prefers and recommends the website" and "Probable intention of using competition website".

Regarding the first component of loyalty, this hypothesis is verified. The high value of the coefficient of Person Correlation (0,669) indicated there is a positive and direct relation between loyalty and satisfaction. This means that if the clients feel that the website is trustworthy they will prefer and recommend this website to other people.

Relatively to the second component ("Probable intention of using competition website") the hypothesis is also verified. This indicated that even if the customer thinks the website is trustworhty, it is likely that he uses another website to purchase.

Table 5.24 – Hypothesis Testing (H5)

Loyalty					
Hipothesis	**Components**	**Coefficients of Pearson correlations**			
		FAC1_B6b: The client prefers and recommends the website	Verification of Hypothesis	FAC2_B6b: Probable intention of using competition website	Verification of Hypothesis
H9 (+)	FAC1_B8: The website is trustworthy	0,669 (0,000)	√	0,680 (0,000)	√

6. Conclusions, Limitations and Recommendations

After analyzing the exploratory and quantitative studies, here are the conclusions drawn:

Regarding the first questionnaire about internet users, the average age is 42 years (standard deviation 16 years), slightly more women than men and most are employed by someone else. In terms of their education most of them have high school qualifications or higher, which means that the more education a person has the more likely he/she is to be an internet user. Regarding net income, the majority of them have a salary of between 501€ and 2000€ per month. E-mail is by far the internet tool that is most used by the respondents, followed by the use of social networks (mainly Facebook), which are gaining great importance and are more and more used on a daily basis. Internet usage for purposes other than work is made mainly from home followed by the work place. Information search and professional use are the two most important purposes of the Internet.

Regarding the purchase of technological and office products, the average value spent in the last 12 months varied depending on the product category. The average value spent on Office Material was 710€, Hardware 401€, Software 397€ and Electronic Material 242€. The high value spent on Office Material is explained by the high prices of these products and the large quantities purchased; most likely these purchases were made by companies instead of individuals. In general, digital purchases were performed on national websites. For software purchases, international websites were the most used. This means that more and more people trust national websites, believe they are of good quality and offer a good service.

When the focus group's opinions were analyzed, two main conclusions were drawn: (1) although people are still very dependent on friends' opinions, more and more use the Internet to seek information about the products they are thinking of buying (including wide use of Forums); (2) among the most important reasons that were mentioned for purchasing online were: lower prices, commodity and the ease of purchase. The most mentioned reasons for not buying were: lack of trust, fear of giving bank data and the need to have a human relationship with the seller. Even though most of the concerns are due to lack of trust and privacy, I noticed that more and more people are comfortable with it, and after purchasing online for the first time it is very likely that they will do so again.

Finally the answers given in the online questionnaire by people who buy electronics and office products over the internet were analyzed. The majority of the respondents were men aged between 15 and 34, which indicates that this is an activity done by young people, although it is done more and more frequently by older people. As already said, the level of education has a direct impact on online purchasing: the more education a person has the more likely he/she is to buy online. The majority are from Lisbon, followed by Porto and Setúbal. Most were students and in terms of income, the higher the income, the higher the probability of making online purchases. When questioned about the number of years of online purchasing experience, the average was about 3 years, which once again proves it is a quite recent activity. The top websites used were Pixmania.pt (22.8%) and Fnac.pt (17.6%); Electronics and Hardware were the most bought product categories. Even though people were generally satisfied with their online store, most admitted visiting other websites for this category, although almost 45% say they don't visit other websites. This leads to the conclusion that even when satisfied with their current website, most visit other websites and loyalty is never taken for granted. Most of the respondents said that they started purchasing online on their own initiative although the advice of friends, colleagues or family had a high level of importance.

Of the assumptions made before collection of the data, all were totally confirmed expect one that was only partially validated. The results were the expected:

If customers feel that the website regards their opinion (Interactivity), gives a personalized service and treatment (Personalization), entertains and matches their lifestyle (Experience) it has a direct impact on overall Satisfaction.

No correlation was found between overall satisfaction and the possibility/encouragement to make suggestions for changes in the quality of service. This is an area that can be improved in the future.

If customers are satisfied with their purchases, they will feel like the website is trustworthy.

If the buyer feels the website is trustworthy he will prefer and recommend it. Nevertheless, it is probable that he will also use a competitor's website. This means that the customers that purchase these types of products are difficult to keep and it is very likely that they will use other websites. Although not examined in this thesis, it is

probable that people will use another website if they feel they can make better deals or if it offers a better service. This leads to the conclusion that the price-factor is almost the unique factor that the customer seeks for these type of products. This means that, even if the online sales websites invest a lot in their image, have good marketing or give a very good after-sales service, the price will always be the principal factor when purchasing these products.

Regarding the limitations of this study the most important one was that the sample used in the quantitative study was not random, it was chosen by convenience. This results in not having a real sample that truly represents the population. Another limitation was that not all the constructs were tested because of the large amount of information that would result from the analysis.

Regarding future recommendations, this last limitation could be interesting in a future study. A study of which factors influence a person who, although satisfied with a certain website, may be tempted to go to other websites in the future.

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Attachments
Attachment 1 – Face-to-face Questionnaire

Questionário Comportamento de Compra

Número do questionário (ID): _____

Equipa de inquirição:
Entrevistador: _____ / _____   Data de inquirição: _____
Verificador interno: _____   Data de verificação: _____

LER: Bom dia/Boa tarde. O meu nome é _____, colaboro com o GIEM, Centro de Estudos do Instituto Universitário de Lisboa, e estamos a realizar um estudo sobre o comportamento de compra e gostava de lhe pedir a SUA AJUDA.
Asseguro-lhe desde já que se trata de um estudo estritamente anónimo e confidencial e irei precisar apenas de alguns minutos.
Podemos contar com a sua AJUDA? MUITO OBRIGADO desde já!

A. Relação com a tecnologia/Internet

A.1: Utilizou a Internet nos últimos 12 meses?

Não ☐ (1) → agradecer e acabar o questionário   Sim ☐ (2) → passar para pergunta 2

A.2: Utiliza as seguintes ferramentas tecnológicas? A.3: Com que frequência?

	Não (1)	Sim (2)	Quais?	Diária (1)	1-3 Semana (2)	1-3 Vezes mês (3)	Esporádica (4)
a) E-mail							
b) SMS							
c) Redes Sociais							
d) Fóruns/Blogues							
e) Sites de compras							
f) Outros sites de empresas							
g) Sites de notícias							
h) Jogos online							

A.4: Qual o aparelho em que acede à Internet?

	A.4.1: Quais acede?	A.4.2: O que mais acede?
a) Computador	☐ (1)	☐ (1)
b) Tablet	☐ (3)	☐ (3)
c) Telemóvel	☐ (4)	☐ (4)

A.5: Onde acede? A.6: Onde acede com mais frequência?

	A.5: Onde acede?	A.6: Onde acede com mais frequência?
a) Local de trabalho	☐ (1)	☐ (1)
b) Casa	☐ (3)	☐ (3)
c) Outros locais	☐ (4)	☐ (4)

A.7: Qual o tipo de utilização?

	Nada Relevante (1)	Pouco Relevante (2)	Razoavelmente Relevante (3)	Relevante (4)	Muito Relevante (5)
a) Conhecer/Conviver com novas pessoas					
b) Comprar algo					
c) Vender algo					
d) Jogar a dinheiro					
e) Entretenimento (música/vídeos/jogos)					
f) Downloads de software					
g) Fins académicos					
h) Fins profissionais					
i) Busca de informação					

A. Frequência de utilização da tecnologia/Internet

B.1: Quando quer comprar um produto/serviço, procura informação? B.1.1: Em meios digitais (sites, e-mails, blogues, redes sociais) ou outros (revistas, folhetos, contactos pessoais?

B.2: Comprou em meio físico ou digital (nos últimos 12 meses)? B.2.1: Onde?   B.3: Com que frequência compra?   B.4: Qual o valor que estima ter comprado nos últimos 12 meses? (até 100€, de 100 a 200€, etc)

Categorias / Questões	B.1. Informação?		B.1.1 Onde?		B.1.2 Se Digital - Site/Fonte?				B.2. Compra									B.2.1. Onde?		B.4: Valor?
									Físico (1)		Digital (2)									
	Não (1)	Sim (2)	Outros (1)	Digital (2)					N	S	N	S	B.3 Frequência							
					Sites (1)	Fóruns /Blog. (2)	Redes Soc. (3)	E-mail (4)					DI (1)	SEM (2)	MEN (3)	TRIM (4)	ESPOR (5)	Sites Nac. (1)	Sites inter (2)	
4.1: Software informático (excluindo jogos de vídeo)																				
4.2: Hardware informático																				
4.3: Escritório																				
4.4: Electrónica, telemóveis (ex: câmaras digitais, Hi-Fi, etc.)																				

Questionário Comportamento de Compra

C. Caracterização do inquirido e controle da amostra

Nome_____

C1. Conc. Residência_____

C2. Idade_____

C3. Sexo

❏ Feminino (1)   ❏ Masculino (2)

C4. Profissão

a) Patrão/Trabalhador por conta própria
- ❏ Agricultor (1)
- ❏ Comerciante (2)
- ❏ Industrial (3)
- ❏ Dono de Empresa de Serviços (4)
- ❏ Profissão Liberal (5)

b) Trabalhador por conta de outrem
- ❏ Forças Armadas (1)
- ❏ Dirigente/ Gestor/ Quadro Superior (2)
- ❏ Prof. Intelectuais Cientificas (3)
- (Inclui professores)
- ❏ Quadro Médio (4)
- ❏ Operário (5)
- ❏ Empregado do Comércio e Vendedor (6)
- ❏ Empregado Administrativo (7)

c) Outras Situações
- ❏ Desempregado (1)
- ❏ Estudante (2)
- ❏ Pensionista/ Reformado (3)
- ❏ Dona de Casa (4)
- ❏ Outra Qual?_____ (5)

C5. Habilitações
- ❏ Menos de 4 anos (1)
- ❏ 4 Anos de escolaridade (2)
- ❏ Até ao 9º ano (antigo 5º ano) (3)
- ❏ Ensino Secundário Completo (4)
- ❏ Licenciatura (5)
- ❏ Mestrado/Doutoramento (6)

C6. Rendimento líquido mensal do agregado familiar
- ❏ Até 500€ (1)
- ❏ De 500€ a 1000€ (2)
- ❏ De 1001€ a 2000€ (3)
- ❏ De 2001€ a 3000€ (4)
- ❏ Mais de 3000€ (5)

Telefone _____

(Finalizar e agradecer)

MUITO OBRIGADO PELA SUA AJUDA! DEU-NOS OPINIOES MUITO INTERESSANTES.

Attachment 2 – Online Questionnaire

A. Iniciamos com algumas questões relativamente à sua experiência com o *site* onde habitualmente faz mais compras. Assinale com um x a situação que é mais apropriada ao seu caso.

1. Qual o nome do *site*?

2. Qual o principal motivo que o(a) levou a visitar este *site*?
- ☐ Trabalho
- ☐ Lazer
- ☐ Saúde
- ☐ Outro: → Qual?

3. Visita habitualmente outros *sites* ligados ao mesmo sector?
- ☐ Não
- ☐ Sim → Quais?

4. Utiliza a Internet para algum outro fim, não relacionado com a categoria em estudo?
- ☐ Não
- ☐ Sim → Qual?
  - ☐ Para consulta de informação
  - ☐ Para aquisição de outros serviços
  - ☐ Para aquisição de bens
  - ☐ Outro. Qual?

5. Desde quando faz compras neste *site*?
- ☐ Meses: → Quantos?
- ☐ Anos → Quantos?

6. Como tomou a decisão de visitar este *site* ou outros *sites* concorrentes?
- ☐ Por iniciativa própria
- ☐ Por conselho de amigos, colegas ou familiares
- ☐ Por indicação de meios de comunicação social
- ☐ Outro: Qual? →

7. Na sua visita a este *site*, o que compra habitualmente?
- ☐ Electrónica
- ☐ Hardware
- ☐ Software
- ☐ Material de escritório
- ☐ Outro? Qual? _____

B. As questões seguintes dizem respeito aos serviços prestados pelo *site* da empresa onde realiza as suas compras. Numa escala de 1 a 7 (1- discordo totalmente a 7- concordo totalmente), qual a sua opinião em relação às seguintes afirmações?

1. Percepções (preço, qualidade, variedade, …)	discordo totalmente ... concordo totalmente
1.1. O *site* providencia preços competitivos, assim como negócio atractivos e promoções...	1 2 3 4 5 6 7
1.2. O *site* garante-me uma variedade produtos que não seria possível encontrar em mais nenhum local..	1 2 3 4 5 6 7
1.3. O *site* é uma fonte de qualidade que vai de encontro às minhas expectativas...	1 2 3 4 5 6 7
1.4. A relação qualidade/ preço é boa......	1 2 3 4 5 6 7
1.5. Fazer compras neste *site* tem sido uma boa experiência................	1 2 3 4 5 6 7

2. Relacionamento com os clientes	discordo totalmente ... concordo totalmente
2.1. O *site* entra frequentemente em contacto com os seus clientes............	1 2 3 4 5 6 7
2.2. O *site* faz esforços para que os seus clientes se sintam num ambiente amigável......	1 2 3 4 5 6 7
2.3. Eu faço esforços para aprofundar os contactos com o *site*................	1 2 3 4 5 6 7

1

	discordo totalmente						concordo totalmente
2.4. Considero a relação que mantenho com o site positiva	1	2	3	4	5	6	7

3. Qualidade do serviço

	discordo totalmente						concordo totalmente
3.1. O *site* satisfaz o meu pedido à primeira vez	1	2	3	4	5	6	7
3.2. A loja providencia a informação necessária que me permite pesquisar informação, fazer uma selecção dos produtos, encomendar, fazer o pagamento, garantir a entrega e receber apoio no pós-venda	1	2	3	4	5	6	7
3.3. Os produtos e serviços deste site são apresentados de uma forma apelativa	1	2	3	4	5	6	7
3.4. O site entende as necessidades individuais – garantindo acesso universal ao serviço, tradução para outras linguas e/ou moedas, interacção com som e não apenas com imagem	1	2	3	4	5	6	7
3.5. Demoro sempre mais tempo do que tinha planeado para fazer as minhas compras	1	2	3	4	5	6	7

4. Marketing Interactivo - Colaboração/Envolvimento

	discordo totalmente						concordo totalmente
4.1. O *site* encoraja-me a apresentar sugestões	1	2	3	4	5	6	7
4.2. Os serviços do site respondem rapidamente às questões por mim colocadas	1	2	3	4	5	6	7
4.3. Considero que os responsáveis do *site* têm em conta a opinião dos clientes para melhorar o serviço	1	2	3	4	5	6	7
4.4. Sempre que o serviço não é prestado como eu pretendo, sugiro formas de alteração	1	2	3	4	5	6	7
4.5. O site tem uma área que permite a colocação das opiniões dos clientes e isso é encorajado	1	2	3	4	5	6	7

5. Personalização dos Serviços

	discordo totalmente						concordo totalmente
5.1. Sempre que entro no *site* sou reconhecido pelo meu nome	1	2	3	4	5	6	7
5.2. Quando contactados, os colaboradores tratam-me sempre pelo meu nome	1	2	3	4	5	6	7
5.3. O *site* consegue ajustar os serviços e forma de pesquisa às minhas necessidades	1	2	3	4	5	6	7
5.4. Considero que os colaboradores e o próprio *site* fazem um acompanhamento personalizado das necessidades de cada cliente	1	2	3	4	5	6	7

6.a) Satisfação

	discordo totalmente						concordo totalmente
6.1. Estou muito satisfeito com os serviços prestados por este *site*	1	2	3	4	5	6	7
6.2. Estou muito satisfeito(a) por fazer compras neste *site*	1	2	3	4	5	6	7
6.3. Fazer compras neste *site* excedeu as minhas expectativas	1	2	3	4	5	6	7
6.4. Acredito que este site tem muitas características desejáveis	1	2	3	4	5	6	7

6.b) Fidelização

6.5. Recomendo este site aos meus familiares, colegas e amigos	1	2	3	4	5	6	7
6.6. Este site é a minha primeira opção quando pretendo adquirir produtos de entretenimento	1	2	3	4	5	6	7
6.7. Prefiro claramente este site comparativamente a outros da mesma área	1	2	3	4	5	6	7
6.8. É muito provável que venha a usar um site concorrente num futuro próximo	1	2	3	4	5	6	7

7. Valor

	discordo totalmente						concordo totalmente
7.1. Considero que o tempo que eu invisto nas compras neste *site* é extremamente razoável	1	2	3	4	5	6	7

7.2. A experiência de compra neste site é excelente...................................

7.3. Considero de grande valor a oportunidade de fazer compras neste site...

7.4. Os preços que eu pago pelos produtos/serviços deste *site* representam um bom negócio para mim ....

8. Confiança

discordo totalmente — *concordo totalmente*

8.1. Eu sei o que vou encontrar quando entro neste *site*.............................

8.2. Estou disponível para dar o meu número de cartão de crédito a este *site*...

8.3. Eu valorizo as características (ex: estrutura do site, formas de pagamento, contactos, oferta de produtos, etc.) que me levam a confiar neste site.............

8.4. Aprecio a confiança que este site me proporciona quando comparado com outros sites ....

9. Imagem do *Site*

discordo totalmente — *concordo totalmente*

9.1. Este *site* tem uma boa reputação no mercado.................................

9.2. Este *site* é visualmente atractivo.......................................

9.3. A informação deste *site* está apresentada de forma apelativa................

9.4. É fácil aceder a este *site*...

10. Rotina/Inércia

discordo totalmente — *concordo totalmente*

10.1. A não ser que passe a ter razões para estar muito insatisfeito com este *site*, não penso mudar pois isso seria uma maçada.................................

10.2. Penso que será difícil deixar de fazer compras neste *site*.................

10.3. Para mim, o custo de tempo e esforço para mudar de *site* é muito elevado.........

11. Experiência de Compra

Discordo totalmente — *concordo totalmente*

11.1. O *site* faz com que eu poupe tempo e faça compras de uma forma fácil.........

11.2. O site vai de encontro ao meu estilo de vida e à forma como gosto de fazer compras..

11.3. Eu divirto-me sempre que faço compras neste *site*.............................

11.4. Fazer compras neste *site* permite-me sair da rotina e fazer algo diferente...............

12. Conhecimento

discordo totalmente — *concordo totalmente*

12.1. Sinto-me conhecedor das funcionalidades do *site*...............................

12.2. Se tiver que efectuar uma compra a partir deste *site*, tenho que reunir muito pouca informação para fazer a escolha acertada.................................

12.3. Sinto-me confiante sobre a minha capacidade para dizer a diferença entre o *site* desta empresa e outros *sites*..

12.4. Estou familiarizado com o *design* e o *layout* das páginas deste *site*...............

13. Apetência por Inovação

discordo totalmente — *concordo totalmente*

13.1. Sou muito cauteloso no que concerne a utilizar novos *sites* para efectuar compras...

13.2. Prefiro visitar um *site* que já conheça, a tentar utilizar um com o qual não esteja familiarizado...

13.3. Gosto de fazer compras em *sites* com os quais não esteja familiarizado só para garantir alguma variedade nas minhas compras.................................

13.4. Se gosto de um *site* raramente saio dele apenas para experimentar algo diferente.....

14. Recomendação	discordo totalmente							concordo totalmente
14.1. Recomendo vivamente este *site* aos meus contactos..................................	1	2	3	4	5	6	7	
14.2. Não tenho dúvidas em considerar este *site* uma boa escolha e transmitir essa percepção..	1	2	3	4	5	6	7	
14.3. Quando me pedem opiniões sobre locais de compra destes produtos, não tenho dúvidas em referenciar este *site*..................................	1	2	3	4	5	6	7	
14.4. Gosto de receber recomendações positivas acerca deste site..................	1	2	3	4	5	6	7	

C. Por fim, agradecíamos algumas informações a seu respeito:

1. Sexo
☐ Feminino   ☐ Masculino

2. Idade

3. Habilitações literárias:
☐ Ensino básico
☐ Ensino secundário
☐ Bacharelato
☐ Licenciatura
☐ Mestrado
☐ Doutoramento

4. Onde tem por hábito aceder a este *site*?
☐ Em casa   ☐ Na escola
☐ No emprego ☐ Outro: Qual?

5. Concelho de residência actual:

6. Profissão:
☐ Agricultor
☐ Industrial
☐ Dono de Empresa de Serviços
☐ Profissão Liberal
☐ Forças Armadas
☐ Dirigente/ Gestor/Quadro Superior
☐ Prof. Intelectuais Científicas (Inclui professores)
☐ Quadro Médio
☐ Operário
☐ Empregado do Comércio e Vendedor
☐ Empregado Administrativo
☐ Estudante
☐ Outra:

7. Qual é, aproximadamente, o rendimento mensal líquido do seu agregado familiar?
☐ Até 500 €   ☐ de 1001 a 1500 €
☐ de 501 a 750 €   ☐ de 1501 a 2500 €
☐ de 751 a 1000€   ☐ mais de 2500€

8. Qual é a composição do seu agregado familiar?
Adultos
Menores de 18 Anos

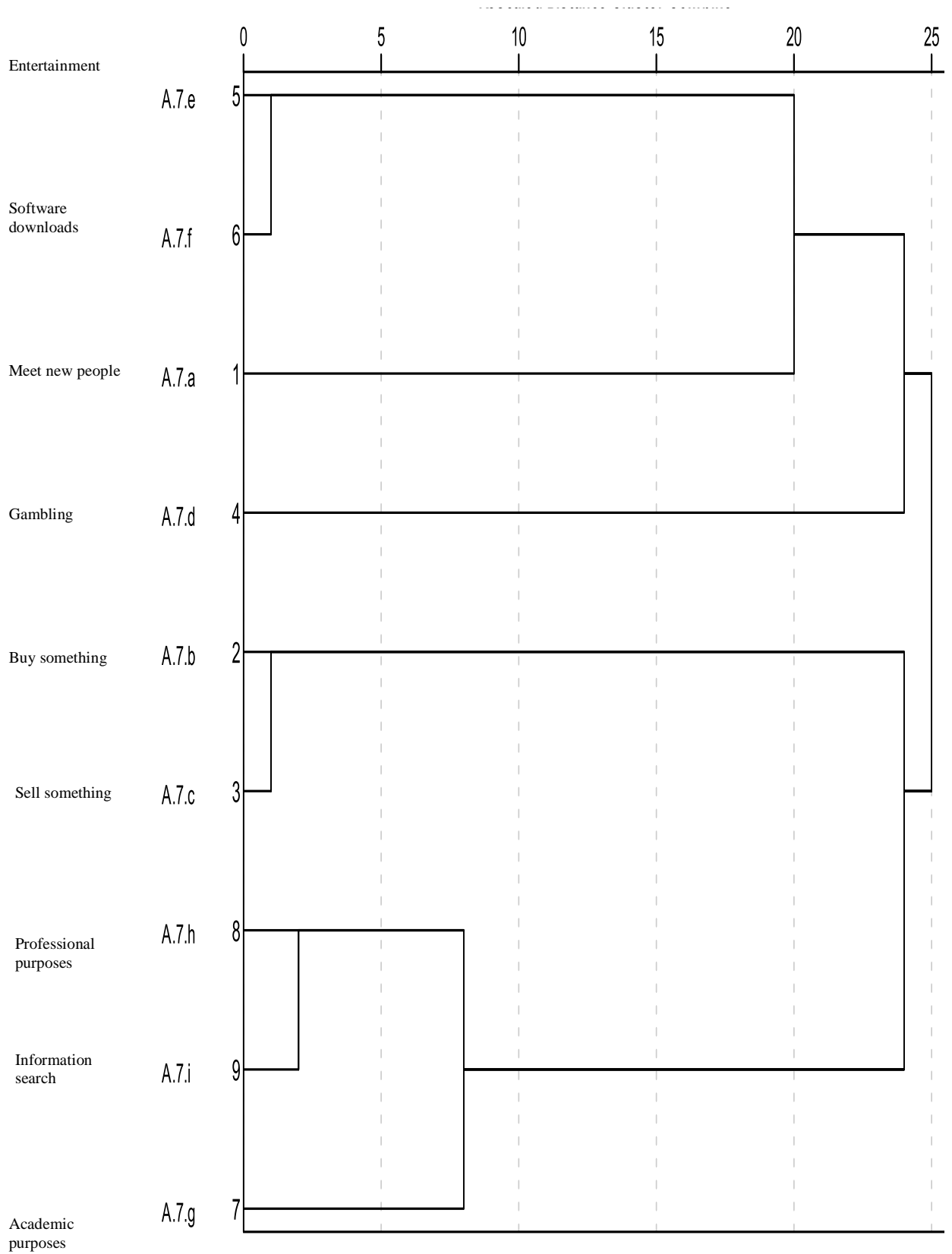**Outras informações e observações que queira apresentar:**

Para receber o código referente à promoção de oferta de um segundo bilhete para os cinemas Zon Lusomundo, de 2ª a 6ª feira, até ao dia 3 de Abril de 2012, insira, por favor, o seu e-mail:

Obrigado
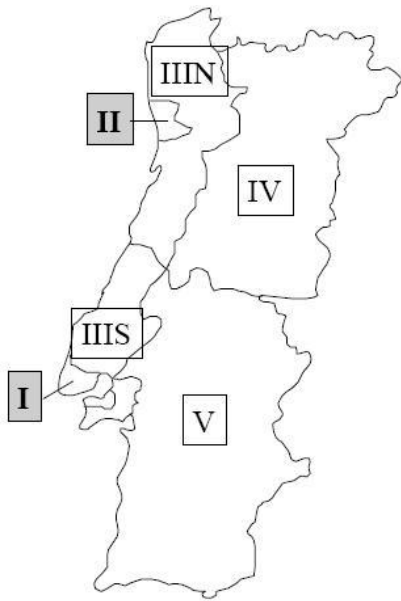
Attachment 3 – Market Framwork

Chart 3.1 – Hierarchical structure referred to the internet types of utilization

Attachment 4 – Regions of Portugal

Region I : Lisbon and Setubal

Region II : Porto

Region III – N: Viana Castelo, Braga, Aveiro, Coimbra

Region III – S: Leiria, Santarém

Region IV – Bragança, Vila Real, Guarda, Viseu, Coimbra, Leiria, Castelo Branco

Region V: Portalegre

Attachment 5 – Principal Components Analysis

Table 5.1 - Interactivity

ACP Interactivity	Component 1	Component 2
Consideration for the opinion of the clients	,871	,155
Fast response to the questions	,832	,182
Sugestion to service modification	,051	,907
Suggestion Area	,507	,575
Website encourages suggestions	,500	,562

Table 5.2 - Personalization

ACP Personalization	Component 1	Component 2
Personalized Accompaniment	,881	,132
Personalized service	,863	,184
Personalized Treatment	,620	,533
Personalized Area	,141	,955

Table 5.3 – Experience of Purchase

ACP Experience with Purchase	Component 1
Fun while purchasing	,864
Website matches the lifestyle	,863
Facility of use and speed in purchase	,781
Purchasing from website allows to get out of routine	,717

Table 5.4 - Satisfaction

ACP Satisfaction	Component 1
Satisfaction with purchases	,926
Satisfaction with the services	,907
Website has the desirable characteristics	,883
Purchasing exceeds the expectations	,834

Table 5.5 - Trust

ACP Trust	Component 1
Trust comparatively to other websites	,859
Appreciation to websites characteristics	,850
Familiarization with website	,728
Availability to give data bank	,645

Table 5.6 - Loyalty

ACP Loyalty	Component 1	Component 2
Website is the first option	,909	-,021
Preference comparatively to other websites	,892	-,072
Recomendation of website	,882	,020
Probability of using competition website	-,026	,999