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Management from NOVA School of Business and Economics

**The Portuguese Offline Consumer Behavior:
What Drives Customers Buying Offline In An Online World?**

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A Project carried out on the Marketing Direct Research – Consumer Behavior

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Abstract

Even though much attention has been paid to online consumer behavior, academic studies are deficient in comprehending offline consumer behavior. This study offers a survey of reflections concerning the Portuguese offline consumer behavior by observing how Portuguese adult consumers engage, embrace and act throughout the offline world, i.e., the offline media channels and the customer decision-making process at a store in regard of digital nativity, education and gender. Drawing on an online questionnaire and using a convenience sample of 471 respondents, data was analyzed using descriptive analysis and independent sample t-test analysis. The results observed indicate Portuguese consumers prefer calling or going to a store when they have an operational problem, value the credit card security at a store and that Portuguese females highly value touching and feeling the product at a store. Finally, implications for academics and marketeers are discussed.

Keywords: Consumer behavior; digital nativity; offline experience; preferences.

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Introduction

Nowadays, we live in a saturated world with too much information available, filled with busy people, hence, one of the biggest challenges for companies all around the globe is finding new ways to communicate, distinguish and spread their brand and product's messages clearly by using all technology available. In fact, advertising is no longer what we were used to in the past as, even though, consumers are increasing their use and access to marketing tools, the earnings are reducing (Lindstrom, 2008). All these technology platforms carry new hurdles for companies themselves by potentiating the online world and approaching everyone, everywhere (Gatautis, 2008; Vitkauskaite, 2011) causing several confrontations for academics and marketers who are trying to study the customer journey, designing better experiences, raising brand loyalty and, of course, growing sales. Truly, in 2012, McQuivey in "Digital Disruption" states companies are entering a new age: the digital age.

The Internet is not only another marketing channel as it offers superior brand experiences and it can and should be used to modify the entire communication process between a company and its consumers (Chaffey, 2013). Actually, back in the '90s, Bill Gates, founder of Microsoft, said: "The Internet is becoming the town square for the global village of tomorrow". Moreover, the disturbing invention of the smartphone completely changed our society as this equipment while connected to the Internet allows people to search, compare and buy products whenever and wherever they desire, forcing companies to adjust in real time their marketing strategy as well as the commitment to transparency of prices. Retail is now limitless, retail cannot survive without customers and the change in the consumer implies a change in the business: from commerce to e-commerce, through a customer-centric perspective. Lastly, nowadays, the *lower income* of common customers as well as their *recent empowerment* has forced brands to revise their (overvalued) marketing strategies over time.

Literature Review

Berry, Carbone, and Haeckel (2002) recognize companies must create value for consumers by offering them an experiential marketing rather than the conventional features and benefits marketing. Schmitt (1999) characterized the experiential marketing target as both rational and emotional people who desire gratifying experiences. Aufderheide (1993, p. 6) defines media literacy as: “*the ability of a citizen to access, analyse and produce information for specific outcomes*”. In fact, there’s no doubt today’s consumers are empowered, which automatically leads to a change in the way people shop.

Straubhaar, Spence, Tufekci, and Lentz (2012) indicate we are now living in an informational society, as online, people are not only able to find information previously created as they can also share their own information. In fact, the Internet changed the entire traditional marketing paradigm, as it allows a personalized interaction with users rather than mass media messages. In truth, the Internet is a peculiar channel as it is what people make it; everything online can be shared from zero to viral in less than one hour (i.e., an online marketing campaign can nurture a worldwide echo). This interactive facet of the Web boosted the influence of purchasers modifying the marketable model as companies not only compete with each other but they also compete with people (i.e., the consumers’ empowerment leads to a new savvy and busy customer: companies have to compete for people’s time and effort).

Li and Bernoff (2008) state that by sharing, recommending, criticizing a product or service and generating ideas and solutions to achieve a common goal the web is helping customers to care and encourage each other. In truth, anybody, anywhere can cause a positive or negative effect on a brand by going online and contributing to the new technological word of mouth: e-WOM (i.e., websites such as Tripadvisor and Booking.com are recognized worldwide as people trust people more than companies’ campaigns, as these e-platforms are perceived as unbiased information). e-WOM is both a cause and a consequence of the origin and drive of the customer’s new experience and, consequently, the need to manage this.

A particularly interesting topic is the selection and consumption of goods that support and symbolize a consumer's personality as it encompasses one of the ways people may express themselves. This has led to symbolic consumption becoming a focus in consumer behavior research (e.g., Schembri, Merrilees, & Kristiansen, 2010) along with brand personality and how consumer personality influences preferences for brand identity. Likewise, Tsang, Ho, and Liang (2004) recognize a direct and positive relationship between customer manners regarding advertising and the way they behave themselves; it is important to understand consumer behavior, as it is vital to predict what drives consumers through the consumer-buying course.

The customer journey is indeed linked to market segmentation, in fact, the core reason for segmenting the market is to establish who are the potential consumers and who are the most likely customers to proactively act towards a certain brand and its products. Cultural and demographical aspects are top influencers of consumer behavior such as: culture, age, gender, education, income, etc. It's hard to decide which approach we should give to a campaign if the human brain has different and distinct capabilities: the left side of the brain is related to analytical, hard facts and insights while the right side of the brain is linked to creativity, visualization and simplicity (Lindstrom, 2008). But it is even harder to decide which approach we should give to a campaign targeted to both females and males since women and men behave, act, react and think differently.

Luckily, there is some significant research about the importance and influence of gender towards the shopping experience. Gender has also been identified as an important variable of segmentation because men and women tend to perceive advertising messages in distinct ways (Wolin & Korgaonkar, 2003). Males generally show a more favorable attitude towards advertising than female consumers (Shavitt, Lowrey, & Haefner, 1998).

Moreover, the technological progress we are now facing has generated socially awkward generational gaps as companies can almost segment consumers into digital natives (people born between 1980 and 2000 labelled as Millennials or Generation Y) and non-digital natives

(people born before 1980 know as: Generation X, Baby Boomers and Greatest Generation.). These two generational brackets have deep differences as digital natives have grown up surrounded and embraced by the latest technology, they are technologically savvy, always connected and are currently identified as the “Look at Me” generation. Contrarily, older generations grew up before this boost of technology or grew up during the technological shift and are (more) used to face-to-face relationships, trust and reliability, and traditional offline shopping.

Indeed, consumer behavior is a multifaceted field (Taylor & Strutton, 2010). Cheung, Zhu, Kwong, Chan, and Limayem (2003) claim that this online process is distinct from the consumer behavior offline perspective suggesting both processes deserve a separate study; a theoretical online consumer behavior model should be developed starting from the initial phases of online consumer behavior such as deliberation, recognition and preparation. Prime studies separate the consumer buying procedure in five distinct, but consecutive stages: i) problem identification; ii) information search; iii) alternatives evaluation; iv) purchasing decision and iv) post-purchase behavior. However, it may vary as high involvement purchases are frequently associated with different costumers’ perceived purchasing risks from low involvement purchases. In fact, according to Boyd, Walker, Mullins, and Larréché (2002) the level of involvement depends on the consumers’ experience, e.g., a car, typically, required more involvement than a bottle of water. Also, Lutz, Mackenzie, and Belch (1983) acknowledge the purchase intention as the probability of a consumer buying a product.

A business’ strategy is related to increase both the probability and the frequency of a person becoming an actual buyer by knowing the consumer and understanding the customer’s needs and wants (Rogan, 2007); in fact, marketing is all about a human-centered approach: the consumer’s decision-making process must be considered. Besides, as stated before: customer behavior is no longer the same; the shift is happening, and therefore it is urgent to create and produce new value for consumers by making the customer experience (in all customer journey

phases – from the ad to the POS) a key priority. In order to develop an excellent customer experience and better manage it companies should:

- Think about their customer-centric strategy: develop a strategy targeted on the customer rather than on the product, receptive and reactive to consumers, engaged with clients and stimulated by purchasers, i.e., enchant, comprehend the customer needs and exceed their expectations by being unique and remarkable;
- Research, test and optimize demographics: consumer behavior varies accordingly to gender, age, education, and income. By researching, testing and optimizing demographics, marketers get to know their customers' fears and feedback and what buyers value the most; they are able to better educate the client and, essentially, hire the best people and train the best employees according to consumers preferences, expectations and needs.

Hypotheses and Research Questions

Uses and gratifications (USG) takes into account that audiences differ in the gratifications they seek from mass media (Sheldon, 2008). The most frequently found needs and gratifications have been classified as follows: diversion (escape from problems, emotional release), personal relationships (social utility of information in conversation, media replacing companionship), personal identity (value reinforcement, self-understanding) and information (McQuail, Blumler, & Brown, 1972). More recently, Morris and Ogan (1996) find that the Internet fulfils interpersonal and mediated needs. Needs traditionally fulfilled by media are: social interaction, passing time, habit, information and entertainment (Flaherty, Pearce, & Rubin, 1998).

The research questions for this study are, as followed:

1. How does digital nativity aptitude impact Portuguese consumers' attitudes and offline experience?

2. How does gender affect the attitude towards the Portuguese consumer decision-making process at a store?
3. How does level of education influence in Portuguese customers' offline experience?

In spite of digital natives being continuously online, excusing offline stores would be a rushed decision as the greatest potential to make real money is sometimes set offline (consumer's experiences towards the presence of physical product). Truly, all around the world businesses are developing the leverage of offline presence in contrast to the idea of an exclusive online future.

H1 – Digital natives frequently watch less TV than non-digital natives.

H2 – Digital natives frequently listen to radio less than non-digital natives.

Accordingly to a Portuguese study named “Bareme Rádio” from Marktest, conducted in June 2015, high-educated people listen more to radio than less-educated people.

H3 – High-educated people listen to radio more frequently than less-educated people.

Even though there are vast synergies for multichannel and omnichannel offerings customers prefer to interact with an offline retailer anytime, anywhere, through multiple, seamless interfaces.

H4 – Portuguese people highly prefer and tend to go offline when they have an operational problem.

Consumer behavior can be defined as the synergy between affect and cognition, behavior and external events, which regulates the interchanging characteristics of a consumer's life (Bennett, 1995). “Education at a Glance 2015” (Organization for Economic and Co-Operation Development (OECD), 2015) points down that, typically, high-educated people receive a better salary. Wakefield and Inman (2013) indicate that customers with superior income tend to be less price sensitivite in regard of hedonic goods or services, compared to

functional goods or services. As a point of fact, empirical and common knowledge suggest consumers with lower income are naturally more price sensitive.

H5 – Less-educated people value more comparing products and services at a store than high-educated people.

Three characteristics usually determine consumer behavior: utility (functionality), delight (perception) and validation. Perception is based on the processes by which people elect, figure and understand a stimulus into an expressive message or image of the environment. Rahman, Saleem, Akhtar, Ali, and Khan (2014) state that our five senses support our verdicts and choices. Sensory memory is the input from the five senses stored temporarily in memory, i.e., if it is pertinent, the customer is driven to process it further. For example, the aspect color has a significant influence on buyers' decision-making process as distinct colors induce or embody distinct feelings. Another examples are the general importance assigned to the shopping experience and touching and feeling the product before buying it. Retailers must maximize every single stage of the customer experience as even the tiniest aspect can make or break the business, particularly in regard of offline experiences when all sensorial sides are extremely important. External and contextual aspects moderate consumer and product features and this interaction ultimately establishes the response, purchase decision (Zhu, 2010), there is an intrinsic need for marketers to better understand their customers (both females and males) and their customers culture in order to potentiate a better response. Peck and Shu (2009) state that touching a product is not only a method of generating information but also a way of engaging the customer. Additionally, touching a product oftenly develops the remaining four senses by potentiating multi-sensory experiences at the point of sales (Krishna & Morrin, 2008). Touching and feeling the product help customers connect with brands by building symbolic connections and by amplifying the sensory attributes and features of a product. As a matter of fact, trial is sometimes the reason a customer ends up buying a product (trial at a store, delivery sample, etc.). Touching and feeling the product throughout the decision-making

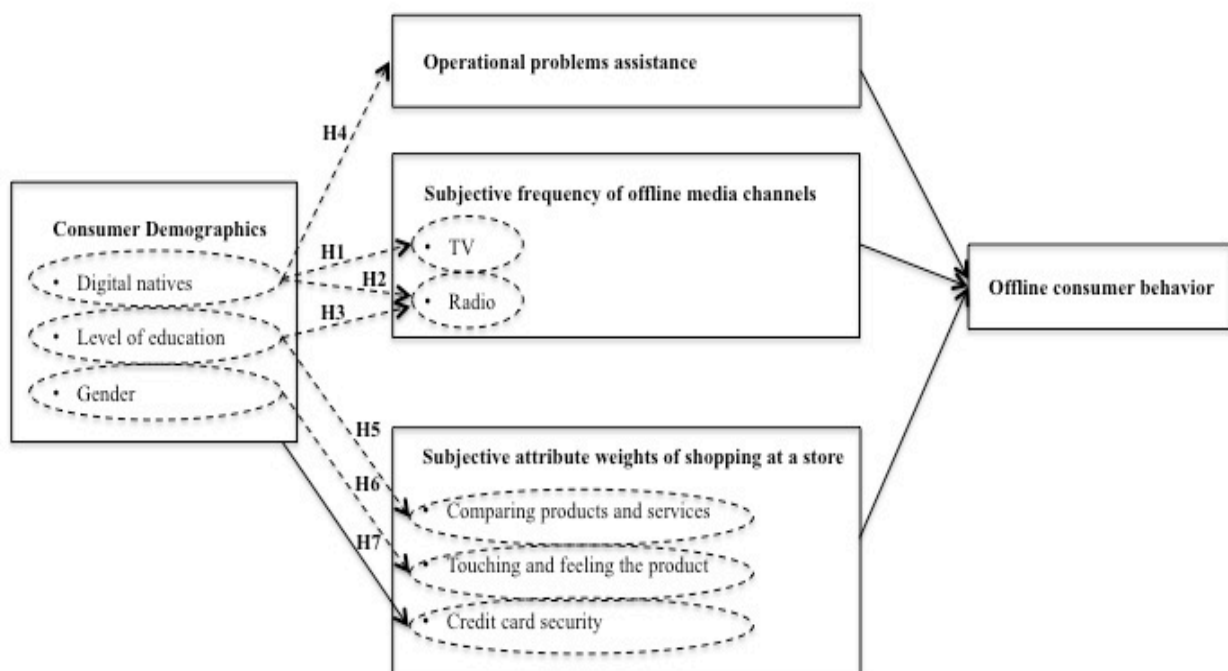
process is particularly relevant when the potential customer is a woman as females have a higher desire for touching a product than men (Workman & Cho, 2013) and naturally, Javadi (2012, p. 85) emphasizes: “*involvement is essential in producing shopping value and intention to revisit*”.

H6 – Women highly value touching and feeling the product at a store more than men.

McQuivey (2012) enumerated the first most common reason why people don’t shop online as their concern about credit card security (59%), however, offline the results are not very distinctive. In Portugal, for example, consumers are conservative and according to data from the 2013 Mastercard’s market study, in 2013 only 32.3% of Portuguese people had a credit card and the effective utilization rate was 67.8%. In fact, Portuguese people are somehow reluctant to use credit and, particularly, credit cards due to credit itself and fraud.

H7 – Portuguese people highly value the credit card security at a store.

Research Conceptual Model



Method

The purpose of this study is to examine the offline marketing existence and the Portuguese consumer's experience in the Portuguese market. This goal has been pursued by examining adults' responses to a predefined questionnaire where the independent variables are: gender, digital nativity and education, and the dependent variables are: watching TV, listening to radio, comparing products and services at a store, credit card security at a store and touching and feeling the product at a store.

The instrument used in this research was an online structured questionnaire and since the questionnaire aimed to adults – assuming consumers are, therefore, able to individually make evaluations about tangible and intangible aspects of their online and offline usage - an online questionnaire was developed and sent. The questionnaire encompassed twelve questions, it was organized in three parts and began with two simple, direct acknowledgment multiple answers choice (the first was related to the possession of Internet access at home and the second pertained to the average daily time connected to the Internet). A pilot questionnaire was applied to seven people (with distinct levels of education, gender and age) in order to validate people's aptitude to comprehend and recognize each question topic and its general relevance to the study. Primary results suggested that the questionnaire took from 2 and 4 minutes to be concluded. Also, the semantics offered throughout the questionnaire was vaguely reformed and some extra words were added to emphasize the question topic.

Procedure

The questionnaires were sent via Facebook chat or email during the first three weeks of November 2015; in order to gather the most heterogeneous information possible it was sent in equal amounts to Portuguese women and men who mainly live in Lisbon.

Sample

In factor analysis literature, much attention has been given to the issue of sample size (MacCallum, Widaman, Zhang, and Hong 1999) and the rule of 100 individuals as the minimum number for a sample seems to be the most defended by critics.

The questionnaire was sent to more than 700 adults, 471 answers were considered valid out of 520 respondents – this study achieved a return rate of 74%, which is likely a result of the general interest on this topic (consumer behavior experience), the customization of all the Facebook chat messages and emails and, probably, the friendly questionnaire design and scheme. The definitive sample size satisfies the demand of the conditions of representativeness (Yamane, 1967), which implies that this sample comprises a viable collection of information to be studied. Among the final sample size of 471 respondents 52.2% of the population of interest are male, the respondents are between 18 and 89 years being the average age 31 years old, 89.69% are digital native (the variable age was distributed in two groups: digital natives and non-digital natives). 89.8% of all respondents have a University's degree, 9.1% have a high school degree and 1.1% less than a high school degree. 83.6% are currently employed (71.5% are in a dependent employment), 13.8% are studying and 2.5% are unemployed.

Measures

The questionnaire, which adopted and merged related researches chosen from an enormous collection of articles on consumer behavior (online and offline), aimed to gather data and by analysing this data the seven hypotheses were either accepted or rejected. In spite of Vagias (2006) defending a five-point Likert-scale a four-point Likert-scale was used in order to avoid median results. Besides, a four-point Likert-scale satisfies the optimum number of alternatives, providing good reliability and validity (Lozano, Garcia-Cueto, & Muniz, 2008). According to Malhotra (2007) all Likert-scale points should be categorized as this action

increases the accuracy of the answers given; in this questionnaire the four-point Likert scale questions were ranked from 1=Never or 1=Nothing (depending on the question) to 4=Oftenly or 4=A lot (depending on the question). H1, H2, H3, H5, H6 and H7 were measured through a four-point Likert scale question. Unfortunately, there are few studies and articles regarding offline experience and, so, these four aspects were elected after brainstorming with a marketing agency (Uppartner) as well as benchmarking from papers focused on online advantages and online problems (Lee, & Choi, 2003; Javadi, 2012; Karayanni, 2003).

Results

Data Analysis

Table 1: Means (M), Standard Deviation (SD) and Correlations between variables

	M	SD	1	2	3	4	5	6	7	8
1 Gender	1.52									
2 Digital nativity	.79	.40	.23							
3 Education	1.10	.30	.13	-.09						
4 Watching Tv	2.65	1.05	.06	.01**	-.01**					
5 Listening to radio	2.54	.98	-.11	.01	-.07	.42				
6 Operational problem	2.04	1.27	-.04	-.03	-.03	-.02	.01**			
7 Products comparison at a store	3.07	.80	-.00*	-.14	-.09	.06	.01	.03		
8 Credit card security at a store	2.76	1.03	-.20	-.12	.02	.10	.11	-.05	.16	
9 Touching and feeling the product at a store	3.26	.81	-.20	-.10	.05	-.02	.01**	.03	.14	.33

Notes: Gender (1=Female, 2=Male), Digital nativity (0=No, 1=Yes), Education (1= University’s degree, 2=<High School and High School), Watching Tv/Listening to Radio (1=Never, 2=Few times, 3=Sometimes, 4=Oftenly), Operational Problem (1=Call, 2=Chat, 3=Email, 4=Store), Comparison/Credit card/Touching the product (1=Nothing, 2=Slightly, 3=Moderately, 4=A lot).

- -.001; ** Values between 0,005 and 0,009.

Hypotheses

Regarding participants’ access to the Internet: 99.4% of them have Internet access at home. However, we should highlight that the questionnaire was conducted online, which

means all respondents have Internet access somewhere. Their average daily time connected online is 11 hours and 36 minutes.

Contrarily to expected results, digital nativity has no effect on the frequency of watching Tv or listening to radio since the means of digital natives and non-digital natives do not differ. Two independent sample t-tests were conducted and in opposition to both H1 and H2 observed results were $t(471)=-.138, p>.05$ and $t(471)=-.232, p>.05$, respectively.

Supporting previous expectations, significant valorizations of offline channels when Portuguese customers have an operational problem (H4) and credit card security at a store (H7) were observed. As expected, 78.1% of all respondents prefer and tend to go offline when they have an operational problem and 82.4% value the credit card security at a store (Appendix 2).

Moreover, two independent sample t-tests were conducted to test H3 and H5. Contrary to H3, high-educated and less-educated participants listen equally to radio since the means of these groups don't differ: $t(471)=1.444, p>.05$. In contrast, high-educated and less-educated respondents do not equally value comparing prices and products at a store as groups differ: $t(471)=2.006, p<.05$.; nevertheless, the observed result is completely unexpected and does not support the intended direction for H5, as high-educated people value more comparing products and services at a store and, consequently, H5 cannot be accepted.

Further analysis also revealed that gender has a very strong effect on the valorization of touching and feeling the product at a store, as groups' means significantly differ: $t(471)=4.439, p<.001$.

Discussion and Conclusion

Today, consumers live in a world with endless physical and digital choices and offers and, consequently, companies should offer a genuinely well-prepared complement of online-

offline experiences. However, as said before, the fact that we are now living in a digital era doesn't imply the end of the offline experience.

This research presented a conceptual model of the Portuguese offline consumer behavior. The observed results mentioned and confirmed many of the aspects reported in the literature review as important and valuable characteristics for Portuguese consumers regarding their offline experience and consumer decision-making process at a store.

This study recommends that attention must be paid to the correlations between “watching Tv” and “listening to radio” and between “credit card security at a store” and “touching and feeling the product at a store”. As showed in Table 1, observed results suggest that the first two variables have a moderate positive linear relationship and the second variables have a weak positive linear relationship, which means respondents tend to watch more or less Tv if they listen to radio more or less, as well as they value more or less the credit card security at a store if they value more or less touching and feeling the product at a store, respectively. However, the remaining correlations are generally characterized as very weak correlations, which shows that the nine chosen variables have low or none linear relationship between them.

The findings of this research also contribute to demystify the digital nativity aptitude towards the offline experience. The digital disruption will not be cleared up soon - if ever - as each generation tends to invent their techniques and instruments, which, obviously, separate them from the previous one; however, as stated before, both digital and non-digital natives means of frequency of watching TV and listening to radio don't differ. As a matter of fact, even in this digital era, there are still some advantages to traditional radio that are hard to replicate digitally, indeed, according to a Nielsen study in 2012 in the USA radio remains the best way to reach people while they are driving (digital natives sometimes listen to online radio but it is certainly not as extensively used as traditional radio). In terms of consumer preferences when the Portuguese have an operational problem with their product or service, even though

this topic can vary according to the product or service itself, the fact that Portuguese consumers prefer the human touch is unquestionable.

Theoretically, this research is one of the very first researches which attempts to demonstrate the importance of the variable education on comparing prices and products at a store in Portugal and, in truth, it adds a new dimension to the study of the relevance of this aspect toward the offline shopping experience as this variable has no effect in terms of the valorization of comparing products and services at a store (similar to the literature reviewed on the consumers' valorization while shopping online). Despite how consumers nowadays are more informed, connected, networked and empowered than ever (Ramaswamy, 2008) and from a consumer's perspective price is the most influencing factor in regard of actually purchasing a product (Mamun, Rahman, & Robel, 2014). Customers know their income, and consequently their unlimited budget, in fact, consumers need for price search decreases with the rise of their income (Marvel, 1976) this importance doesn't differ if the customer is high educated or less educated.

Lastly, the findings are consistent with previous studies from Popcorn and Marigold (2000) who affirm gender is indubitably considered one of the most important variables in regard of segmentation. The process of touching and feeling the product is quite relevant as people use their hands to relate and belong to a brand; truly, regarding the gender effect on consumers' valorization of touching and feeling the product the result revealed that H6 is significantly supported as females and males don't equally value this aspect of the offline experience, in fact, they don't equally value it at all as women highly value this aspect. The drive of point of sales marketing doesn't only encompass the increase of purchases, but also finding a way to the consumers' hearts and minds by enhancing their consumers' experience. Moreover, consumers have predispositions to shop for specific brands or products before even entering a store and these tendencies are created and managed by previous shopping experience, further, these predispositions can be activated by shopping influences (Bradshaw &

Philips, 1993). In truth, customer satisfaction is associated to loyalty, which is indirectly and implicitly related to new visits and purchases (Hallowell, 1996).

From a managerial perspective, this research can be added to the strategic development of offline marketing campaigns as these conclusions, summarized in Table 2, can be quite useful for Portuguese marketers not only for developing marketing campaigns themselves but also to consider (or not to consider) replicating external marketing campaigns mostly when selecting their target and especially their gender target at a point of sales campaign and/or product placement.

Table 2: Summary of Hypotheses

<u>Hypothesis</u>	<u>n</u>	<u>Observed</u>	<u>Expected</u>	<u>Results</u>	<u>Decision</u>
H1 – Watching Tv - frequency (digital nativity effect)	471	=	≠	p-value=.890 No effect	Rejected
H2 – Listening to radio – frequency (digital nativity effect)	471	=	≠	p-value= .817 No effect	Rejected
H3 – Listening to radio – frequency (education effect)	471	=	≠	p-value= .149 No effect	Rejected
H4 – Operational problems: offline channels preference	471	>50%	>50%	78.1%	Accepted
H5 – Comparing products and services at a store (education effect)	471	≠	≠	p-value = .045 Low effect	Rejected
H6 – Touching and feeling the product at a store (gender effect)	471	≠	≠	p-value=.00 Very strong effect	Accepted
H7 – Credit card security at a store	471	>50%	>50%	82.4%	Accepted

In conclusion, it is important to accept companies are lacking control; consumers are now highly knowledgeable, which implies higher anticipations and that marketing is the area of management closest to consumer (Kotler, 2015). Businesses must fulfill consumers’ needs and desires and educate their clients, but also anticipate their behavior to capture their

attention, trust, time and effort and, lastly, their wallet as much as possible in order to find their point of difference in the overcrowded market and survive. Offline channels are still relevant to advertising, and call-centers and stores will not disappear in the near future (at least considering Generation Y prefer calling or going to a store when they have an operational problem).

Research Implications

Despite of the closing results, some limitations should be considered such as: time constraints: the work project deadline is in a way short which resulted in lack of time for all the initial assignments and tasks; convenience of the sample: the survey was conducted online through personal contacts (mainly aged 25-30 years old), which caused a massive number of respondents of the same generation, Millennials, (Appendix 1) and, oppositely to a study conducted by TNS and Google in 2014 the Portuguese Internet rate at home observed is significantly superior than expected (99.4% vs 64.9%) which emphasizes (again) that our sample is not representative from the Portuguese population; auto-described measure: despite the fact that only parts of the questionnaire are related to a ranking scale all the questions and variables are related to opinions, therefore, the answers are subjective and somehow biased; four-point Likert scale: may force respondents to give an answer in a certain tendency, to go in one direction.

Some substantial and suggestive topics can be contemplated in regard of further research, such as: testing and comparing differences in terms of level of education and financial status as well as the level of product involvement (high involvement vs. low involvement); performing an analysis to physical press similar to the one conducted for H1 and H2; testing the BOPS impact with a peculiar aspect: the possibility of booking online and picking up at store allowing customers to avoid crowds and touch and feel the product (i.e., the

best of both worlds); testing, once again, the importance of the aspect education in terms of the consumers' valorization of comparing products and services at a store.

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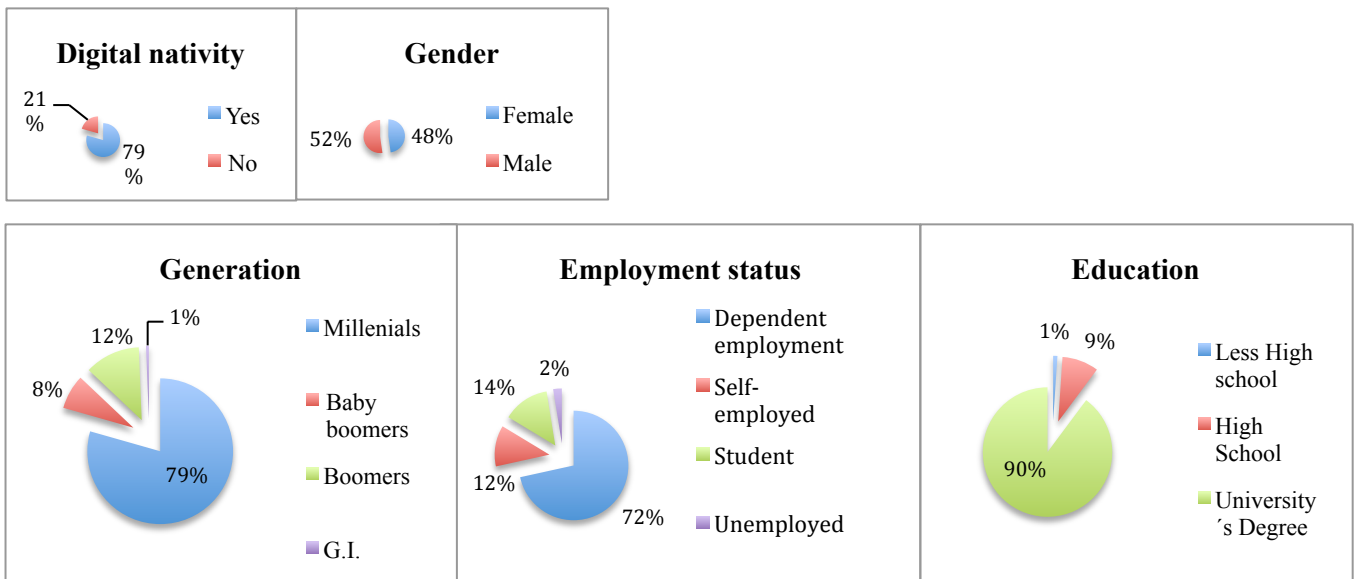
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Appendices

Appendix 1: Demographics

Chart 1, 2, 3, 4, 5: Questions 9, 10, 11, 12



Appendix 2 – Frequencies

Chart 6: “Q1: Do you have Internet access at home?”

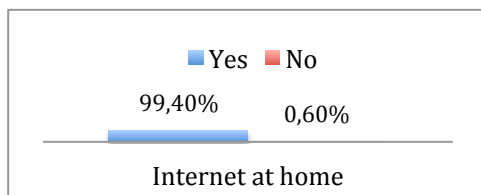


Chart 7: “Q2: In average, how much time do you spend connected to the Internet?”

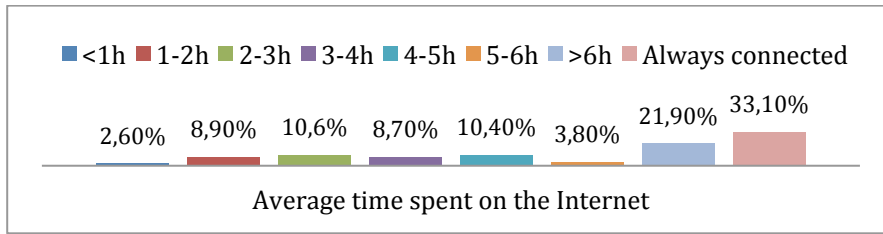


Chart 8: “Q3 – How do you characterize your frequency in terms of?”

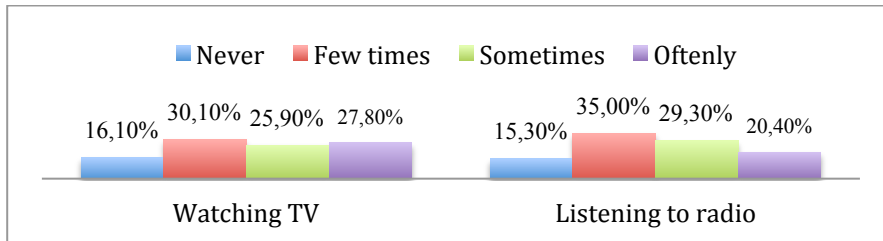


Chart 9: “Q4 – When you have an operational problem with your product/service you preferably (please select only one)”

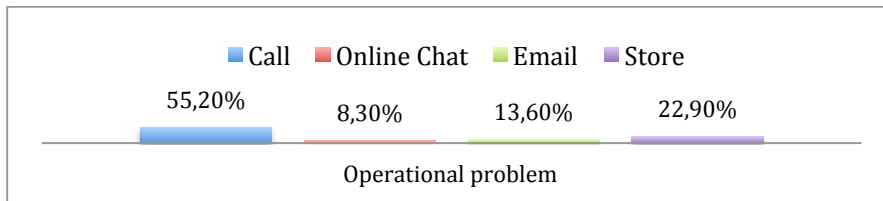


Chart 10: “Q6 – How do you value the following aspects while shopping at a store?”

