ISCTE Business School
Instituto Universitário de Lisboa

PORTUGUESE ONLINE SEARCHING AND BUYING BEHAVIOR FOR PERSONAL LIFESTYLE PRODUCTS AND SERVICES

Inês Rubio Cabrita

Msc. Marketing Thesis

Supervisor:
Hélia Pereira, ISCTE- Business School, Marketing, Operations and General Management Department, Assistant Professor

Co-supervisor:
Margarida Cardoso, ISCTE- Business School, Department of Quantitative Methods, Associate Professor

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ABSTRACT

The Internet has revolutionized the way we communicate and relate with each other. E-commerce, has emerged as a naturally consequence of a new and exciting reality where everything can be accessed within the distance of a click. From products to services, or even ideas, all sorts of things can now be exchanged online. This online world, much different from the "real world" encompasses its specific characteristics, opportunities and challenges that represent an interesting, and at the same time complex, object of study.

In the past few years, e-Commerce sales have been growing considerably, and Portugal has not distanced itself from this trend. However, despite the growing adoption of online commerce, very few studies have approached this subject taking into consideration the specificities of the Portuguese reality. Additionally, not only e-Commerce has its own determinants and defining elements, but also these elements change regarding the specific product category we are considering. Personal Lifestyle products, in this case, are directly associated with individual taste and preferences, in sum, with their lifestyle, and therefore represent a bigger challenge for online vendors, when satisfying its customer's needs.

This research consisted of an exploratory and quantitative study, combined with literature review on the topic online search and buying behavior, which allowed setting the ground for further statistical investigation.

Key Words: e-Commerce, Buying Behavior, Searching Behavior, Online Marketing.

JEL: M31 and C12

RESUMO

A Internet revolucionou a forma como os indivíduos comunicam e interagem. O e-Commerce surgiu como uma consequência natural desta nova e estimulante realidade onde tudo está à distância de um *click*. Desde produtos a serviços, passando por ideias, tudo pode ser trocado *online*. Este novo mundo *online,* bastante diferente do mundo real, possui as suas próprias características, oportunidades e desafios, que representam um objecto de estudo interessante e complexo.

Nos últimos anos, as vendas *online* têm vindo a crescer consideravelmente, e Portugal tem acompanhado esta tendência. No entanto, apesar do crescimento significativo, a verdade é que muito poucos estudos têm abordado este tema, considerando as características específicas do país. A juntar aos elementos determinantes do e-Commerce, é necessário, ainda, considerar os elementos específicos da categoria de produtos considerada. Os produtos de estilo de vida pessoal, neste caso, estão diretamente associados ao gosto e preferências individuais, em suma, ao estilo de vida de cada individuo, representando um desafio acrescido para os vendedores online, que procuram satisfazer as necessidades de cada consumidor.

Este estudo consiste num estudo exploratório e num estudo quantitativo, aliado à revisão de literatura e sobre o tópico que ajudou a preparar o caminho para a consequente análise estatística.

Palavras-chave: e-Commerce, Comportamento de Compra, Comportamento de Busca de Informação, Marketing Online.

JEL: M31 e C12

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Chapter 1 - INTRODUCTION

1.1. Investigation Problematic and Motivation

In the past years, Internet has moved from being just a new technology to a routine channel for information, communication, and shopping (Brashear, 2009). This new communication and transaction mean has introduced significant changes in our daily lives creating new opportunities and challenges in a world that is constantly and rapidly changing. The online world is full of possibilities, and in a commercial way, both customers and companies have becoming more and more aware of this new promising and challenging, world. For customers, the Internet advantages consist, mostly, on a new way of searching and comparing products and services information as well as a new easy and timely purchase mean. For companies, e-Commerce allows to cut on structure costs, have a wider custom reach and easier transactions, amongst other commercial advantages.

However, the online world also encompasses some disadvantages in comparison to the offline world, such as lack of social presence and insecurity, which lead individuals to feel apprehensive regarding online shopping and companies in a constant frenzy to understand what can be done to overcome these drawbacks. Understanding what makes an individual to shop or don’t shop online, and, further, to choose an online shop over another, is one of the main cravings of companies with an online presence. However, this isn’t always easy, since consumer behavior and, most specifically, online consumer behavior isn’t stable or linear, changing according to many variables.

Despite this, e-Commerce is evolving and growing rapidly worldwide. In Europe, online sales reached the 406,8 billion dollars in 2011, registering a 15,6% growth since 2010. In the US, by the time of the 4th quarter of 2011, e-Commerce sales were placed at 59,7 billion dollars (eMarketer, 2011). The forecast is that e-Commerce sales continue growing, and even pass the trillion-euro mark, worldwide, in 2013 (IMRWorld, 2011). In Portugal, where 5,169 million of people have access to the Internet (Internet World Stats, 2011), e-Commerce is yet giving small but decisive steps in becoming a settled shopping mean. In 2011, 10% of the Portuguese Internet users had already shop online and 3 years before, Portugal was put in the Top 3 of world online fashion shoppers (AC Nielsen, 2008).

Notwithstanding this new and exciting reality, covered by several studies approaching e-Commerce around the world, there is yet very little research regarding Portuguese online consumer behavior. In the present context, where the Portuguese economy is passing through rough times, e-Commerce might be the answer for those who seek the best price and quality option. Also, the already mentioned AC Nielsen study, suggests that Portuguese search for alternatives of traditional shopping regarding especially products that are often connected with Lifestyle options, such as fashion.

Therefore, this research aims to fulfill the investigation gap on Portuguese online consumer behavior, particularly on the Personal Lifestyle products and services topic, hopefully bringing some interesting insights regarding this topic and setting the ground for future investigations[1].

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[1] This thesis was integrated in a wider study about the "The online role on the searching and buying behavior of products and services"

1.2. Objectives of the Investigation

The main purpose of this investigation is to understand the Portuguese online search and buying behavior regarding Personal Lifestyle products and services. The Personal Lifestyle products and services category includes: Fashion, Jewelry, Lingerie and sports equipment; Watches and Optical; Shows, Travelling, Health and Fitness, and Flowers and Presents. With this in mind, it was possible to define the following objectives:

- Identify Portuguese acceptance and relationship with the online reality;
- Understand the search and buying behaviors regarding Personal Lifestyle products and services and its main influencers;
- Provide useful practical and theoretical insights on the topic of Portuguese consumer behavior in general and about the Personal lifestyle category enriching the empirical contents and fulfilling the existing gaps on the subject.

1.3. Structure of the Investigation

Introduction: In this chapter is presented the problematic and clarified the main object and objectives of this investigation, justifying its importance in the current reality.

Theoretical framework: Refers to the literature review conducted around the concept of e-Commerce and online search and buying behavior determinants.

Internet and e-Commerce in Portugal: Here is presented statistical data of Portuguese Internet use habits and e-Commerce adoption, as well as worldwide stats in order to better contextualize the object of study.

Methodology: In this chapter are presented the tools and procedures used in both the exploratory qualitative study and quantitative online questionnaire.

Data Analysis: Here is analyzed the data acquired through the questionnaire on online search and buying behavior, focus groups and quantitative questionnaire on online buying behavior of Personal Lifestyle products and services.

Conclusions: In the final chapter of this investigation are presented the main conclusions and key aspects of this research, as well as the main practical and theoretical implications of the findings.

Chapter 2 - THEORETICAL FRAMEWORK

2.1. Introduction

This chapter has the main objective of clarifying and contextualizing the main subjects related with the object of this investigation. Therefore, will be defined the principal concepts associated with Online buying behavior in general and with the consumption of Personal Lifestyle Products and services in particular. In order to better understand the online market, it will also be analyzed the numbers associated with the behavior of e-Commerce, national and international, as well and the Online universe.

2.2. E-Commerce and the Elements of Online Buying

2.2.1. E-Commerce definition

E-Commerce, the short term for electronic commerce, can be simply described as the online buy, sell or trade of online and physical products and services (Dionisio *et al*., 2009). However, the transformations that online trading conducted in the business world are everything but simplistic.

Electronic commerce plays a very important role in the growth of industry, as a convenient, effective and faster method of doing business (Kraft and Kakar, 2009), and Web-based presence evolved as a critical element of the growth strategy for many consumer-facing industries (Malpuru, 2007).

The rapid growth of e-Commerce reflects the compelling advantages that it offers over traditional commerce, to both retailers and customers. In the retailers' perspective, the advantages include greater flexibility, enhanced market outreach, lower costs structures, faster transactions, broader product lines, greater convenience and customization (Srinivasan *et al*., 2002). In the customer side, online shopping offers convenience (temporal and spatial), value (through price comparison opportunity), and hedonic consumption possibilities (Eroglu *et al*., 2001).

One of the innovations brought by the Internet was the ability of accommodating many different kinds of products and services, which provides the consumer with more choices (Teo, 2002). However, in this online world full of possibilities, it is even harder for companies to stand out and differentiate from competitors, which are only a few clicks away (Srinivasan *et al*, 2002). On the other hand, another major difference between online and traditional offline commerce is the decreased presence of human and social elements in the online environment, which, according to some authors, has been stifling e-commerce growth (K. Hassanein and M. Head, 2007).

Despite the innovations and changes brought by the possibility of transacting online, it is important to keep in mind that e-commerce is not a replacement of traditional commerce channels, but complements traditional ones, allowing consumers to multichannel retailing – view catalogs, visit stores and browse Internet sites (Kraft and Kakar, 2009). And even though e-commerce has suffered innumerous changes along the past few years, its biggest transformation, as Kalota and Winston affirmed in 1997, still remains the fact that it made space and time constraints disappear.

2.2.2. Consumer behavior

Consumers' behavior has always been a popular topic, heavily studied and discussed by marketers. The general accepted approach, characterizes the consumers' behavior process as a learning, information processing and decision making activity divided in five subsequent steps: (1) Problem identification; (2) Information search; (3) Alternatives evaluation; (4) Purchasing decision and (5) Post purchasing behavior (Constantinides, 2004).

Along with identifying the steps of the consumers' behavior, in order to define the best strategies to apply to each one, marketers have also tried to understand what influences purchasing choices and decisions, how consumers are likely to react to innovation and how to predict the outcome of the customer (Davis *et al*, 1989; Ajzen, 1991; Legris et al., 2003).

According to Bettman and Park (1980) there are two primary aspects of the consumer choice environment: (1) there is usually a great deal of product information available and (2) consumers often have prior experience with products. According to the authors, both experience and knowledge drive the choice process, and they work in different ways depending on consumer's characteristics. For example, moderate experienced consumers do more processing of currently available information, and rely less in prior knowledge than consumers with high or low experience.

Also, consumers tend to start with evaluations and comparisons based on the attributes of the products/services, turning to brand processing as the choice process goes on. They also tend to compare to standards in order to eliminate alternatives in the middle phases of the choice process, comparing alternatives in a later phase (Bettman and Park, 1980).

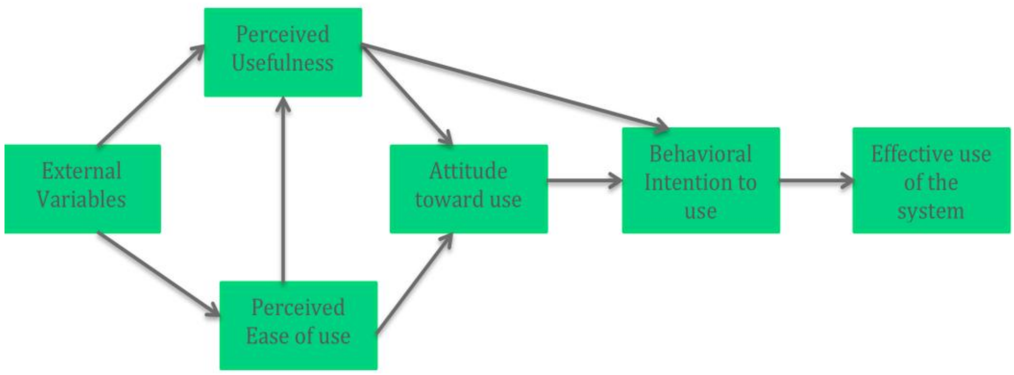
Besides experience and knowledge, other elements influence the consumers' behavior and choice. Demographic, social, economic, cultural and psychological factors are elements that can't be controlled by marketers but have a wide influence on customers' decisions (Harrell and Frazier, 1999; Czinkota *et al*., 2000; Czinkota and Kotabe; 2001; Dibb *et al*., 2001; Jobber, 2001; Boyd *et al*., 2002; Solomon and Stuart, 2003).

2.2.3. Online consumer behavior

The growing interest in the Internet as a research and shopping mean, as well as the increase amount of businesses being conducted online, by both consumers and firms, have been fascinating practitioners and researchers alike, with the topic of online consumers behavior (Teo, 2002). This growing interest has to do with the awareness that the analysis of consumer behavior is a key aspect for the success of an online business (Hernández *et al*, 2010).

It is impossible to talk about online consumer's behavior without mentioning the TAM or *Technology Acceptance Model* (Davis, 1989), based on *Theory of Reasoned Action* (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975), the cornerstone of many of the recent proposed consumer behavior models. This model suggests that the decision of the users to accept voluntarily a new information technology is based on their rational judgment of the expected results (Davis, 1989) (Figure 2.2.3.1)

Figure 2.2.3.1. Technology Acceptance Model



Source: Adapted from Davis (1989)

According to TAM, users motivation can be explained by three factors: perceived ease of use, perceived usefulness and attitude toward using the system (Davis, 1989). This model suggests that perceived ease of use and perceived usefulness predicts attitude towards a technology's use. In turn, attitude toward use predicts the behavioral intention to use, and finally, intention

Recently, some researchers have worked with the original TAM and extended the model by adding other variables, allowing more precise explanations of consumers' behavior (Hernández *et al*, 2010). Lee *et al*. (2001), for example, created a model of *e-com* adoption that included perceived ease of use, perceived utility, perceived risk with products/services and perceived risk in an online transaction context. Many other authors have also tried to understand what influence consumer behavior, especially on a competitive market place such as the online market, and reach some important conclusions on the constituents and dimensions of the online buying experience (Constantinides, 2004; Zeithaml et al., 2000, Lee and Lin, 2005).

From a utilitarian point of view, consumers, during their online buying process, are mainly worried about acquiring the products in an efficient and timely way, in order to reach their objectives with minimum effort, besides their intention to search for related information about the product (Childers *et al,* 2001). However, the perceptions that induce consumers' in this buying process aren't linear, and that is why is so important to understand and characterize consumers' online behavior. A recent study, conducted by Hernández *et al* (2010), for example, have come to the conclusion that the perceptions that induce individuals to shop online for the first time are not the same that create repurchasing behavior. According to the authors, the customer behavior doesn't remain the same, because past experience creates a perception evolution.

Despite the oncoming conclusions on online buying behavior, as well as new groundbreaking models being presented by researchers, one thing is certain; Internet has revolutionized the way that people are doing do business and consequently how consumers behave. The online reality, unlike offline, has the ability to provide electronic links between dispersed sources of information and provide real-time data (Burt and Sparks, 2002), what comprehends a change in some of the traditional shopping behavior processes, as for example information search or purchase method (Burt and Sparks, 2003). Being able to understand the acceptability of the concept of e-commerce by consumers and, mostly, how they behave and interact with this new retail medium, is crucial when assessing the future of e-Commerce (Burt and Sparks, 2003).

2.2.4. Online Quality and Price Perceptions

In the online shopping context, consumers measure their Internet shopping experiences in terms of perceptions and evaluations of online service quality (Kim and Lennon, 2006). For managers of companies with an online presence, an awareness of how customers perceive quality is essential when understanding what customers value on an online transaction (Collier and Bienstock, 2006).

According to Kim and Lennon (2006), and their study on apparel retail websites, retailers must take in consideration certain dimensions of the online service, which affect customers' perceptions of service quality. As a first step to assure online service quality, online vendors must facilitate *efficiency*, by providing a versatile search engine; *fulfillment*, by enhancing the ability to fulfill orders and providing in-stock status and order status/ tracking information; *system availability*, by assuring that the system works properly in several Internet browsers; *privacy*, by providing information about privacy and security terms; *responsiveness*, by making their return/exchange policies information available; *contact*, by providing more than one mean of contact and assuring prompt response; *personalization*, by customizing services; *information*, a critical dimension regarding apparel retailers since customers can't feel and examine the product therefore needing an adequate amount of information to make a purchase decision; and, finally, *graphic style*, like zoom functions, which is also an essential tool for apparel products (Kim and Lennon, 2006).

Despite the particular scope of Kim and Lennon study, these dimensions aren't only relevant to apparel products, since there are common characteristics shared by general online traded products. In fact, whenever shopping online, consumers cannot feel or touch the products, which creates uncertainty regarding the consistency of what is the presented product and what is actually delivered (Jiang and Rosenbloom, 2005). In such an uncertain context, price perceptions also play an important role in determining both post-purchase satisfaction and intention to return (Jarvenpaa and Todd, 1997; Liu and Arnett, 2000). According to Jiang and Rosenbloom (2005), this is especially true for e-Commerce, because since the product is not available for examination before purchase consumers are forced to rely on prices cues.

According to Jiang and Rosenbloom (2005), by managing costumers' comparative price perceptions, online vendors can simultaneously influence overall customer satisfactions since comparative price perceptions have a direct and positive effect on overall satisfaction. In fact, prices, more precisely low prices, can be pointed as one of the main reasons to buy online (Beldona et al, 2005) which can be explained by the fact that price sensitivity is higher online, however, mainly due to online promotions being stronger signals of price discounts (Degeratu *et al*, 2000). Regarding the specific case of travelling products price is, in fact, pointed as the main driver of online purchasing (Starkov and Price, 2003).

However, despite the advantages of managing price perceptions, this isn't always easy and sometimes apparently desirable actions may lead to undesirable consequences. Price discrimination, for example, is seen as economically desirable since it allows increasing economy's efficiency. However, in the consumer's perspective, price discrimination is seen as a privacy intrusion, since consumers aren't usually willing to provide information regarding their willingness to pay (Odlyzko, 2003).

Despite the challenge that represents successfully managing customers price and quality perceptions, previous studies have proven that comparative price perceptions have a direct and positive effect on overall satisfaction (Jiang and Rosenbloom, 2005) and that e-service quality dimensions (Janda et al, 2002; Yang and Jun 2002; Santos 2003) influence customer perceptions of online stores, affecting, in turn, overall service customer satisfaction (Lee and Lin, 2005).

Taking into consideration the conclusions presented in this topic it was formed the first hypothesis:

> **H1: The Good overall Perception has a positive influence on Personal Lifestyle products and services consumers' e-Satisfaction**

2.2.5. Online Buying Experience

Traditional shopping experiences encompass a wide range of emotions involving several types of social interactions with humans (Tauber, 1972). In contrast, electronic commerce is typically less personal, more automated and anonymous than traditional commerce, lacking human warmth and sociability (Hassanein and Head, 2007).

In many ways, shopping is seen as a communication process. In recent years, with the introduction of e-Commerce, that communication process has been dramatically altered, and face-to-face communication was supplanted by an electronic medium that replaces a real salesperson (Cyr et al, 2010). However, despite retailer's growing use of self-service formats, the fact is that many consumers still prefer to receive personal attention form salespeople (Cox et al, 2005). Additionally, for many consumers shopping enjoyment results from proximity to other shoppers and many of them visit stores seeking social interactions (Tauber, 1972).

Previous studies have proven that the social side of shopping is related to positive emotions (Jones, 1999; McGrath and Otnes, 1995) that incur in positive outcomes (Hassanein and Head, 2007). Developing that side of the online shopping experience has been a concern for online vendors and several studies have been conduct in order to find how social presence can be induced in online sites (e.g. Wang et al, 2007; Hassanein and Head, 2007; Cyr *et al*, 2010).

Besides sociability, other dimensions contribute for the consumers' online shopping experience. According to Wang *et al* (2005), both utilitarian (efficiency, timely and without irritation (Childers et al, 2005)) and hedonic (fun, playfulness and entertainment) benefits positively influence the online buying experience and Web site patronage. Regarding hedonic benefits, it has been proven that they have a stronger impact on female customers, which value more the emotional side of shopping (Wang *et al*, 2005; Cyr *et al*, 2007).

On way, or another, according to Kotha and Rajgopal (2004), investments on providing online buying experience represent a viable long-term competitive advantage, since the shopping experience entails consumer responses, such as satisfaction and purchase behavior (Fiore and Kim, 2007).

Given the presented conclusions, it was defined the second hypothesis:

> **H2: The Buying Experience has a positive impact on Personal Lifestyle consumers' e-Satisfaction**

2.2.6. Site Image

A retailer's website is the primary contact point of an online transaction, where customers can learn about an organization's attention to detail and importance given to customer satisfaction (Collier and Bienstock, 2006). A web site must be usable but at the same time engage users, and given the millions of sites available, online vendors must try to understand the ways to attract users, retain them and keep them coming back for more (Pandir and Knight, 2006).

According to Pandir and Knight (2006), a key way of achieving that is through homepage design. In fact, previous studies suggest that visual appearance is extremely important in users' preference (Shenkman and Jonsson, 2000; Tractinsky et al, 2000) and that consumers prefer beautiful websites and even perceive them as more usable (Pandir and Knight, 2006).

The Web site's image is communicated through the Internet shopping environment and its hedonic aspects, such as web atmospherics. According to Eroglu et al (2001), the online store atmospherics can be defined as the sum of all the cues that are visible and audible to the online shoppers and that are conscious designed to increase revisiting or browsing (Dailey, 2004). Although web-based stores also use music/sound to attract consumers, visual factors such as screen layout information display, color, pictures or images, banner ads, size of characters and signage, are more obvious in establishing store atmosphere in web-based environments (Oh *et al*, 2008). According to the authors, through the manipulation of these elements, retailers can manipulate consumer's total perception of the store image. Table 2.2.6.1 is the result of some literature review conducted on this topic, and shows the conclusions of some recent studies regarding the results of the management of web design elements.

Table 2.2.6.1. Recent conclusions on managing web elements

Author	Web Elements	Conclusions
Kim *et al*., 2007	**Image Interactivity Technology (IIT):** Close-up pictures and zoom in functions 3D virtual product presentation Mix-and-match functions	High levels of IIT enhances virtual product examination and improve consumers' perception of the online store environment, which may affect enjoyment and involvement Experimental aspects of 3D may attract more customers to visit and browse merchandise Providing better ways of examining products may lead to more involvement in shopping experience, resulting in a desire to stay and return to the site
Hassanein And Head, 2007	**Socially rich text** **Picture Design elements**	Descriptions evoking positive emotions and pictures depicting products with people in emotional and dynamic settings infuse social presence
Oh *et al*., 2008	**Storefront designs** • Thematic • Non thematic **Information display** • Picture-based Text-based	Thematic and picture based store environment is more effective in developing a safe and entertaining store image Consumers feel that shopping is more convenient and expect higher-quality merchandise with pictorial elements in the information displays Consumers perceive a safe and entertaining web-based store image when it has a thematic storefront design and picture based information displays
Koo and Ju, 2010	**Atmospheric cues:** • Graphics • Colors • Links	Graphics, color and links have a positive impact on pleasure and arousal, which in turn have a positive impact on intention Menus have a negative impact on pleasing and arousing online shoppers

Source: Own elaboration

As mentioned in the previous topic, electronic commerce is typically less personal and more automated than traditional commerce (Cyr *et al*, 2007) and since sociability results in positive outcomes, such as favorable attitudes towards the store (Hassanein and Head, 2007), inducing social presence in a website represents a challenge to online vendors. As presented in the table 2.2.6.1, according to Hassanein and Head (2007), elements such as socially rich descriptions and pictures can be manipulated in order to infuse social presence. According to Oh et al

(2008), images also contribute to creating a feeling of convenience as well as the perception of higher quality merchandise.

Regarding online storefront designs, the name attributed by Oh *et al* (2008) to the Web site's page, it was found that a thematic storefront with a design that reflects a store identity and presents products in a lifestyle type atmosphere, will be more appealing and entertaining to costumers, communicating a safer environment. Other elements like close-up pictures and zoom functions, 3D virtual product presentation and mix-and-max functions improve consumer's perceptions, enjoyment and involvement (Kim *et al*, 2007) According to Koo and Ju, 2010, graphics, color and links that also have a positive impact on intention while menus have a negative impact on arousing and pleasure of shopping online.

In sum, the web sites' design and the webpage elements can, and must, be managed in order to create positive attitudes towards the store, as well as positive outcomes. Previous research found that there's a positive linkage between the perception of an online store environment and customer satisfaction (Montoya-Weiss *et al*, 2003; Eroglu *et al*, 2003).

The presented conclusions allowed defining hypothesis 3:

> **H3: The Site Image has a positive impact on Personal Lifestyle consumers' e-Satisfaction**

2.2.7. Personalization

The growing movement towards e-Commerce has allowed companies to provide customers with more product choices (Cho and Kim, 2004). However, this is causing users a serious problem of information overload when they try to collect information from the dynamic and continuously growing online resources (Chou *et al* 2010). Accordingly, a marketing strategy that targets the individual needs of the customers and helps them to efficiently accomplish their goals is a likely key to a firm's success (Lee and Cranage, 2011).

Personalization refers to the individualization of products, services and contents according to the customers' interests and preferences, and is a widely accepted marketing strategy that enables marketing communication professionals to deliver targeted messages to specific audiences (Lee and Cranage, 2011).

Many online vendors have become aware of the importance of this tool, and personalized services for individual customers are now popular in e-Commerce sites (Kim *et al*, 2005). According to Lee and Cranage (2011), personalization creates customer benefits such as convenience, efficiency and individualization, increasing willingness to disclose personal information as well as intentions to purchase from companies who adopt this practice.

According to Chou *et al* (2010), in general, there are two main approaches to provide personalized information: content-based and collaborative filtering. The content-based approach matches the content of the possible items with the user profile, which results from the analysis of the items that the user has selected in the past or from the user's personal information and preferences. On the other hand, the collaborative filtering approach identifies other users that share similar preferences with the given user and provides what they might want, based on that information (Chou et al, 2010).

However, according with Chou *et al* (2010) collaborative filtering and content-based filtering have an unsatisfactory performance without large amounts of usage data, which discourages users from using the system and consequently prevents its improvement - impossible without users' participation. In order to solve this problem there are often used reviews form experienced consumers that are already available on the Internet to determine the most popular products (Chou *et al*, 2010).

Recommendation systems for tourism, for example, have attracted a lot of research energy and interest lately (Kabassi, 2010). According with Kabassi (2010), most of the recommendation systems for tourism focus on selecting a destination but there are already more specific ones such as Entreé (Burke, 200) that displays information about restaurants and food or PTA (Personal Travel Assistant) (Coyle and Cunningham, 2003) used for reserving and selling flights. One way or another, consumers find travelling sites to be most useful when they offer personalized services such as price comparisons and personalized travel packages recommendations, whereas they are given privacy assurances and since they have control over their information (Lee and Cranage, 2011).

The combination of highly personalized service with privacy assurance has the potential to create a tremendous amount of value for customers, but if it privacy isn't assured; it raises privacy concerns (Lee and Cranage, 2011). According with Lee and Cranage (2011), customers who feel insecure about their privacy will not disclose personal information compromising in that way any kind of personalization.

According to Lee and Cranage (2011) personalization, despite all the pointed advantages, is not a necessary, and more important, sufficient condition for a business's success. In fact, the authors believe that personalization no longer represents a competitive edge, as it has become affordable and available to all. What make personalization services into a valuable characteristic, are privacies practices that protect customer information (Lee and Cranage, 2011).

One way or another, previous research has proven and emphasized the importance of personalization to e-business quality and how they impact customer satisfaction (e.g. Szymanski and Hize, 2000; Lee *et al*, 2002).

Given the conclusions stated on this topic, it was defined hypothesis 4:

H4: Personalization has a positive impact on Personal Lifestyle products and services consumers' e-Satisfaction

2.2.8. E-Satisfaction

Customer satisfaction is an affective response to a certain purchase, and determining their causes and consequences an important goal in consumer marketing (Chang and Chen, 2009). According to the authors, there are two ways of determining overall satisfaction: (1) *the transaction-specific* approach that considers the emotional response by consumers to their most recent experience with a provider, and (2) *cumulative customer satisfaction*, which is based on the customer's overall experience with a particular firm over time.

Satisfaction represents an essential ingredient for a successful business relationship not only in the context of traditional commerce, but also within business-to-consumer electronic commerce, (Kim *et al*, 2009). According to Anderson and Srinivasan (2003), a dissatisfied customer is more likely to search for alternatives' information and change to a competitor than a satisfied customer. Also, according to the authors, a dissatisfied customer is more likely to resist the efforts of the current retailer to develop a closer a relationship and more likely to take steps to reduce dependence on that retailer.

In traditional commerce, salespeople are the ones responsible for influencing customer satisfaction, but in the context of e-commerce, it's the customer interface that provides information to potential customers and helps to overcome the disadvantages of impersonal sites (Chang and Chen, 2009). As Chang and Chen (2009) state, online retailers must focus in assuring interface's quality since it positively affects customer satisfaction and consequently customer loyalty.

However, accordingly to Jiang and Rosenbloom (2004), satisfaction's influence on customers' retention isn't asymmetrical, changing accordingly with the purchase stage where the consumer is. According to the authors, *after-delivery* satisfaction has a much stronger influence on both overall customer satisfaction and intention to return than *at-checkout* satisfaction, and price perception has a direct and positive perception on both variables. That's why online vendors must develop measures to assure the quality of customer service and take advantage of every contact point with the client, specially regarding after-delivery service (Jiang and Rosenbloom, 2004).

To build costumer trust and loyalty, and keep costumer retention, online vendors must focus on e-service quality before, during and after the transactions assuring, in that way, their satisfaction (Wang, 2003).

Considering this, it were defined hypothesis 5 and 6:

> **H5: E-Satisfaction has a positive influence on Personal Lifestyle products/services consumers' trust**
>
> **H6: e-Satisfaction has a positive influence on e-Loyalty**

2.2.9. Trust

Trusted processes are a key success factor in online e-Commerce (Grabosky, 2001), and online sellers need to create an environment in which consumers can be confident about any online transactions (Kim et al, 2009). In fact, trust is a significant antecedent of participation in commerce in general, and especially in online settings, because of the increased ease of online stores of behaving opportunistically (Reichheld and Schefter, 2000).

In a broad sense, trust can be described as the favorable expectations that one has towards another's actions, and is based in most of the cases in previous interaction (Gefen, 2000).

According to Morgan and Hunt (1996), one of the most important factors of social organization effectiveness is the willingness of one or more individuals in a social unit to trust others.

Morgan and Hunt (1996) believe that trust result in positive qualitative outcomes, and is developed when firms attend to relationships by (1) providing resources, opportunities, and benefits that are superior to the offerings of alternative partners, (2) maintaining high standards of corporate values and allying oneself with exchange partners having similar values; (3) communicating valuable information, including expectations, marketing intelligence, and evaluations of the partners performance; (4) avoiding malevolently taking advantage of their exchange partners. According to the authors, such actions will "enable firms and their networks to enjoy sustainable competitive advantages over their rivals and their networks in the global marketplace".

More recently, many authors like Palvia (2009) and Reichheld and Schefter (2000), have also stated that trust is the base of every long-term business relationship since it mitigates the risk associated with online transactions. According to Reichheld and Schefter (2000) "price does not rule the web; trust does", since it is the center of a long and loyal relationship. In fact, lack of trust is one of the main reasons pointed by consumers to avoid online shopping (Perea et al. 2004), since consumers are only predisposed to share personal information, and engage in an exchange relationship, if they trust the aspects of a certain site and, also, if they believe in the integrity and competence of an online vendor (Palvia, 2009).

As stated by Reichheld and Schefter (2000), trust also plays a crucial part in customer loyalty: to win customers loyalty, an e-vendor must first win their trust. According with the authors, this is something very important, especially in the online world where customers can't look the e-vendors in the eye, which increases the need to rely on the images and promises made in the online site. When a customer trust an online vendor, it is much easier for him to share personal information, which enables a company to form a more intimate relation with the customer by offering tailored products and services. This process increases trust and strengthens loyalty, which can quickly translate into a durable advantage (Reichheld and Schefter, 2000).

According to Anderson and Srinivasan (2003), trust also plays an important moderating role, since is likely to affect the impact of e-satisfaction on e-loyalty. The authors believe that, in the e-commerce context, customers who don't trust an e-business will not be loyal to it, despite the general satisfaction with the service. Therefore, apparently, e-satisfaction is more likely to result in stronger e-loyalty if costumers have a higher level of trust in the e-business.

Given the stated conclusions in this topic, it was defined hypothesis 7 and 8:

H7: Trust plays a moderating role between e-satisfaction and e-Loyalty

H8: Trust has a positive influence on Personal Lifestyle products and services customers' e-Loyalty E-satisfaction has a positive influence on e-Loyalty

2.2.10. E-loyalty

With e-Commerce growing rapidly and online shopping becoming a trend, the importance of building and maintaining customer loyalty in electronic marketplaces has become an important topic for marketing researchers and practitioners (Gommans et al. 2001).

As stated by Srinivasan et al. (2002), competing businesses are only a few clicks away, which result in a minimal personal effort for the consumer when comparing online competing products and services. Therefore, retaining customers is financial imperative for the e-vendors, since attracting new customers is more expensive, especially in comparison to traditional stores (Luarn and Lin, 2003).

Although it is agreed that the Internet has overturned some of the old rules of business, loyalty still remains about earning the trust of the right kind of consumers (Reichheld and Schefer, 2000), meaning the ones to whom the company can provide superior experiences that make them want to stay with the company.

According to Srinivasan et al., there are seven elements that have a significant impact on e-loyalty, the 7Cs: customization, contact interactivity, cultivation, care, community, choice and character. By successfully managing these elements, offering customized solutions adequate to the customers needs; creating an interactive website; proactively offering desired information; paying fully attention to the customers orders and service; facilitating the exchange of opinions through the creation of a community; offering a great choice of alternatives, and finally, by creating a creative website, the e-vendors will increase customers' loyalty (Srinivasan et al, 2002).

However, there are still some elements that can moderate customer loyalty but fall beyond the control of the company management (Anderson and Srinivasan, 2003). According to Anderson and Srinivasan (2003), individual variables such as inertia, convenience motivation and the resultant customer switching behavior, play an important part in moderating e-satisfaction and consequently e-loyalty.

Despite that, demonstrating to customers that the company cares about them and wants to assist them regardless the short-run profit consequences of it, helps to create/ strengthen the kind of relationship that gains customer loyalty (Anderson and Srinivasan, 2003). In the end, loyalty is not won by technology but through the delivery of a consistently superior customer experience (Reichheld and Schefter, 2000).

Another important consequence of e-loyalty is word-of-mouth, where the customers recommend and share experiences regarding a certain online store (Palvia, 2009; Srinivasan et al., 2002).

Regarding the presented conclusions, it was defined hypothesis 9:

H9: E-loyalty has a positive influence on e-WOM

2.2.11. E-WOM

Word-of-mouth (WOM) is probably the oldest mean of sharing experiences and opinions about products and services, and it is usually described as an informal and independent exchange of information between individuals (Goyette, 2010). It is characterized as informal and independent because, supposedly, is not organized officially by any company or brand.

WOM has been through the years, an important tool for marketers to evaluate business performances and influence customer's decision-making process (Unsal, 2009) as well as a popular subject of investigation.

Several studies have already demonstrated the overwhelming influence that WOM has on consumer behavior, finding that word-of-mouth is positively and strongly associated with client's intention to purchase (Crocker, 1986), service quality (Parasuraman et al, 1988), perceived value (Hartline, 1996), relationship quality (Boles et al, 1997), satisfaction (Anderson, 1998) and client's levels of trust (Bergeron et al, 2003).

Today, with all the communication possibilities created by the Internet, consumers only need to interact with their computers in order to share online their products reviews (Sen & Lerman, 2007). With the proliferation of online opinion forums, e-mail referrals and customers reviews encouraged by online stores, sharing information about buying experiences is even easier than before (Bruyn and Lilien, 2008).

Typically, e-WOM comes in the form of a product or service review, recommending or discouraging others to buy the product/service, by presenting positive arguments supporting the product or negative ones against it (Sen & Lerman, 2007). Given its wider reach, electronic word of mouth (e-WOM) has an even greater power then traditional WOM (Goyette, 2010).

However, despite its undeniable influence on consumers' behavior, e-WOM does not always work in the same way. Its strength depends on several aspects, such as, for example, the type of product, the stage of consumers' decision process, and the nature of the e-WOM (Sen and Lerman, 2007; Bruyn and Lilien, 2008; Lee and Lee, 2010).

Electronic word-of-mouth, as well as regular WOM, can be characterized as positive or negative. However, negative and positive impressions don't have the same power in consumers' behavior. In fact, consumers not only pay more attention to negative recommendations but also trust them more (Sen and Lerman, 2007). Given the stronger impact on consumers purchase decisions of negative e-WOM, marketers must pay careful attention to them since they affect their sales and purchases (Unsal, 2009).

A study conducted in 2007 that compared the influence of online reviews for two types of products, utilitarian products, (ex. Dishwashers and other consumer durables) VS hedonic products (ex. Music, concerts and movies), concluded that readers were more likely to consider using consumers' reviews for utilitarian products in their decision-making. Also, when taking into consideration online reviews for utilitarian products, readers not only pay more attention to negative reviews but also trust them more (Sen and Lerman, 2007).

Another study supports that the influence of e-WOM in consumers' behavior depends on the stage of the decision making process. The authors, taking into account the case of the e-mail, define three stages: the *awareness stage*, when the recipients receive the e-mail and may or may not open it based on the subject line, the familiarity with the senders name and nature of the relationship between the receiver and the sender; the *interest stage* when the recipients become aware of the object and purpose of the e-mail and may develop interest; and finally, the *final decision stage*, when the recipient, influenced by possible previous relationship, gathered all the information in order to make a decision (Bruyn & Lilien, 2008).

Despite the difficulty in controlling e-WOM, online retailers must take into consideration the great power of this element. Nowadays, consumers not only have a greater ease on posting their reviews of products online, but they are also protected by the anonymity of the Internet tools (Unsal, 2009), which potentiates honest reviews that may not always be good for the company.

In order to control the impact of e-WOM and, also, take advantage of it, managers must continuously monitor the Internet for word-of-mouth activities about their companies and use it as a tool in promoting products and services (Unsal, 2009).

Chapter 3 - THE INTERNET AND E-COMMERCE IN PORTUGAL

3.1. The Internet in Portugal

According to the Internet World Stats (20011), from its beginning in December 1995 until July 2011, the Internet has watched its users grow from 16 millions to 2.110 millions around the globe, which now translates into a penetration rate of 30,5% of the worlds' population.

Following the world's trend, Portugal has also grown, from 2,5 million users in 2000 to almost 5,169 million users in 2010 and counts with a penetration rate of 48%, above the world's average rate (Internet World Stats, 2011). A study published in 2010 by OberCom found that 48,3% of the men and 41,1% of the women that live in Portugal were Internet users. Despite the higher number of men using the Internet, this tendency is mitigating, with 56% of men users vs. 53% of women in 2011 (INE, 2011).

Previous studies found that the use of the Internet varies in reverse to age, being the majority of the national Internet users between 16 and 24 years, with a level of 93% of use. Employed people and students are the ones with the higher percentage of use, 65% in the first case and almost 100% in the case of students (INE, 2011). In terms of frequency, 75% of the population access to the Internet in a daily basis and 90% refer their home as the preferred place to do it (INE, 2011). Portuguese wireless Internet markets are developing rapidly, and Portugal is one of the leading countries in mobile broadband with both laptop and 3G mobile phone use above the European average (European Commission, 2011).

Despite the fact that Portuguese still use the Internet mainly to search for information, communicate and for other recreational activities, 10% of the population used the Internet in 2011 to buy products and services (INE, 2011).

3.2. E-Commerce in the world

E-Commerce is evolving and growing rapidly worldwide, and to prove it, are the online sales in Europe, which reached the 406,8 billion dollars in 2011, registering a 15,6% growth from 2010. Also, in the US, by the time of the 4th quarter of 2011, e-Commerce sales registered a value of 59,7 billion dollars, more 13,5% than the value for the same quarter of 2010 (eMarketer, 2011). In the following years, e-Commerce sales are expected to continue to grow, and even pass the trillion-euro mark in 2013 (IMRWorld, 2011).

New phenomena such as the growing sales of smartphones – 87% in the last year, while Pcs only grew 3% (Futures Global Foresight, 2011), is creating a new trend that is helping to boost e-commerce: mobility. In fact, according to the same study, 10% of the online buyers use their cellphones to search the best prices online. This new trend is most notable regarding traveling products and services, where 69% of the corporate tourism is booking their flights using smartphones (Google, 2010).

Georeference, another consequence of mobility, is also assuming a leading role in the recommendation of products and services regarding costumers' geographic location. According to JiWire (2011), 53% of the Americans are willing to provide their location if in turn they receive the best prices around. The proliferation of new tourism applications for mobile devices, such as TripAdvisor, Ultimate Experiences form Lonely Planet, or 3rd Planet, proves that this is a fast growing trend.

Despite the optimism and the forecasts of continued growth, there is still a lot do in the topic of e-commerce. In 2011, the European Commission launched the 2011-2020 Digital Agenda for Europe. One of the main actions featured in this agenda is the updating of the e-commerce directive, adopted in 2000 that set up an International Market framework for electronic commerce (European Commission, Digital Agenda for Europe, 2011).

In the origin of the e-Commerce action previewed in the Digital Agenda for Europe, is the belief that EU online markets are deeply fragmented and that consumers and business have difficulties accessing online shops and offering their services in other EU countries. Also, there are still regulatory barriers that should be abolished in order to unlock "a huge untapped potential" (European Commission, Digital Agenda for Europe, 2011).

The great e-Commerce potential is revealing itself in new emerging forms and tools of online trade. The breakthrough of m-commerce and the use of social networks are hot topics nowadays and something that every online successful company must take into consideration.

3.3. E-commerce in Portugal

Portuguese e-Commerce has been growing considerably in the past few years. In the period between 2002 and 2011, the proportion of individuals buying online, registered an average annual growth of 23%. In 2011, 10% of the population between 16 and 74 years old used the Internet to buy products or services (INE, 2011).

Table 3.3.1. Portuguese e-Commerce Profile

Portuguese E-commerce User Profile	
Socio-Demographic Criteria	Profile
County of Residence	**Lisboa** (14%)
Average Age	**30 years old**
Scholar Background	**Graduated** (28%)
Professional Status	**Student** (16%)

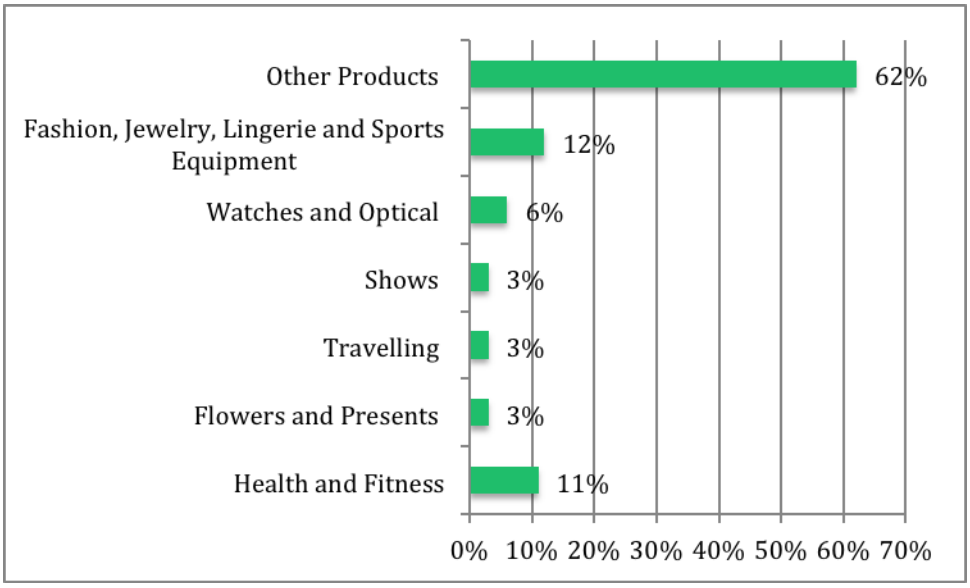
Source: INE (2011)

When drawing the Portuguese e-Commerce user profile (table 3.3.1), likely to the Internet's user, is among the younger age groups that we find the higher levels of online shopping. The individuals with ages between 25 and 34 years are the ones that mostly use the Internet to buy products and services - 19% (INE, 2011). When it comes to education, online shopping levels are higher in graduated students (28%) and people with High School (21%). In terms of occupation, mostly students (16%) and employed people (13%) buy online (INE, 2011).

Regarding the county of residence, the highest level of online buying is found in Lisbon, the country's capital, where 14% of the population uses the Internet to acquire products or services. Above the national average (10,3%) are also the Algarve (12%) and the regions of Alentejo and Centre with 11% of the population buying online (INE, 2011).

In the second quarter of 2011, Netsonda conducted a study that consisted in questioning 35 online sites about their e-Commerce results and practices. This study found that despite 34% of the sites affirmed that its sales volume had decreased in relation to the homologous period, 37% saw its volume grow until 20% the sales volume and 14% of the sites affirmed their sales grew 100%. Regarding the products and services sold online by the considered sites, the most sold category in the second Trimester of 2011 was Electronic/Communications and Informatics. Chart 3.3.1. depicts the percentage of sales of Personal Lifestyle products and services.

Chart 3.3.1. Percentage of Sales of Personal Lifestyle Products/services



Source: Netsonda (2º Quarter of 2011)

As we can see in the graph, the most sold products for the studied category were Fashion, Jewellery, Lingerie and Sports Equipment (12%) followed by Health and Fitness. In the opposite side are Flowers and Presents, Travelling, and Shows with only 3% of the sales. According to AC Nielsen (2008), Portugal is the third country in the TOP 10 for online fashion shoppers, with 45% of the respondents affirming that bought Clothing, Accessories and shoes in the three months prior to the study.

Chapter 4 - RESEARCH METHODOLOGY

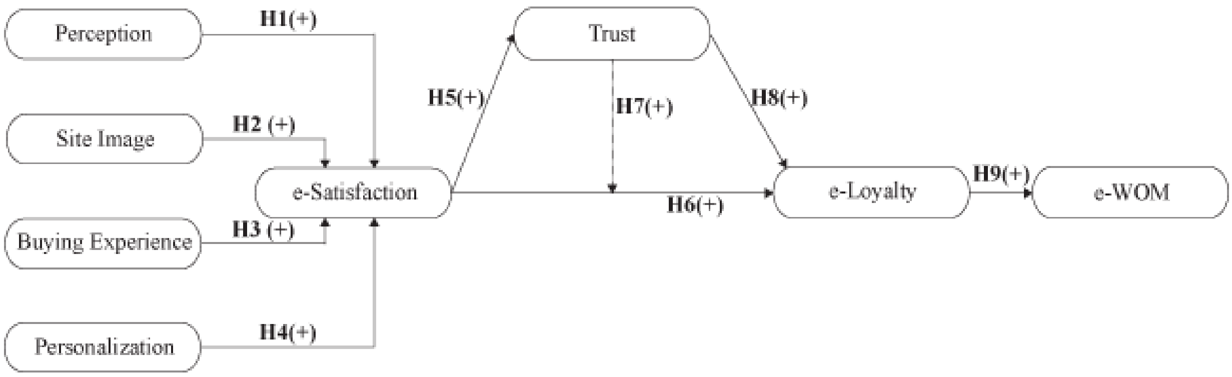
4.1. Investigation Hypothesis

The investigation hypotheses presented bellow, on table 4.1.1, aim to support and complement the already existent theoretical findings about the research's object. In order to simplify the presented hypothesis it's proposed a conceptual model (Figure 4.1.1.) that aims to connect the several study propositions. Beginning by the antecedent variables (determined through the literature review): Perception, Site image, Buying experience and Personalization, and testing their impact on Satisfaction. Then, will be analyzed the possible impact of Satisfaction on Trust, consequent possible impact of Trust on E-Loyalty and, finally, possible impact of E-Loyalty on E-Wom.

Table 4.1.1. Investigation Hypothesis

H1	The Good overall Perception has a positive influence on Personal Lifestyle products and services consumers' e-Satisfaction
H2	The Buying Experience has a positive impact on Personal Lifestyle consumers' e-Satisfaction
H3	The site image has a positive impact on Personal Lifestyle consumers' e-Satisfaction
H4	Personalization has a positive impact on Personal Lifestyle products and services consumers' e-Satisfaction
H5	E-Satisfaction has a positive influence on Personal Lifestyle products/services consumers' trust
H6	E-satisfaction has a positive influence on e-loyalty
H7	Trust plays a moderating role between e-satisfaction and e-Loyalty
H8	Trust has a positive influence on Personal Lifestyle products and services customers' e-Loyalty
H9	E-loyalty has a positive influence on e-WOM

Figure 4.1.1. Investigation Model



4.2. General Investigation of Online Search and Buying Behaviors

This chapter aims to explain the process of investigation and the methodological tools used in each phase of the project's research:

(1) The exploratory study with questionnaire and focus group

(2) The quantitative study with the aim of testing the defined hypothesis

The first step of this investigation consisted on the development of a literature review about related topics, in order to define the objectives and aimed contributions of the research. The literature review focused on the online buying behavior and its determinants, on Internet marketing, and on the trends and future perspectives of online consumption. To the present chapter, it was also conducted some literature research, in order to benchmark the best tools and procedures for the investigation process.

Next, it were developed the tools to acquire the needed information to validate the investigation model and the defined hypothesis. In order to do that, it were defined the investigation field, the sample and the tools for the data's collection and analysis. Since the already existent statistical data revealed to be insufficient new one was collected. This was achieved, in a first phase, through an exploratory study, composed of quantitative questionnaires and two focus groups, and in a second phase through a quantitative study that relied on online questionnaires.

4.2.1. Data Collection and Paradigm

According to Huberman and Miles (2002) and Miles and Huberman (1994), quantitative research allows identifying relations that may not be evident to the untrained eye of the researcher, or might be influenced by its own perception and experience.

However, quantitative research alone can create disappointing results, especially if it only seeks large scales generalizations drawn from investigations supported by an uncritical acceptance of conventional investigation methods (Gherardi and Turner, 1987). According to Gherardi and Turner (1998), this is one of the causes of the growing adoption of qualitative research as a complement of quantitative methods, allied with the recognition of the quality of the works that result from the combination of both processes. Miles and Huberman (1994) agree that a successful investigation must combine qualitative and quantitative research, with exploratory interviews leading to quantitative tools. These authors believe that it is possible to capture the depth of the themes through qualitative research and at the same time still collect representative data from a sample of the studied universe.

Following this line of though, the investigation for this project relied on two fundamental steps (1) the Interpretive Approach and (2) the Positivist Approach. If in one hand, the Positivist Approach seeks accurate answers to the research questions, providing the ability to isolate and examine only those behaviors that are specified by the determined hypothesis, the Interpretive Approach, on the other hand, seeks to describe the perceived realities that cannot be known a priori because of their time and context specific nature (Hudson and Ozanne, 1988).

4.3. Exploratory Study: Methodological Options

According to Churchill (1979) an exploratory study consists on the opinion of a sample of people that may contribute with some ideas and knowledge about the studied object. In this case, in order to study the determinants of the online buying process, in a B2C online context, were developed a questionnaire and conducted two focus groups. The questionnaire aimed to understand the use of the Internet as a searching and buying tool and the focus group intended to comprehend the awareness of Internet users on its use as a buying tool, and, to identify the main determinants of the online buying process taking into consideration their past experience. The findings of the exploratory study also allowed setting the ground for the quantitative study. The next topics describe and explain the two steps of the exploratory study, the questionnaire and the focus group.

4.3.1. Questionnaires - Quantitative Study on Online Search and Buying behavior

Questionnaires allow answering to a considerable number of questions and, in that way, collecting quantitative data that may establish relations between the variables. The script of this questionnaire was elaborated in order to obtain a superior knowledge of the online reality, particularly on the topic of Internet's use as a search and/or purchase tool, and aimed to deepen the main aspects related with the object of study. There were conducted 800 face-to-face questionnaires, applied following a segmentation methodology. The process of segmentation consisted of four phases: first, the population was divided according to residential areas (Nielsen areas I, II, III North and South, IV and V); then, in a second phase, this segment was divided by gender; in a third phase they were segmented by age groups and, finally by Scholar Background. The age groups and Scholar Background were also defined following the AC Nielsen Criteria.

In order to better develop the concepts of the research was conducted a pre-test, also face-to-face, with 40 respondents, allowing to refine the scales, identify new variables that hadn't be considered before, and adopt a new language more adequate to the study. The main objectives were to collect feedback about the perceptibility and applicability of the questions taking into consideration their context; to identify possible difficulties in filling the questionnaire; to observe the general reaction to it, and, also, to forecast the non-response rate. Besides the initial explanations about the confidential and anonymous nature of all the information provided by the respondents, the questionnaire script consists of three different parts:

(1) **In the first part**, the respondents are asked if they used the Internet in the last 12 months – this question works as a filter, allowing the ones that say yes to continue answering to the questionnaire and the others that answer no, to stop. Then, the individuals are questioned about the technological tools used and respective frequency of use; the means used to access the Internet and the most used mean; where they frequently access the Internet and the place where they most access, and, lastly, the type of use of the Internet and respective relevance.

(2) **In the second part,** there are presented a list of products and services included in studied category of Personal Lifestyle Products. First, the respondents are asked if they search for information of the product in question, and if they answer affirmatively, they are asked if they do it in an offline or online context. Next, for the same product, the respondents are asked if they buy the product or not, and if they do, if they buy it online or offline. If the respondents answer that they buy online they then are asked about: the frequency of buy in the last 12 months, the site where they bought it, if the site was a national or international domain, and, finally what was the average value of the purchase.

(3) Lastly, **in the third part**, the respondents are asked about their name, age, sex, county of residence, profession, academic background and net monthly income of the household, in order to proceed to a social demographic characterization. The last question, about the telephonic contact of the respondents has the only purpose of validating the questionnaires.

4.3.2. Focus Groups – Qualitative Determination of the Online Role for Personal Lifestyle Products and Services

The development of the two focus group allowed clarifying the investigation's next steps, using as sampling criteria individuals that search online for information of Personal Lifestyle products and services, and/or acquire these products/services through the Internet. It were conducted two focus groups, one in Lisbon and the other one in Tavira, seeking in this way a wider variety of answers.

According to Cook (1981), the main objectives of a focus group are (1) to build a group of ideas and hypothesis for further testing, (2) to understand how a group of individuals talks and thinks about the investigated topic. The main advantages of a focus group, according to Morgan (1997), are the fact that it gives access to reports on a wide range of topics, and ensure that the data obtained is directly target to the researchers interest.

A focus group is usually made of individuals with shared key characteristics (Powel and Single, 1996) that interact around a common interest, stimulating in this way the birth of new ideas regarding the discussed topic (Goldman, 1962). The desirable number of focus group sessions depends on the complexity of the subject under investigation, but, generally, 1 to 10 sessions are sufficient for most studies (Powel and Single, 1996).

In a focus group there are two distinctive roles: the moderator and the participants. The moderator is the responsible for the content of the focus group– what is discussed- and at the same time for the process – how it is discussed. He or she works with a non-prescriptive, semi-structured interview schedule and usually supplements the prepared questions with sub questions, allowing to clarify a topic or exploring the participants' answers in greater detail (Powel and Single, 1996). For the conducted focus groups it was developed a script that included some exercises, in order obtain information about specific topics, but at the same time the moderator allowed the discussion among participants and raise some questions as the conversation flew.

In general, a focus group comprises between 6 and 10 participants and lasts approximately 90 to 120 minutes. According to Fern (1982), focus groups of eight members generate more ideas than a focus group of four members but from there, as the group size increases the returns diminish. For the focus group of this investigation it was decided the each session should take around 90 minutes and have 8 elements chosen by convenience from a group of Internet users, both online buyers and non-buyers.

4.4. Online Questionnaire - Quantitative Study on Search and Buying habits for Personal Lifestyle Products and Services

The quantitative study consisted of an online questionnaire, applied specifically to online consumers of Personal Lifestyle products and services. Online questionnaires are methodologically and financially appealing, and offer several advantages over traditional questionnaires, mostly due to Internet's reach (Sax et al., 2003). Also, this type of questionnaires have great flexibility, since they can be conducted in several formats (email with survey; email with link of the questionnaire, etc.); are more rapid and efficient than traditional methods; are convenient, since the respondents can answer regarding their time availability, and are easier to analyze (Evans and Mathur, 2005).

The development and application of the questionnaire for the quantitative study was archived through the following steps:

1. Pre-test to the questionnaire
2. Definition of the final version and scale of used measures
3. Definition of the investigation’s universe and sampling process
4. Data collection
5. Codification and preliminary treatment of the collected data
6. Definition of the methods and techniques for data analysis

4.4.1. Pre-test of the online Questionnaire

The pre-test phase of a questionnaire consists on applying a preliminary version to a small sample of individuals with the characteristics of the research target. This process has the main purpose of identifying potential flaws that materialize in changes to the final version of the questionnaire. In the particular case of this questionnaire, the pre-test was conducted with a sample of six respondents following the same criteria of the research: individuals that buy Personal Lifestyle products or services online. The sample was selected through the convenience method, since it revealed to be the fastest and easiest way of identifying the aspects that needed to be changed or improved.

4.4.2. Questionnaire’s Final Version and Measurement Scales

A questionnaire can be classified by its structure and direction. The structure is the degree of normalization imposed by the questionnaire, and the direction the degree of information communicated about the study to the respondent (Kinnear and Taylor, 1996). The questionnaires can be structured or non-structured, but when a researcher wants to assure that every respondents answer the same questions, there are used direct structured questionnaires, which means that every questions are presented in the same way and order to every respondent (Moutinho, 1998). In the present research, it was used a structured questionnaire facilitating in this way the application, tabulation and analysis of the questions.

The questions that compose a questionnaire can be general or specific, open or closed accordingly with the researcher's objectives. There are several types of closed answers: List questions, Category questions and Scale questions (McDaniel and Gates, 2007; Saunders et al., 2007). The online questionnaire used in this research was mostly made of closed questions: List questions, where the respondent has the opportunity to choose from a list (ex. Question 2.), and Scale questions, closed questions with the objective of measuring the intensity, influence, or grade of agreement to a certain attitude (ex. Questions 1.1:8.4), these questions are codified and measured in numeric scales (Saunders et al., 2007).

Regarding scale questions it was used a specific type of scale, the Likert scale, where the respondents are asked to express their degree of agreement or disagreement to a certain attitude expressed in the survey by statements, and measured by a numeric scale (McDaniel and Gates, 2007). In this particular case it was used Likert Scale was from 1 to 7, "1" meaning "Totally Disagree" and "7" meaning "Totally Agree". It was used a scale form 1 o 7 so it was given the respondent the opportunity to select 4 as a neutral answer, balancing the scale.

When a questionnaire is mostly made of closed questions, like this one, is necessary to pick a group of alternative answers to each question. This creates the need to associate numbers to the questions so they can be later analyzed through statistical techniques. These numbers represent a measurement scale that can be of several types: nominal, ordinal, of gap or ratio (Hill and Hill, 2000; Pestana and Gageiro, 2003). Given the nature of the subject studied, there was the need to use nominal and ordinal scales.

4.4.3. Research's Universe and Sampling Procedure

In order to collect a sample for a research, it is essential to begin by clearly defining its target, since the quality of the results will depend on a large scale on its correct definition. The target of an investigation is composed by a group of individuals from the universe, form which we want to know a certain set of information that they might have in common (Reis e Moreira, 1993). For the present investigation the selected target was the Portuguese online buyer of Personal Lifestyle products and services, from 15 years old. The sample of the research consists on a group of individuals from the target that after the analysis allow the conclusions to be extrapolated and generalized to the universe (Reis e Moreira, 1993). In this project the sample was defined *a priori* and is made of 400 individuals.

4.4.4. Questionnaire's Application and Data Collection

The method used in the application of the online questionnaire was the Snowball method also known as chain referral sampling. This method "yields a study sample through referrals made among people who share or know of others who possess some characteristics that are of research interest" (Bernacki and Waldorf, 1981), and has been widely used in qualitative sociological research. According to these authors a limitation pointed to this technique, is the fact that it relies on networks and can create biased answers.

In the particular case of this investigation, and since it was decided, from the beginning, that the questionnaires ought to be sending online; it were taken measures in order to satisfy the specific needs of this particular mean: the need of sending a pre-notification, the development of incentive schemes, personalization, extension of the questionnaire and use of special colors and formats. As concrete measures: it was prepared an e-mail template that respondents should use in the case of resending the questionnaire to their contacts; it was given the opportunity to the respondents to benefit from a promotion that give them a cinema ticket in the purchase of other and it were conducted *Facebook*, e-mail and blog referrals to the questionnaire.

Chapter 5 - DATA ANALYSIS

This chapter is dedicated to the analysis of the data collected through both the exploratory qualitative and quantitative phase of this investigation. First, it will be presented the findings of the quantitative questionnaire about Portuguese research and purchase behavior, then the main conclusions of the two focus groups and finally, the main findings of the online questionnaire.

5.1. Questionnaire on Online Search and Purchase Behavior

Through the first phase of the exploratory study - the questionnaire about online search and purchase behavior, it was possible to collect the data of 800 individuals on this topic. The conclusions that will be presented next, beginning with the socio-demographic profile of the respondents, allowed to better understanding the relationship between Portuguese people and the online reality.

5.1.1. Socio-demographic Profile of the Respondents

Table 5.1.1.1 Socio-Demographic Profile of the Respondents

Socio Demographic Profile of the Respondents	
Socio-Demographic Criteria	Respondent Profile
Zone of Residence	**Zone III-N** (29,4%)
Average Age	**42 years old**
Gender	**Female** (54,5%)
Scholar Background	**Secondary Education** (35,9%)
Professional Status	**Commercial Employers/ Sellers** (16,6%)
Monthly Household Income	**500€-1000€** (39,5%)

As we can see in table 5.1.1.1, the great majority (29,4%) of the respondents live in Zone III-N, followed by Zone V (20,4%) and Zone I (17,9%). The average age of the Portuguese

Internet user is 42 years old, most of the respondents are female (54,5%). Regarding the qualifications of the respondents, the majority (35,9%) has completed the secondary education, 22,3% has studied until the 9th grade (former 5th grade), 21,1% graduated and 14,6% has a 4 years education background. Only 3,4% of the individuals have a master degree and even fewer (2,8%) affirmed they have less than 4 years of teaching. Next, it was studied the net monthly income of the household of the 799 respondents (one denied the information): the majority (39,5%) earns between 500€ and 1000€ per month, 28,7% earns from 1001€ until 2000€, 14,5% earns until 500€ and 10,5% between 2001€ and 3000€. Just 6,8% of the questioned individuals earns more than 3000€ per month.

Concerning the professional status[2], the majority of the respondents (51,9%) work as employees in behalf of others as commercial employees/sellers (16,6%). The category "other situations" is the second most frequently pointed by the respondents (28,6%) with a majority of students (11,1%). From the status employer/ self employed (19,6% of the answers) the majority are Entrepreneurs form several sectors (14,8%).

5.1.2. Use of electronic tools

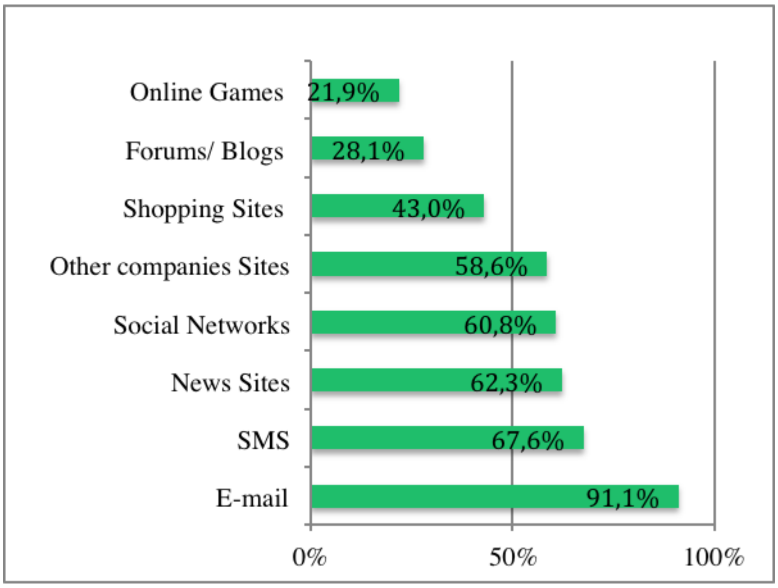
The conclusions of this topic refer to questions from A.2 to A.7 of the questionnaire. The study of the use of electronic tools allowed to diagnose the Portuguese adoption of Internet based instruments such as e-mail, news sites, social networks, other companies sites, shopping sites, forums/blogs and online games, which may work, directly or indirectly, as influencers of the shopping and searching behavior. The SMS, not necessarily an online-

[2] Were defined three situations: employer/self-employed (entrepreneurs of several sectors and freelancers), employees on behalf of others (commercial employees and trade sellers, middle_management, worker, white-collar employee, senior officials/managers, professionals/ teaching professionals and armed forces), and other situations (student, retired, unemployed, housewife and other).

based tool, also represents an interesting object of study due to its popularity as a communication mean.

5.1.2.1. Adoption and Frequency of Use

Chart 5.1.2.1.1. Adoption of electronic tools

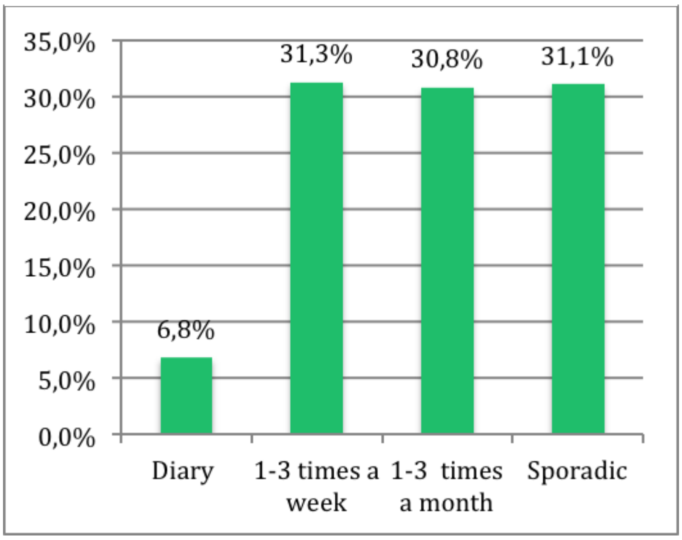


As depicted in chart 5.1.2.1.1., the most used electronic tool is the e-mail (91,1%), followed by SMSs (67,6%), News Sites (62,3%) and Social Networks (60,8%). Online Games along with Forums and Blogs are the less used tools with 21,9% and 28,1% of use respectively. Other Companies Sites, where can be included banks and social security domains also have a considerable percentage of use (58,6%). A qualitative analysis of the answers allowed finding that *Facebook* is the most popular social network among respondents. This is consistent with the general Portuguese behavior regarding the adoption of Facebook, a social network that in April 2012 already counted with 4,35 million users in Portugal (Social Bakers, 2012). The Shopping sites, the main object of interest of this research, are used by 43% of the respondents, a representative percentage, although with a considerable distance of the most used tools (question A.2.).

Regarding frequency, most of the referred tools (five out of eight) are used in a daily base: e-mail (64,1% of 729 e-mail users), SMS (66,8% of 546 users), social networks (52,8% of 489 users), online games (49,1% of 175 users) and news sites (46,2% of 496 users). Forums and Blogs as well as Other Companies Sites deviate from this trend with a predominant frequency of use of 1-3 times a week - 45,3% of 223 users in the first case and 36,7% of 466 users in the second (question A.3).

Shopping sites represent a particular case regarding their frequency of use. As it possible to see in chart 5.1.2.1.2**,** despite the fact that they are used mostly in a weekly base (31,3% of 351 users), the fact is that a very close percentage of users use this tool sporadically (31,1%) as well as monthly (30,8%), (Question A.3).

Chart 5.1.2.1.2. Frequency of use of Shopping sites

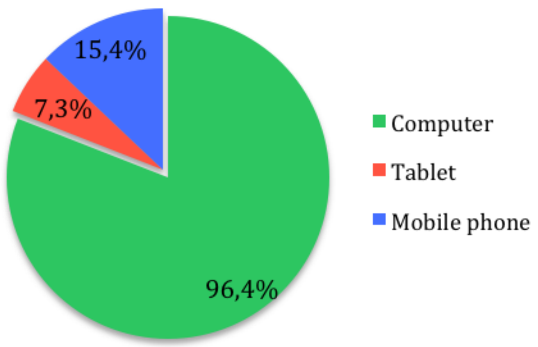


5.1.3. Internet's Use

In order to understand the Portuguese online behavior is primordial to, first, understand how Portuguese relate with the Internet. To achieve that, it was studied the means and places of Internet access as well as the purpose of the Internet's use, allowing to better know Portuguese Internet users preferences, and help to define future measures. Complementary, it was also conducted a statistical analysis of the latent structure associated with the type of Internet use allowing to define five main reasons for accessing.

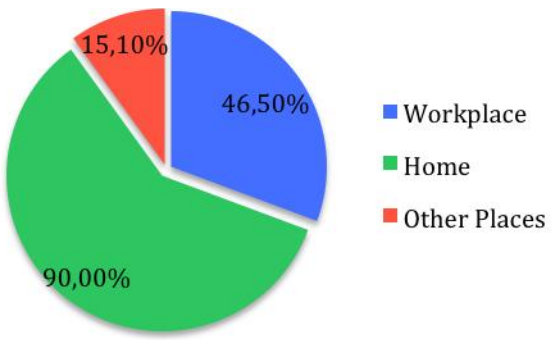
5.1.3.1. Internet Access: Means and Places

Chart 5.1.3.1.1 Means of Internet Access



As we can see in chart 5.1.3.1.1, the most used mean of Internet access is the computer (96,4%), followed by the mobile phone (15,4%) and the tablet (7,3%). Despite this, the cellphone is clearly gaining importance regarding Internet access, which can be explained by increasing selling of smartphones - 87% in the past year (Global Futures and Foresight, 2011) (Question A.4).

Chart 5.1.3.2.1 Places of Internet Access



Regarding the place where the respondents connect to the Internet, the chart 5.1.3.2 shows that the majority access from their Homes (90,0%), only 46,5% access from their Workplace and 15,1% from Other places [3] (chart 5.1.3.3.). (Question A.5)

5.1.3.2. Types of Internet use

In order to study the purpose of Internet access, the respondents were asked to assign a significance level, based on a semantic scale, from (1) not relevant to (5) very relevant, to nine types of use: Information Search, Professional Purposes, Academic Purposes, Software Downloads, Amusement, Gambling, Sell Something, Buy Something and Meet/Get in ouch with new people (Question A.7).

[3] The percentages sum more than 100% since 19,0% of the respondents answered more than one mean of access in the first case and 52,6% answered more than a place to access in the second.

Chart 5.1.3.2.1. Purposes of Internet Use

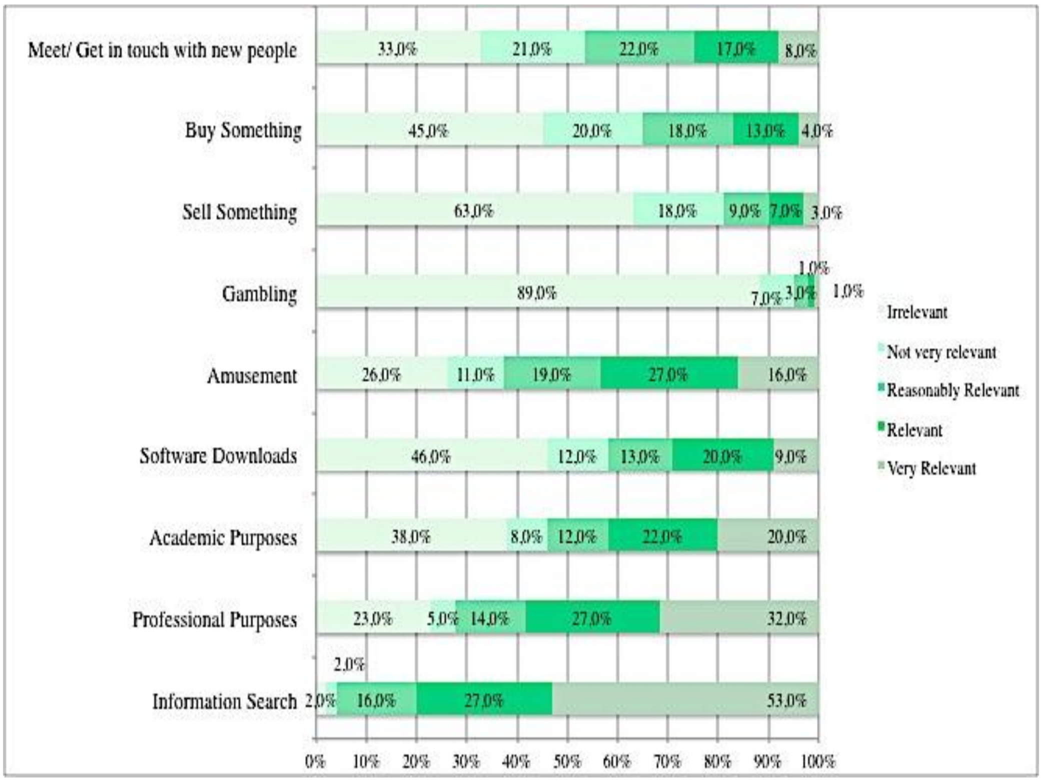


Chart 5.1.3.2.1. shows that Information Search and Professional Purposes were the options considered most relevant with 53,0% and 32,0% of the respondents attributing them the highest level of relevance. In the opposite side is Gambling, with 88,0% of the respondents attributing it the lowest relevance level followed by Meet/Get in touch with new people with a 68,0% of non-relevance.

A closer look at the data obtained, allowed identifying five main factors associated with Internet use: Knowledge Seeking, Amusement, Commerce, Socialization and Gambling. These five factors were identified through a Principal Components factorial analysis and together explain around 80% of the total variance of the answers. Each one of the factors explains a percentage of the total variance, alone:

- **Knowledge seeking:** factor associated with the use of the Internet for professional and academic purposes and information search, which explains 21,7% of the total variance.
- **Amusement:** Leisure factor that corresponds to amusement purposes and software downloads and explains 18,3% of the total variance.
- **Commerce:** factor associated with online buy and sell, which explains 17,1% of the total variance.
- **Socialization:** factor associated with the aim of meeting and getting in touch with new people, which explains 11,2% of the total variance.
- **Gambling:** factor associated with playing for money in the Internet and explains 11,1% of total variance.

Table 5.1.3.2.1 Factorial Analysis

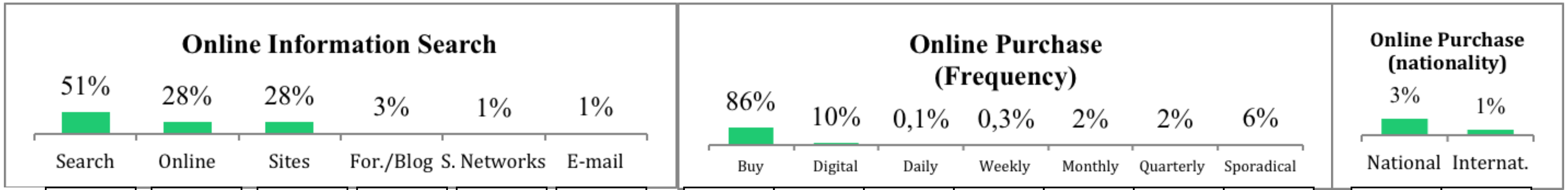
Types of use	**Components**				
	1	2	3	4	5
Meet/Get in touch with new people	,038	,146	,071	**,979**	,006
Buy Something	,134	,161	**,861**	-,037	,028
Sell Something	,224	,113	**,814**	,140	,073
Gambling	,002	,100	,077	,006	**,991**
Amusement (music/videos/games)	,232	**,822**	,107	,157	,024
Software 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

The table 5.1.3.2.1 helps understanding how the factors were identified and nominated, regarding their weight in each one of the components found. The values presented are the Pearson correlation coefficients, which indicate a null association when the value is equal to 0 and a perfect association when it's equal to 1. For example, in the case of the first component, Knowledge seeking, the most important variables are "Academic purposes", "Professional purposes" and "Information Search" – the ones with the highest weights.

5.1.4. Information Search and Buying Behavior of Personal Lifestyle Products

The conclusions on this topic allowed clearly understanding the search and purchase habits of the participants regarding specific Personal Lifestyle products: Fashion, jewelry, Lingerie and Sports equipment; Watches and Optical; Shows; Traveling; Health and Fitness, and Flowers and Presents. First it was studied the respondents' information search habits – if they research before buying, if they do it online or offline and if they research online which online means they use (Sites, Forums/Blogs and E-mail) Then, it was studied the buying behavior - if the respondents usually buy the product or not, if they do it online, and if yes, where, how frequent and, in average, how much they usually spend in their boughs. This analysis corresponds to the part B of the questionnaire, questions B.1 to B.4.

5.1.4.1. Fashion, Jewelry, Lingerie and Sports Equipment

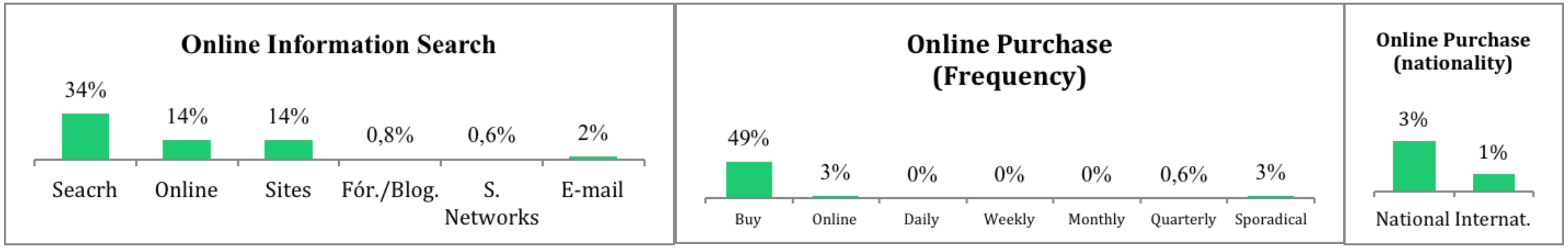


600€

Conversion Rate														
	51%	55%	99%	12%	3%	3%	86%	12%	0,1%	2%	16%	23%	58%	78%	35%

51% of the respondents search for information on this category and, from them, 55% does it online, privileging sites (99%) as an information source. 86% buys this type of products but only 12% do it online, mainly sporadically (58%). The preferred sites for shopping are national ones (78%) and the average money spent is 600 euros.

5.1.4.2. Watches and Optical

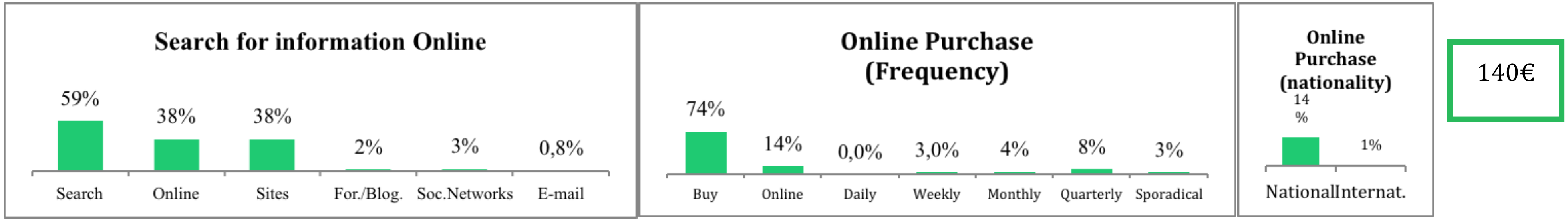


150€

Conversion Rate															
	34%	41%	100%	5%	4%	2%	49%	6%	0%	0%	0%	20%	80%	80%	36%

34% of the respondents that search for information of these products and 41% of them do it online using sites (100%). 49% buys Watches and Optical and from them 6% do it online, mainly sporadically (80%). The preferred sites to purchase these products are national sites (80%) and the average money spent is 150 euros.

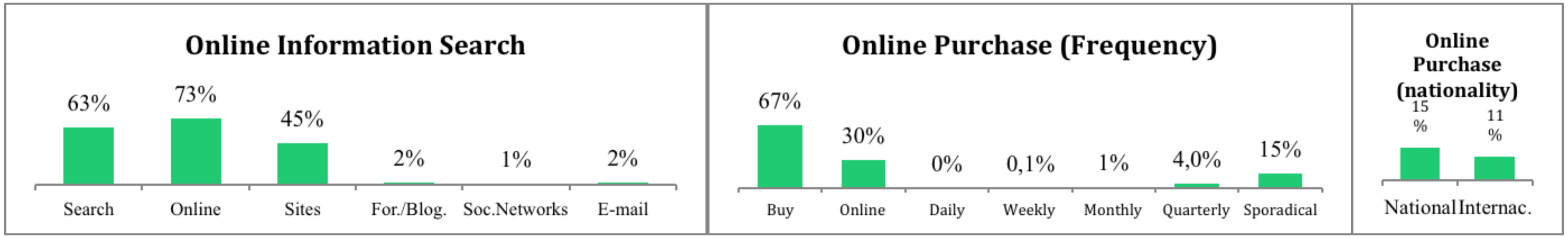
5.1.4.3. Shows



Conversion Rate	59%	65%	99%	5%	8%	2%	74%	19%	0 %	18%	27%	55%	18%	97%	9%

59% of the respondents search for information and 73% of them do it online. From the ones who search online, the almost totality of them use sites (99%). Regarding purchase, 74% buys shows tickets and 19% does it online, mainly quarterly (55%). The majority prefers national sites when buying this product and the average value spent is 140 euros.

5.1.4.4. Travelling

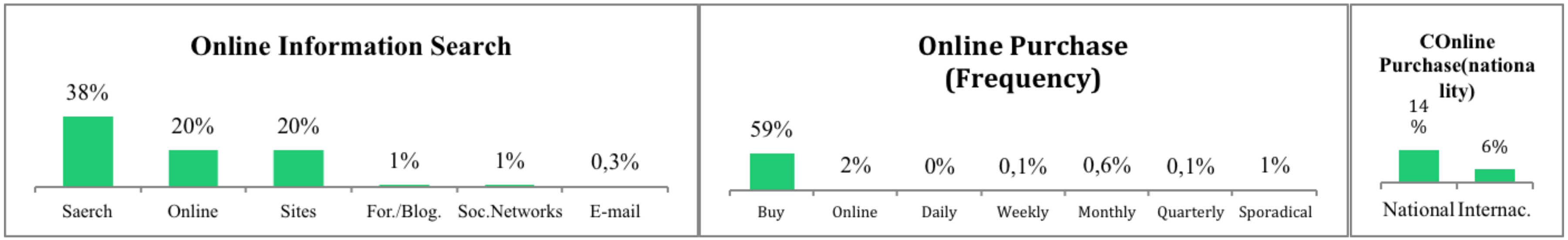


1190€

	Search	Online	Sites	For./Blog.	Soc.Networks	E-mail	Buy	Online	Daily	Weekly	Monthly	Quarterly	Sporadical	National	Internac.
Conversion Rate	63%	73%	100%	5%	3%	2%	67%	30%	0%	1%	6%	20%	73%	76%	56%

Respecting travelling products, 63% search for information and 73% of them do it online, using sites (100%) as an information source. 67% buys this product and 30% do it online mainly sporadically (73%). The preferred sites for buying travelling solutions are national sites (76%) and the average money spent is 1190 euros.

5.1.4.5. Health and Fitness

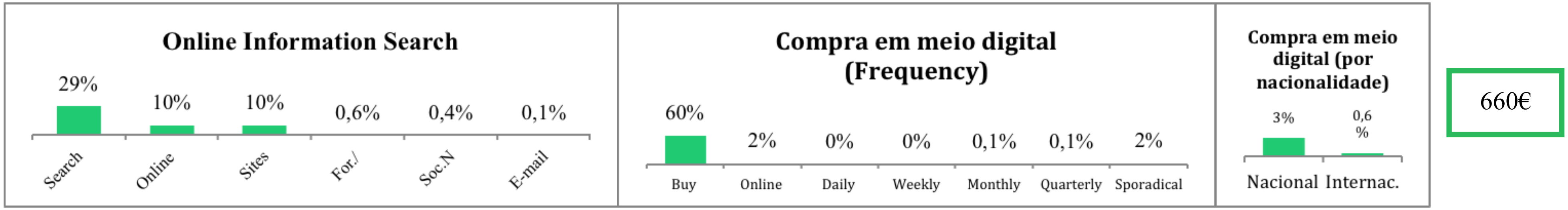


228€

	Saerch	Online	Sites	For./Blog.	Soc.Networks	E-mail	Buy	Online	Daily	Weekly	Monthly	Quarterly	Sporadical	National	Internac.
Conversion Rate	38%	54%	98%	7%	5%	1%	59%	3%	0%	6%	31%	6%	56%	88%	38%

Regarding Health and Fitness, 38% of the respondents buy this type of products and 54% do it online using mainly sites (98%). 59% of the respondents buy these products but only 3% of them do it online. The majority (90%) buys sporadically and uses national sites (95%). The average money spent is 660 euros.

5.1.4.6. Flowers and Presents



Conversion Rate	29%	32%	100%	7%	4%	1%	60%	4%	0%	0%	5%	5%	90%	95%	26%

Regarding Flowers and Presents, 29% of the respondents search for information and 32% of them do it online, using sites (100%). 60% buys this type of products and 4% of them do it in the Internet, mainly sporadically (90%). The majority (95%) uses National sites and the average money spent is 660 euros.

Regarding the participants searching habits, the most researched categories are Travelling (63%), Shows (59%) and Fashion (52%). These products are also the ones that register the highest percentages of online searching: 73% of the participants that search for travelling solutions do it online, 65% in the Shows case and 55% regarding Fashion products research. Almost all of the participants use sites when searching for information online independently of the category. Concerning the participants buying habits, the majority buys offline and only when considering travelling products the percentage is higher (30%). When buying online the preferred sites are the National sites and the frequency of buying is mainly sporadically.

5.2. Exploratory Qualitative Study – Focus Group

The exploratory qualitative study that consisted on two focus groups, allowed understanding the participants' relationship with the Internet as a search and buying tool. The main conclusions were drawn from the contributors past experiences and opinions on sites' key characteristics. As the focus group went on, it was possible to identify two different groups of participants with two different sets of opinions: the mature and the youngsters.

5.2.1. Searching Habits

Regarding online information search habits, it was clear that the younger participants preferred personal sites, such as forums and blogs, whereas the more mature participants find this type of sites irrelevant preferring corporate sites as an information source: *"I find blogs as being almost a coffee chat – it isn't a credible source of information, its an opinion"* said a 50 year old professor. When looking for a site to acquire products and services information, both groups agreed that credibility; prices and deals; design and reputation are desirable and essential features. Besides personal and corporate sites there were also considered Brand sites (e.g. Zara and Oriflame) and Store sites (e.g. Asos and Ebay). In both cases, the participants mentioned ease of use, exclusivity of products, design and structure, accurate information and research ease as essential sites qualities.

Besides online searching methods, some participants identified offline sources such as specialized and generic magazines, catalogues and friends as important means to obtain products/services information. Friends for instance are a often mentioned offline source of information given their proximity, level of trust and some times even taste compatibility: *"I have friends that work in different places and therefore have more sensibility to certain subjects"* says a 24 year sold office employer. Besides friends, other people, known or unknown, are considered a relevant information source. However, if some participants trust other people they don't know, as for example online reviewers and specialists, others only trust people they are acquainted with: *"I don't talk with people I don't know"* says 35 year old Technical account.

5.2.2. Buying Habits

Regarding online purchase, the participants were encouraged to enumerate some of the reasons that lead them to adopt or reject online shopping. In table 5.2.1**.** are presented the most referred reasons to buy or don't buy online, regarding each product considered for the Personal Lifestyle Category.

Table 5.2.2.1. Reasons to Buy and don't buy online

Product Category	Reasons to buy online	Reasons to don't buy online
Fashion, Jewellery, lingerie and sports equipment	Exclusive Products Availability	Not possible to try on Uncertainty Likes to got to the shop Impulse buying
Watches and Optical	-	Needs in-store tech-support Negative WOM
Shows	Buying habit More information Supply variety	Preference Buying habit
Travelling	Prices/Promotions Buying habits	-
Health and Fitness		Only buys in traditional stores
Flowers and Presents	-	Fears that the products might not be fresh

Observing table 5.2.2.1, it's possible to see that the "Buying Habit" is referred as a reason to either keep buying online or offline. If people are happy with a certain situation or buying method they often don't intend to change their behavior. Regarding the main reasons to don't buy online, they are essentially related with the fact that it is impossible to touch, feel and try on the product. This characteristic of online shopping raises insecurities about the fact that the product in question may not be what it seems. In order to better know the nature of the participants' previous experience with online stores, and understand the nature of their main concerns when shopping online, the respondents were encouraged to talk about what they believe were good and bad practices considering situations they were involved in. Table

5.2.2.2 sums the participants' most relevant testimonials and conclusions. Some of them only reinforced already mentioned concerns and fears of the online shoppers.

Table 5.2.2.2.

Concerns	Good Practices	Bad Practices
→ Not receiving what I asked for	**LEGO** *It was missing a piece of a puzzle, I complaint about it and a week later I receive it in the mail* (Senior Manager, 43 years old)	-
→ Don't matching what I wanted	**E-Bay** *Each one of the sellers has to register and is possible to choose accordingly with their sales grade.* (Senior Manager, 43 years old)	**La Redoute** *I was very disappointed because the fabric (of the clothes) wasn't what I expected.* (Unemployed, 32 years old)
→ Theft of credit card data	-	**Watches Online Stores** *It happened to me twice, shopping in a site that in the end it wasn't reliable* (Professor, 50 years old)

As we can see in table 5.2.2.2, some of the main concerns that appear to discourage people to buy online are based in bad past experiences. La Redoute, an apparel online and catalog store, for example, is a frequently mentioned for their misleading products that once arrived are not what they seemed to be. On the other hand, the participants often refer E-bay as a trustworthy site, given their feedback policy that allow rating the sellers according with the buyers reviews, enabling people to choose the ones with best ratings.

5.3. Quantitative Online Questionnaire

In this topic will be analyzed the main conclusions of the quantitative online questionnaire about the Portuguese's Online buying behavior regarding Personal Lifestyle products. First, will be presented the socio-demographic profile of the respondents, followed by the characterization of the online buying experience, the analysis of the online buying determinants, the principal components analysis, and, finally, will be presented the results of the hypothesis testing.

5.3.1. Socio-demographic profile of the respondents

In order to determine the profile of the Portuguese online consumer of Personal Lifestyle products and services, the respondents were asked about their gender, age, Scholar Background, County of residence, Occupation, Household composition and Household Income. Table 5.3.1.1 sums the socio-demographic traits of the average consumer of Personal Lifestyle goods. This topic corresponds to Part C of the questionnaire.

Table 5.3.1.1 Socio-Demographic Profile of the Respondents

Socio Demographic Profile of the Respondents	
Socio-Demographic Criteria	Respondent Profile
Gender	**Female** (73,2%)
Average Age	**20 years old**
Scholar Background	**Graduated** (43,0%),
County of Residence	**Lisbon** (62,6%)
Professional Status	**Student** (30,1%)
Monthly Household Income	**More than 2500€** (29,6%)
Household composition	**2 adults and 1 minor**

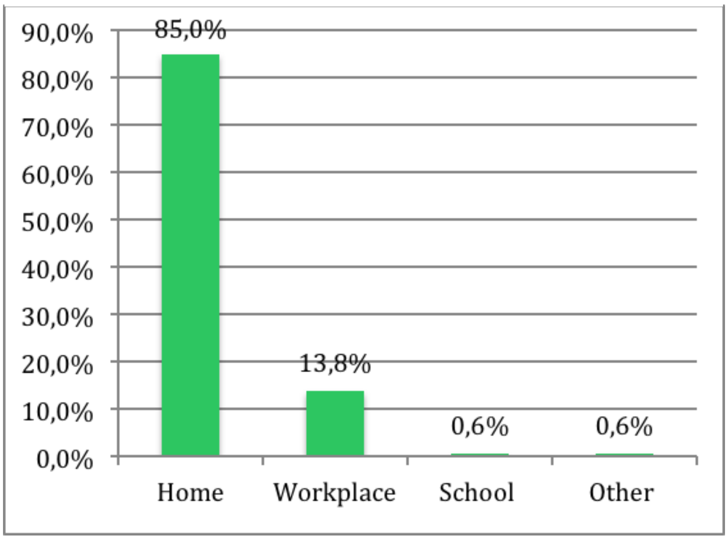
The majority of the respondents are women (73,2%) between 15 and 24 years old (35,6%). Regarding the scholar background, most of the respondents are graduated (43,0%), a lower percentage has a master degree (34,7%) and 16,0% has completed High School. On the opposite side, 2,9% of the respondents has completed Basic Education and 1,7% has a Master or Bachelor degree.

Most of the respondents live in Lisbon (62,6%), followed by Oporto (14,6%) and Setubal. Regarding the Professional Status, the majority are students (30,1%), followed by Director/Manager/Senior Managers (22,0%) and Middle Managers (15,2%). Concerning the average monthly income of the Household, the majority earns more than 2500€ (29,6%), a lower percentage earns between 1501€ and 2500€ (27,0%) and 21,4% of the respondents earns between 1001 and 1500€. When it comes to the respondents' Household composition, it is composed mainly by two adults (41,4%), and from the 481 respondents, 143 have, in most of the cases (58,7%), a minor in charge.

Regarding the Place where the respondents access to the Internet, chart 5.3.1.1. depicts the most common places of access and respective percentage (Question 4 –Part C).

Most of the respondents access from their Homes (85,0%) and a very smaller percentage access from their Workplace (13,8%), only 0,6% of the respondents access to the Internet from School and Other places (graph 5.3.1.1).

Chart 5.3.1.1. Places of Internet Access

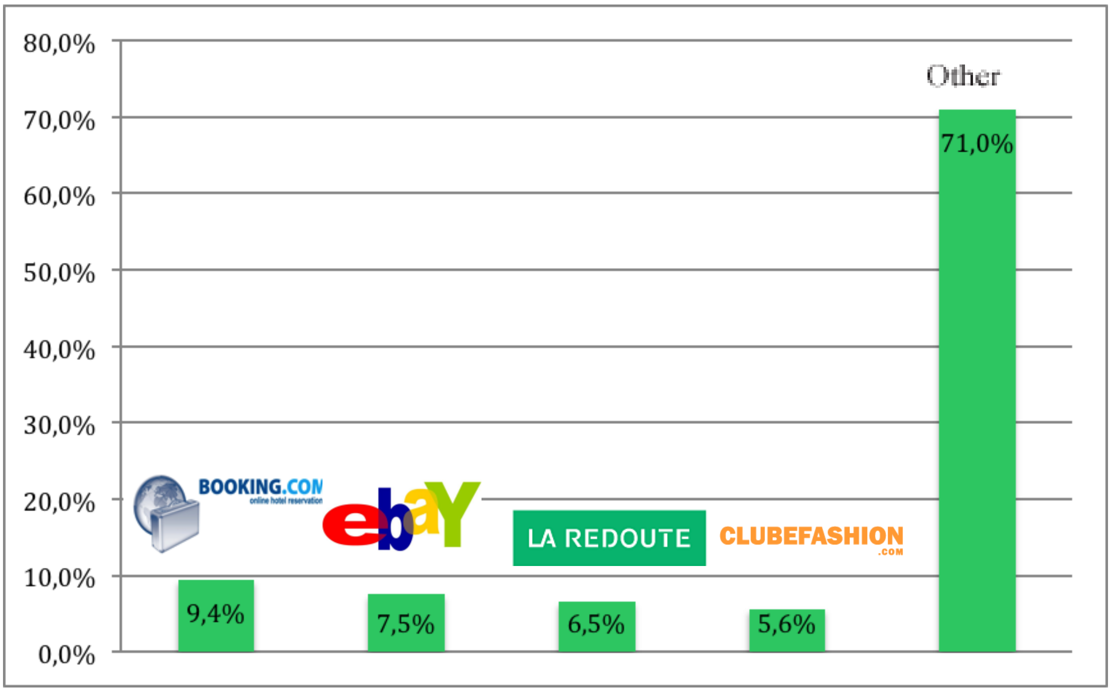


5.3.2. Online Buying Experience of the Respondents

In this topic will be analyzed the results regarding part A of the questionnaire: most referred sites, types of products purchased, type of Internet use, experience and the main reason for visiting the site.

When it comes to electing a site as the most used regarding the purchase of Personal Lifestyle products and services, Booking appears as the most frequently mentioned site by the respondents (9,4%), followed by Ebay (7,5%). Graph 5.2.2. depicts the most frequent respondents' answers (Question 1- Part A)

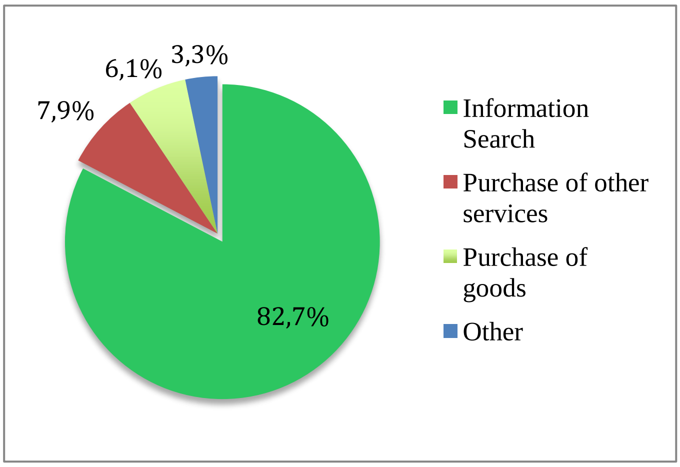
Chart 5.3.2.1. Most mentioned Personal Lifestyl



As it's possible to see in chart 5.3.2.1, besides Booking and Ebay, also La Redoute and Clubefashion, both apparel and fashion online stores, are frequently mentioned by the respondents, with 6,5% and 5,6% of the answers respectively. When asked if they visit other sites, besides the one mentioned, most of the respondents (64,5%) answered affirmatively.

Regarding the most bought products, the majority (38,0%) answered “Fashion, jewelry, lingerie and sports equipment” followed by “Travelling” (36,3%). In the opposite side, the least bought products are “Flowers and Presents” and “Watches and Optical” with 3,1% and 3,5% of the answers respectively (Question 3 –Part A). Concerning the use of the Internet to other purposes besides online shopping, the majority (82,7%) of the respondents use it to search for information online (chart 5.3.2.2) (Question 7 – Part A).

Chart 5.3.2.2 – Other Purposes of Internet Access



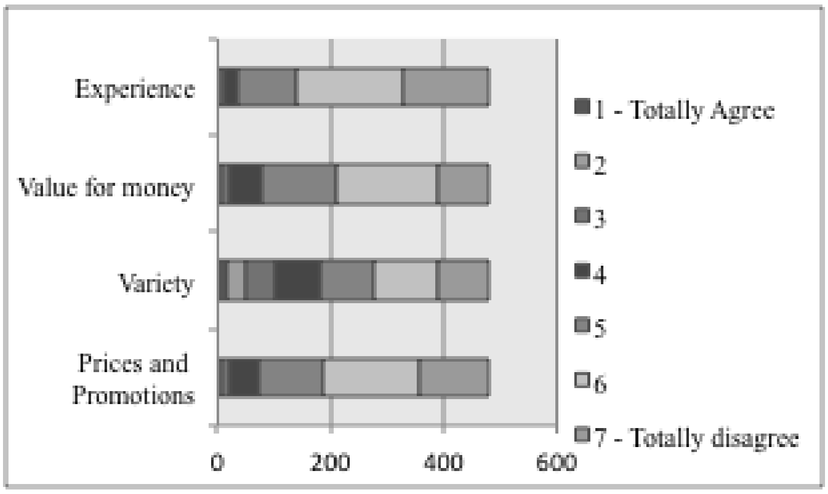
Regarding how long the respondents shop in the indicated sites, the average is 32,42 months and when it comes to the reason that took the respondents to access the site in the first place, the majority (47,6%) said it was through friends or family suggestion (Question 10 – Part A).

5.3.3. Analysis of the Online Shopping Determinants

In this topic, will be analyzed the relevance attributed by the respondents, to the several items considered to evaluate the service provided by the sites. The items are divided by constructs: Perception, Site Image, Buying experience, Personalization, Satisfaction, Trust, Loyalty and Recommendation This analysis corresponds to Part B of the questionnaire, where the responds had to attribute a level of agreement (from 1- totally agree to 7- totally disagree) to the presented statements. In order to facilitate the graph analysis, the variables were named after the main topic of the presented statements.

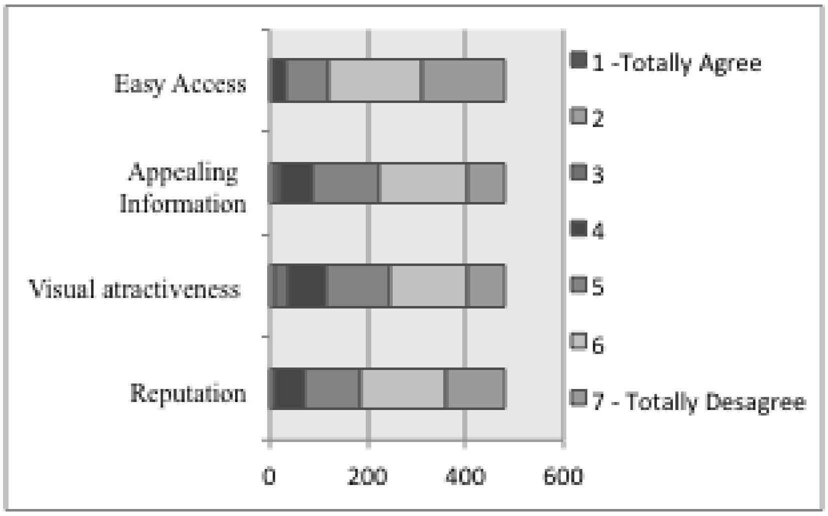
The first construct **"Perception"** (chart 5.3.3.1) is measured by 4 items: Experience, Value for money, Variety, and Prices and Promotions. All of the items present an average value of 6, which means that the majority of the answers is concentrated above the "don't agree, nor disagree" level. This construct aims to evaluate the overall perception of the respondents that, in average, agree that: "The value for money of this site is good", "The site provides competitive prices as well as attractive deals and sales", "Shopping in this site has been a good experience" and "The site assures me a variety of products that is not possible to find anywhere else".

Chart 5.3.3.1. Perception



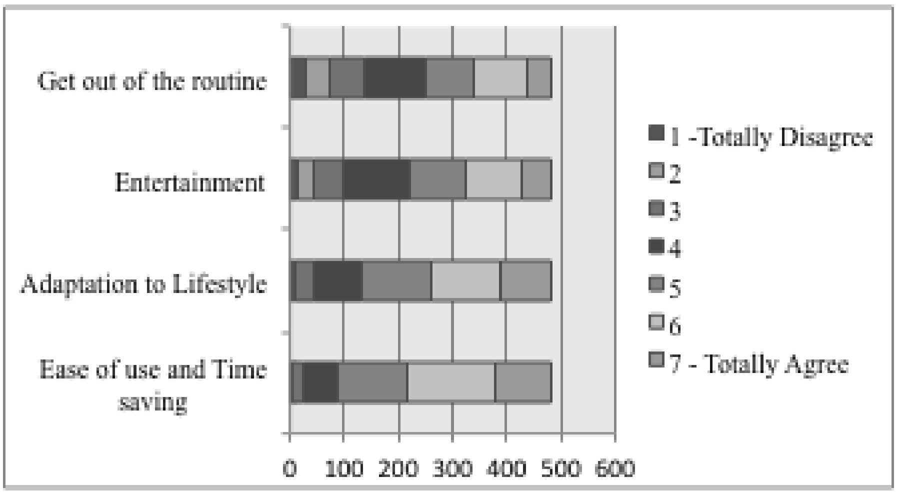
The second construct **"Site Image"** (chart 5.3.3.2) is also measured by 4 items: Easy Access, Appealing Information, Attractiveness and Reputation. Through the analysis of Figure…it's possible to conclude that all items present an average value of 6, therefore above of the "don't agree nor disagree" level. This means that the respondents agree that the site: "The information in this site presented in an appealing way", "This site is visually attractive", "This site has a good market reputation" and "It is easy to access the site".

Chart 5.3.3.2. Site Image



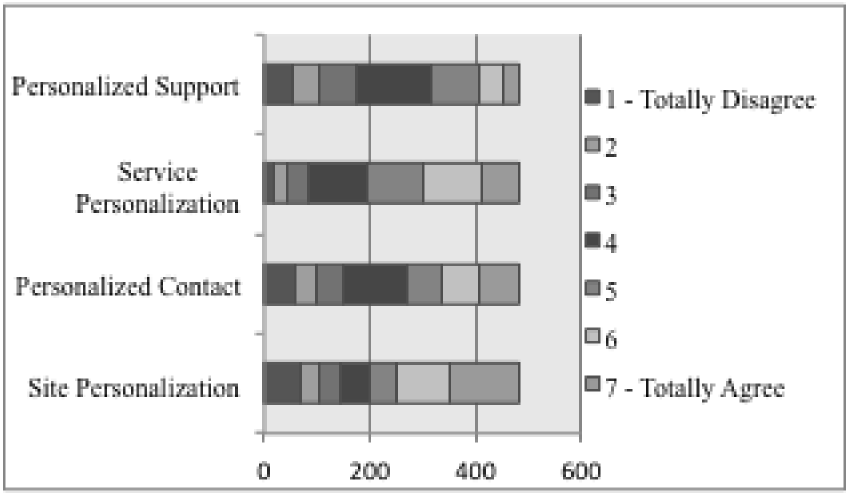
The construct **“Buying Experience”** (chart 5.3.3.3) is composed by the items: Get out of the routine, Entertainment, Adaptation to Lifestyle and Ease of use and Times saving. Regarding “Get out of the Routine” and “Entertainment”, the average value is 4, which means that the respondents, in average, don’t agree nor disagree about these properties of the site. Concerning “Adaptation to Lifestyle” and “Ease of use and time saving” the average value of the answers is 5, which means that, in average, the respondents agree that “I have fun whenever I shop in this site”, “The site matches my lifestyle and the way I like to shop”, “The site allows me to save time and shop easily”.

Chart 5.3.3.3. Buying Experience



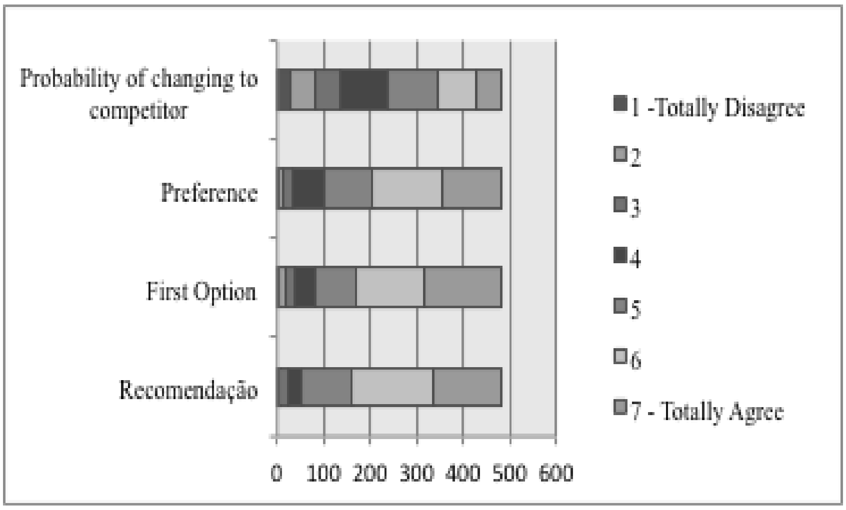
The construct **“Personalization”** (chart 5.3.3.4) is measured by the items: Personalized support, Service personalization, Personalized contact and Site personalization. By analyzing Figure… it’s possible to conclude that “Site Personalization” has an average value of 7, which means that the respondents totally agree that consider that the employees and “the site is able to match the services and research to my needs”. Regarding the items “Personalized support”, “Service Personalization” and “Personalized contact” the average value of the answers is 4, which means the respondents don’t agree nor disagree that “When contacted, the employees always treat me by my name”, “the site customize the attendance to the customers’ needs” and Every time I enter the site I’m treated by my name”.

Chart 5.3.3.4. Personalization



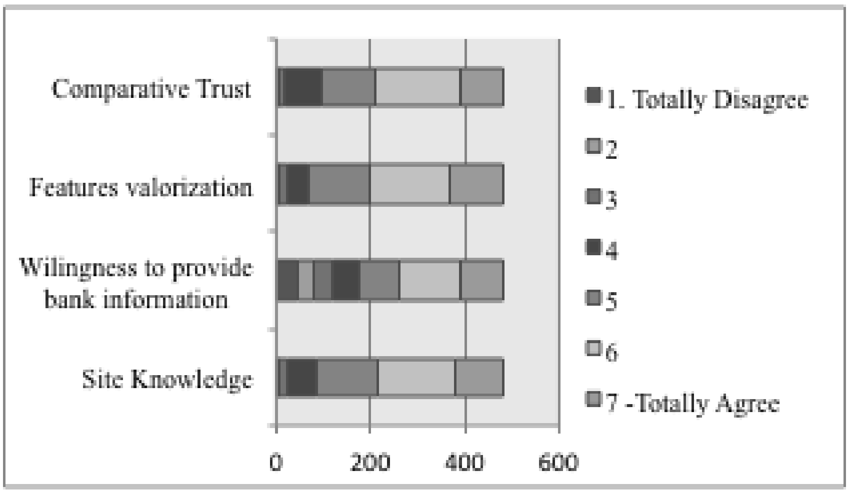
Regarding the construct **“e-Satisfaction”** (5.3.3.5) measured by Desirable characteristics, Expectations, Site satisfaction and service satisfaction, every item has an average value above 4. This means the respondents, in average, agree with the statements “I am very pleased to shop in this site”, “I am very pleased with the sites’ services”, “I believe that this site has many desirables characteristics” and “Buying in this site exceeded my expectations”.

Chart 5.3.3.5. e-Satisfaction



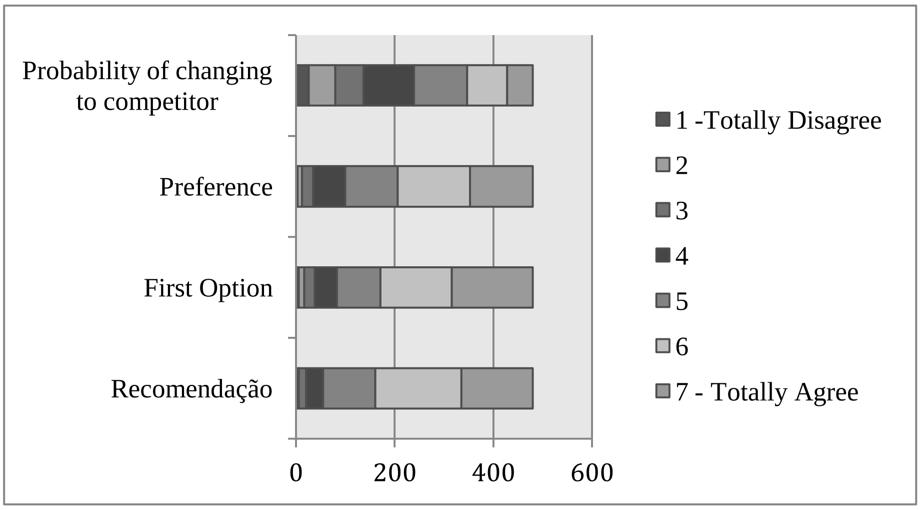
Regarding the construct **"Trust"** (5.3.3.6) measured by Comparative trust, Features valorization, Willingness to provide bank information and Site knowledge, every item has an average value of 6. This means the respondents agree with the statements: "I value the trust that this site transmits me comparing to other sites", "I value the characteristics of this site (ex. Structure, ways of payment, contacts, products supplied, etc.) that lead me to trust this site", "I know what I am going to find when I enter the site" and "I am available to provide my bank information"

Chart 5.3.3.6. Trust



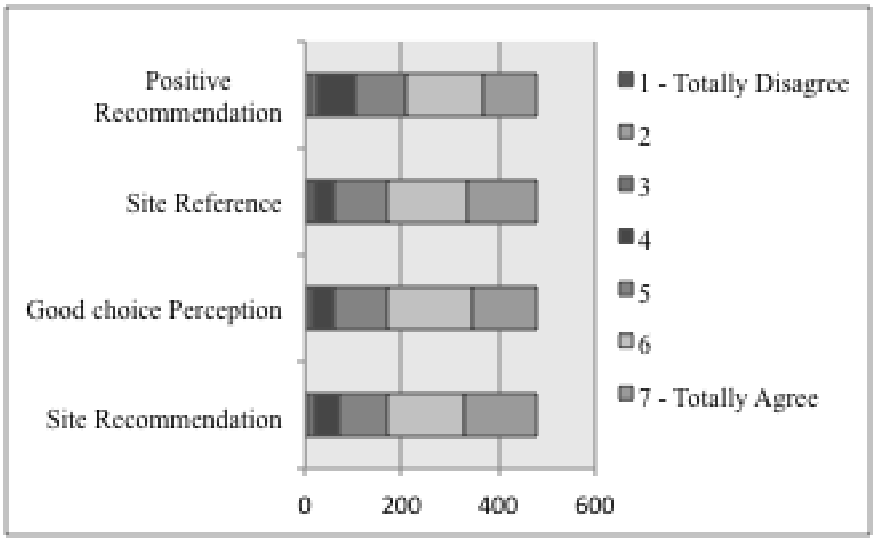
The construct **“e-Loyalty”** (chart 5.3.3.7) is measured by the items: Probability of changing to a competitor, Preference, First option and recommendation. Every item has an average above 4, excepting the Probability of changing to a competitor. Therefore, the respondents, in average, agree with the statements: “This site is my first option when I want to buy this type of products, “I recommend this site to my friends and family”, “I clearly prefer this site to others of the same category”, and, don’t agree nor disagree that “It is very likely that I am going to use another competitor site in the future.

Chart 5.3.3.7. e-Loyalty



Regarding the construct **“E-WOM”** (5.3.3.8) measured by the items Positive recommendation, Site reference, Good choice perception and site recommendation, the average value of the items is 6. This means that the respondents agree with all the statements regarding e-Wom: “I have no doubts in considering this site a good choice and transmitting that perception”, “I strongly recommend this site to my contacts”, “When people ask my opinion on places to buy this type of products, I have no doubt in recommending this site” and “I like to receive positive feedback of this site”.

Chart 5.3.3.8. E-wom



5.3.4. Factorial Analysis of the Principal Components

The main purpose of the Principal Component Analysis is to condense and shorten the initial information in a group of components (Principal Components) that will account for most of the variance of the observed variables. According to Hair et al (2006) this method allows to eliminate the redundant information assuring the minimal loss of information possible.

In order to apply the PCA, first must be assured some essential conditions: the variables must be metric variables, which they are, since they are measured through an interval scale; the Kaiser-Meyer-Olkin (KMO) measure must indicate suitability and are acceptable values above 0,6 (Pestana e Gageiro, 1998), and the Bartlett test must confirm the rejection of H0: the correlation matrix is the identity matrix – which confirms the existence of correlation between the variables. Once assured the suitability of the Factorial Analysis, it were extracted the principal components that explain the research model (Figure 5.3.1.).

This extraction was achieved through the method **Proportion of the Total Variance explained** that aims to assure that the total variance is extracted by the several factors.

Following the common practice in social sciences, it was considered the solutions with a total variance explained equal or above 60%. Whenever the optimal number of components was higher than one, it was applied a varimax rotation in order to extract the Principle Components. Then, after analyzing the correlation between the variables and the components, they were nominated considering the correlation values. Next, will be presented the results of the PCA for the variables: Perception, Site Image, Buying Experience, Personalization, e-Satisfaction, Trust, e-Loyalty and e-WOM.

5.3.4.1. Perception

The KMO value for this variable is 0,758, confirming, in this way, the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, therefore, H0: "the correlation matrix is an identity matrix, is rejected," so there is correlation between variables. Consequently, the ACP is adequate (Appendix3 – table 3.1). Through the observation of the Total Variance Explained table (Appendix3- table 3.2), it's possible to extract one variable that explains 61,67% of the Total variance:

Table 5.3.4.1.1. Perception ACP

	Component
	1
The value for money of this site is good	0,875
The site provides competitive prices as well as attractive deals and sales	0,823
Shopping in this site has been a good experience	0,786
The site assures me a variety of products that is not possible to find anywhere else	0,636

As we can see in table 5.3.4.1.1, The variables with the highest correlation with the extracted component are "The value for money of this site is good" and "The site provides prices as well as attractive deals and sales" which means that the denomination of the Principle

Component must sum up these two variables. Therefore, the new Principle component was nominated “The site provides a good overall perception”.

5.3.4.2. Site Image

The KMO value of the variable is 0,740 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, so there is correlation between the variables. Therefore, we can conclude that the ACP is adequate (Appendix3 – table 3.3.). Through the observation of the Total Variance Explained table (Appendix3 – table 3.4) it is possible to extract one variable that explains 68,81% of the Total variance:

Table 5.3.4.2.1. Site Image ACP

	Component
	1
The information in this site presented in an appealing way	0,885
This site is visually attractive	0,884
This site has a good market reputation	0,811
It is easy to access the site	0,728

As we can see in table 5.3.4.2.1 the components with the highest correlations with the extracted component are “the information in this site is presented in an appealing way”, “the site is visually attractive” and “the site has a good market reputation”. Therefore, the denomination given to the Principle Component – “The Site is attractive” aims to sum up the three variables.

5.3.4.3. Buying Experience

The KMO value of the variable is 0,665 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, so there is correlation between the variables. Given the previous information, the ACP is adequate (appendix3 - table 3.5). Through the observation of the

Total Variance Explained (appendix3 - table 3.6.) it is possible to extract one variable that explains 61,85%:

Table 5.3.2.4.3.1 Buying Experience ACP

	Component
	1
I have fun whenever I shop in this site	0,831
The site matches my lifestyle and the way I like to shop	0,824
The site allows me to save time and shop easily	0,746
The site allows me to get out of the routine and do something different	0,740

As we can see in table 5.3.2.4.3.1, the variables with the highest correlation with the extracted component are “I have fun whenever I shop in this site” and “The site matches my lifestyle and the way I like to shop”. Therefore, in order to include the variables’ name in the Principle Component it was denominated “The site amuses and matches the client’s lifestyle”.

5.3.4.4. Personalization

The KMO value of the variable is 0,738 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, so H0 is rejected and there is correlation between the variables. Therefore the ACP is adequate (appendix3 – table 3.7). By observing the Total Variance Explained table (appendix3 – table 3.8) it’s extracted one variable that explains 62,70%:

Table 5.3.4.4.1 Personalization ACP

	Component
	1
When contacted, the employees always treat me by my name	0,840
I consider that the employees and the site customize the attendance to the customers’ needs	0,819
The site is able to match the services and research to my needs	0,772
Every time I enter the site I’m treated by my name	,0731

As it's possible to confirm in table 5.3.4.4.1 the initial variables that have the highest correlations with the extracted component are "When contacted, the employees treat me by my name" and "I consider that the employees and the site personalize the attendance to the customers needs". Therefore the Principle Component, "Service and Personalized treatment" aims to sum up the two variables.

5.3.4.5. e-Satisfaction

The KMO value of the variable is 0,792 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, so there is correlation between the variable. Given the previous information, it is possible to conclude that the ACP is adequate (appendix3 – table 3.9). By observing the Total explained variation table (appendix3 – table 3.10) it is possible to extract one variable that explains 78,28% of the Total variance:

Table 5.3.4.5.1 e-Satisfaction ACP

	Component
	1
I am very pleased to shop in this site	0,921
I am very pleased with the sites' services	0,917
I believe that this site has many desirable characteristics	0,866
Buying in this site exceeded my expectations	0,832

As we can see in table 5.3.4.5.1, the variables with the highest correlation with the extracted component are "I am very pleased with the site" and "I am very pleased with the sites' services". Therefore, the Principle Component was denominated "Satisfaction with shopping in the site".

5.3.4.6. Trust

The KMO value of the variable is 0,732 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, H0 is rejected so there is correlation between the variables. Therefore, the ACP is adequate (appendix3 – table 3.11). Through the observation of the Total Variance Explained table (appendix3 – table 3.12) it is possible to extract one component that explains 61,45% of the total variation.

Table 5.3.4.6.1 Trust ACP

	Component
	1
I value the trust that this site gives me comparing with other sites	0,877
I value the characteristics of this site (ex. Structure, ways of payment, contacts, products supplied, etc.) that lead me to trust this site	0,864
I know what I am going to find when I enter the site	0,758
I am available to provide my bank information	0,606

As we can see in the table 5.3.4.6.1., the variables that have the strongest correlation with the extracted variable are “I value the trust that this site gives me comparing with other sites” and “I value the characteristics of this site (ex. Structure, ways of payment, contacts, products supplied, etc.), which lead me to trust this site”. Therefore, the new Principle component was nominated “The site is trustworthy”.

5.3.4.7. E-Loyalty

The KMO value of the variable is 0,712, confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, H0 is rejected so there is correlation between the variable. Therefore, the ACP is adequate (appendix3 – table 3.13). Through the observation of the Total Variance Explained table (appendix3 – table 3.14) it is possible to extract two components that, together, explain, 81,16% of the Total variance. After applying the varimax rotation it was possible to infer two extracted components:

Table 5.3.4.7.1 E-Loyalty ACP

	Component	
	1	2
This site is my first option when I want to buy this type of products	0,868	-0,023
I recommend this site to my friends and family	0,860	0,056
I clearly prefer this site to others of the same category	0,857	-0,157
It is very likely that I am going to use another competitor site in the future	-0,041	0,995

The variables “This site is my first option when I want to buy this type of products” and “I recommend this site to my friends and family” are connected with preference and recommendation of the site, therefore originating Principle Component 1 “The client prefers and recommend the site”. On the other hand, the variable “It is very likely that I am going to use another competitor site in the future” is strongly correlated with component 2, originating the second Principle component “Probable intention of using a competitive site”.

5.3.4.8. E-WOM

The KMO value of this variable is 0,824 confirming the suitability of the ACP. Analyzing the Bartlett test, sig. = 0,00, H0 is rejected so there is correlation between the variables. Given the previous information, the ACP is adequate (appendix3 – table 3.15). Through the observation of the Total Explained Variance table (appendix3 – table 3.16) it is possible to extract one component that explains 79,14% of the Total variance.

Table 5.3.4.8.1. e-WOM ACP

	Component
	1
I have no doubts in considering this site a good choice and transmitting that perception	0,929
I strongly recommend this site to my contacts	0,925
When people ask my opinion on places to buy this type of products, I have no doubt in recommending this site	0,897
I like to receive positive feedback of this site	0,801

Since the variables with the strongest correlations with the extracted variable are “I have no doubts in considering this site a good choice and transmitting that perception “ and “I strongly recommend this site to my contacts”, the new Principle component was denominated “Positive e-WOM of the site”.

5.3.5. Investigation hypothesis testing

In order to test the research hypothesis (see investigation model in page 37), the Pearson correlation coefficient is used to measure the direction and degree of the linear relationship between two quantitative variables (Figueiredo e Silva, 2009). Whenever the selected variables come from a normal distribution is possible to perform the tests of hypothesis to find if the population’ correlation coefficient is different from zero. However, since the sample wasn’t obtained through a probabilistic method, it is important to keep in mind that the obtained values are merely indicative. To test if it exists correlation in the studied universe, it’s first necessary to formulate the Pearson correlation coefficient test, where ρ represents the correlation coefficient of the data’s population.

H0: $\rho_{XY}=0$ (there is no correlation between the variables)

H1: $\rho_{XY} \neq 0$ (there is correlation between the variables)

The significance level is set at α≠ 0,05 (the probability of error type I, which means to reject a null hypothesis that is true set at 5%). Therefore, if the significance probability associated with the statistical value obtained is less than 0,05, H0 is rejected and exists a significant correlation between the studied variables The Pearson coefficient value shows the intensity degree of the correlation between the determined samples' variables. This value varies between -1 and 1 and the closer it is from the extreme values, the strongest is the linear association. When positive, the Pearson coefficient indicates that when a variable increases the other also increases, when negative, indicates that the variables change in opposite directions. Values close to zero indicate a dispersion correspond to a low correlation between variables. Next, will be presented the process and conclusions of the hypothesis test in order to validate the conceptual model proposed.

H1: The Good overall Perception has a positive influence on Personal Lifestyle products and services consumers' e-Satisfaction

Table 5.3.5.1 Correlation between Perception and e-Satisfaction

		e-Satisfaction
Good overall perception of the site	Pearson correlation	0,691
	Sig. (2 tailed)	(0,000)

As it's possible to see in table 5.3.5.1., the variable "Good overall perception of the site" is correlated with the variable e-Satisfaction with a sig = 0,000<0,05 and a high positive correlation of 0,691. (Between 0,5 and 1). This means that H1 is verified and that overall quality perception of the e-commerce service has a positive influence on Personal Lifestyle products and services consumers' satisfaction.

H2: The Buying Experience has a positive impact on Personal Lifestyle consumers' e-Satisfaction

Table 5.3.5.2 Correlation between Buying Experience and e-Satisfaction

		e-Satisfaction
The site amuses and matches the client's lifestyle	Pearson correlation	0,630
	Sig. (2 tailed)	(0,000)

As we can see in table 5.3.5.2., the variable "The site amuses and matches the client's lifestyle" is correlated with the variable e-Satisfaction with a sig = 0,000<0,05 and a high positive correlation of 0,630. This means that H2 is verified and that the Buying Experience has a positive impact on Personal Lifestyle consumers' e-Satisfaction.

H3: The site image has a positive impact on Personal Lifestyle consumers' e-Satisfaction

Table 5.3.5.3. Correlation between the Site Image and e-Satisfcation

		e-Satisfaction
The Site is attractive	Pearson correlation	0,599
	Sig. (2 tailed)	(0,000)

As we can see in table 5.3.5.3., the variable "The site is attractive" is correlated with the variable e-Satisfaction with a sig = 0,000<0,05 and a high positive correlation of 0,599. This means that H3 is verified and that the site image contributes positively for Personal Lifestyle consumers' e-Satisfaction, which is consistent with the previous investigations on sites' Image influence on customers' e-satisfaction (e.g. Montoya-Weiss *et al*, 2003; Eroglu *et al*, 2003).

H4: Personalization has a positive impact on Personal Lifestyle products and services consumers' e-Satisfaction

Table 5.3.5.4 Correlation between Personalization and e-Satisfaction

		e-Satisfaction
Service and Personalized treatment	Pearson correlation	0,508
	Sig. (2 tailed)	(0,000)

As we can see in table 5.3.5.4, the variable "Service and Personalized treatment" is correlated with the variable satisfaction with a sig = 0,000<0,05 and a high positive correlation of 0,508. This means that H4 is verified and that Personalization has a positive impact on Personal Lifestyle products and services consumers' e-Satisfaction.

H5: E-Satisfaction has a positive influence on Personal Lifestyle products/services consumers' trust

Table 5.3.5.5 Correlation between e-Satisfaction and Trust

		Trust
Satisfaction with shopping in the site	Pearson correlation	0,643
	Sig. (2 tailed)	(0,000)

As we can see in table 5.3.5.5, the variable "Satisfaction with shopping in the site" is correlated with the variable trust with a sig = 0,000<0,05 and a high positive correlation of 0,643. This means that H5 is verified and that e-Satisfaction positively impacts the consumers' trust in a certain online vendor.

H6: Trust has a positive influence on Personal Lifestyle products and services customers' e-Loyalty

Table 5.3.5.6. Correlation between Trust and e-Loyalty

		The client prefers and recommends the site	Probable intention of using a competitive site
The site is trustworthy	Pearson correlation	0,619	0,029
	Sig. (2 tailed)	(0,000)	(0,523)

As we can see in table 5.3.5.6, e-Loyalty is measured by two components – "The client prefers and recommends the site" and "Probable intention of using a competitive site". The first component is correlated with the variable "The site is trustworthy" with sig=0,000<0,05 and a high positive correlation of 0,619. The second component is not correlated with the variable since sig=0,523>0,05 and the PC is 0,029. However, since it exists correlation between the key component (The client prefers and recommends the site) and the variable, H6 is valid. This means that trust has a positive influence on Personal Lifestyle products and services customers' e-Loyalty, when a customer feels that he/she can trust the site, is impelled to recommend it.

H7: Trust plays a moderating role between e-Satisfaction and e-Loyalty

In order to test H7 it were taken several steps in assuring, first, that the components e-satisfaction and e-loyalty were correlated and second, if there existed correlation between each component and the variable "The site is trustworthy" (appendix3 – tables 3.16-3.19). After confirming these conditions, it was inferred the mediating role of trust in both components. Through the observation of table 5.3.5.7., it's possible see that the variable "Satisfaction with shopping in the site" is correlated with the key component with a high positive correlation value of 0,742 and a sig=0,000. Therefore, there is partial correlation and H7 is verified, which means that trust plays a mediator role between e-Satisfaction and e-Loyalty.

Table 5.3.5.7 Correlation between Trust and e-Loyaty

		e-Loyalty
Satisfaction with shopping in the site	Pearson correlation	0,587
	Sig. (2 tailed)	(0,000)
The site is trustworthy	Pearson correlation	0,242
	Sig. (2 tailed)	(0,000)

H8: E-Satisfaction has a positive influence on e-Loyalty

Table 5.3.5.8. Correlation between e-Satisfaction and e-Loyalty

		The client prefers and recommends the site	Probable intention of using a competitive site
Satisfaction with shopping in the site	Pearson correlation	0,742	-0,004
	Sig. (2 tailed)	(0,000)	(0,932)

As we can see in table 5.3.5.8, there is a positive and direct correlation between the variable "Satisfaction with shopping in the site" and the component "The client prefers and recommends the site" (sig=0,000<0,05 and correlation value of 0,742). Concerning the second component "Probable intention of using a competitive site" it's important to notice that it captures the opposite concept of loyalty. It seems natural that when someone "prefers and recommends the site" (1^{st} component) it's likely that she/he doesn't have and intention to "use a competitive site" (2nd component). Even though the second component is rejected (sig=0,932>0,005 and PC = -0,004) the negative Pearson coefficient indicates that there's a slight tendency for satisfied people to don't intend to use a competitive site (yet, the value is too low and therefore not significant). Since the hypothesis for the key component is verified, H8 is verified.

H9: E-loyalty has a positive influence on e-WOM

Table 5.3.5.9. Correlation between e-Loyalty and e-WOM

		e-WOM
The client prefers and recommend the site	Pearson correlation	0,753
	Sig. (2 tailed)	(0,000)
Probable intention of using a competitive site	Pearson correlation	-0,021
	Sig. (2 tailed)	(0,639)

As we can see in table 5.3.5.9., the variable "The client prefers and recommend the site" is correlated with e-WOM with a sig=0,000<0,005 and a positive correlation of 0,753. The variable "Probable intention of using a competitive site", on the other hand, is not correlated with e-WOM, since sig=0,639 and PC = -0,021. However, since there is correlation between e-WOM and the strongest variable, H9 is valid and, therefore, **e**-Loyalty has a positive influence on e-WOM.

Table 5.3.5.10 sums up the conclusions obtained through the hypothesis test. The entire hypothesis were verified.

Table 5.3.10. Validation of the Hypotheses

Hypothesis		Verification
H1	The Good overall Perception has a positive influence on Personal Lifestyle products and services consumers' e-Satisfaction	**Verified**
H2	The Buying Experience has a positive impact on Personal Lifestyle consumers' e-Satisfaction	**Verified**
H3	The site image has a positive impact on Personal Lifestyle consumers' e-Satisfaction	**Verified**
H4	Personalization has a positive impact on Personal Lifestyle products and services consumers' e-Satisfaction	**Verified**
H5	E-Satisfaction has a positive influence on Personal Lifestyle products/services consumers' trust	**Verified**
H6	E-satisfaction has a positive influence on e-Loyalty	**Verified**
H7	Trust plays a moderating role between e-satisfaction and e-Loyalty	**Verified**
H8	Trust has a positive influence on Personal Lifestyle products and services customers' e-Loyalty	**Verified**
H9	E-loyalty has a positive influence on e-WOM	**Verified**

Chapter 6 - CONCLUSIONS

6.1. Main Conclusions

The main objective of this investigation was to understand the fundaments of the Portuguese online consumer behavior of Personal Lifestyle products and services. In a first approach it was studied the Portuguese online and technology acceptance and research and buying habits, in order to contextualize the research. To achieve that, it was conducted a questionnaire on Internet habits and two focus groups that allowed reaching some interesting conclusions.

The questionnaire on search and buying habits, made to 800 individuals, allowed drawing the Portuguese Internet user profile: Female, 42 years old, with secondary education, lives in Zone III-N, works as a commercial employer/seller and has an average monthly income from 500€ to 1000€. Also, it was possible to infer the use of technological tools, finding that the most used are the e-mail (91,1%), the SMS (67,6%) and the social networks (60,8%) with special focus on Facebook. Shopping sites is the third least used tool (43%) with a frequency that goes, mainly, from 1-3 times a week to sporadic. Regarding the Internet use habits, it was found that despite the fact that the computer is the most used tool to access (96,4%), the mobile phone is gaining a considerable importance. When it comes to the purposes of use, individuals are using the Internet mainly to search for information and to academic and professional purposes. Concerning the possibility of online purchasing, only 4% found this option relevant.

When it comes to the search and buying habits of the respondents, it was found that the most researched products online are Travelling products (73%), Shows (65%) and Fashion (55%). Regarding purchase, most of the respondents still buy offline, and only on Travelling products registered a higher percentage of online shopping (30%). When buying online, the preferred sites are the national ones and the frequency is, in most of the cases, sporadic.

Through the Focus groups it was possible to conclude that there is a significant difference on buying and searching habits of young and mature people. If youngsters consider blogs as a significant information source, mature people, on the other hand, found them hard to trust and prefer corporate sites as research tool. The focus groups also allowed understanding what are the main constraints and motivations concerning online shopping. Regarding apparel and fashion products, for example, people still have difficulties overcoming the impossibility to touch and try on the products, fearing, in that way, that the product delivered doesn't correspond to the one presented. The buying habit also works as a heavy influencer of the purchasing decisions, for both online and offline shopping.

The quantitative online questionnaire had a narrower scope, aiming to study the buying and searching behavior of Personal Lifestyle Products and services consumers' in particular. The data collected through 480 questionnaires allowed defining the profile for the consumer of this category of products: Female, 20 years old, Graduated student that lives in Lisbon and has an average monthly income of more than 2500€. Regarding the online buying behavior, the most referred sites were Booking, an online hotel reservation agency, and e-bay, an online auctions site. This is coherent with both the exploratory findings that put Travelling in the top of bought products, as well as the conclusions of this questionnaire, where the majority of the respondents also elected this category as the most bought.

When analyzing the online shopping determinants it was found that the Perception, Site Image, Buying experience, Personalization, e-Satisfaction, Trust, e-Loyalty and e-WOM are relevant items in evaluating the service provided by a site. After that, an ACP analysis set the ground for the correlation tests that allowed to test the conceptual model hypothesis. All of the nine set hypothesis were validated allowing taking some interesting conclusions consistent with the literature review on the subject. As foreseen in the literature review, overall quality perception H1, buying experience H2, the site image H3 and personalization H4 all have a positive impact on Personal Lifestyle products and services customers' satisfaction. This enhances the fact that being able to successfully managing the web sites' elements is one of the main determinants in assuring customers' satisfaction. The consequent hypothesis H5, H6, H7, H8 and H9 were also proven, allowing to reach some interesting conclusions. First that e-e-Satisfaction has a positive impact on the capacity to trust and online shop and to keep customers' e-Loyalty. Second that trust plays a mediating role between e-Satisfaction and e-Loyalty and, finally that e-Loyalty positively influences e-WOM.

6.2. Limitations and Suggestions for further investigation

The empirical investigation for this paper has some limitations that can be used as recommendations for further research. The fact that the sample wasn't collected using a probabilistic method, for example, does not allow quantifying the degree of confidence when the hypothesis tests conclusions are extrapolated from the sample to the universe. Also, since the sample only took into consideration the Portuguese population, it might have lead to conclusions influenced by the specific characteristics of this particular country. This also inhibits to reach conclusions that capture the population extension. Another limitation relates with the specific scope of this investigation that studied the particular case of the Portuguese online buying behavior for Personal Lifestyle products. Naturally, since this category of products has its specific characteristics, some conclusions might be extrapolated but other requires parsimony. Therefore, a research that takes into consideration a wider sample, another countries and its specificities as well as other products categories and they own determinants of online buying behavior, would help to enrich the knowledge on the topic.

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Chapter 8 - APENDIXES

8.1. Appendix 1

ISCTE – Instituto Universitário de Lisboa
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 gostava de lhe pedir a SUA AJUDA para desenvolver a minha tese de mestrado.
Asseguro-lhe desde já que se trata de um estudo estritamente anónimo e confidencial e irei precisar apenas de alguns minutos.
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

Caracterização do inquirido e controle da amostra

Nome: ____

Conc. **Residência** ____

Idade ____

Sexo **Feminino** ❒ **Masculino** ❒

Profissão
- **Agricultor** ❒
- **Comerciante** ❒
- **Dirigente/Gestor de empresas** ❒
- **Funcionário público** ❒
- **Profissional liberal** ❒
- **Operário** ❒
- **Quadro Médio** ❒
- **Quadro superior** ❒
- **Desempregado** ❒
- **Estudante** ❒
- **Pensionista/Reformado** ❒
- **Dona de casa** ❒
- **Outra:** ____________________

Habilitações
- **Menos de 4 anos de Escolaridade** ❒
- **4 anos de escolaridade** ❒
- **Até 9º ano (antigo 5º ano)** ❒
- **Ensino Secundário Completo** ❒

MUITO OBRIGADO PELA SUA AJUDA!

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 ISCTE 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?

A.2:	Não (1)	Sim (2)	Quais?		Diariamente (1)	Entre 1 a 3 vezes/semana (2)	Entre 1 a 3 vezes/mês (3)	Esporadicamente (4)
E-mail								
SMS								
Redes Sociais								
Fóruns/Blogues				A.3:				
Sites de compras								
Outros sites de empresas								
Sites de notícias								
Jogos online								

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

	A.4.1: Quais acede?	A.4.2: O que mais acede?
Computador	❒ (1)	❒ (1)
Tablet	❒ (3)	❒ (3)
Telemóvel	❒ (4)	❒ (4)

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

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)

Questões / Categorias	B.1. Informação?		B.1.1 Onde?		B.1.2 Se Digital - Site/Fonte?				B.2. Compra									B.2.1. Onde?	
	Não (1)	Sim (2)	Outros (1)	Digital (2)					Físico (1)		Digital (2)								
									N	S	N	S	B.3 Frequência						
					Sites	Fóruns Blogues	Redes Sociais	E-mail					Diária	Semanal	Mensal	Trimestral	Esporádica	Sites Nacionais	Sites Internacionais
1.1: Moda, jóias, lingerie e equipamentos desportivos																			
1.2: Relógios e óptica																			
1.3: Espectáculos																			
1.4: Viagens																			
1.5: Saúde e fitness																			
1.6: Flores e presentes																			

Caracterização do inquirido e controle da amostra

Nome

____

____

Conc. **Residência**

____

Idade

____

____

Profissão

- **Agricultor** ❒
- **Comerciante** ❒
- **Dirigente/Gestor de empresas** ❒
- **Funcionário público** ❒
- **Profissional liberal** ❒
- **Operário** ❒
- **Quadro Médio** ❒
- **Quadro superior** ❒
- **Desempregado** ❒
- **Estudante** ❒
- **Pensionista/Reformado** ❒
- **Dona de casa** ❒
- **Outra:** ____________________

Sexo **Feminino** ❒ **Masculino** ❒

Habilitações

- **Menos de 4 anos de Escolaridade** ❒
- **4 anos de escolaridade** ❒
- **Até 9º ano (antigo 5º ano)** ❒
- **Ensino Secundário Completo** ❒
- **Licenciatura** ❒
- **Mestrado/Doutoramento** ❒

Rendimento líquido mensal do agregado familiar

- **De 500€ a 1000€** ❒
- **De 1001 a 2000 €** ❒
- **De 2001 a 3000 €** ❒
- **Mais de 3000 €** ❒

Telefone ________________

(Finalizar e agradecer)

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

8.2. Appendix 2

Determinantes de Compra de Produtos Online: Estilo de Vida Pessoal

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 em que habitualmente faz compras de produtos desta categoria (moda, jóias, lingerie e equipamentos desportivos; relógios e óptica; espectáculos; viagens; saúde e fitness, e presentes)? * ☐

2. Qual o principal motivo que o(a) levou a visitar este site? *

- ○ Trabalho
- ○ Lazer
- ○ Other: ☐

3. Na sua visita a este site, o que compra habitualmente? *

- ○ Moda, jóias, lingerie e equipamentos desportivos
- ○ Relógios e Óptica
- ○ Espectáculos
- ○ Viagens
- ○ Saúde e Fitness
- ○ Flores e Presentes
- ○ Other: ☐

4. Visita habitualmente outros sites ligados à mesma categoria? *

- Não
- Sim

5. Se sim, quais? Se não, passe à pergunta 6.

6. Utiliza a Internet para algum outro fim, não relacionado com a categoria estilo de vida pessoal? *

- Não
- Sim

7. Se sim, qual o fim? Se não, passe à pergunta 8.

- Para consulta de informação
- Para aquisição de outros serviços
- Para aquisição de bens
- Other:

8. Desde quando faz compras neste site? *

- Meses
- Anos

9. Quantos meses/anos?

10. 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
- Other:

Parte B
As questões seguintes dizem respeito aos serviços prestados pelo site principal onde realiza as suas compras nesta categoria. 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, …)

1.1. O site providencia preços competitivos, assim como negócios atractivos e promoções *

	1	2	3	4	5	6	7	
Discordo totalmente								Concordo totalmente

1.2. O site garante-me uma variedade de produtos que não seria possível encontrar em mais nenhum local *

	1	2	3	4	5	6	7	
Discordo totalmente								Concordo totalmente

1.3. A relação qualidade / preço deste site é boa *

	1	2	3	4	5	6	7	
Discordo totalmente								Concordo totalmente

1.4. Fazer compras neste site tem sido uma boa experiência *

	1	2	3	4	5	6	7	
Discordo totalmente								Concordo totalmente

2. Imagem do Site

2.1. Este site tem uma boa reputação no mercado *

	1	2	3	4	5	6	7	
Discordo totalmente								Concordo totalmente

2.2. Este site é visualmente atractivo *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

2.4. É fácil aceder a este site *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

3. Experiência de Compra

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

4. Personalização dos Serviços

4.1. Sempre que entro no site sou reconhecido pelo meu nome *

1 2 3 4 5 6 7

Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

4.2. Quando contactados, os colaboradores tratam-me sempre pelo meu nome *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

4.3. O site consegue ajustar os serviços e forma de pesquisa às minhas necessidades *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

4.4. Considero que os colaboradores e o próprio site fazem um acompanhamento personalizado das necessidades de cada cliente *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

5. Satisfação

5.1. Estou muito satisfeito com os serviços prestados por este site *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

5.2. Estou muito satisfeito(a) por fazer compras neste site *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

5.3. Fazer compras neste site excedeu as minhas expectativas *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

5.4. Acredito que este site tem muitas características desejáveis *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

6. Fidelização

6.1. Recomendo este site aos meus familiares, colegas e amigos *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

6.2. Este site é a minha primeira opção quando pretendo adquirir produtos desta categoria *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

6.3. Prefiro claramente este site comparativamente a outros da mesma área *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

6.4. É muito provável que venha a usar um site concorrente num futuro próximo *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

7. Confiança

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

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

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

7.4. Aprecio a confiança que este site me proporciona quando comparado a outros sites *

	1	2	3	4	5	6	7	
Discordo totalmente	○	○	○	○	○	○	○	Concordo totalmente

8. Recomendação

8.1. Recomendo vivamente este site aos meus contactos *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

8.2. Não tenho dúvidas em considerar este site uma boa escolha e transmitir essa percepção *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

8.3. Quando me pedem opiniões sobre locais de compra destes produtos, não tenho dúvidas em referenciar este site *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

8.4. Gosto de receber recomendações positivas acerca deste site *

	1	2	3	4	5	6	7	
Discordo totalmente	◯	◯	◯	◯	◯	◯	◯	Concordo totalmente

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

1. Sexo *

2. Idade

Habilitações Literárias *

4. Onde tem por hábito aceder a este site? *

- ◯ Em casa
- ◯ No emprego
- ◯ Na escola

- Outra:

5. Concelho de residência actual: *

6 . Profissão *

- Agricultor
- Comerciante
- Industrial
- Dono de empresa de serviços
- Profissão Liberal
- Forças armadas
- Dirigente/ Gestor/ Quadro Superior
- Prof. Intelectuais e cientificas (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? *

8. Qual é a composição do seu agregado familiar? (Diga quantos adultos e/ou menores de 18 anos)

Outras informações e observações que queira apresentar:

8.3. Appendix 3

Chapter 5 – Data Analysis

- **Perception**

Table 3.1. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,758
Bartlett's Test of Sphericity	Approx. Chi-Square	607,556
	df	6
	Sig.	,000

Table 3.2. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,467	61,673	61,673
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Site Image**

Table 3.3. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,740
Bartlett's Test of Sphericity	Approx. Chi-Square	960,786
	df	6
	Sig.	,000

Table 3.4. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,752	68,807	68,807
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Buying Experience**

Table 3.5. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,665
Bartlett's Test of Sphericity	Approx. Chi-Square	728,319
	df	6
	Sig.	,000

Table 3.6. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,474	61,850	61,850
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Personalization**

Table 3.7. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,738
Bartlett's Test of Sphericity	Approx. Chi-Square	635,331
	df	6
	Sig.	,000

Table 3.8 Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,508	62,704	62,704
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Satisfaction**

Table 3.9. KMO and Bartlett's test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,792
Bartlett's Test of Sphericity	Approx. Chi-Square	1436,880
	df	6
	Sig.	,000

Table 3.10. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3,131	78,284	78,284
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Trust**

Table 3.11. KMO and Bartlett's test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,732
Bartlett's Test of Sphericity	Approx. Chi-Square	659,874
	df	6
	Sig.	,000

Table 3.12. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,458	61,448	61,448
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **E-Loyalty**

Table 3.13. KMO and Bartlett's test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,712
Bartlett's Test of Sphericity	Approx. Chi-Square	545,652
	df	6
	Sig.	,000

Table 3.14. Total Variance Explained

Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,228	55,712	55,712
2	1,018	25,447	81,160
3			
4			

Extraction Method: Principal Component Analysis.

- **E-wom**

Table 3.15. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,824
Bartlett's Test of Sphericity	Approx. Chi-Square	1454,241
	df	6
	Sig.	,000

Table 3.16. Total Variance Explained

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3,166	79,142	79,142
2			
3			
4			

Extraction Method: Principal Component Analysis.

- **Moderating Role of Trust**

Table 3.17. Correlation between e-Satisfaction and e-Loyalty

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,028E-016	,031		,000	1,000
	Satisfação com compras no site	,742	,031	,742	24,217	,000

a. Dependent Variable: O cliente prefere e recomenda o site

Table 3.18. Correlation between Trust and e-Satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,211E-016	,035		,000	1,000
	Satisfação com compras no site	,643	,035	,643	18,357	,000

a. Dependent Variable: O site é confiável

Table 3.19. Correlation between e-Satisfaction and e-Loyalty

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,806E-017	,036		,000	1,000
	O site é confiável	,619	,036	,619	17,231	,000

a. Dependent Variable: O cliente prefere e recomenda o site