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CONSUMER BUYING BEHAVIOUR IN ONLINE LEGAL SERVICES

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<p>Abstract</p> <p>Online legal services refer to electronic or digital legal services (in the form of software, apps, web pages, etc.) that can increase common people understanding of legal issues, access to legal information and social participation in legal related matters. By automating tasks traditionally performed only by lawyers and by making legal services available on the Internet, online legal services make the access to justice more affordable and accessible to all. In this modern context, where common consumers have the opportunity buy and use legal services completely on the internet and without the help of a traditional lawyer, it is necessary to investigate how consumers behave when they shop for legal services online.</p> <p>In accordance, the purpose of the research is to understand the consumer buying behaviour in online legal services, based on empirical research, contributing to the literature about online legal services; and to provide managerial implications for legal services companies about how to improve their marketing strategies and build their consumer relationships, based on the empirical findings. Therefore, the study delves into the minds of consumers to uncover their needs, motivations and intentions about online legal services, and it is the first study to investigate the consumer buying behaviour in online legal services.</p> <p>The research is planned focusing on the theories of consumer buying behaviour, technology acceptance and on prior research of online legal services. The empirical research is conducted using a survey questionnaire to gather the empirical data, employing a mixed-method approach. Brazil was chosen as the field for the research, because it is the world's fifth-largest country by area and the fifth most populous, where legal services are highly demanded and where online legal services have potential to be widely utilized, although not much is known about the consumer behaviour towards them. The sample studied is 419 potential consumers of online legal services. To process the data, the author makes statistical analysis of each quantitative reply, qualitative thematic content analysis for each qualitative answer, and deeply analyse the final results of the research, developing a framework for the consumer buying behaviour in online legal services.</p> <p>The empirical findings show that the consumers of online legal services behave motivated by Price, Legal problem-solving capability, Convenience (Perceived ease of use), Speed, Safety, Quality and Trustability and that consumers have an overall positive attitude about online legal services, even though negative attitudes were also identified. Utilitarian needs and motivations, behavioural intention, attitude, perceived usefulness, perceived ease of use, information search, evaluation of alternatives, social influence, facilitating conditions, trust, perceived risk, and price value; influence and characterize the buying behaviour in online legal services and lead to the consequent consumer purchase decision. Furthermore, the buying process in online legal services follows the Five-stage buying process, but the consumer might deviate during it, because of, among other reasons, social influence and the lack of trust.</p>			
Keywords Online legal services, legal technology, online legal services buying behaviour, technology acceptance			

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1 INTRODUCTION

This Master's thesis examines the buying behaviour in online legal services through a buying behaviour and technology acceptance perspective. The first section of this chapter presents the study background and identifies the existing research gap. Next, an outline of the study objectives and the research questions are presented. After, this chapter introduce the key concepts that are relevant to this study and presents a summary of the research methodology. In the end of the first chapter, the overall research structure is briefly described.

1.1 Research background and research gap

Online legal services refer to electronic or digital legal services (in the form of software, apps, webpages, mobile interfaces, etc.) that can increase common people understanding of legal issues, access to legal information and social participation in legal related matters (Hongdao, et al., 2019). By automating tasks traditionally performed only by lawyers and by making legal services available on the Internet, online legal services make the access to justice more affordable and accessible to the consumers (Johnson, 2009). On the other hand, online legal services have also been raising a great level of uncertainty amongst consumers about different types of legal services providers and legal businesses, because on the internet, most firms look the same, and even for knowledgeable consumers, it can be difficult to find out which provider is the most appropriate for their particular legal issue (The Law Society of England and Wales, 2016, pp. 6). Thereafter, in this modern context, where consumers have the opportunity buy and use legal services completely on the internet and without the help of a traditional lawyer, it is necessary to investigate how consumers are behaving when they shop for legal services online, since previous studies have not taken into account the consumer buying behaviour in online legal services.

Therefore, this study is the first to investigate the consumer buying behaviour in online legal services. In accordance, the purpose of the research is to understand the consumer

buying behaviour in online legal services, based on empirical research, contributing to the literature about online legal services; and to provide managerial implications for legal services companies about how to improve their marketing strategies and build their consumer relationships, based on the empirical findings. The research is planned focusing on the theories of consumer buying behaviour, technology acceptance and on prior research of online legal services, and delving into the minds of consumers to uncover their needs, motivations and intentions about online legal services.

The empirical research is conducted using a mixed method approach and a survey questionnaire is designed to gather the empirical data in Brazil. Brazil was chosen as the field for gathering the data because it is the world's fifth-largest country by area and the fifth most populous (Statista, 2018), with a large amount of court cases and a high level of bureaucracy, where legal services are widely needed (National Council of Justice, 2019). In Brazil, there is a queue of nearly 80 million court cases pending and the amount of disputes is surpassing that number (National Council of Justice, 2019) making evident that online legal services and technological legal innovations in general, have potential to be extensively utilized in that country, in the sense that they can bring hope that the judicial processes can become faster and more effective (National Council of Justice, 2019). Furthermore, there are officially 500 legal technology businesses that provide online legal services in Brazil. These businesses find in that country a huge potential market for online legal services: With nearly 140 million internet users as of 2018, Brazil is the largest internet market in Latin America and the fourth largest internet market in the world in number of internet users (Statista, 2018), but very little is known about consumer behaviour in online legal services in that country. Therefore, considering all the above-mentioned facts, it is relevant to study how consumers behave in online legal services in the Brazil's context (See Section 4.1 for more details about the Research context).

The sample studied is 419 potential consumers of online legal services in Brazil (See Sample details in Section 4.2.1). To process the data, the author makes statistical analysis on each quantitative question, qualitative thematic content analysis on each

qualitative question, and deeply analyse the final results of the research (See Section 4). Furthermore, the understanding of the consumer buying behaviour in online legal services is analysed through a technology acceptance perspective, since online legal services are a technology, and the long-term development of a technology depend on their users' (consumers') technology acceptance and continuing use (Venkatesh, et al., 2003; Venkatesh, et al., 2012).

Moreover, supporting the relevance of investigating the buying behaviour in online legal services, according to Statista (2017), the total spending in the legal service market is expected to raise in the following years. By 2021, the global legal services market is projected to exceed one trillion U.S dollars. At the same time, the implementation of disruptive technologies is influencing and generating significant changes in all professions and industries, and the legal world is not immune from the disruption by these new technologies (Alarie, et al., 2018). As a result, technology and start-up companies, known as “legaltechs” or “lawtechs” (N.B legal technology companies), are transforming the legal market, because they can help consumers to gain access to justice in a faster, uncomplicated, and cheaper manner than traditional legal services, by offering legal services entirely online (Alarie, et al., 2018; Hongdao et al., 2019, Corrales, et al., 2019). Therefore, there are clear indications of the disruptive changes ahead in the market for legal services and the main changes are linked to the use of online means as an instrument for the legal practice and for the provision of legal services to consumers entirely online (Kerikmäe, et al., 2017), which is one more relevant reason to investigate the consumer buying behaviour in online legal services, since the new online legal services tools present new challenges and new opportunities for lawyers and for consumers. According to Solomon (2016, pp. 5) a consumer can be defined as any individual who identifies a need or desire, makes a purchase, and/or then disposes of the product or service. The consumer is persuaded through different factors throughout the buying process and the development of the buying behaviour, which is an ongoing process, not merely what happens when the consumer pays and in turn receives some good or service (Solomon, 2016, pp. 5). The study of Alarie et al. (2018) , explained that online legal services can provide

consumers with greater legal transparency, more efficient dispute resolution and improved access to justice. Still, the provision of online legal services allows lawyers to work more efficiently and broaden their areas of expertise (Hongdao, et al., 2019). All of this, summed up, can provide more value to clients and transform both how lawyers do legal work on behalf of their clients, and how the clients perceive, need, search for, evaluate and decide to buy online legal services, making it relevant to investigate the consumer buying behaviour in online legal services.

From the scientific research perspective, a lot of studies have been published about the evolution of legal services. For instance, the studies by Cho (2006), Barton (2014), Brivot, et al. (2014), Harvard Law school annual reports (2015-2016), Dana & Levy (2016), Praduroux, et al. (2016), Sharon & Walters (2016), Kerikmäe, et al. (2017), Alarie, et al. (2018), Lim & Jing, (2018), Skjølsvik & Breunig (2018), Corrales, et al. (2019), Xu & Wang (2019), provided good insights about the emergence of legal services related business models, legal technologies, market segments, specifically discussing the impact of digitalization on the legal industry, digitalization on productivity of legal workers, advertising and promotional campaigns of legal services, technology acceptance of online legal services and how the role of legal technologies changed from traditional legal services to technological legal business. However, these studies are limited in some relevant aspects, such as the buying behaviour perspective to online legal services; There is very little academic literature that specifically investigate the buying decision process for online legal services, and how online legal services are being perceived by individual consumers. Hongdao, et al. (2019) have reinforced that previous studies have neither specifically accounted for the individual consumer, psychological and cost-time-value for money aspects for legal consumers when adopting technology-based legal services, nor pointed out the costs and benefits for customers, thus highlighting relevant gaps in the literature as these aspects can reflect the willingness of consumers to buy and use legal services in different manners and the willingness of lawyers to work under alternative business models (Hongdao, et al., 2019). Therefore, with the clear abovementioned indications of the disruptive changes ahead in the market for legal services and the main changes

being linked to the use of online means as an instrument for the provision of legal services to consumers entirely online, it is necessary to investigate the consumer buying behaviour in online legal services, because the consumers are facing different manners of legal service delivery than in the past and there is very little investigation about their behaviour concerning it.

Therefore, this study aims to overcome the buying behaviour gap for online legal services by properly investigating the consumer buying behaviour in online legal services.

1.2 Purpose of the study and research questions

The purpose of this thesis is to understand the consumer buying behaviour in online legal services, based on empirical research, contributing to the literature about online legal services; and to provide managerial implications for legal services companies about how to improve their marketing strategies and build their consumer relationships, based on the empirical findings.

This study was not limited to a specific online legal service but was concerned with a wide range of legal services that can be used in daily life.

Therefore, the main research question is:

How is the consumer buying behaviour in online legal services?

The results of the study might contribute to the literature about online legal services and will hopefully lead to the understanding of the consumer buying behaviour in online legal services.

1.3 Key concepts of the study

The key concepts of this study are: *Online buying behaviour, online legal services and technology acceptance.*

Online buying behaviour

In general, buying behaviour defines how consumers make their purchase decisions. (Kotler et al., 2012). As this research focus on the online environment, online buying behaviour is defined as the way that consumers behave when they buy products or services online, by engaging in the buying decision-making process.

Online legal services

Mou, et al. (2017) define an online service (also called e-services) as all forms of interactions and transactions that occur between service providers and the customers through the internet. Following this reasoning, online legal services are defined as legal services delivered completely online and mostly developed using disruptive technologies, such artificial intelligence (N.B “AI”). “Online legal services” is interchangeable with “legal technology - legaltech” (Hongdao, et al., 2019), and a few examples of online legal services are Smart contracts and Dispute resolution online.

Technology acceptance

According to Venkatesh, et al., (2003) technology acceptance (N.B. Synonymous to technology adoption) refer to all the critical factors and contingencies related to the prediction of behavioural intention to use a technology and technology use. In other words, technology acceptance can be understood as all the factors influencing an individual’s intention to use new technology. Still, from a consumer psychology perspective, “technology acceptance can be conceptualised as an individual’s

psychological state with regard to his or her voluntary or intended use of a particular technology” (Kotler, et al., 2012, pp. 160).

1.4 Methodology

The complete details about the methodology will be presented in chapter 4. For the purpose of better situating the reader, a brief summary of the methodology is provided in this section.

First, a literature review about online legal services, buying behaviour and technology acceptance is conducted, as the findings from the literature serve as a theoretical basis for the empirical research about the consumer buying behaviour in online legal services. After the literature review, the theoretical background and framework is written based on the literature available, helping in acknowledging the different aspects of the research subject.

Then, the empirical research is conducted by using a mixed method approach. In this sense, a consumer survey is designed and implemented. The target sample were potential consumers of online legal services in Brazil, and the details about the target sample are presented in the section 4.2.1. Both quantitative and qualitative questions are employed to gain deeper insights about the phenomena. To process the data, the author makes descriptive statistical analysis on each quantitative question, qualitative thematic content analysis on each qualitative question, and deeply analyse the final results of the research, developing a framework for the consumer buying behaviour in online legal services, utilizing the buying behaviour and the technology acceptance perspectives. The survey was primarily part of a market research in Brazil, designed by the author for a legal technology company.

1.5 Research structure

This thesis follows the subsequent structure: Chapter one introduces the thesis and the research questions as well as the reasoning behind this research. In Chapters two and three, the theoretical background about online legal services, online buying behaviour and technology acceptance is illustrated, respectively. Chapter four describes in detail the methods used in the study. In Chapter five the empirical analysis and results are presented. In the final chapter (Chapter six) the conclusions, including the discussion of findings, answers to the research questions, theoretical contribution, managerial implications, limitations of the study and suggestions for future research are presented. Finally, in the Appendices, the survey questions are outlined and a brief summary with the main research findings, as well as the empirical framework are illustrated.

2 ONLINE BUYING BEHAVIOUR

The aim of this chapter is to understand the consumer buying behaviour in online legal services focusing on recognizing the different types of online legal services available to consumers, the evolution of legal services and the decision-making process preceding the purchase decision. By gaining comprehensive conception of the current knowledge about the subject, it is possible to gain deeper insights and understanding of the buying behaviour in online legal services.

2.1 Online Legal Services

As explained in the key concepts section, “Online legal services” refer to the adoption of innovative technology to improve legal services and its offering to consumers (Corrales et al., 2019, pp. 06). Legal services are among the essential functions of justice, and are indispensable, given its relevance to the inequalities and abuses to which individuals living in contemporary society can be subject to (Williams, et al., 2015). The legal profession is part of a complex labour market. It consists of several players: solo or small firm practitioners, large law firms, government, public interest firms, and judges, among others (Harvard Law School, 2015). Therefore, the services provided by lawyers are part of a market economy, where competition is the rule and the search for improvements in the provision of legal services to customers is constant. In this scenario, technological innovations play an important role and become key tools for providing more efficient and high-quality legal services (Alarie, et al., 2018). Faced with technological developments, lawyers have begun to compete not only with each other, but with companies providing online legal services. (The Law Society of England and Wales, 2016, pp.12)

Online legal services, as mentioned on the introduction, are legal services provided to consumers entirely online, offered by companies (mostly start-ups) utilising technology to build products and serve solving problems solutions to legal challenges faced by the legal industry (i.e. law firms, corporates etc.), the public sector, and

consumers of legal services (Praduroux et al., 2016). Such companies use disruptive innovations (innovative technologies) to do some of the work that was originally only done by lawyers. Such firms are found to produce similar results at an infinitely lower cost, helping both clients who can afford the costs of a traditional lawyer, as well as clients who cannot afford them. Online legal services are, therefore, the response to the exponential growth of new technologies which is influencing directly the legal sector, known as one of the most conservative markets (Corrales, et al., 2019).

At first, the idea of providing and receiving legal services online might make one wonder that this would be the beginning of the extinction of the law profession in society. In this sense, many have questioned if technology will replace lawyers (Sharon & Walters, 2016; Dana & Levy, 2016; Flaherty, 2016; Kerikmäe, et al., 2017). This has not happened, since the lawyer has skills that a robot is unable to perform or develop, such as critical thinking, ethics, imagination and creativity, intuition, cunning, wisdom, purpose, empathy and so on (Kerikmäe, et al., 2017). Mankind has gone through many innovations, such as the emergence of the telegraph, telephone, television, the Internet, mobile phones and applications, and even in the face of all this evolution, human intelligence cannot be entirely replaced by technology. Consequently, technology do not purport to offer legal services in the exact same way that lawyers do (Alarie, et al., 2018)

Overall, rates of incidence of legal need are unlikely to change much over the next five years, since people will, for example, still get divorced, still commit crimes, still die. As these issues continue to exist, that means requests for legal services will continue to flow to legal service providers (The Law Society of England and Wales, 2016). Consequently, the purpose of online legal services is to give the lawyer time to innovate in his work and to pay more attention to his clients, that is, to take care of everything that cannot be automated, enabling the lawyer to perform the true intellectual work, make the most of their talent by exploring not the past, but how they can help clients in the emerging future (Douglas, et al., 2003).

Over the last few decades, legal practitioners have observed the evolution of many consumer related activities in their daily practices, that used to take a lot of their time in the past (Alarie, et al., 2018). For example, the method of tracking legal cases, which in the past was carried out by reading official printed journals, the dispute resolution that could only happen live, the keeping of physical archives in offices, and so on (Williams, et al., 2015). Today, official journals and modern court proceedings are becoming electronic, virtual, and research is facilitated by robots with parameters and keywords previously indicated by lawyers and customers (Alarie, et al., 2018). Personal computers, allied to the internet and extensive digitization enabled immediate access to information, cases, the law, courts, decisions, representatives, partners, customers and other parties, regardless of distance. In this sense, physical presence in various places is slowly starting to cease to be important, as the communication with consumers and partners begins to be divided between live contact and remote (Xu & Wang, 2019).

In conclusion, the uninterrupted technological evolution, combining the growing and rapid digitization of legal data with cloud computing, big data, artificial intelligence, machine learning or simply robots, has opened up new possibilities for legal practitioners and for consumers that can and should be used in new ways (Hongdao, et al., 2019; Xu & Wang, 2019). At this stage, the use of new digital technologies increases the efficiency and effectiveness of activities and services provision by eliminating repetitive human labour in the legal services industry. In a context of extraordinarily expanding processing power and increasing use of machine learning and AI techniques, the next step in this journey is the automation of all repetitive and minor tasks saving time in legal practice and opening up more space and time to the lawyers and to the customers on (Kerikmäe, et al., 2017). Therefore, the importance of this thesis is once again reinforced, since the legal services providers need to adapt to the changes and to the new demands of consumers in the technological era, walking alongside science and technology, optimizing their time for better serve and meet the needs and expectations of the consumers.

Online legal services categories

This section aims to identify what are the categories of online legal services providers and examples of them, aiming to illustrate what are online legal services in practice. According to the Brazilian Association of LegalTech - AB2L (2018) and to the study of Praduroux, et al., (2016), there are 12 categories of online legal services, which will be presented in the table below (See Table 1),.

Table 1 - Online legal services categories. Adapted from Praduroux, et al. (2016) and AB2L (2018).

Legal services category	Description
Legal Analytics and Jurimetrics	Analysis and compilation platforms for data and juridical metrics. For example, powerful analytics-based solutions that can sweep through an entire legal case, analysing the percentage of favourable or unfavourable decisions on each topic, as well as the most appropriate line of argument for each issue.
Document Automation and Management	Legal document automation, such as smart contract, and documents lifecycle management software.
Compliance	Services that offer a set of disciplines to enforce the legal rules and policies established for the institution's activities. For example, it includes online services platforms that combine together governance, risk, and compliance to deliver an enterprise-wide view of risk.
Legal Content, Education and Consulting	Portals of information, legislation, news and other consulting companies with services ranging from information security to tax advice.
Extraction and monitoring of public data	Monitoring and management of public information such as publications, procedural progress, legislation and notary documents.
Management	Information management solutions for offices and legal departments, such as law office automation platforms.
Artificial Intelligence in the Public Sector	Artificial Intelligence Solutions for courts and public authorities.
Professional Networks	Networks of connection between legal professionals, customers and potential customers, which allow individuals and companies to find lawyers or customers throughout the network.
Regtech or Regulatory Tech	Technological solutions to solve problems generated by regulatory requirements. An example is an online platform that uses AI to find and store all applicable rules and regulations that effect a company in real-time.
Online Dispute Resolution	Services dedicated to online dispute resolution by alternative means to court proceedings such as mediation, arbitration and negotiation of agreements.
Taxtech or Tax Technology	Platforms that offer technologies and solutions for all tax challenges.
Judgement automation	In the United States, there are already studies for the creation and implementation (in testing phase) of court applications, systems that take for themselves the execution of repetitive judgement tasks, such as the formulation of recurring judgments.

According to the Brazilian Association of LegalTech (2018), there is a growth of impressive 2,400% (two thousand and four hundred percent) in the number of associated online legal services technology providers in Brazil, in the past three years. Created in 2017, the association started with 20 companies. In three years, they reached the mark of the current 500 associated legal technology businesses. Examples of online legal services platforms in Brazil are JusBrasil, Projuris and Justto; and in Finland, Someturva, Contractzen and Dealsign. The next chapter will make considerations about the buying behaviour towards online legal services.

2.2 Online buying behaviour

As mentioned early, understanding the consumer online buying behaviour in digital means is of great importance in the context of online legal services, since there remains a great level of uncertainty amongst consumers about different types of legal services, especially on the internet, where most firms look the same (The Law Society of England & Wales, 2016, pp. 06). In Brazil, traditional legal services are expensive and a large number of consumers are not able to afford advice or gain access to legal aid through traditional legal services providers (Brazilian association of Legaltech, 2018). Therefore, it is evident that online legal services and technological legal innovations in general, have potential to be widely utilized in that country, in the sense that they can bring hope that the judicial processes can become faster and more effective (National Council of Justice, 2019). On the other hand, they can also generate many doubts on the people, such as doubts about their efficiency and effectiveness (Brazilian association of Legaltech, 2018). Solomon (2016), pointed that the main negative aspects regarding e-commerce are the lack of security, possibility of fraud, order and return expense and potential disruption of human relationships are the lack of security, but not much is known if online legal services perceive the same. As a technology (Venkatesh, et al., 2012) that promises to be more affordable and an uncomplicated manner to gain access to justice (Johnson, 2009, pp. 259), online legal services also depend on the consumer's acceptance to survive in the market, which generates the need to investigate it not only from the consumer buying behaviour perspective, but

also through the technology acceptance perspective (which will be detailed in Chapter 3).

According to Kotler, et. al (2012 pp. 160) several models and theories can be applied for the purpose of understanding specifically the consumer digital buying behaviour: that is, consumers' decisions on what to buy, in what amount and where offline or online. The authors state that the five main perspectives on consumer digital behaviour are the Theory of Planned Behaviour (TPB – Ajzen, 1991); the Technology Acceptance models (such as TAM – Technology acceptance model by Davis (1989), and UTAUT by Venkatesh, et al. (2003); the Innovation Diffusion Theory by Rogers, (1995); the trade-off/transaction costs perspective; and the perceived risk perspective). Therefore, this work will utilize the technology acceptance perspective (See Chapter 3) to analyse the online buying behaviour in the buying process, because this perspective is utilized to investigate the individual' psychological state with regard to his or her voluntary or intended use of a particular technology (Venkatesh, et al. 2003), which in this case is online legal services.

The online buying behaviour has some specific characteristics that will be taken into account in this work. Chiu et al. (2019) explained that consumers' price sensitivity on the Internet is significantly higher than in offline situations. Thus, price is one of the most vital criteria influencing purchases when sellers extend their channel from an offline entity to the Internet. In an online situation, sellers need to increase consumers' price thresholds through marketing activities, which may increase consumers' range of acceptable prices and reduce the behaviour of constantly searching for more information because of price discrepancies. (Chiu, et al., 2019)

A consumer may be prevented from buying online if he or she perceives the purchase process as too complex or if the consumer does not possess the resources (facilitating conditions) necessary to perform the considered behaviour. This may happen even if the consumer has a positive attitude towards online shopping (Ajzen, 1991). As an example, a consumer considering buying legal services over the internet may hesitate

to do so if he or she perceives the ordering process as too difficult. According to the TPB, the same consumer may, however, be persuaded that buying online legal services online is worth trying if one of the consumer's closest friends has already done so with success (social influence or social norm).

The literature has shown that internet shoppers' behaviour is influenced by their technical expertise, familiarity with online shopping, buying motivation (hedonic or utilitarian), time spent online, risk perception, income, age, gender and education (Sorce, et al., 2005). Still, Zhou et al. (2007) found that online consumers tend to be more convenience oriented, that shopping intention is inversely correlated with perceived product risk, and that previous satisfaction has a positive effect on online shopping tendency. Motivational factors also played a key role in determining time spent on searching options and online shopping (Zhou et al., 2007).

Morgado (2003) proposed a model of the Brazilian online customer characteristics, motivations, and attitudes as predictors of online purchase in the country. The model was empirical and supported by survey data. The results indicated that the socio-economic status of online consumers was higher than people who were not online consumers in Brazil. Still, the Brazilian online consumers were oriented towards convenience/usefulness and used the internet primarily for e-banking and to search for information about products and services (i.e. prices, promotions, etc.). Brazilian online consumers also had a positive attitude towards the internet and were less worried than other consumers about security and privacy and more willing to accept direct marketing (Morgado, 2003). Even though, it is important to state that this model was tested more than 15 years ago, and that the consumer behaviour online might have changed afterwards.

Kotler, et al., (2012) suggested that the consumers go through various influences of cultural, social, individual and psychological factors. However, they can also be stimulated by the external environment around it: economy, technology, politics, and culture. The influences on purchasing decisions are intertwined with the social forces

that drive the consumer to buy, in accordance with certain standards. It is also, according to social class, that the consumer considers the price of the product or service a relevant attribute.

Additionally, recent studies have also identified other aspects that may affect online buying behaviour. Technology acceptance and attitudes towards online shopping have a high effect on intention to purchase something online (e.g. Chen, et al., 2010; Miguel, et al., 2015; Jih-Hwa, et al., 2015; Juaneda-Ayensa, et al., 2016) and towards the behavioural intention to use a technology (e.g. Wang, et al., 2013; Renko & Popovic, 2015; Kwee-Meier, et al., 2016; Verma & Sinha, 2016; Seetharaman, et al., 2017). Furthermore, as this study focus on online legal services, the various studies carried out on the process of adopting new technologies allow to identify a set of factors that influence the acceptance of innovative products or services, such as the early technology adoption research by Fishbein & Ajzen (1975) and Davis (1989), which reinforced that online buying behaviour and volume of the purchases are affected by the perceived ease of use and perceived usefulness towards the product or service enabled by a technology, as well as external factors, such as perceived self-efficacy, facilitating conditions (e.g. time available and the competences to utilize technology), subjective norms or social influence (e.g. they think their significant others want them to perform the behaviour), attitudes and systems quality. Consistent with this, the studies of Venkatesh & Davis, (2000), Venkatesh & Morris, (2000), Venkatesh, et al., (2003), Venkatesh, et al., (2007) & Venkatesh, et al., (2012), showed that the behavioural intention to use a technology and the actual usage is highly dependent on technology acceptance factors, which will be mentioned in detail in Chapter 3. These findings illustrate that consumers with high competence in using electronic equipment's are more likely to purchase products or services online.

Next, the consumer buying decision-making process online will be explained and the model of the buying process utilized in this study will be illustrated.

2.3 Online consumer buying process

Studying the consumer buying behaviour implies studying and understanding the buying process in which the various consumer decisions happen and why they happen. Consumer decisions have historically evolved from the emphasis of rational choice to focusing on irrational purchasing needs, and therefore later, rationality models of limited rationality were used in the literature of the decision-making process (Karimi, et al. (2015). The consumer decision to purchase a product or service occurs through a purchase process in which some steps can be highlighted, and these are verified or not, depending on the attributes of the product or service purchased and its complexity (Kotler, et al. (2012). Thus, studying the buying process of a product or a service represents understanding the way the customer decides and buys, analysing the phases and the influences exerted on the person to make the right decisions and perform the behaviour (Kotler, et al., 2012; Solomon, 2016).

The buying behaviour can be perceived through different traditional models, such as the Nicosia model (1966), Engel-Kollat-Blackwell Model (1968) and Howard Sheth model (1969). Although also other models exist and some of them would be worth of mentioning, the Five-stage buying decision model explained by Kotler, et al., (2012), is one of the most frequently utilized and will be used as the foundation in understanding consumer decision making process in this research. The model is based on the EKB Model (Engel-Kollat-Blackwell model), which, since its original introduction in 1968 by Engel, Kollat, and Blackwell, is widely utilized in understanding the buying behaviour (Engel, et al., 1995). According to this model, consumers go through different phases until making their selections about products or services for consumption. The five different stages of the model (See Figure 1) are (1) Need recognition (also mentioned as problem recognition), (2) Information Search, (3) Alternative evaluation, (4) Choice and (5) Post-purchase evaluation. The consumer behaviour may vary depending on the complexity of the purchase to be made.

There is of course criticism to this model, as some authors state that the consumer does not always go through the rational process when making buying decisions. For example, according to Karimi, et al. (2015) consumers have been found out to customize their own buying processes by skipping steps or adding steps to the process and adapting it for different situations, which makes the online buying process dynamic and highly flexible. Still, in line with Kotler, et al. (2012) it's recognized that consumers don't always pass through all five stages in buying a product. They may skip or reverse some, for example, when they face a low involving purchase (such as buying a toothpaste or a shower gel), they might go directly from the need to the purchase decision, skipping information search and evaluation. Furthermore, the same authors suggest that the reasons why consumers may deviate from the traditional process are usually external factors. For example, situational influence, purchases made on routine basis, influence of social media advertisements and social impact, can affect the consumer in such a way that some of the stages are ignored or repeated. This makes predicting the consumer buying process and behaviour increasingly hard. On the other hand, technology gave the company's ability to not only better track consumer buying processes but also to customize them. The technological changes indicate that also the consumer buying process models should be more customizable and flexible for the digital context (Solomon, 2016). However, the traditional model (See figure 1) is still widely used, and provides a good frame of reference, because it captures the full range of considerations that arise when a consumer faces a highly involving new purchase, which is the case of the phenomena studied here, the buying behaviour towards online legal services.

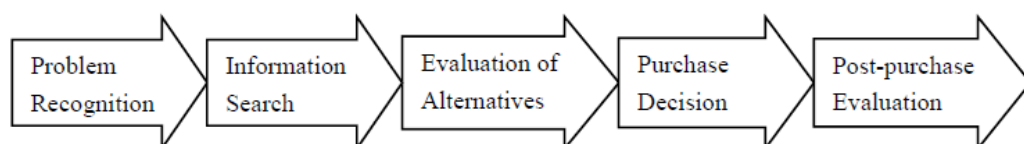


Figure 1 - The Five-stage decision-making model identifies the stages that consumers go through when making decisions (Kotler, et al., 2012).

The establishment of successful marketing strategies depends on the understanding of the individual influencing factors and the environmental influencers that complete the buying behaviour model (Mowen & Minor, 2003). While individual influencing factors include the psychological aspects of people, environmental influencers involve external factors that interfere with the cognitive process of individuals, reflecting on the consumption decision (Mowen & Minor, 2003). The individual factors include Information processing; behavioural learning; motivation and affection; personality and psychographic analysis; beliefs, attitudes and behaviour; persuasive communication and decision making. On the other hand, the environmental influencing factors are situations, groups, families, culture, subculture, international events and regulations. Thus, environmental factors include accessibility, convenience and price. (Mowen & Minor, 2003; Schiffman & Kanuk, 2004; Solomon, 2016).

Solomon (2016) identifies the advantages and disadvantages, from the consumer's point of view of the e-commerce, considering, among other advantages, more comprehensive information access about the products or services offered. Taking into account the excess of information to which customers are submitted, the credibility of the message source is crucial and, concomitantly, it promotes attractive and persuasive communication. On the other hand, the main negative aspects regarding e-commerce listed by Solomon (2016), are the lack of security, possibility of fraud, order and return expense and potential disruption of human relationships.

Next, all the steps of the Five-stage buying process model will be identified and addressed in a detailed manner, since it will serve as a theoretical basis for the understanding of the buying behaviour in online legal services.

2.3.1 Need recognition

Need recognition is the first stage of the buying process, that is, the initial or starting point of any buying decision (Kotler, et al., 2012) which is triggered by a consumer buying need (or problem). Some authors, such as Mowen & Minor (2003), and Kotler

et. al (2012), call this first stage of the buying decision process differently from the nomenclature of Blackwell, Miniard & Engel (2006), naming it as “Problem recognition”; however, the essence of its content remains the same.

According to Blackwell, et al., (2006), a recognition of need occurs when an individual feels the difference between what he or she perceives to be ideal (desired state) versus the current state of things, enough to stimulate and activate the decision process. In other words, the recognition of a need or problem is the difference between what the consumer wants for himself and what he perceives from his current situation (Blackwell, Miniard & Engel, 2005; Mowen & Minor, 2003; Kotler, et al., 2012; Solomon, 2016).

From the perspective of marketing, the consumers buy things when they believe that a product's or service's ability to solve his/her problems is worth more than the cost of buying it, thus recognizing an unmet need is the first step in selling a product or service. In addition to needs, consumers have wants. According to Kotler, et al. (2012), in the first stage, consumers are influenced by some internal sensation, such as feeling hungry, wanting to eat something. Or they may be influenced by some external stimulus, activated, for example, when someone receives a wedding invitation and wants to buy a new outfit. All this need culminates in a motivation.

Solomon (2016, pp. 30) explain that consumers can be described as either “problem solvers”, when they focus on the abilities of products to satisfy rational needs (utilitarian motivations), or in terms of consumers seeking “fun, fantasy, and enjoyment” (hedonic motivations), emphasizing that motivation play a key role in many purchase decisions. Therefore, it's important to define motivation, which refers to the processes that cause people to behave as they do. From a psychological perspective motivation occurs when a need is aroused that the consumer wishes to satisfy. Once a need has been activated, a state of tension exists that drives the consumer to attempt to reduce or eliminate the need. According to Solomon (2016, pp. 30) this need may be utilitarian, that is, a desire to achieve some functional or practical

benefit, as when Maria eats vegan food for nutritional reasons; or it may be hedonic, that is, an experiential need, involving emotional responses or fantasies, as when Laura buy a trip to Nepal to visit the Buddha temple.

Still, specifically concerning online services, the first thing the potential customer does when he or she recognize a need is to switch on her/his computer and connect to the Internet. For an online service transaction, the Web site will generally have an electronic catalogue where services are offered for sale, an encryption system to permit secure purchasing and a credit payment authorization facility. (Douglas, et al., 2003). According to the same author, the web site is the physical facility that offers processes for delivering and consuming services. Once the need for a service has been identified, the consumers will seek information on how to satisfy it, which is the next process of the buying process, the *Information Search*.

2.3.2 Information search

Once the problem is identified, or the need is recognized, consumers often move to the second stage: The *Information search*, which the purpose is to discover the various ways to satisfy the need or to solve the discomfort caused by finding some problem. According to Blackwell, Miniard & Engel (2006), the second stage represents the motivated activation of knowledge stored in memory or the acquisition of environmental information related to the potential satisfaction of needs. The moment the consumer is exposed to information, he begins to process the stimulus. When doing the information search, the customers will be influenced by information stored in their memory, opinions of friends and family, advertisements in various media, public information available on the market about the product or service sought, and even experimentation. (Douglas et al., 2003)

For Blackwell, Miniard & Engel (2006), Mowen & Minor (2003) and Solomon (2016), there are two basic types of information seeking, internal memory-related searching and external information-related searching. Blackwell, Miniard & Engel (2006), add

that, generally, the internal search is the first to be made. At this point, the authors argue, consumers search through their memory and past shopping experiences for information that can help with current decision making; thus, the greater this experience or memory, the less need for external information. On the other hand, the external search, according to Blackwell, Miniard & Engel (2006), can be both passive, when the consumer is more aware of the information around him, or active, when there is the intentional search for information, for example, on the Internet, talking to friends or just going to the stores.

Still, according to Kotler, et al., (2012) there are four types of information sources, which are: Personal - families and friends; Commercial - Advertisements - sellers, packaging; Public - consumer organization, mass media; Experimental - use of the product. The relative volume and influence of these sources of information vary depending on the product category and the characteristics of the buyer. In addition, there is continuous search, which refers to search activities that are not linked to a specific problem, where the individual only looks for information because they like to keep up to date or because they are fond of a certain product category.

Solomon (2002) also points out that the research activity performed at this stage is greater in some situations, such as when the purchase is important or requires greater demand for information; when shopping is being done by better educated young people, women who naturally tend to do more research, and people who care about their style and image.

Blackwell, Miniard & Engel (2006) assure that the Internet is drastically changing consumer behaviour as it contributes to search more easily and efficiently than previously. In addition, the authors state, technology has been developed to do most of the work for the customers, as it is enough to just indicate what people are looking for and search engines will search it for them.

2.3.3 Evaluation

Afterwards, consumers move on to *evaluate* product and purchase alternatives, that is, consumers try to identify the purchase option that will bring them the most value (Kotler, et al., 2012). Furthermore, the authors explain that the consumers will consider the advantages and the benefits of all means of access to obtain the product and not just traditional distribution channels such as classic retail. Still, when thinking specifically about online services, Douglas, et al. (2003) state that customers expect the same levels of customer service that they would receive offline. Failure to meet customers' expectations will result in their moving to another service provider or seller at the click of a mouse button. Customers also expect good website design, their sites to download very quickly, and to handle the sales transaction within seconds or they will move to the next supplier again on a click. Therefore, a good quality Web site has the potential to encourage people to purchase online services and quality issues cannot be ignored.

At this stage the consumer evaluates the alternatives identified in the information search process, narrowing the field of alternatives until finally selecting one of them (Blackwell; Miniard & Engel, 2006). In this context, consumers establish their beliefs, preferences, attitudes and intentions regarding the compared products (Mowen & Minor, 2003). At this stage, consumers seek answers to questions such as "What are my options?" And "Which is best among them?" When comparing, contrasting and selecting from various products or services. Consumers compare what they know about different products and brands to what they consider most important and begin to narrow the field of alternatives before finally deciding to buy one.

Kotler, et al., (2006) explained that consumers are also based on attaining beliefs and attitudes through experience and learning. For the authors a belief is the descriptive thinking one holds about something, while attitudes correspond to lasting evaluations, feelings, and tendencies of action, whether or not they are favourable to any object or idea.

The alternatives contemplated during the decision-making process constitute the set of considerations (Blackwell; Miniard & Engel, 2005). According to the authors, this set contains only a part of the total of alternatives available to the consumer, and there are basically two ways to determine it: 1) Rely on pre-existing product evaluations stored in the memory or 2) build new evaluations based on information gained from internal or external search.

According to Mowen & Minor (2003), it is in this phase of evaluation of alternatives that occurs the comparison of the options identified by the consumer as capable of solving the problem that initiated the decision process. Solomon (2016) also adds that at this stage there is a great effort expended by consumers, since there are numerous offers for the consumer and high level of competition.

The author, like Schiffman & Kanuk (2004), still classifies the alternatives considered at this stage as: evoked set, inert set and inept set. The evoked set covers products or services that are already in the consumer's memory, referring to specific brands within a product category; the inert are alternatives known to the consumer, but about which the consumer has no opinion about, neither good, nor bad; and the inept set, are alternatives that are outsiders, that is, products or services to which the consumer is indifferent. (Schiffman & Kanuk, 2004)

2.3.4 Purchase decision

Finally, the consumer makes the purchase decision. At this stage, the consumer incorporates the knowledge gained through information search, product or service evaluation and purchase evaluation, and make their choice. A final decision is made to satisfy a need, and that decision includes selecting the product or service type, brand, store (or source), and payment method. Finally, the act of buying takes effect. Douglas, et al. (2003) explained that the online services buyer selects her/his service, adds it to a virtual shopping basket, completes the credit card payment form and clicks the mouse button to simultaneously submit payment and order details. Then, at the agreed time

and place, the service will be delivered in a condition fit for purpose and meeting their expectations.

For Kotler, et al., (2012) the purchase decision occurs when the consumer effectively purchases the product whose purchase intention formulated from the evaluation of alternatives. However, factors between the intention and the purchase decision may influence factors that may influence the final choice. Purchase intent is influenced by unforeseen situational factors that may arise to change purchase intent. Thus, the purchase decision is influenced by the perceived risk. The intensity of risk varies from the amount of money invested, the strength of the uncertainty attribute, and the size of consumer self-confidence. Businesses must understand the risk factors for consumers and provide information and support that reduces perceived risk.

Solomon (2016) explained that according to tradition, researchers responsible for consumer behaviour state that decision making will take place through a rational aspect. From this perspective, individuals cautiously aggregate as much information as possible about the purchase to be made, as well as how it will be made, so that they can measure the advantages and disadvantages of each alternative in order to make the choice of the most satisfactory alternative. This approach assumes that the consumer collects the amount of information necessary for rational and intelligent decision making. Some reward is sought until utility exceeds cost.

2.3.5 Post-purchase behaviour

After purchasing the product or service, the buying decision process comes to an end, when the consumer experiences the level of satisfaction or dissatisfaction with what he or she purchased and can define whether to buy again from that supplier or even whether to buy again the same product on a next purchase. (Kotler, et al., 2012).

That moment when the consumer enjoys the good or service chosen and draws his conclusions whether or not he has made a good purchase. If the product has satisfied,

the client will consume again from the same provider, otherwise he or she will look for new information about other suppliers and will make the decision process again, with increasing demands and trying not to regret later.

Although it is worth mentioning that the post-purchase behaviour is part of the original buying-process model, it is not in the scope of the study to investigate the post-purchase behaviour, since the study was conducted with potential customers (See Section 4.2.1).

3 TECHNOLOGY ACCEPTANCE

In this chapter, the available literature about technology acceptance by consumers is reviewed, including *Models of Technology Acceptance* and *The attributes of Technology Acceptance*, as the technology acceptance is one of the theories used in this thesis to understand the buying behaviour in online legal services.

3.1 Models of Technology Acceptance

It is important to recognize the role of technology acceptance when thinking about the consumer buying behaviour in online legal services, since the long-term development and usability of online legal services depends on their users' technology acceptance and continuance use. As a technology (Venkatesh, et al., 2012) that promises to be more affordable and uncomplicated manner to gain access to justice (Johnson, 2009, pp. 259), online legal services also depend on the consumer's acceptance to survive in the market, which generates the need to investigate it not only from the consumer buying behaviour perspective, but also through the technology acceptance perspective. In addition to the Buying behaviour perspective (mentioned in Section 2.3), this work will utilize the technology acceptance perspective to analyse the online buying behaviour in online legal services, because this perspective is utilized to investigate the individual' psychological state with regard to his or her voluntary or intended use of a particular technology (Venkatesh, et al. 2003), which in this case is online legal services. As mentioned earlier, technology is exerting a significant effect on consumer buying behaviour across a range of sectors and purchase needs. According to a report by the The Law Society of England and Wales (2016), the legal profession and the legal services customers are inheriting the impact of changes made by disruptive technologies. Legal services consumers are getting used to researching information and reviews to help them make decisions and then communicate and transact with legal services providers via screen technologies. For many consumers this type of behaviour is feeding their expectations of how they should be able to access and purchase legal services. Furthermore, online services promise increased convenience, lower

transacting costs, increased consumer choices, and greater accessibility by eliminating space and time constraints. (Mou, et al., 2017)

Despite the potential, it is well known that uncertainty and fears of opportunism still characterize the online context, and varying degrees of consumer acceptance and engagement in the use of online services have been observed. The technology-mediated nature of online services creates a temporal and physical distance between the service consumer and the service provider (Mou, et al., 2017). Consequently, competing in the online market space is very different from competing in the conventional marketplace for several reasons: price comparisons are easy to make, relationships between buyer and seller are mediated by computers, and transactions are based on information about the product or service rather than on its physical appearance. In this context, consumers and legal services providers have flexible, fast, and inexpensive ways of participating in the market around the world through the internet; individual customers can approach the virtual marketplace in many different ways as the variety and depth of information speed up the decision-making process (Griggs, 2009). Given there is no face-to-face interaction with the service in the online environment, consumers cannot rely on physical clues to reassure themselves of the authenticity of the provider. This situation increases the ease with which online vendors can take advantage of their anonymity to engage in opportunistic behaviour, such as engaging in unfair pricing and violating privacy. (Mou, et al., 2017)

A growing body of literature in Information Systems (IS) research has been studying, through the development of technology acceptance models, how and why people adopt new technologies, systems or applications (e.g. Davis, 1989; Ajzen, 1991; Taylor & Todd, 1995; Goodhue & Thompson, 1995; Rogers, 1995; Venkatesh, et al., 2003; Venkatesh, et al., 2012). The studies arise with the need to understand the reasons for, the factors affecting, and the processes of, technology acceptance use, since new technologies are drivers of globalization and generate opportunities for new business.

The Unified Theory of Acceptance and Use of Technology (N.B. Acronym: UTAUT), a wide accepted Technology Acceptance Model conceived by Venkatesh, Morris, Davis & Davis (2003) evaluated theoretically and empirically, eight different models of acceptance and use of technology. The initial main motivation of the research came from the importance of the theme for organizations, as the acceptance and use of technologies by employees of an organization increases their productivity. Specifically, the focus of the study was on the acceptance and use of information technology by individuals in organizations, that is, the purpose of explaining the acceptance and use of technology by employees (Venkatesh et al., 2003). The eight models reviewed in the elaboration of the UTAUT are: (TRA - Theory of Reasoned Action (Fishbein & Ajzen, (1975); TAM- Technology Acceptance Model (Davis, 1989); MM - Motivational Model Davis (Davis, 1993); TPB - Theory of Planned Behaviour (Ajzen, 1991); C-TAM -Combined TAM and TPB (Taylor & Todd, 1995); MPCU - Model of PC Utilization (Goodhue & Thompson, 1995); IDT - Innovation Diffusion Theory (Rogers, 1995), and SCT-Social Cognitive Theory (Compeau, et al., 1999).

In this context, after analysing the eight abovementioned models that dealt acceptance and use of technology the UTAUT was published by Venkatesh, et. al (2003) and, since its publication, has served as the basis for many studies, totally or partially. (E.g. Neufeld, et al., 2007; Ahmad & Zhou, 2014; Sattari, et al., 2017). In the UTAUT model the authors proposed four main factors that influence the behavioural intention to use a technology and/or technology use. As mentioned earlier, the UTAUT was originally designed to predict and analyse technology acceptance of individuals in organizational settings. Thus, aiming to extend the previous model to the context of individual consumption, Venkatesh, et al. (2012) published their research that presented the UTAUT2 model. Thus, this study will use the technology acceptance attributes mentioned in the UTAUT2 to investigate which technology acceptance attributes affect the buying process of online legal services, as this is a individual consumer context. The technology acceptance attributes from the UTAUT2 model are presented detailed in this work in the section 3.2, but summing up they are: (1) Performance

expectancy, (2) Effort expectancy, (3) Social influence, (4) Facilitating conditions, (5) Hedonic motivation, (6) Price value, and (7) Habit.

The UTAUT2 theory was developed using a structural model, where the technology acceptance attributes abovementioned sought to explain the Behaviour Intention to use a technology and the Intention to Use a technology variable. Besides, the UTAUT2 model presented as moderating variables: gender, age and experience. The model explained 74% of the variance of the Behaviour Intention and 52% of the variance for the Use Behaviour. When compared to UTAUT, the extensions proposed in UTAUT2 produced a substantial improvement in the variance explained in behavioural intention (56 percent to 74 percent) and technology use (40 percent to 52 percent), as a result, the UTAUT2 model is considered even more effective than the UTAUT to predict the acceptance and use of technology in the context of consumption. Therefore, the UTAUT2 model serves as one of the theoretical bases for this research.

In the next sections, UTAUT2 attributes are explained, as well as other relevant technology acceptance attributes.

3.2 The attributes of technology acceptance

In this part this thesis presents the constructs that were used by researchers in Consumer behaviour and in Information Systems literature to explain the consumer behaviour towards buying and adopting a technology. In this sense, the UTAUT2 model was chosen as the main theoretical basis, as it was designed to verify acceptance and use of technology in the context of consumption. Still, besides the constructs of UTAUT2, three other technology adoption constructs were added: Trust and Perceived Risk, as suggested by Gefen, et al., (2003); and Attitude, as suggested by Ajzen and Fishbein (1975) & Ajzen (1991). To facilitate the visualization of the constructs and its meanings, a table can be found in Appendix 1. After all the attributes are presented, a framework containing all the constructs and the proposed model for the buying behaviour in online legal services, will be illustrated, in the Appendix 5.

3.2.1 Behavioural intention

Behavioural intention is defined in the context of technology as the individual willingness to use a technology (Venkatesh et al., 2003). Moreover, there is high level of agreement among researchers that the intention to use a certain technology system is a strong predictor and determinant of the actual use of technology and that it predicts users' later usage. Consequently, the behavioural intention to use a technology has been a central view of different technology acceptance models (Taylor & Todd, 1995; Fishben & Ajzen, 1991; Venkatesh et al., 2003; Venkatesh et al., 2012;). Concerning online services, the behavioural component is based on the performance of the web site, for example speed of download and navigability; and it is associated with security to enable privacy and confidentiality to clients. (Douglas, et al., 2003)

The theory of reasoned action – TRA (Ajzen & Fishbein, 1975) and the UTAUT2 argue that the behaviour of an individual is directly determined by his intention to achieve it. This intention would be determined by the attitude of the person and by his subjective standards relating to the behaviour in question. Subjective standards or subjective norms are the perceived social pressure to perform or not to perform the behaviour in question, (Ajzen, 1991, p. 188), which are understood in the UTAUT2 model as the same as “social influence” (see section 3.2.5).

The theory of interpersonal behaviour of Triandis (Triandis, 1979, apud Cho, 2006), considers that the behavioural intention represents instructions that an individual gives himself to behave in a certain way. They involve ideas like, "I have to do ...", "I'm going to do ..." or "I'll do it. On the other hand, not much consensus is presented among researchers on the factors that determine the intention to perform a certain behaviour, in this case, the use of online legal services. Different researchers point out different factors that affect the behavioural intention, and these factors differ depending on the context of the technology (Venkatesh et al., 2003), making it relevant to study the specific context of consumption of online legal services.

3.2.2 Attitude

Attitude is a major predictor of behavioural intention and technology acceptance according to different theories of technology adoption, such as the Theory of Reasoned Action, the Theory of Planned Behaviour - TPB (Ajzen and Fishbein, 1975; Ajzen, 1991) and the UTAUT & UTAUT2. According to Ajzen and Fishbein (1975) & Ajzen, (1991) two types of attitude can be identified which are: attitudes towards objects, and attitudes towards behaviours. The current study is studying consumer' attitudes towards a behaviour, which is buying and using of online legal services. Attitude toward a behaviour is defined as an individual's positive or negative evaluation of a relevant behaviour and is composed of an individual's salient beliefs regarding the perceived consequences of performing a behaviour. Consequently, attitude is defined as a person's overall evaluation of a concept and the degree to which a person has a favourable or unfavourable evaluation of the behaviour to be acted upon. Attitude entails a consideration of the outcomes of performing the behaviour (Ajzen and Fishbein, 1975; Ajzen, 1991).

3.2.3 Performance Expectancy or Perceived Usefulness (PU)

Performance expectancy, also named as *perceived usefulness*, is defined as the degree to which using a technology will provide benefits to consumers in performing certain activities. (Venkatesh et al., 2012). It should directly influence the user's attitude towards a particular technology (Davis, 1989; Venkatesh et al., 2012). The study of Cho (2006), supported that the PU of online legal services can be measured by savings in money and time, increased flexibility, and greater legal information access. That means that the more useful online legal services are perceived to be, the more positive the user's attitude will be towards the adoption of online legal services, and the greater the intention to buy make use of the services. (Cho, 2006)

3.2.4 Effort Expectancy or Perceived Ease of Use (PEOU)

Effort Expectancy, also named as *Perceived Ease Of Use* (PEOU) is the degree of ease associated with consumers' use of technology (Venkatesh et al., 2012), that is, is the belief that a particular technology would be applied with no effort (Davis, 1989). According to the same authors, the PEOU directly influence the user's attitude towards a particular technology. In this study, PEOU refers to the ease of navigating, searching for information, and obtaining legal services online and has the same meaning as Convenience, that is, the state of being able to proceed with something without difficulty (Kotler, et al. (2012). The study of Cho (2006), suggested that when applying this influence to online legal services, a Web interface perceived to be user-friendly will have greater appeal to customers than one that is not, and will facilitate the use of the services.

3.2.5 Social Influence

Social Influence is the extent to which consumers perceive that important others (e.g., family and friends) believe they should use a particular technology; (Venkatesh et al., 2003). The authors support that social factors such as the opinions of friends and family exert influence in the technology adoption and use. Still, the consumer behaviour literature also supports that social factors can influence the consumer buying behaviour (Solomon, 2002; Blackwell, Miniard & Engel, 2005; Kotler, et al.,2012).

3.2.6 Facilitating Conditions

Facilitating Conditions refer to consumers' perceptions of the resources and support available to perform a behaviour (Venkatesh et al., 2003). The facilitating conditions mean the availability to access required resources, as well as to gain needed knowledge and support to use the technology. The same authors state that facilitating conditions influence the attitudes towards technology adoption and use. Still, Cho (2006) explained that in the context of online legal services facilitating conditions include the

factors that make the behaviour easy or difficult, and are conceptualized as accessibility to the Internet and user self-efficacy.

3.2.7 Motivations

Motivation is considered to be the factor that most easily drives the consumer to a purchase. Motivation refers to an altered state of a person, which leads to goal-oriented behaviour. It is made up of various needs, feelings, and desires that drive people to this behaviour (Solomon, 2016). According to Kotler, et al., (2012), motivation is a necessity that is pressuring the individual to act. However, for Solomon (2016), motivation only occurs when a need is stimulated, and the consumer really wants to act.

Holbrook & Hirschman (1982) explain that consumers can be described as either “problem solvers”, when they focus on the abilities of products to satisfy rational needs (utilitarian motivations), or in terms of consumers seeking “fun, fantasy, and enjoyment” (hedonic motivations), emphasizing that motivation play a key role in many purchase decisions. Complementing this perspective, the concepts of intrinsic or *Hedonic motivation and Utilitarian motivations* (Vallerand, 1997) shall be defined.

Hedonic motivation has been included as a key predictor in much prior Information Systems research in the consumer technology use context (Venkatesh, et al., 2003; Brown & Venkatesh, 2005; Venkatesh, et al., 2012). Hedonic motivation is defined as the fun or pleasure derived from using a technology, and it has been shown to play an important role in determining technology acceptance and use (Brown & Venkatesh, 2005). Both Consumer behaviour and Information Systems (IS) research have theorized and found that various constructs related to hedonic motivation (e.g., enjoyment, fun) are important in consumer product and/or service and/or technology use (e.g. Holbrook & Hirschman, 1982; Brown and Venkatesh 2005).

For Vallerand (1997) extrinsic or *utilitarian motivations* are the ones that occur when the consumers are concerned with making a purchase in an efficient and timely manner to achieve their specific goals with a minimum of irritation. Venkatesh, et al. (2003), affirm that even though the UTAUT2 does not include the utilitarian motivation construct, it takes an approach that emphasizes the importance of utilitarian values, through the “Performance Expectancy” (perceived usefulness) construct, which has consistently been shown to be the strongest predictor of behavioural intention.

3.2.8 Price value

In marketing research, the monetary cost/price is usually conceptualized together with the quality of products or services to determine the perceived value of products or services (Kotler, et al., 2012). In the UTAUT2, price value is defined as the consumers cognitive trade-off between the perceived benefits of the technologic applications and the monetary cost for using them (Vekantesh et al. 2012). In consumer contexts, differently than in workplace contexts, users are responsible for the costs and such costs, besides being important, can dominate consumer adoption decisions (Brown & Venkatesh, 2005). Thus, the cost and pricing structure may have a significant impact on consumers’ technology use, and much consumer behaviour research has included constructs related to cost to explain consumers’ actions (Vekantesh et al. 2012).

3.2.9 Habit

Recent work has introduced a new theoretical construct, the *Habit*, as another critical predictor of technology adoption (e.g., Davis & Venkatesh 2005; Kim & Malhotra 2005; Kim et al. 2005; Limayem et al. 2007 apud Venkatesh, 2012). Habit is a perceptual construct that reflects the results of prior experiences and is defined as the degree to which people tend to perform behaviours that are automatic, based on learning. (Venkatesh, et al., 2003). Therefore, the habit also affects the buying behaviour (Blackwell, Miniard & Engel, 2005). Although, as the online legal services are still a new thing in Brazil, the scope of the study does not include the habit in the

proposed framework, as not many consumers have experience with them. Even though, it was important to mention it, as the study included questions about the habit of shopping online in general, for characterization of the sample purposes (See Section 4.2.1).

3.2.10 Trust and perceived risk

Although trust and perceived risk are not a direct construct of the UTAUT2 model, I decided to add it to this work, because previous findings in the literature have used it as a construct and proved that it is a relevant factor influencing technology acceptance and usage (e.g. Gefen, et al., 2003; Cho, 2006; Chau et. al., 2007).

Trust

Trust in the online services context can be defined as a consumer's confidence in and willingness to depend on (1) the online service provider's reliability, good intentions, and ability to deliver on expectations; (2) the product or delivered service to meet the consumer's needs; (3) the online service website or platform to perform the required functions; and (4) the integrity of the enabling technological environment (Mou, et al., 2017, pp. 258; Gefen, et al., 2003). Consequently, trust can also be understood as an expectation that others will not behave opportunistically (Gefen, et al., 2003). Due to the high level of uncertainty and dynamicity of the cyberspace, trust was theorised as a direct determinant of attitude (Gefen, et al., 2003);

Perceived risk

Despite the variety of definitions, trust is generally considered important in online environments because of different types of perceived risks in such contexts (Van der Heijden et al., 2003, apud Venkatesh, et al. (2012). A perceived risk in a digital consumer context can be defined as "a multidimensional construct, which in a digital context can be conceptualised as a person's perception of the possibility of having

negative outcome or suffering from harm or losses associated with shopping online.” (Kotler, et al., 2012, pp. 161). Consumers perceive risk because they face uncertainty and potentially undesirable outcomes or consequences as a potential result of their behavioural decisions. For example, in the context of online legal services a high perceived risk might follow from not knowing the outcome (e.g if the legal dispute will be solved or not) or the negative consequences (e.g. will an online legal service not be in accordance with the regulations?) of carrying out online buying.

Consumers tend to have a positive attitude towards buying from a service provider they trust and from which they perceive less risk buying from (Cho, 2006). In sum, trust creates favourable perceptions about the outcomes of the service provider’s actions, thus creating positive attitudes. Still, trust has proven to have a positive impact on consumers’ attitudes towards both traditional and Internet stores in the studies by Ruyter et al. (2001), Jarvenpää et al. (2000), McKnight and Chervany (2002) and Pavlou (2004), as cited in Cho, (2006). Concerning legal services, the trust in legal services have a significant effect on perceived risk, and the perceived risk in legal services was found to have a significant effect on behavioural intention (Cho, 2006; Lim & Jing, 2018;).

3.3 The consumer buying behaviour framework in online legal services

As it can be seen, the way in which technology acceptance affects buyer behaviours is among the changes in the current consumer buying behaviour. As such, this theme is better addressed in the context of buyer behaviour as a whole, than just in technological isolation, since the nature of legal practice is consumer oriented. Aiming to understand the consumer buying behaviour of online legal services, a conceptual framework is designed and presented in this thesis, combining the abovementioned technology acceptance attributes and the buying behaviour process constructs (Need recognition, Information Search, Evaluation of alternatives and Purchase decision), to support this research. The framework is presented Figure 2:

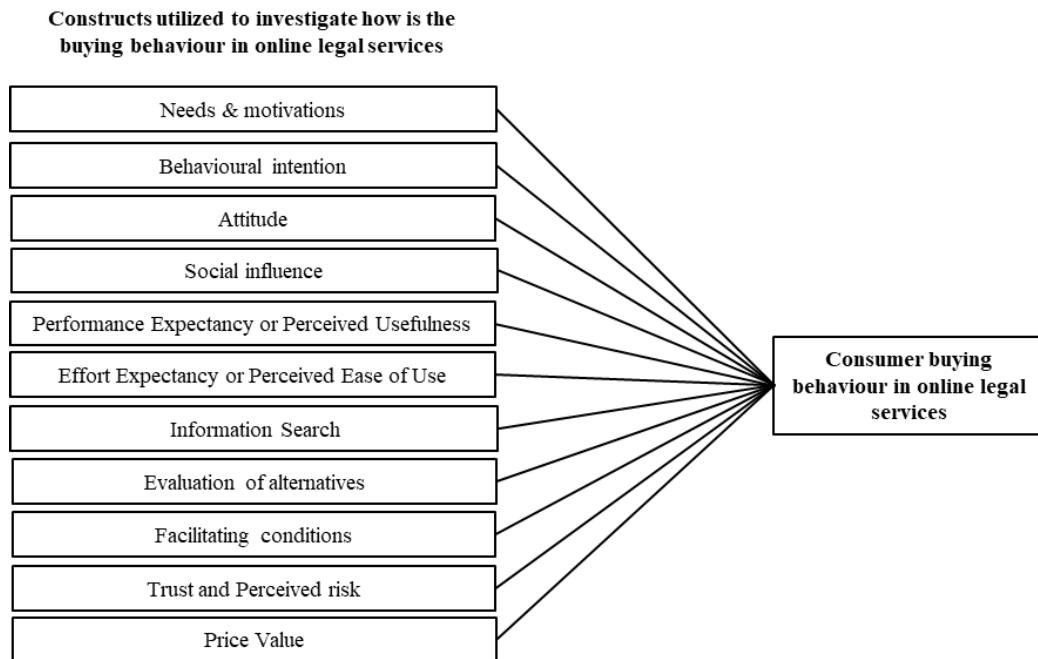


Figure 2 -Proposed conceptual framework for the consumer buying behaviour in online legal services

The model aims to illustrate that the constructs on the left influence and characterize the consumer buying behaviour in online legal services.

4 RESEARCH METHODOLOGY

This chapter will explain the methods used to understand the variables that are present in the consumer online buying behaviour when shopping for online legal services. The investigation was basically built in four stages: design and developing a survey questionnaire, data collection, data processing and data analysis.

4.1 Description of the research context

The research focus of this study is to understand the consumer buying behaviour in online legal services. Initially this study was part of a market research in Brazil, conducted for a legal tech company, aiming to understand the buying behaviour of consumers in online legal services. Later, it was perceived by the author that the data could be investigated to produce scientific knowledge, since not much is known from the academic literature about the buying behaviour in online legal services. Therefore, this section sets the scene for this research and explain why the study gathered the data in Brazil.

Brazil and its legal services context

As beforementioned in the Introduction, the empirical research is conducted using a mixed method approach survey with potential legal services in Brazil (See the Survey Questions in Appendix 2 & 3, and the Survey Sample in Section 4.2.1). Brazil was chosen as the field for gathering the data because it is the world's fifth-largest country by area and the fifth most populous (Statista, 2018), where legal services are highly demanded and utilized (National Council of Justice, 2019). Furthermore, there are officially 500 legal technology businesses that provide online legal services in Brazil (Brazilian association of Legaltech, 2018). These businesses find in Brazil a huge potential market for online legal services: With nearly 140 million internet users as of 2018, Brazil is the largest internet market in Latin America and the fourth largest internet market in the world in number of internet users (Statista, 2018). Furthermore,

58 million consumers made at least one virtual purchase in 2018, representing 27 percent of the country's population and an increase of 6 percent compared to 2017, a result that emphasizes the eCommerce as a viable sales channel and worth exploring. (Statista, 2018). Moreover, the large amount of court cases and the high level of bureaucracy in the country, with a queue of nearly 80 million court cases pending and the amount of disputes surpassing that number (National Council of Justice, 2019) and difficult economic conditions which led to increased demand for affordable legal services (Brazilian association of Legaltech, 2018) make evident that online legal services and technological legal innovations in general, have potential to be widely utilized in that country and bring hope that the judicial processes can become faster and more effective (National Council of Justice, 2019). Therefore, the understanding of how is the buying behaviour in online legal services necessary for legal services providers that want to meet the needs and expectations of the consumers.

As an evidence of the large amount of court cases, of the high level of bureaucracy in Brazil, and of the need to investigate the buying behaviour in online legal services specifically in this country, statistics about the Brazilian Judicial Branch shall be presented. In Brazil, 80 thousand bachelors graduate each year to serve millions of customers while there is already a queue of nearly 80 million cases pending and the amount of disputes is surpassing that number (National Council of Justice, 2019). This model is not scalable and makes the public and private legal affairs more expensive. In contrast, a parallel revolution is happening in the country with the advent of online legal services, judicial management mechanisms, and technological legal innovations in general, which have brought hope that the judicial processes can become faster and more effective in Brazil (National Council of Justice, 2019). Therefore, it is necessary to give priority to digital legal services techniques and tools, which are capable of impacting the judicial system as a whole and minimizing the problems of case congestion and the increase of judicial processes inventory, especially in times of budget constraints, more needs to be done with less (National Council of Justice, 2019). Consequently, it is necessary and relevant to investigate, with empirical research methodologies the opportunities and technologies that can support in the

optimization of access to justice and judgment, proposing viable alternatives to the current models of operation (Lunardi, 2019).

4.2 Research approach and methods

This research is conducted using a mixed methods research approach, which, according to Creswell (2014) is a popular approach in the social and behavioural sciences, in which researchers collect, analyse, and integrate both quantitative and qualitative data in a single study or in a sustained long-term program of inquiry to address their research questions. The researcher chose this method because the aim here is to use quantitative and qualitative data together to gain a more complete understanding of how is the buying behaviour in online legal services, as the mixed method approach provides a deeper understanding of the examined buying behaviour and provides a better idea of the meaning behind what is occurring, in line with Creswell (2014).

According to the taxonomy proposed by Cooper (2011), a research can also be conceptualized in terms of purposes and means of investigation. As for the purposes, this research is classified as exploratory, since it is exploring the buying behaviour in online legal services in order to learn about it. To this end, it is also descriptive, as it seeks to identify aspects relevant to the characteristics of the online legal service's buying behaviour. As for the means, this investigation is basically classified as a field research, conducted using a data survey with consumers in Brazil. Accordingly, the exploratory research may be the first stage in a sequence of studies and provide more precise questions that future research can answer (Cooper, 2011).

Concerning the time horizon, this research was classified as a cross-sectional study. According to Cooper (2011) a cross-sectional study is the study of a particular phenomenon (or phenomena) at a particular time.

The studied variables are *Need Recognition, Information Search, Evaluation of alternatives* and *Purchase Decision*, based on the selected theory of the buying behaviour (Kotler, et al., 2012), as well as technology adoption factors, based on the theory of technology acceptance (Venkatesh, et al., 2012), named *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Motivation, Price value, Behavioural Intention* and *Attitude*. The variables were chosen as they address relevant aspects of the online buying behaviour in online legal services and support in answering the research question, to the extent that they help in raising insights about the consumer buying behaviour (Kotler, et al., 2012) and the technology acceptance by consumers (Venkatesh, et al., 2012) of online legal services, and to the proposition of marketing strategies for online legal services companies.

The first step on the research was the research planning, followed by a literature review and conduction of the field research. As noted by Cooper (2011), literature review is the systematized study developed based on material published in books, magazines, newspapers, electronic references and materials. The literature review was developed from trusted bibliographic references linked to online buying behaviour, legal services and technology adoption, in order to improve the understanding of the research phenomena. In regard to the literature review, it is worth to mention that the original UTAUT2 model is in the theoretical basis of the research and it has moderators. In this study, the exact same moderators as of UTAUT2 (age, gender and experience) were not employed as moderators, since the study did not use hypothesis test as a method. Although, the research target users using the experience level, by choosing only internet users (internet literates) and consumers with at least secondary education level (experienced internet users) as respondents. Moreover, the age of the respondents was also limited only to the target audience age range. Finally, gender was limited only in the sense the number of females and males respondents should be fairly distributed.

The field research was conducted with potential online legal services consumers in Brazil, using a semi-structured and self-administered online survey containing 19 questions. The questions for the survey were constructed based on the theories of

Buying Behaviour (Kotler, et al., 2012), and Technology Acceptance (Venkatesh, et al., 2012) by consumers, since these theories form the theoretical basis for this research (The Survey questions and the references can be found in the Appendix 2). The survey was available online through a Brazilian survey company website, open for respondents during 7 days. The survey form was used to collect the quantitative and qualitative data using the mixed-method approach. According to Chrysochou (2017) a survey research is relevant to study the consumer and buying behaviour as it involves the collection of information from a sample of individuals through their responses to questions. The survey method is an adequate method for this research because it focuses on the study of the characteristics of a target population, and understanding their attitudes, perceptions, motives, beliefs and, in general, collecting their opinions about the phenomenon of interest to the researcher. Survey research combines sampling, designing questions, and data collection, and the decisions in relation to these aspects will subsequently affect precision, accuracy and credibility of the research study (Chrysochou, 2017).

This survey research contained total of 19 questions out of which 5 questions were dedicated for collecting the qualitative data. Moreover, 7 complimentary questions were dedicated for identifying the sample characteristics and demographics. Accordingly, the total number of questionnaire items was 26 (19 questions plus 7 sampling characteristics items). The first task concerning the survey was designing the questions that would form the final questionnaire, including decision making on what questions to ask, how to best word questions, and how to arrange the questionnaire. The aim of the research design is to ensure that respondents clearly understand and can easily answer to all questions. For getting deeper insight into the respondent's answer, in certain quantitative questions (close-ended) the respondent needed to give a reason or reasons behind their answers (open-ended reply), resulting in more credible answers. As early mentioned, the items in the research instrument were based on the available literature (See Appendix 2 & 3). Using a web and app survey platform, the respondents were invited to answer the survey questions. and asked to voluntarily

participate in the study; a link to the survey was embedded in the advertisement. After one week, a follow-up reminder email was also sent.

4.2.1 Sampling characteristics

According to Bansal (2017), a sample is constituted by one or more sampling units selected from a population according to some specified procedures. The sample of this study is considered as a probability sample. A probability sample is a sample drawn in such a manner that each unit in the population has a predetermined probability of selection, that is, the selection of individuals for this sample doesn't affect the chance of anyone else in the targeted population to be selected. A table containing the sample characteristics for this study can be found next, followed by the sample description.

The sample of survey respondents was composed by carefully targeted potential consumers of online legal services; The survey counted with 419 valid respondents, (See the detailed demographics of the survey in Table 2). Summing up, the sample consist of 235 females, 56% of the sample; and 189 males; 44% of the sample, ranging in age from 25 to 65 years (age ranges: 25 – 35 years old, 38 %; 36 - 45 years old, 30 %; 46 – 55 years old, 19 % and 56 – 65 years old, 13 %).

As evidence from literature shows, internet knowledge, income and education level might influence technology adoption and online shopping behaviour (Kolodinsky, et al., 2000; Burroughs & Sabherwal, 2002; Li & Zhang, 2002; Sorce et. al, 2005, Yin-fah, 2010; Wan, et al., 2012). Therefore, considering the level of education and income, it was required that the respondents are internet literates, have at least secondary education, and family income above R\$1.909, 00 (Brazilian Reais). Otherwise, the survey could not be initiated, to avoid selection bias and ensure that the sample obtained is representative of the population intended and targeted to be analysed.

Table 2 - Sample characteristics

Variable	N	Percent
Age (years)		
25–35	159	38 %
36–45	126	30 %
46–55	80	19 %
56–65	54	13 %
Sex		
Female	235	56 %
Male	184	44 %
Education Level		
At least secondary school	419	100 %
Family income (BRL)		
R\$1.909–R\$2.862	102	24 %
R\$2.863–R\$4.770	159	38 %
R\$4.771–R\$9.540	109	26 %
R\$9.541–R\$14.310	38	9 %
More than R\$14.310	11	3 %
Experience in using traditional legal services		
Yes	348	83 %
No	71	17 %
Frequency or habit of Internet shopping		
Weekly	155	37 %
Monthly	142	34 %
Daily	46	11 %
Every six months	50	12 %
Yearly	21	5 %
Less than yearly	5	1 %
Yearly amount of online purchases		
More than 10 online purchases a year	138	33 %
7 to 10 online purchases a year	74	18 %
4 to 6 online purchases a year	111	27 %
1 to 3 online purchases a year	96	22 %

The next section will provide details about the methodology for the data analysis.

4.3 Data analysis

Descriptive statistical analysis was chosen as the data analysis method for quantitative questions, and qualitative thematic content analysis to the analysis of qualitative questions, since the data requires classification into categories and analysis is conducted by using conceptualisation (Cooper, 2011). The content analysis of all qualitative answers was done using Excel Quick Analysis tool for grouping and identifying the patterns in the answers, through the assignment of different colours to each different pattern.

The first step of the data analysis was to check the completed questionnaires, searching for errors, or at least deleting data that were obviously erroneous, and excluding invalid questionnaires. After that, the results were compiled, generating three databases of answers: 1) The absolute total database with absolute numbers for all the quantitative answers; 2) The percentage database only with the representative percentages of the absolute values obtained and 3) The qualitative (open-ended) answers database. The next step was to make the thematic content analysis to identify the patterns in the qualitative answers and reach conclusive results about them. Subsequent to this was the evaluation of the quantitative questions, analysing the answers by making charts and comparing the values obtained with the theoretical framework to make the conclusions available in the empirical results.

4.4 Research Quality: Validity and Reliability

This section evaluates the quality of this study by discussing the concepts of reliability and validity in both quantitative and qualitative method, since the research utilizes a mixed-method approach. In addition, it explains two corresponding tests of confidence level and margin of error.

First of all, it is fundamental to notice that combining quantitative and qualitative approaches in research design and data collection improves the validity and reliability

of the empirical results and strengthens causal inferences by providing the opportunity to observe data convergence or divergence (Abowitz & Toole, 2010).

Validity is defined as the extent to which the study measures what it is initially meant to measure (Carmines & Zeller, 1979). In general, validity consists of showing that the items tested are samples of the universe in which the researcher is interested, proving that this sample is indeed representative. The validity also involves the objectivity, systematisation and quantification, that, is, the research should provide a neutral way of writing the questions of a research instrument, of practicing interviews or surveys for data collection, as well as in information recording, processing and dissemination of results. (Carmines & Zeller, 1979). Concerning the principle of validity, the survey advertisements were distributed to 602 people; and as 419 respondents completed the survey with valid answers, the survey counted with a 70% response rate. According to Bansal (2017) the larger the sample, the smaller the margin of error and the greater the estimate precision. Thus, this sample design provides valid estimates of the population parameter, as this sample is selected so that the estimates could be interpreted objectively and in terms of probability. Still, to improve the validity, a pre-test of the survey was done with ten respondents. The survey was essentially anonymous and survey participation was voluntary; no financial compensation was made for participation. Furthermore, concerning specifically the content analysis in the qualitative questions, it is worth mention that for improved validity, content analysis should fulfil the conditions of objectivity, systematisation and quantification. Therefore, the choice of categories and content units either enhances or diminished the likelihood of valid inferences. (Kassarjian, 1977.) The objectivity is achieved by creating clear categories in the pattern's analysis. Systematization is accomplished by coding the data according to the categories, which in the case of this study was made by separating different categories of answers by using different colours to identify each one of them. Quantification is attained by the interpretation regarding the extent of emphasis in the content in each category aiming to identify the patterns in the answers, for example in which context the words "usually", "always", and "more" and their antonyms are arising in the data and examining the number of occurrences of these

cases. Therefore, the requirements of a valid content analysis defined by Kassirjian, (1977) are accomplished in this study qualitative content analysis.

Reliability is defined as the extent to which an experiment, test, or any measuring procedure yields the same results on repeated trials. (Carmines & Zeller, 1979). As for attaining reliability, the same authors emphasize that when defining a method and a sample for a particular study, the researcher must ensure that the researcher's subjectivity or external factors do not exert any influence on the variables involved, ensuring systematic and unbiased results. In this sense, this research is conducted according to the general conducts regarding mixed methods studies, which facilitates the repeatability. Furthermore, reliability is obtained through detailed explanation of each step during the data collection and analysis for the study remain repeatable. Moreover, the questionnaire items are available in the appendices, which ensures that if the research is repeated, the research is less likely to deviate from the original lineup. Concerning the reliability, it is also important to mention that the measurement of any phenomenon always contains a certain *amount of error (margin of error)*. Thus, the goal of error-free measurement is never attained in any area of scientific investigation (Carmines & Zeller, 1979). In this regard, the margin of error of this study is only 4,8 %, which is the amount of sway or potential error the researcher will accept. This margin of error means that, for example, if 45% of this study survey respondents choose a particular answer, then the reader can assume that 40%-50% of the entire sample will choose the same answer. Furthermore, this study is indeed reliable because it has a *Confidence level* of 95%. In this regard, the study results have been tested to the 95% confidence level, which means the researcher is 95% confident that these findings are not due to chance and that the measures are valid and reliable since they produce similar results under consistent conditions, in line with Bansal (2017). Concerning the reliability of qualitative analysis, it is essential to mention that defining reliability in qualitative research is challenging and epistemologically counter-intuitive (Leung, 2015). As data were extracted from the original sources, this research must verify their accuracy in terms of form and context with constant comparison, either alone or with peers, in the case of this thesis, alone. (Leung, 2015).

5 EMPIRICAL ANALYSIS

In this chapter the survey answers are analysed using the methods described in chapter 4, aiming to find the answers for the research questions and gain understanding about the online buying behaviour in online legal services. Furthermore, empirical results are introduced, and the Empirical framework (See Appendix 5) is updated accordingly to meet and illustrate the research results.

According to Bansal (2017), it is a good practice to report the amount of error to be expected in the most important estimates, when doing the presentation of survey results. As mentioned earlier (See section 4.4), the margin or amount of error was only 4,8 % and the confidence level was 95%.

5.1 Online legal services buying behaviour

In order to align the research with the objectives of this study, the following subcategories will address the content of the survey related specifically to the buying behaviour in online legal services. Post-purchase behaviour is not included, because the survey was not directed to returning buyers, but to carefully targeted potential customers of online legal services.

5.1.1 Need of online legal services

In order to characterize the first stage of the buying decision process towards online legal services, respondents were asked about their needs and motivations when recognizing a legal services purchase need. Therefore, this section supports the investigation of consumer needs towards online legal services.

First, the research aimed to find out if consumers need legal services. It was asked if *“have they ever needed a lawyer or a legal consultant or a legal assistant before?”* 83% replied that yes and only 17% that they have never needed a traditional lawyer/legal consultant/ or legal assistant before. This result shows that the vast majority of the consumers have already needed legal services.

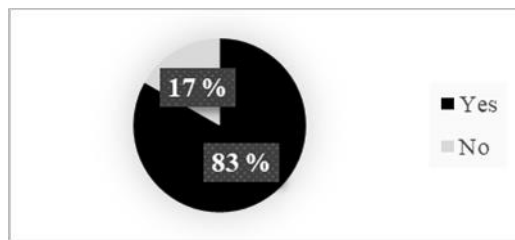


Figure 3 - Have you ever needed a lawyer or a consultant or a legal assistant before?

Next, the study examines specifically online legal services, by asking if the respondents *would need online legal services in the future and which service*, by making two questions: 1. *“Thinking on the next 12 months, do you believe you will need online legal services?”* 2. *“What type of online legal services will you need in the future?”*

The answers of the abovementioned Question 1. (See Figure 4) showed that 57% replied that “No, they would not need online legal services in the near future” and 43% answered that “Yes, they would need”. Considering the error margin of the research of 4.8%, the results of this question are not statistically conclusive, due to the very close proximity of the values. But, from the answers to the second question (See Figure 5), that allowed multiple answers and which was addressed only to respondents that replied “yes” to the previous question, insights were provided regarding the future need and about specific types of online legal services the consumers will need: 71% will need online automated legal documents, 65% Online dispute resolution, 54% Digital signature, 50% Cloud for document archiving and sharing, 32% Online network for lawyers and clients and 9% judgement automation. The results imply that

consumers might need online legal services in the future, mostly online automated legal documents and online dispute resolution services.

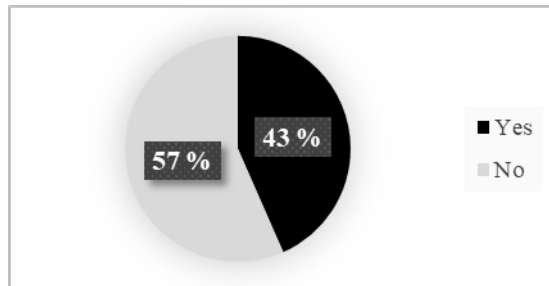


Figure 4 - Thinking on the next 12 months, do you believe you will need online legal services?

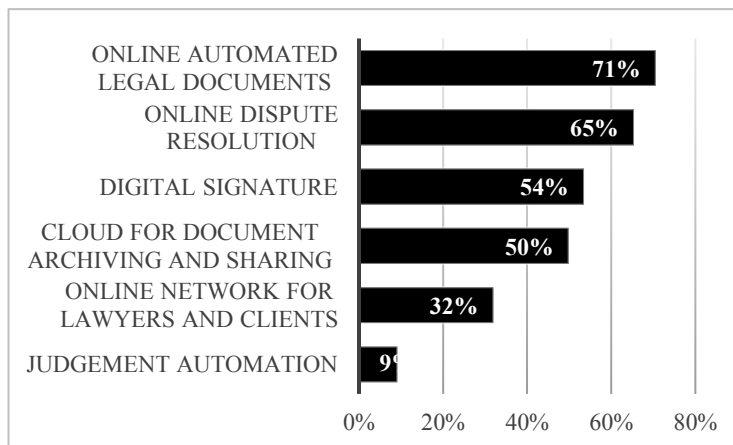


Figure 5 - What type of online legal services will you will need in the future?

Next, the motivations towards online legal services will be analysed.

5.1.2 Motivations

To understand the customer motivations to buy and use online legal services, an open-ended question was asked “*Which factors motivate you or would influence you to buy and use online legal services?*”

Most of the respondents indicated that the main factors that would make them want to buy and use online legal services are: Price, legal problem-solving capability, convenience and speed. The seven most mentioned factors are ranked in Figure 7, in order of importance. Concerning the price motivation, it was widely mentioned by 78% of the respondents, and many of them suggested that “online legal services provide higher value for money than traditional legal services”. About the convenience, many mentioned that they “would not need to leave home” as an advantage and that “online legal services are decomplicated, accessible and easy to use”. Still the speed was mostly connected to “fast legal problem-solving and fast service delivery”. Price, convenience and speed were frequently linked with the legal problem-solving capability as motivation, since many suggested that “online legal services can solve their legal problems without needing to pay large amount of money”, which reinforce the price importance; “can solve their legal problems without needing to leave home”, which reinforce the convenience importance; and “can solve their legal problems fast”, reinforcing the speed importance. All the answers, according to the theoretical background, are *utilitarian motivations*. Other factors that were mentioned, by a smaller proportion of the sample were quality and trustability, for example “Price, quality, trustable site with many payment options” and “I think easiness and quality of the service”.

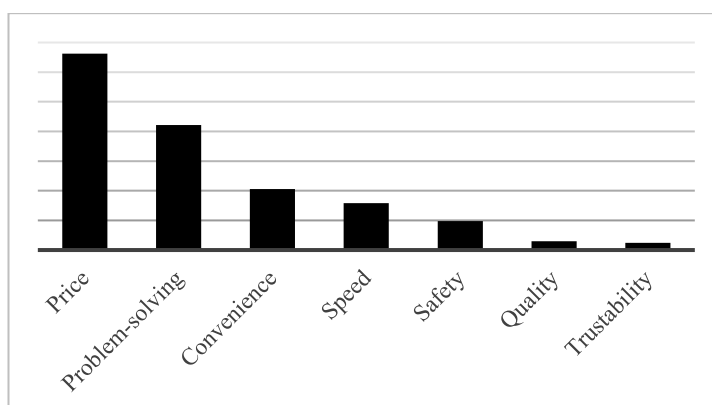


Figure 6- Which factors motivate you or would motivate you to buy and use online legal services?

5.1.3 Behavioural intention and attitude

As no consensus is presented among researchers about the intention to buy online legal services, this study asked a question to investigate it: “*How would you rate your intention to use online legal services*”? The results indicate that 50% of the respondents would probably use online legal services and 30% would definitely use it. Only 3% would definitely not use and 17% would probably not use (See Figure 7). As the vast majority of respondents intend to use online legal services, this research can conclude that consumers have the behavioural intention to use online legal services.

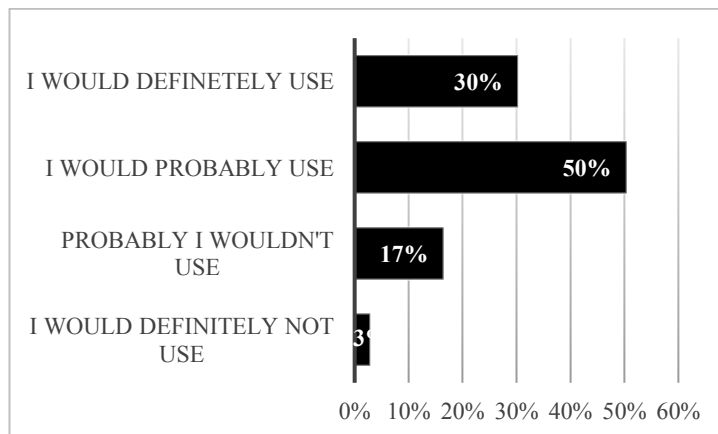


Figure 7 - How would you rate your intention to use online legal services?

Attitude

Concerning the question in Figure 6 (See Section 4.1.2), it's possible to reach suggestions about how the consumers perceive online legal services, as consumers are motivated towards online legal services mainly because of its price, capability of solving their legal problems, convenience and speed. Still, to further investigate possible negative attitudes and positive attitudes towards online legal services, the respondents needed to explain the reasons behind their answers to the question “*How would you rate your intention to use online legal services*?” (Figure 7), by typing *why would they use and why they would not use online legal services*.

Negative attitudes: “I would not use” or “I would definitely not use” online legal services

Based on qualitative data, the main reasons to not use online legal services were related to the difficulty to trust. Many of the respondents also linked the difficulty to trust to the comparison between online legal services and a traditional lawyer. For example “How would I know if I'm not being scammed without having legal knowledge”; “I would have to first analyse the service and see if the content would really support me”; “I would feel more confident if I hire a traditional lawyer”; “Without knowing what the law really means, and without the proper guidance of a professional lawyer in the field, I would not trust”;

“If it’s a serious legal problem, I'd rather hire a lawyer. Unless through the internet there is also a lawyer to explain to the user the pros and cons of the chosen legal solution to the problem”.

Despite that, other negative reasons to not use online legal services were related to the social influence, as mentioned by some of the respondents: “Online legal services are a new thing and I don’t know anyone who have ever used it”; “I trust only referrals from my friends”; and “I have friends who are lawyers, and I don't know if an app can solve legal problems”;

Finally, some of the respondents raised concerns about safety and novelty such as “Novelty breeds insecurity”, “I think it’s quite unsafe”, “I feel more secure with a service that is provided by a real lawyer”, “I prefer tailored professional services. I feel like "buying online legal services" is the same as buying a "ready-made medical prescription".

Positive attitudes: “I would use” or “I would definitely use” online legal services

Regarding the positive attitudes about online legal services, Price-value, Time-saving and Ease of use (convenience) were widely mentioned, such as “I can save money by not having to pay a lawyer”, “To not to pay expenses and fees, to save time”, “It is cheaper and easier, and then we are not so much in the hands of lawyers anymore”; and

“I would use online legal services because we cannot always afford a lawyer to make a contract or ask for help, because any normal legal service is high charged and are not cheap and having a way to do it online, it is much easier and faster.”,

Nevertheless, accessibility and less bureaucracy were also suggested, by a smaller proportion of the sample, for example one mentioned that “I think we have to make things easier today, after all, technology is for that. The less the bureaucracy the better and more economical for everyone” and other that “It would make my life easier if legal services are accessible on the internet”.

In conclusion, the most mentioned factors compared to both negative attitudes and positive attitudes were positive attitudes regarding the Price, Perceived ease of use (convenience) and speed, since the majority of the respondents felt that “Online legal services are convenient, all without having to leave home”; “Very easy to find the service I need, when I need”; “Convenience and speed in solving legal problems”, “Easier and cheaper”, “Easier to hire legal services” and “Easier and saves time”.

5.1.4 Performance Expectancy or Perceived Usefulness (PU)

Concerning Performance Expectancy (Davis, 1989; Venkantesh et al, 2012), the study aimed to know if the customers find online legal services useful in their daily life, and if online legal services would help them to accomplish things more quickly and increase their productivity. Two questions were asked: 1. “*Do you think online legal*

services are useful?” and 2. “Do you believe that using online legal services would help you accomplish things more quickly and efficiently?”

The results analysis (See Figure 8) showed that 27% of the respondents find online legal services very useful; That 43% find it useful; That 22% find it maybe useful; and that only 8% find it to be not useful. Consequently, as the vast majority (70%) of the respondents find online legal services useful and very useful, it is possible to assume that online legal services are perceived as useful by consumers.

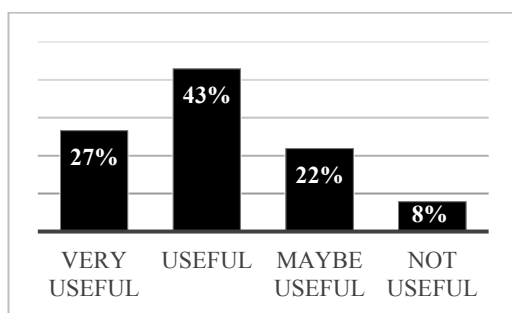


Figure 8 - Do you think online legal services are useful?

The second question regarding Performance Expectancy (Figure 9) was “*Do you believe that using online legal services would help you accomplish things more quickly and efficiently?*”. The results demonstrated that 38% of the answerers believe that definitely, using online legal services would help them accomplish things more quickly; And that 29% think that yes; While 16% believe using online legal services would NOT help them to accomplish things more quickly and efficiently and 7% think that maybe it would help. Consequently, as a high percent of 67% interpret positively that using online legal services would help them to accomplish things more quickly, it is possible to conclude that online legal services are useful and help consumers accomplish things quicker and easier.

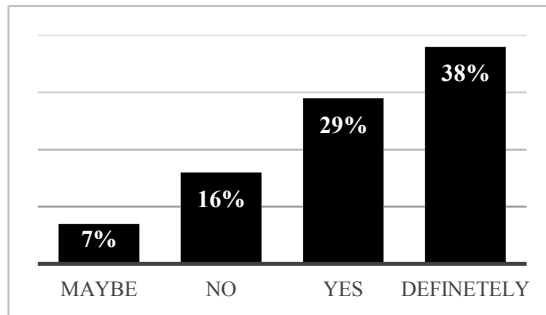


Figure 9 - Do you believe that using online legal services would help you accomplish things more quickly?

5.1.5 Effort expectancy or Perceived Ease of Use (PEOU)

By evaluating Effort expectancy (Davis, 1989; Venkantesh, et al., 2012), the study aimed to find out if customers think that using and interacting with online legal services is easy and would require no major effort. With this in mind, the following affirmation needed to be evaluated by the respondents in a four-point agree/disagree scale: *“Online legal services are easy to use, and it is easy to interact with them”* (Figure 10). Since 75% of the respondents agree and fully agree that online legal services are easy to use and easy to interact with, it is evidenced that consumers feel the performance expectancy that using and interacting with online legal services is easy and requires no major effort.

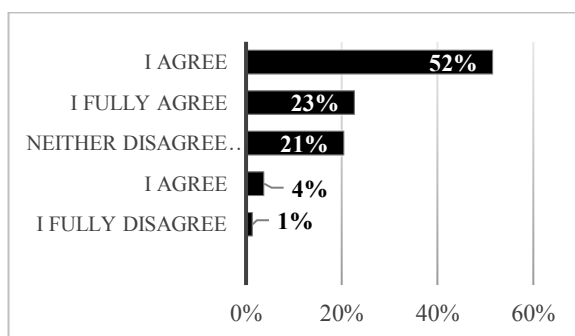


Figure 10 - Online legal services are easy to use and it is easy to interact with them

5.1.6 Information search for online legal services

Concerning the second step of the buying process, the information search for online legal services, the respondents could choose multiple alternatives about where they would search for information about online legal services (See Figure 11). 60% of the respondents answered they would search on search engines (such as Google), 45% information from referrals (such as friends, family, etc), 44% on mobile app store (e.g. play store, apple store), 41% in a company website, 27% through suggestions on social media, 16% by online articles and ads. Meanwhile, only 6% said they are not searching for this kind of service. Given the error margin of 4.8%, the results mean that consumers are searching for information about online legal services and are searching for it online, at least one of the channels mentioned above, mainly on search engines.

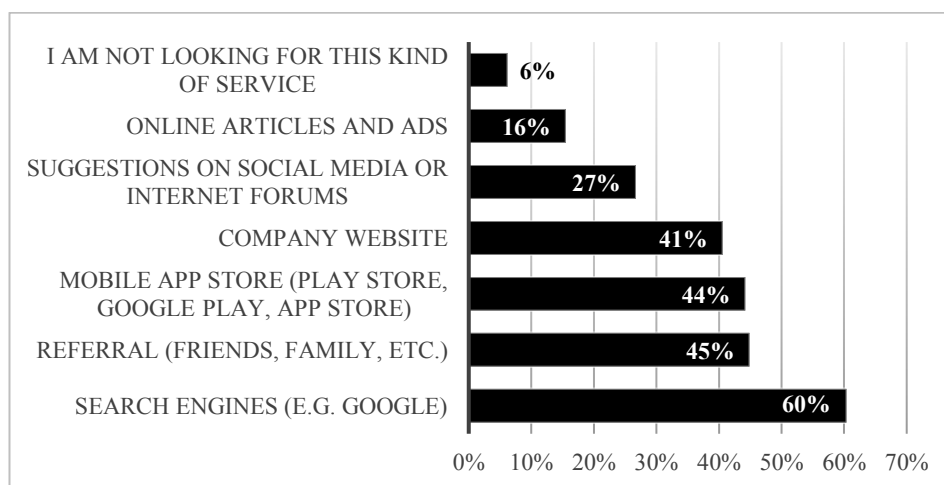


Figure 11 -Where would you search for information about online legal services apps and web systems?

5.1.7 Evaluation of alternatives of online legal services

From the search for information, respondents create the set of alternatives that will have to analyse to reach the conclusion, also known as consideration set, proceeding to the evaluation of alternatives, which is the third step of the buying process. In considering alternatives, it is noted in the theoretical background that price is a decisive

factor for some virtual consumers, and the findings of the empirical results in items 5.1.2 (Motivations) and 5.1.3 (Behavioural intention and attitude) are consistent with this affirmation, since the results show that price is the most important factor when consumers are considering to buy online legal services. In the context of this study, it was considered in the theoretical framework that costumers would use the technology acceptance factors when evaluating the alternatives of online legal services. It was identified in the previous questions that the customers consider price, convenience (perceived ease of use) and usefulness (being able to solve their problem), when choosing online legal services.

Furthermore, an open-ended question was asked “*Describe factors that are the most important to you when evaluating the options of online legal services*”. When identifying the patterns in the answers, it was found out that four factors are the most important when consumers evaluate the options of online legal services: Price, trustability, comparison with “a real lawyer” (offline legal service provider) and social referrals. Almost all the replies contained sentences that they “compare the price”, “compare the price with a real lawyer”, “compare the price with a traditional lawyer” and some that “see which service offer more value for money, the online or the real”. Once again, trust was also widely mentioned, since a large proportion of the sample suggested that that they “try to find the service that gives me more confidence” and “look for the most trustable website”. Nevertheless, consumers mentioned the comparison between online and offline providers, such as “I search for the service online and then compare the price with a real lawyer”; “Depending on the situation I would try to get in touch with a real lawyer that I have already used the services in the past”; Finally, social influence was also mentioned by some consumers, for example “I look for online reviews”; “I look for online evaluations of the website”, “I ask from friends to give a referral, asking if they know that service and if it is trustable”.

5.1.8 Social influence

In this section, the aim was to find out if would people who are important for the respondents (e.g. family and friends) are capable to influence them to buy and use online legal services (Venkatesh et al., 2012), even though the previous section already give cues about it. To evaluate social influence, the following affirmation needed to be ranked by the respondents in a four-point agree/disagree scale: “*People that are important for me (e.g. family and friends) are capable to influence me to use online legal services*” (see Figure 12). Only 14% of the respondents strongly disagree with the affirmation and 37% disagree. Still, 18% strongly agree and 31% agree with the affirmation. Consequently, due to the similar values of negative (disagree and fully disagree summed up 51%) and positive answers (agree and fully agree summed up 49%), with a difference of only 2% between negative and positive answers, and considering that the error margin of the study was 4.8%, it’s not possible to assume quantitatively if consumers are socially influenced by others to buy and use online legal services.

Despite that, in the qualitative question “*Describe factors that are the most important to you when evaluating the options of online legal services*” (see the previous section 5.1.7), the patterns in the answers showed that they “ask from friends to give a referral, asking if they know that service and if it is trustable”, that “I trust in my friends referrals” and “I have a lawyer in my friendship circle or in my family that can advise me”. Furthermore, in the section 6.1.3 concerning the *attitudes*, some respondents replied they feel social influence regarding online legal services, for example “I look for online reviews”; “I look for online evaluations of the website”, “I ask from friends to give a referral, asking if they know that service and if it is trustable”, “I trust only referrals from my friends” and “I have friends who are lawyers and I don't know if an app can solve legal problems”. Thus, it is possible to imply that there is social influence on consumers concerning online legal services.

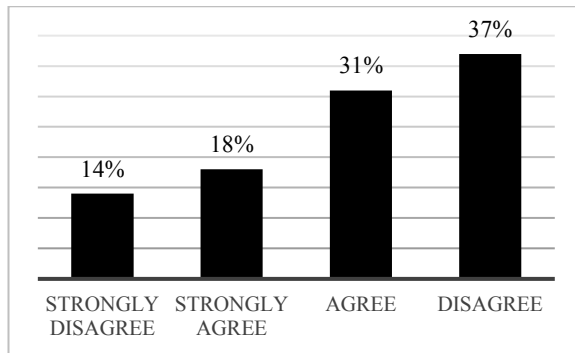


Figure 12 - People that are important for me (e.g. family and friends) are capable to influence me to buy and use online legal services.

5.1.9 Price value

In the consumer context, the cost and pricing structure may have a significant impact on consumers' intention to buy (Mowen & Minor, 2003; Schiffman & Kanuk, 2004; 2008; Solomon, 2016) and on the behavioural intention to use a technology (Venkatesh, et al., 2012), which was also supported by the empirical answers in section 5.1.2 (Motivations). In this sense, the respondents were asked about the specific pricing of online legal services.

The survey asked from the same respondents that replied earlier that yes, they have already needed a lawyer/consultant/legal assistant before (83% - See item 5.1.1), "*How much did they pay for the traditional legal service?*". 46% answered that they paid more than 400,00 Brazilian Reais (Approximately 100,00 Euros), 20% didn't have to pay, 11% between 100,00 to 200,00 Brazilian Reais. Only 4% replied that they paid less than 100,00 Brazilian Reais.

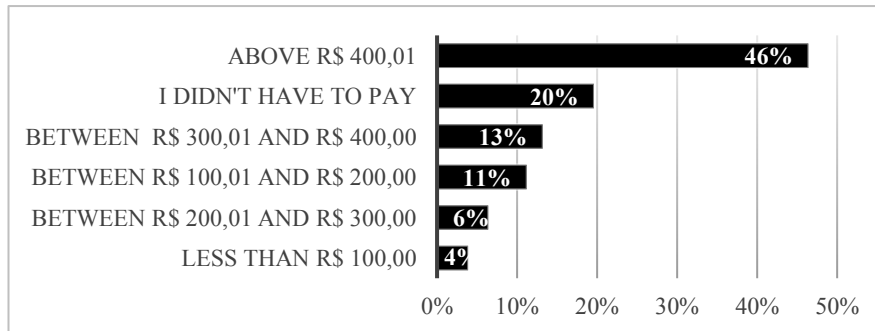


Figure 13 – How much did you pay for the hour of the lawyer or legal aid/advice?

After this question, it was possible to note that traditional legal services cost usually more than 100,00 Brazilian Reais per hour, being the majority above 400,00 Brazilian Reais per hour. Still, the answers indicated that a significant amount of the respondents (20%) got traditional legal services for free in Brazil. This can happen, for example, if consumers happen to have a lawyer in their family, or friends circle, which was the situation indicated in some of the previous open-end replies by some of the respondents.

The second question about price, was *“How much would you be willing to pay for an online legal service? Please consider the price per service?”*. Most consumers would buy online legal services if they cost between 25,00 to 50,00 Brazilian Reais. That is between 25% to 50% of the minimum hourly pay of a traditional lawyer. Still, a significant amount of the sample replied that they would pay between 50,00 to 75,00 Brazilian Reais, meaning that they would pay up to 75% of the minimum hourly pay of a traditional lawyer. Although, a large amount of the sample (28%) answered that they would only use online legal services if it is free (See Figure 14). Therefore, from the results of the price value question, it is possible to conclude that consumers would use online legal services if its reasonably priced or free. Still, in the open-ended question from Section 5.1.2 (Motivations) the vast majority answered that price motivates them and many mentioned that legal service provides high value for money; and in regard to section 5.1.7 (Evaluation of alternatives), many felt that they should

compare the price of online legal services and a traditional lawyer, reinforcing that price value influences the buying decision towards legal services.

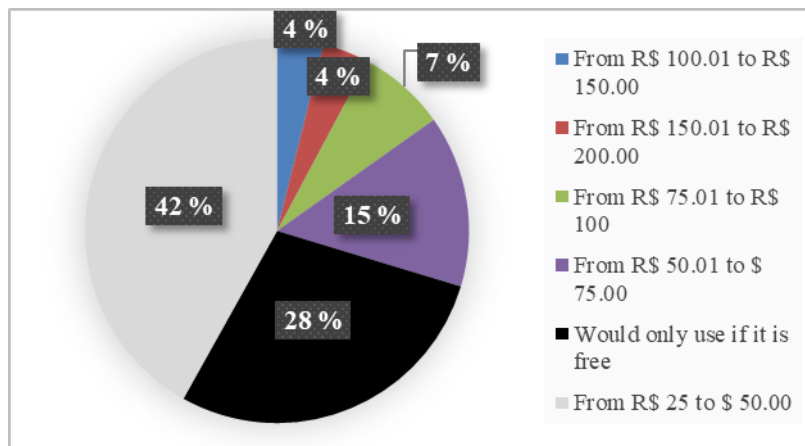


Figure 14 - How much would you be willing to pay for an online legal service, for example, document automation or online dispute resolution? Please consider the price per service.

5.1.10 Trust and perceived risk

To evaluate trust and perceived risk, the two following affirmations needed to be ranked by the respondents in a four-point agree/disagree scale: 1. *“I would trust to use an online legal service in which I would not have the aid of a traditional lawyer”* and 2. *“I need to see a sample of the legal service or a recommendation of it before trusting to use and to pay for it”*. The results are found in Figures 15 and 16, respectively, and confirm that consumers would trust to use an online legal service in which they would not have the aid of a traditional lawyer (67% level of agreement) and that they would trust to use it without the aid of a traditional lawyer (91% level of agreement), confirming that trust can influence consumers towards online legal services.

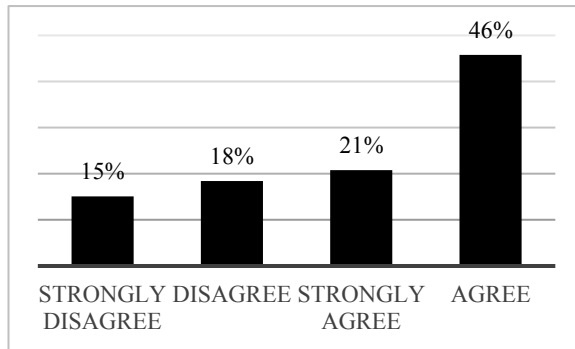


Figure 15 - I would trust to use an online legal service in which I would not have the aid of a traditional lawyer

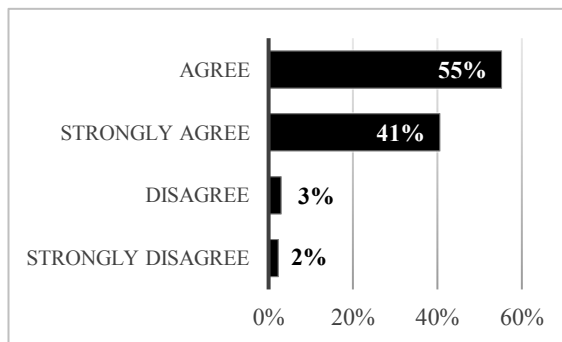


Figure 16 - I need to see a sample of the legal service or a recommendation of it before trusting to use and to pay for it

5.1.11 Facilitating conditions

To investigate the facilitating conditions for the online legal services, the study asked the respondents “*Do you have the necessary resources and knowledge to use online legal services without the help of a traditional lawyer?*”. Only 27% replied that “no”, while 73% replied that “yes”, establishing that consumers have the facilitating conditions to buy and use online legal services (See Figure 17).

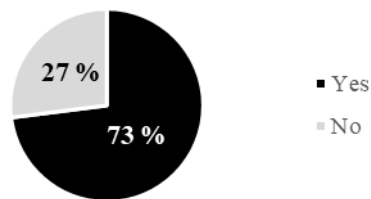


Figure 17 - Do you have the necessary resources and knowledge to use online legal services without the help of a traditional lawyer

5.1.12 The decision making to buy online legal services

In this work, the purchase decision is evaluated through the optics of the Buying Behaviour and Technology Acceptance. This study assumes that 80% of respondents would use online legal services, accordingly to Section 5.1.3.

To better characterize the consumer buying decision-making process in the buying behaviour of online legal services, the respondents were inquired to describe in detail “*How they would shop online for online legal services and decide to buy it.*” The patterns in the answers show that the buying process for online legal services include all the five stages of the traditional buying process model, with slight differences. First, finding the patterns concerning the *Need recognition*, the majority of the respondents replied that they mainly “Have a legal problem and need to solve it”, “Have to make legal documents”; “Need legal advice”, “Need to hire a lawyer”; Thus, reinforcing that they have utilitarian needs and motivations (See Sections 5.1.1 and 5.1.2) when shopping for online legal services. Proceeding to the *Information search*, the common answers included “I always search and try to find reliable websites as references”; And the vast majority of the respondents wrote they would “Use Google (or other search engine to search”, a findings that also meets the results of the information search quantitative question (See Section 5.1.6), and some said they would “Ask for the opinion of their friends or for a referral from their friends”, validating the implication that there is Social influence in the buying process of online legal services. Concerning the *Evaluation of alternatives*, it was also a pattern that they would “Use Google (or

other search engine) to compare the services, the prices and the providers”, “Use the company website to see reviews” or “Use the app store to see reviews”, “compare the online legal service with a real lawyer”; “Compare the prices of a real lawyer and the online legal services”; “Compare price of online legal services using price comparator”, also supporting the findings in section 5.1.7; Regarding the *Purchase decision* itself, many said “They would choose the best payment option available and pay for it”, “Choose the one with higher value for money and wait that my problem is solved fast” and “Pay and wait for the service deliver without having to leave my home.”, indicating that the purchase decision phase was mainly linked to payment options, affordable price and convenience.

5.2 Summary of empirical results

The objective of this thesis, as already mentioned, was to investigate the buying behaviour in online legal services. The theoretical and empirical findings provide the answer to the research question “*How is the buying behaviour in online legal services?*”. The methodology utilized describes how a carefully selected targeted sample representative of potential consumers of online legal services behave about online legal services. As mentioned in the section Sampling Characteristics (See Section 4.2.1), the sample was selected based on the criteria suggested by Kolodinsky, et al., (2000); Burroughs & Sabherwal, (2002); Li & Zhang, (2002); Sorce et. al, (2005), Yin-fah, (2010); Wan, et al., (2012), since internet knowledge, income and education level might influence technology acceptance and online shopping behaviour. Furthermore, in line with the validity and reliability of this study, the consumer survey was designed with questions based on scientific knowledge (Davis, 1989; Venkatesh & Morris, 2000; Brown & Venkatesh 2005; Gefen et al. 2003; Cho, 2006; Chau et al, 2007; Kotler, et al., 2012; Venkatesh, et al. 2012; Solomon 2016 – See the Survey questions with references in Appendix 1, Appendix 2 & Appendix 3).

To better summarize the empirical findings, the results are reinforced in the next page and a table “Summary of the empirical findings” is designed (See Appendix 4) to

provide a better visualization of the main results of the research and a base for the upcoming section (6.1), which will be the discussion of findings and answer to the research questions.

In regard to the first stage of the buying process in the consumer buying behaviour, *Need or problem recognition*, the empirical findings support that most consumers *need* online legal services to solve their legal problems and affairs (e.g. document creation, receiving legal advice) online easily, conveniently, fast and cheaply. Still, it was found that consumers need diverse types of online legal services e.g. Automated legal documents, Online dispute resolution and Judgement automation and that the vast majority of the consumers have already needed legal services before.

It also noticed from the empirical results that the needs and motivations towards online legal services consist of *Utilitarian motivations and needs* to solve a legal problem or affair. The empirical findings also support that *motivations* for consumers to buy and use online legal services are Price, Problem-solving capability, Convenience (Perceived ease of use), Speed, Safety, Quality and Trustability.

Regarding the *Behavioural Intention* towards online legal services, the study evidences that consumers have the intention to buy and use online legal services and implies that their intention can be influenced by motivations, attitude, perceived usefulness, price, convenience, social influence, trust, perceived risk and facilitating conditions.

Still, concerning the *Attitude*, the empirical findings support that consumers have an overall positive towards online legal services. The main positive attitudes towards online legal services were linked to Price-value, Ease of use (convenience) and Speed (or time-saving). The general attitude was that online legal services are cheaper than a traditional lawyer, fast and convenient. Despite that, it is important to mention that negative attitudes towards online legal services were also an empirical finding of this research: The main reasons to not use online legal services were related to the difficulty to trust and many of the respondents also linked the difficulty to trust to the

comparison between online legal services and a traditional lawyer and were related to the social influence. Finally, some of the respondents raised concerns about safety and novelty.

Regarding the *Performance expectancy or perceived usefulness*, since 70% of the respondents find online legal services useful and very useful, it is possible to assume that online legal services arise a performance expectancy of being useful. Still, as the vast majority 67% interpret positively that using online legal services would help them to accomplish things more quickly (legal related tasks), it is possible to assume that online legal services are perceived as useful, fast and convenient.

In respect to *Effort expectancy, or perceived ease of use, or convenience*, since 75% of the respondents agree and fully agree that online legal services are easy to use and easy to interact with, it is possible to assume that they perceive that using and interacting with online legal services is easy.

In regard to the second phase of the buying decision making process of online legal services, the *Information search*, the results indicate that that consumers search for information about online legal services and search for it online, and that consumers usually search for online legal services when there is already an existing need to buy it (See 5.1.12). In addition, consumers search in at least one of the channels mentioned in the survey, such Search Engines (60%) and mobile app store (44%).

Consumers progress in the buying process to *evaluate* the services options available as well as the different online legal services providers. The empirical findings show that the influencers in the evaluation of online legal services are price, problem-solving capability (specially in comparison with a real lawyer), convenience (perceived ease of use), usefulness (ability to solve the legal problem) and trustability. Furthermore, trust and possible perceived risks related to the online purchase affect the evaluation as well.

Concerning *Social influence*, the mixed method approach of this research really compensate, as the quantitative part did not provide a conclusive result about social influence, but the qualitative questions did: Regarding the intention to use online legal services and the evaluation of alternatives online legal services, many of the respondents replied that they would consider referrals from friends and family when choosing the online legal services. Therefore, the qualitative answers allow the study to imply that there is social influence when considering the buy and use online legal services.

In respect to *Price value*, it is possible to conclude price is the most important factor when consumers are considering to buy online legal services, since it was widely mentioned in different qualitative answers (See items 5.1.2; 5.1.3 & 5.1.7). Still, it was found out that consumers would buy online legal services if it is free or reasonably priced. Furthermore, it is also an empirical finding that compared to a traditional lawyer price, online legal services can offer a higher value for the money.

Regarding the *Trust and Perceived Risks*, the quantitative results indicate that consumers would trust to use an online legal service in which they would not have the aid of a traditional lawyer (67% level of agreement). Despite of that, consumers need to see a sample of the legal service or a recommendation of it before trusting to use and to pay for it (91% level of agreement), thus it's possible to imply that consumers trust online legal services, but that they perceive risks about it. In the qualitative answers, many replied that they would not use online legal services because they lack trust or confidence.

In regard to the *Facilitating conditions* the results indicate that 73% of the respondents have the resources and knowledge to use online legal services without the help of a traditional lawyer, establishing that consumers have the facilitating conditions to buy and use online legal services.

In conclusion, regarding the buying behaviour in the decision making of online legal services, the empirical findings support that the online legal services buying process include all the five stages of the traditional buying process model, with slight differences. First, finding the patterns concerning the Need recognition, the majority of the respondents replied that they mainly have utilitarian needs and motivations when shopping for online legal services, such as solving a legal problem or making a legal document. Proceeding to the Information search, the results indicate that the most used channel is search engines, and the second were referrals, and that usually they search for online legal services when there is already an existing need to buy it. Concerning the Evaluation of alternatives, the importance of search engines and comparisons was shown, and consumers were found to evaluate the services options available as well as the different online legal services providers. Four factors are the most important when consumers evaluate the options of online legal services: Price, trustability, comparison with “a real lawyer” (offline legal service provider) and social referrals. Perceived risks related to the online purchase affect the evaluation as well. Finally, regarding the Purchase decision itself, as suggested earlier, was mainly linked to payment options, affordable price and convenience.

6 CONCLUSIONS

In this chapter, the study conclusions will be presented, including the discussion of findings, answers to the research questions, theoretical contribution, managerial implications, limitations of the study and suggestions for future research.

6.1 Discussion of findings and answers to the research questions

This thesis is the first academic study that employed a large sample to investigate the buying behaviour in online legal services among individual consumers in Brazil and in the world, and one of the few researches that employed a technology acceptance perspective to the buying behaviour in online legal services. The research brings novelty to the legal services literature since not much was known about the consumer buying behaviour in online legal services before, as supported by the theoretical findings. Inclusively, as early mentioned, there is recent evidence from the literature that supports that previous studies about legal services have not accounted for the consumer buying behaviour when adopting technology-based legal services. Furthermore, there is only one study that investigate the technology adoption of online legal services by individuals and it was published more than 10 years ago (Cho, 2006), a time where online legal services as well as the technology enabling them were very different than in the present.

From this study investigation, it was possible to achieve the purpose of this study, which was to identify how is the consumer buying behaviour in online legal services, answering to the research question. As explained earlier, the consumer buying behaviour in online legal services needed to be investigated because online legal services are automating tasks traditionally performed only by lawyers and making legal services widely available on the Internet, making the access to justice more affordable and accessible for consumers. On the other hand, online legal services are not widely known and understood by consumers yet, and consumers might perceive risks about it (Johnson, 2009). In this modern context, where consumers have the

opportunity buy and use legal services completely on the internet and without the aid of a traditional lawyer, it is relevant to understand how consumers behave when they shop for legal services online.

Once again, this research is the first that delves into the minds of consumers to uncover their needs, motivations and intentions about online legal services. Therefore, the understanding of the buying behaviour in online legal services is a completely new finding. Furthermore, it provides managerial implications for legal services companies about how to improve their marketing strategies and build their consumer relationships, based on the empirical findings.

Answering the research question “*How is the consumer buying behaviour of online legal services*”, the theoretical and empirical findings (See the empirical framework in Figure 18 – Appendix 5) show the findings about how is the consumer buying behaviour in online legal services. The main answers and patterns from the results of the research were added to the framework, inside the boxes, in nonbold texts. The new findings of this research are many, since, as many times mentioned, the phenomena of how is the buying behaviour in online legal services has not been investigated before.

In regard to the first stage of the buying process *Need or problem recognition*, the empirical results show that the needs and motivations towards online legal services consist of *Utilitarian motivations and needs* to solve a legal problem or affair and this has not been investigated before. Accordingly, none of the consumers mentioned *Hedonic needs and motivations* towards online legal services, such as they would want to treat themselves, enjoy, entertain themselves or have fun by buying and using online legal services. Therefore, this research excludes the Hedonic Motivations attribute from the empirical framework of the buying behaviour in online legal services since it does not affect it. Thus, only Utilitarian Motivations are included. It is also a finding of this research that consumers need diverse types of online legal services (e.g. automated legal documents, Online dispute resolution and Judgement automation). In addition, the empirical results show that most of the consumers *need* online legal

services to solve their legal affairs online easily, conveniently, fast and cheaply, and that the vast majority of the consumers have already needed legal services.

Concerning the Behavioural Intention, the theory of reasoned action – TRA (Ajzen & Fishbein, 1975) and the UTAUT2 argue that the behaviour of an individual is directly determined by the intention to achieve it. In accordance, regarding the Behavioural Intention towards online legal services, the study evidences that consumers have the intention to buy and use online legal services, which, according to the abovementioned authors, can determine the behaviour to buy and use online legal services.

Still, concerning the *Attitude*, another new finding of this research is that the consumers have an overall positive towards online legal services, even though negative attitudes were also discovered (See Section 5.1.3). The main positive attitudes towards online legal services were linked to Price-value, Speed (Time-saving) and Ease of use (convenience). The attitude from the vast majority of the respondents was that online legal services are cheaper than a traditional lawyer, fast and convenient. Despite that, it is important to mention that negative attitudes towards online legal services were also an empirical finding of this research: The main reasons to not use online legal services were related to the difficulty to trust and many of the respondents also linked the difficulty to trust to the comparison between online legal services and a traditional lawyer. Furthermore, other negative reasons to not use online legal services were related to the social influence, as mentioned by some of the respondents, because many felt that online legal services are “a new thing” , “they would not know if they are legal capable of solving legal problems” and need to see a recommendation or referral of it. Finally, some of the respondents raised concerns about safety and novelty due to the fact that novelty breeds insecurity and to the thought that online legal services might be unsafe.

Regarding the *Performance expectancy or perceived usefulness*, it was found out that online legal services are perceived as useful by the consumers and that consumers feel that using online legal services would help them to accomplish things more quickly,

reinforcing that online legal services are useful. In respect to *Effort expectancy, or perceived ease of use, or convenience* the research proves that consumers perceive that using and interacting with online legal services is easy, that is, they do not experience difficulty. In addition, about the convenience, many mentioned that they would not need to leave home as an advantage and that online legal services are decomplicated, accessible and easy to use. Still the speed was mostly connected to fast legal problem-solving, fast service delivery and time-saving. Price, convenience and speed were frequently linked with the legal problem-solving capability as motivation, since many mentioned that online legal services can solve their legal problems or affairs 1) Without needing to pay large amount of money, which reinforce the price importance; 2) Without needing to leave home, which reinforce the convenience importance, and 3) Fast, reinforcing the speed importance. These statements also support in illustrating their positive attitude about online legal services.

In regard to the second phase of the buying decision making process, the *Information search*, the results indicate that consumers search for information about online legal services and are searching for it online, and that consumers usually search for online legal services when there is already an existing need to buy it (utilitarian need). In addition, consumers search in at least one of the channels mentioned in the survey, such Search Engines (60%) and mobile app store (44%). The empirical results showed that they have utilitarian motivations or needs to buy online legal services, that is, they have a specific end in mind. Therefore, they are not just browsing online stores in order to find something or to search through the novelties and assortment that might eventually lead them to purchase. Since information search related to the possible services providers comprises a relevant part of the buying process, it is worth to mention that the empirical results showed that consumers utilize search engines, websites, apps stores, social media and online forums, when they are searching for information about online legal services and that the most used channel for information search are search engines. Consumers might also compare the available legal service information between providers if they happen to find the same services from them. When purchasing takes place online, the consumers not only search for information

about the services, but they also search information about the different online and offline services providers, when they are making the decision, in order to decide from which provider, they will buy.

Concerning the *evaluation* of the services options available as well as the different online legal services providers, the empirical findings show that the most important factors in the consumer evaluation of online legal services are price, problem-solving capability (specially in comparison with a real lawyer), convenience (perceived ease of use), usefulness (ability to solve the legal problem) and trustability. Furthermore, trust and possible perceived risks related to the online purchase affect the evaluation as well. Regarding *Social influence*, the mixed method approach of this research really compensate, as the quantitative part did not provide a conclusive result, but the qualitative questions did: Regarding the intention to use online legal services and the evaluation of alternatives online legal services, many of the respondents replied that they would consider referrals from friends and family when choosing the online legal services. Therefore, the qualitative answers allow the study to imply that there is social influence when considering the buy and use online legal services and are in line with Venkatesh et al. (2003), who support that social factors such as the opinions of friends and family exert influence in the technology adoption and use and in the buying decision.

Regarding the *Trust and Perceived Risks*, the quantitative results indicate that consumers would trust to use an online legal service in which they would not have the aid of a traditional lawyer. Despite of that, consumers need to see a sample of the legal service or a recommendation of it before trusting to use and to pay for it. Therefore, it is possible to imply that consumers trust online legal services, but that they perceive risks about it. In the qualitative answers, many replied that they would not use online legal services because they lack trust or confidence. Thus, it is possible to imply that the lack of trust and the fear of not receiving the purchased service might result in abandonment of the buying option in the case of online legal services, in line with the

theoretical findings that stated that shopping intention is inversely correlated with perceived product risk (Zhou et al., 2007).

In regard to the *Facilitating conditions* the results indicate that the consumers have the resources and knowledge to use online legal services without the help of a traditional lawyer, establishing that consumers have the facilitating conditions to buy and use online legal services themselves and reinforcing the convenience of online legal services as technology that can be used without difficulty. The results show that consumer won't be prevented from buying online legal services because of the lack of facilitating conditions, as he or she won't perceive the purchase process as too complex and possess the resources (facilitating conditions) necessary to perform the behaviour of buying online legal services. It is important to emphasize that the study was conducted only with internet literates and that almost all respondents were internet shoppers.

Summing up, the empirical results show that the consumers of online legal services behave motivated by Price, Legal problem-solving capability, Convenience (Perceived ease of use), Speed, Safety, Quality and Trustability and that consumers have an overall positive attitude about online legal services, even though negative attitudes were also identified. One of the most significant findings of this research is that Price is the most important factor when consumers behave in online services (See Section 5.1.2 & 5.1.7). Furthermore, in respect to price it is also a finding of this study that consumers would use online legal services if it is free or reasonably priced, and that compared to a traditional lawyer price, online legal services can offer a higher value for the money. The empirical results are also supported by the theoretical findings from Chiu et al. (2019) which explained that consumers' price sensitivity on the Internet is significantly higher than in offline situations and that price is one of the most vital criteria influencing purchases when sellers extend their channel from an offline entity to the Internet. Still, it has been noticed before that the consumer's buying process online might occasionally deviate from the traditional buying process (Karimi, et al., 2015; Schiffman & Kanuk, 2004). Even though all the five stages can still be

identified in the online legal services buying behaviour model here presented (See Figure 18 – Appendix 5) the new findings of this study support that consumers of online legal services might deviate from the traditional buying process influenced by *social influence* (e.g. opinions of friends and family) that other people exert on them, who can affect the consumer in such a way that some of the stages are ignored or repeated, or that they give up of the purchase. Furthermore, the lack of trust can be a reason for choosing another service provider during the information search or the evaluation of alternatives. Despite that, the findings here do not show direct influence from purchases made on a routine basis nor from social media advertisements in the consumers of online legal services.

6.2 Theoretical contribution

This thesis fulfils the legal services' consumer buying behaviour gap in the literature. Previous studies, for instance, the studies by Cho (2006), Barton (2014), Brivot, et al. (2014), Dana & Levy (2016), Praduroux, et al. (2016), Kerikmäe, et al. (2017), Alarie, et al. (2018) among others have focused on the emergence of legal technologies and related opportunities for the legal market. However, when considering the online buying behaviour of individuals, especially in the context of online legal services, these studies have not taken it into account, showing a significant research gap; Furthermore, there is no previous study that specifically investigate the buying behaviour and the buying decision process for online legal services, a fact that reinforces the importance and theoretical contribution of this work. Hongao, et al. (2019) have stated that previous studies about legal services have not accounted for the consumer buying behaviour when adopting technology-based legal services. Furthermore, there is only one study that investigate the technology adoption of online legal services by individuals and it was published more than 10 years ago (Cho, 2006), a time where online legal services as well as the technology enabling them were very different than in the present.

This research is the first study to investigate and understand the buying behaviour in online legal services. The research contributed in order to understand how is the consumer's buying process of online legal services.

This study discusses the online buying behaviour for online legal services extensively, considering consumers not only as online shoppers, but also as potential users of online legal services and information searchers, following the suggestion of several researchers. The components and characteristics within technology acceptance by Vekantesh et. al (2012) and the ones used from Gefen, et al. (2003), Cho (2006), Kotler, et al. (2012) were all recognized and supported in this study. As early mentioned, the last study involving technology acceptance and online legal services was published in 2006, by Cho, more than 10 years ago, which make the findings about the buying behaviour of online legal services here presented, using a technology acceptance perspective, are relevant to the literature.

This paper aimed to identify how consumers behave when they make online legal services purchases over the Internet, because the technological advance and the easy access to the Internet, changed not only the way consumers relate with legal services providers, but also the way they make their purchases.

Finally, as the majority of technology acceptance studies employ only quantitative methods, this mixed method approach helps to reveal new aspects of the buying behaviour online through substantial empirical results. Through the analysis of the survey data it can be stated that consumers *need* online legal services and would *buy and use it*. It was shown that the consumer buying behaviour in online legal services involves *Performance expectancy; Effort Expectancy; Social Influence; Facilitating Conditions; Motivations; Price value; Behavioural intention; Attitudes; Trust; and Perceived risk*; And all of these are new findings to the literature about online legal services. During the buying process towards online legal services the factors that mostly influence customers to buy online legal services are Price, Problem-solving capability, convenience and speed.

6.3 Managerial implications

From the literature and the findings of this study, it is evident that the legal market was disrupted by online legal services and that the legal professionals need to be aware of the technological changes to better meet the needs of their clients. As these changes have created a competitive environment that demands continuous improvement and cost reductions for the final consumer, the proposed online legal services buying process model has practical implications for online legal services business strategy, because it provides comprehensive clues to service providers with respect to online legal services consumer buying behaviour. The proposed model guides online legal services firms through the consumer buying process of online legal services and what influences it, which provides the enhancement of consumer knowledge. Consequently, this study supports that legal services providers who clearly define and understand the consumer buying process can find it easier to develop and execute sales and launch strategies that make companies perform better legal services for the consumers, because they gain knowledge about what affects its consumers buying behaviour and attitudes. The results are in line with studies on the buying process and technology consumption (Solomon, 2002; Blackwell, Miniard & Engel, 2005; Kotler, et al., 2012, Venkatesh, et al. 2012), as it is shown that the more knowledge professionals have about their clients, the more advantageous it is for the company to launch strategies that satisfy each one of them, ensuring the success of the company.

In this sense, this study is consistent with the idea that the marketing practices for legal services need to be constantly evolving for the virtual environment as the Internet established a new market context, changing the configuration of the relationship between legal companies and consumers with the advent of the entirely online provision of services. As consumers move through the buying process stages, marketers have the opportunity to react and influence behaviour through effective communication and marketing strategies. The proposed empirical model is a unique contribution in legal services' consumer studies and has identified the specific constructs essential for value creation in the online legal services sector in terms of

consumer buying behaviour, which are required for business success online. The model provides a map of how consumers find their way in the world of consumer decisions about online legal services. The process by which purchases begin occurs through internal and external factors and that is why marketers need to be aware of each perceived stimulus. Consequently, marketers of online legal services must be aware of what influences the buyers, to develop an understanding of how they actually make their buying decisions and process steps.

To sum up, it is advisable to keep in mind that the consumers of online legal services have unique needs, since almost none of the legal situations is exactly like another. Moreover, consumers of legal services might be in situations of emotional stress or vulnerability, and, as they are not legal professionals, they often have doubts about the law, the regulations, and what is right or wrong. Therefore, it is suggested that online legal services companies must provide easily accessible online legal services platforms, that offer complete information, high perceived usefulness and convenience, always seeking to offer the best services and prices, agility in the purchase process and meeting delivery deadlines. It is fundamental to be found on search engines and to provide as much information as possible to consumers, as online legal services quality is difficult to assess at the consumer point of search and selection, and sometimes even after service completion, because a case won, or a dispute solved is not necessarily directly linked to good service quality or customer care (Alarie, et. al, 2018). Furthermore, as social influence towards online legal services has been proved by this study, online legal services providers must maintain a good relationship with customers and maintain channels to communicate with them, answering their questions and monitoring consumers' comments on social networks, so that their criticisms and suggestions are promptly met, and the company's image and reputation is preserved. In light of these characteristics, when making managerial decisions regarding the consumer decision-making process in the online legal services context, it is of importance to account for all of the items mentioned in the empirical framework of this research and to take them into consideration when planning sales and marketing strategies.

6.4 Limitations of the study and suggestions for future research

In order to understand the value of this study, it is important to consider its limitations and difficulties, which provide a basis for future research. First, as this research was part of a market research for a real company, it had some limitations involving the costs to realize such research and the length of it, which were pre-determined by the company. Even recognizing those limitations, the researcher chose to use the data for this thesis, since the data is still capable to support the theoretical and empirical findings, and to answer to the research question.

Nevertheless, it is necessary to recognize the limitation that the respondents were potential consumers (carefully selected, as explained in section 4.2.1), and not necessarily yet online legal services consumers. Therefore, the study could not include an actual usage analysis nor the post-purchase analysis of the buying behaviour, which could be investigated in future research. Regarding the online survey method, this format might prevent a full understanding of the comprehensive process and effects of the consumer buying behaviour in online legal services. Moreover, cultural, ethical, or regulatory issues, which are probably relevant to legal services, were not considered. Consequently, face-to-face in-depth interviews and focus groups could be useful in future research. However, the research findings provide clues for the elaboration of scales and questionnaires for future measurements. Still, it needs to be acknowledged that online legal services are a very wide field, since there are at least eleven categories of different online legal services. Thus, specific online legal services could be deeper investigated, for example, document automation online services.

Lastly, longitudinal research would provide a more precise understanding of how legal services technology is operationalized. In fact, technology implementation and technology adoption are dynamic processes and how consumers perceive and use the technology is likely to change as time goes by. Thus, future research needs to consider this aspect in understanding buying process and technology effects on legal services.

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Technology Acceptance Attributes**Appendix 1**

Technology acceptance attribute	Meaning	Reference
Performance expectancy	The degree to which an individual believes that using the technology will help him or her to attain gains	UTAUT2 Model: Venkatesh, et al (2012)
Effort Expectancy	The degree of ease associated with the use of the technology	UTAUT2 Model: Venkatesh, et al (2012)
Social Influence	The degree to which an individual feel that it is important for others to believe he or she should use the new technology	UTAUT2 Model: Venkatesh, et al (2012)
Facilitating Conditions	The degree to which an individual believes that organizational and technical infrastructure exists to support use of the technology	UTAUT2 Model: Venkatesh, et al (2012)
Hedonic motivations	Refers to the fun and / or pleasure provided to the individual by the technology in question.	UTAUT2 Model: Venkatesh, et al (2012)
Price value	Refers to the exchange od perceived benefits of the technology and the monetary cost to use it	UTAUT2 Model: Venkatesh, et al (2012)
Habit	Refers to the automatism created by learning something, which generates a preference for the use of a particular technology	UTAUT2 Model: Venkatesh, et al (2012)
Behavioural intention and attitude	Refers to the intention to consume a technological product or service	UTAUT2 Model: Venkatesh, et al (2012)
Trust	A consumer's confidence in and willingness to depend on the online service provider's reliability, good intentions, and ability to deliver on expectations;	Gefen, et al., (2003), Cho (2006)
Perceived risk	A person's perception of the possibility of having negative outcome or suffering from harm or losses associated with shopping online	Cho (2006); Kotler, et al. (2012), pp. 161

Survey questions

Appendix 2

Questions	References	Section	Figure/table number
1. Technology acceptance constructs			
Hedonic and utilitarian needs and motivations			
Which factors motivate you or would influence you to buy and use online legal services?	Venkatesh et al. (2012)	5.1.2	Figure 6
Behavioural intention			
How would you rate your intention to use online legal services?	Venkatesh et al. (2012)	5.1.3	Figure 7
Attitude			
Explain the reasons why you would use or not use online legal services.	Kotler et al. (2012)	5.1.3	Qualitative answers
Performance expectancy or Perceived usefulness	Solomon (2016)		
Do you think online legal services are useful?	Venkatesh et al. (2012)	5.1.4	Figure 8 & 9
Do you believe that using online legal services would help you accomplish things more quickly and efficiently?	Davis (1989)		
Effort expectancy or Perceived ease of use			
Online legal services are easy to use, and it is easy to interact with them	Venkatesh et al. (2012)	5.1.5	Figure 10
It's easy to find legal services on the internet	Davis (1989)		
Social influence			
People that are important for me (e.g. family and friends) are capable to influence me to use online legal services	Venkatesh et al. (2012) Venkatesh & Morris (2000)	5.1.8	Figure 12
Price value or Cost			
How much did you pay for the hour of the lawyer or legal aid/advice?	Venkatesh et al. (2012)	5.1.9	Figure 13 and 14
How much would you be willing to pay for an online legal service, for example, document automation or online dispute resolution? Please consider the price per service.	Brown & Venkatesh (2005)		
Trust and perceived risk in online legal services			
I would trust to use an online legal service in which I would not have the aid of a traditional lawyer	Venkatesh et al. (2012)	5.1.10	Figure 15 and 16
I need to see a sample of the legal service	Chau et al. (2007)		
or a recommendation of it before trusting to use and to pay for it			
Facilitating conditions			
Do you have the necessary resources and knowledge to use online legal services without the help of a traditional lawyer?	Venkatesh et al. (2012)	5.1.11	Figure 17

Survey questions - continuation**Appendix 3**

Questions - continuation	References	Section	Figure/table number
2. Buying process constructs			
Need of online legal services			
Have you ever needed a lawyer/consultant/legal assistant?	Kotler et al. (2012) Solomon (2016)	5.1.1	Figure 3; 4 & 5
Thinking on the next 12 months, do you believe you will need online legal services?			
What type of online legal services will you need in the future?			
Information search for online legal services			
Where would you search for information about online legal services apps and web systems?	Kotler et al. (2012) Solomon (2016)	5.1.6	Figure 11
Evaluation of alternatives of online legal services			
Describe factors that are the most important to you when evaluating the options of online legal services	Kotler et al. (2012) Solomon (2016)	5.1.7	Qualitative answers
The decision			
How would you shop for online legal services and decide to buy it online?	Kotler et al. (2012)	5.1.12	Qualitative answers
3. Demographics			
What is your age?		4.2.1	Table 2
What is your gender?			
Indicate your income level			
Indicate your education level			
When was the last time you made an online purchase?			
On average, how many online purchases do you make per year?			

Summary of the main findings

Appendix 4

Construct	Summary of the main findings
Performance expectancy	Online legal services are perceived as useful and using online legal services help consumers to accomplish their legal related tasks more quickly (See section 5.2 for details).
Effort Expectancy	Online legal services are convenient, easy to use & to interact with.
Social Influence	There is social influence (especially from friends and family) when considering the buy and use online legal services.
Facilitating conditions	Consumers have the resources and knowledge to use online legal services without the help of a traditional lawyer, establishing that consumers have the facilitating conditions to buy and use online legal services.
Motivations	Needs and motivations about online legal service are utilitarian. None of the consumers mentioned hedonic motivations. It also noticed from the empirical results that the needs and motivations towards online legal services consist of needs to solve a legal problem or affair. and that motivations for consumers to buy and use online legal services are Price, Problem-solving capability, Convenience (Perceived ease of use), Speed, Safety, Quality and Trustability.
Price value	Price is the most important factor when consumers are considering to buy online legal services (See Section 5.2 for details).
Behavioural intention & attitude	Most of the consumers have the intention to use online legal services and have an overall positive attitude towards online legal services, though negative attitudes were also found (See section 5.2 for details).
Trust & perceived risk	Consumers would trust to use an online legal service in which they would not have the aid of a traditional lawyer. Despite of that, consumers need to see a sample of the legal service or a recommendation of it before trusting to use and to pay for it, thus it's possible to imply that consumers trust online legal services, but that they perceive risks about it.
Phase of the buying process	Summary of the main findings
Need recognition	Consumers need online legal services to solve their legal problems and affairs (e.g. document creation, receiving legal advice) online easily, conveniently, fast and cheaply. Still, it was found that consumers need diverse types of online legal services e.g. Automated legal documents, Online dispute resolution and Judgement automation.
Information Search	The results indicate that that consumers search for information about online legal services and search for it online, and that consumers usually search for online legal services when there is already an existing need to buy it (See 5.1.12). In addition, consumers search in at least one of the channels mentioned in the survey, such Search Engines (60%) and mobile app store (44%).
Evaluation of alternatives	Consumers evaluate the services options available as well as the different online legal services providers. Four factors are the most important when consumers evaluate the options of online legal services: Price, trustability, comparison with “a real lawyer” (offline legal service provider) and social referrals. Perceived risks related to the online purchase affect the evaluation as well.
Purchase decision	The results indicate that most of consumers are willing to buy and use online legal services, making a purchase decision. The patterns in the answers show that the buying process for online legal services include all the five stages of the traditional buying process model, with slight differences (See Section 5.1.12)

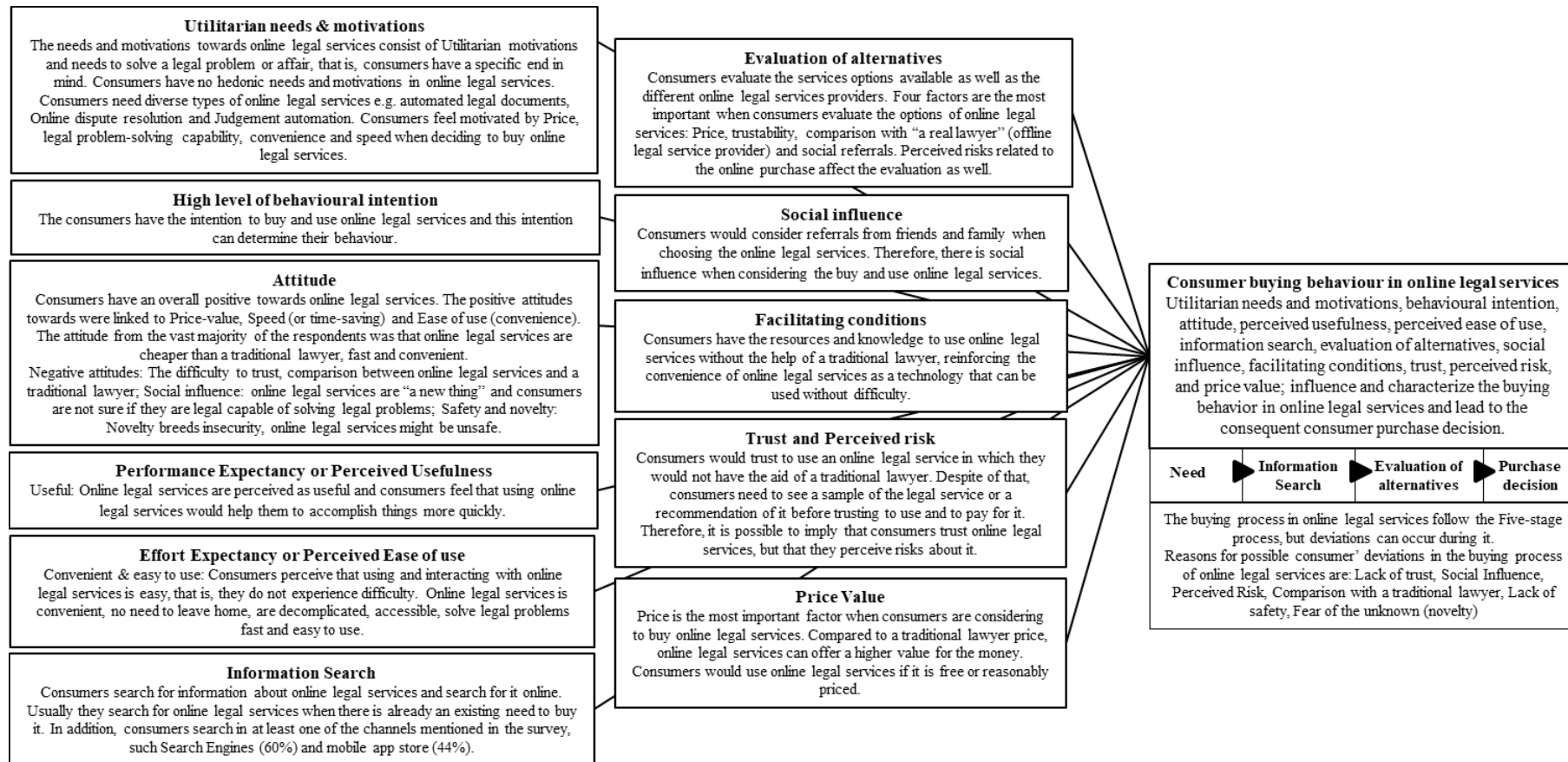


Figure 18 - Empirical framework of the consumer buying behaviour in online legal services