



UNIVERSIDADE CATÓLICA PORTUGUESA

Understanding the factors that are preventing online shopping from thriving in Portugal

Master's Final Work in the modality of Dissertation
presented to Católica Porto Business School for
the degree of master's in marketing

by

Ana Luísa Nogueira Morais

Católica Porto Business School
March 2019



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Abstract

The primary objective of this master thesis is to understand which factors have an impact on the opinion and behavior of the Portuguese population regarding online shopping. It aims to identify and understand which factors have a negative or a positive impact on the subject at hand.

Regarding the identification of the relevant factors that affect online shopping, a research work was done over articles and other papers that mention the several aspects of online shopping, whether these studies were in Portugal or not, and whether these factors actually demonstrate an impact on the online shopping, and if so, how do these factors affect consumer behavior regarding online shopping. The identified factors are product risk, financial risk, convenience risk, non-delivery risk, convenience, price and advantages of the conventional mall.

After listing the factors that have an impact on the online shopping mall, a questionnaire was exclusively carried out for the Portuguese population in order to evaluate the different factors in counterpart of the online shopping frequency of the respondents. With the answers collected from the questionnaire, the data were analyzed, showing a negative impact of the different risk factors (product risk, financial risk, non-delivery risk and convenience risk) and the advantages of conventional shopping malls, and a positive impact of the factor price and convenience factor in the frequency of online shopping. An analysis was also made of the same data obtained according to the demographic variables: age, gender and school education level, proving the differences in the impact that the demographic variables bring to the results obtained.

Keywords: Online shopping; Portugal; Risk; Product Risk; Financial Risk; Non-delivery Risk; Convenience Risk; Convenience; Price; Advantages of Conventional Shopping.

Resumo

O principal objetivo desta tese de mestrado é compreender quais são os fatores que têm impacto na percepção de compras online da população portuguesa. Destina-se a identificar esses fatores e entender quais têm um impacto negativo, e quais, por outro lado, têm um impacto positivo na propensão a compras online.

Quanto à identificação dos fatores relevantes que afetam as compras online, foi realizado um trabalho de pesquisa sobre outros trabalhos realizados sobre os diversos fatores existentes, quer esses estudos tenham sido em Portugal ou não, e que concluem se esses fatores demonstram de facto um impacto no shopping online, e se sim, de que forma estes fatores afetam o comportamento dos consumidores quanto ao shopping online. Os fatores identificados são risco de produto, risco financeiro, risco de conveniência, risco de não-entrega, conveniência, preço e vantagens do shopping convencional.

Depois de listar os fatores que têm impacto no shopping online, foi realizado um questionário exclusivamente para a população portuguesa de forma a avaliar os diversos fatores em contrapartida da frequência de shopping online dos inquiridos. Com as respostas coletadas do questionário, os dados foram analisados, mostrando um impacto negativo dos diferentes fatores de risco (risco do produto, risco financeiro, risco de não entrega e risco de conveniência) e das vantagens do shopping convencional, e um impacto positivo do fator preço e do fator conveniência na frequência de shopping online. Foi também realizada uma análise aos mesmos dados obtidos de acordo com as variáveis demográficas: idade, género e grau de educação escolar,

comprovando as diferenças de impacto que as variáveis demográficas trazem aos resultados obtidos.

Palavras-chave: Shopping Online; Portugal; Risco; Risco de produto; Risco financeiro; Risco de conveniência; Risco de não-entrega; Conveniência; Preço; Vantagens do Shopping Convencional.

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Chapter 1

Introduction

The habit of online shopping and making online transactions has grown around the world in the last few decades. In Portugal, this register has also been verified, mainly, in recent years. This is due to the increase in the use of technologies, the increase in digital literacy driven by the appealing offers of various companies, which also use this medium as a way to increase the business (Pereira, 2018). However, online shopping in Portugal is far from equating with other European countries, namely Germany, the United Kingdom, Sweden and Finland, which have an average of over 70% of online purchases (INE, 2017).

As stated before, Portugal, however, has shown a low percentage of adoption when it comes to e-commerce usage when compared to other EU countries. In 2012, statistics say that only 35% of the Portuguese populations had used the internet for purchase purposes, while the EU average was 59% (Eurostats, 2013).

With this in mind, it is relevant to identify which factors act as barriers to the thriving of online shopping and understanding in what way those barriers manifest.

On one hand, statistics show that only 74% of the Portuguese population use the internet regularly, a low value when compared to the EU average of 84% (Eurostats, 2017). However, is this the only reason why Portugal doesn't make use of E-commerce as much as the other EU countries as we've seen in the above statistics, or could there be other contributing factors to these statistics?

This work is divided in three parts: in the first part we will make a theoretical contextualization of the potential factors affecting the online shopping; in the second part we report on our methodological options, from the selection of the sample, the data collection instrument, the information collection procedures and the way we treat the data; the last part of the paper will be devoted to the presentation of the data analysis and the discussion thereof, based on what is described in the theoretical framework using other studies, we will make a synthesis with final notes.

For the accomplishment of this study we resort to primary sources, recently published scientific articles and the INE and to other academic works, with recent data of the phenomenon to be studied.

Online purchases by internet users

	% of internet users having used internet in the previous 12 months for purchasing:								
	Total	clothes & sports goods		travel & holiday accommodation		books/magazines/e-learning material		food & groceries	
		2012	2008	2012	2008	2012	2008	2012	2008
EU28	59	21	32	21	32	19	23	6	9
Belgium	55	7	20	11	28	6	15	1	5
Bulgaria	17	2	11	1	5	2	4	1	2
Czech Republic	43	14	13	5	6	9	5	1	1
Denmark	79	28	40	35	56	20	28	6	9
Germany	77	33	49	29	39	35	41	7	11
Estonia	29	4	12	4	12	3	7	u	3
Ireland	57	11	26	32	43	14	21	3	6
Greece	36	4	15	6	15	5	7	1	(2)
Spain	43	6	14	20	28	7	11	3	6
France	69	27	38	25	39	19	23	6	8
Croatia	36	5	12	2	9	4	12	1	(2)
Italy	29	6	8	9	14	7	8	1	2
Cyprus	35	6	18	7	20	6	8	1	(1)
Latvia	37	9	14	4	11	2	4	0	1
Lithuania	30	1	12	3	6	2	5	1	3
Luxembourg	73	18	32	33	52	35	47	3	10
Hungary	35	5	14	5	13	10	15	1	3
Malta	63	13	36	8	21	13	20	0	u
Netherlands	69	25	37	30	42	24	30	5	9
Austria	60	20	34	15	33	22	29	4	7
Poland	47	15	25	3	8	10	14	6	10
Portugal	35	6	13	9	17	8	10	4	7
Romania	11	2	6	2	4	7	4	0	1
Slovenia	49	9	22	8	20	8	13	4	9
Slovakia	56	13	31	6	15	7	17	1	4
Finland	72	32	41	37	50	24	28	2	4
Sweden	79	20	43	31	60	21	38	3	7
United Kingdom	82	30	51	35	51	27	36	14	21
Iceland	56	14	26	41	40	23	28	3	5
Norway	80	25	36	49	58	25	31	3	(5)

() Data with reduced reliability due to small number of respondents.
u Data not reliable due to small number of respondents.

1. Internet users: individuals aged 16 to 74 having used the internet within the 12 months prior to the survey.
2. For more information on the European Year of citizens 2013 see: <http://europa.eu/citizens-2013/>
3. On the initiative of the General Directorate Internal Market and Services of the European Commission, individuals and stakeholders are invited to give their views on the future of the EU's e-commerce policy, and debate it live with experts, EU policy-makers, and other individuals across Europe, on the web platform <http://yourideasforeurope.eu>
4. The survey covers households with at least one person aged 16-74 and individuals aged 16-74. Among other subjects, individuals were asked if they had bought or ordered goods or services over the internet in the last 12 months at home or at any other location for private purposes. For further information see: http://epp.eurostat.ec.europa.eu/portal/page/portal/information_society/introduction

Figure 1 - Online purchases by internet users (Eurostats, 2013)

Chapter 2

Literature review of the factors affecting online shopping

2.1. Factors affecting online shopping

Several studies point out different factors that contribute in a positive or negative way to the consumers' behavior towards online shopping. Park and Kim (2003) mention in their study that one of the main factors that negatively affect consumer behavior towards online shopping is the risk. They identify several types of risk such as financial risk, product risk, convenience risk and finally, non-delivery risk. On another hand, the author Brengman suggests that consumer behavior on online shopping is affected by three main pillars: Price, Trust and Convenience (Brengman et al, 2005).

Other factors worth mentioning for this research purpose are Security (there's a fear of credit card fraud when using it online, which can also be related to the financial risk) (Elliot and Fowell, 2000; Szymanski and Hise, 2000; Liao and Cheung, 2001) and the time-saving feature of the online shopping (Rohm & Swaminathan's, 2004).

Another important factor is the convenience, several authors mention it as one of the main advantages of online shopping, such as Darian (1987), Bhatnagar and Ghose (2004) and Robinson, Riley, Rettie and Wilsonz (2007).

Finally, we have the advantages of conventional shopping. In this factor we consider the need-for-touch that the consumer feels, the surrounding environment and overall experience for the customer. The need-for-touch factor is one of the most mentioned factors when talking about online shopping, and its impact is supported by studies like the one from Peck and Childers (2003b).

In this study, we'll be focusing on the risk factors (and the several types of risk as stated above such as financial risk, product risk, convenience risk and non-delivery risk), price, trust, and convenience.

2.1.1 Risk

Several types of risk have been identified when it comes to online shopping. Park and Kim (2003) have concluded in their study that the risk factors negatively affect consumers' behavior at online shopping. Silva (2015) conducted a questionnaire for the Portuguese context that showed how risk as a general factor negatively impacts the Portuguese population's online shopping habits.

The most frequent types of risk identified in academic studies are financial risk, product risk, convenience risk and non-delivery risk (Bhatnagar et al., 2000).

Financial risk is considered when the consumer takes into consideration the danger of using their own credit card credentials online for payment. There's a risk of a security breach which might compromise the safety of the used bank account of the consumer.

Product risk is mentioned when there's a possibility that the ordered product might not be exactly as described on the website or app. This might be one of the biggest disadvantages of online shopping since consumers can't get a full grasp of what they are actually buying and paying for until the product arrives. Are the dimensions, colors and format of the product as expected? Is the quality of the product in accordance with the price that was paid? These are some of the features of the products that can't be fully understood when seeing the

product through the screen, while in a physical store the consumer can get a much better idea of what they are paying for.

Convenience risk is related to the fact that not everybody knows how to order online or return the merchandise they get. This is especially relevant to the older section of the population or underdeveloped countries which are not as used to working with a computer or other types of technology.

Finally, the non-delivery risk is associated with the uncertainty there is of not receiving the items when buying online. This risk is reduced when there is an item tracking method, which lowers the odds of the item getting lost in traffic.

Liebermann and Stashevsky (2002) have studied the impact of the demographical variables such as age, gender and education, showing that these variables affect the perception of risk, which directly impacts online shopping behavior. Taking this into consideration, a further investigation of the demographical variables impact for the Portuguese population would be relevant to analyze.

2.1.2 Convenience

When we talk about convenience, we talk about the aspects of online shopping that make it so easy for a customer to buy something without having to leave his home, or the enormous variety of products that the customer can find, sometimes even bigger than if the customer had gone to a physical shop. Online shopping offers an endless possibility of choices due to the huge variety of products, brands, styles, colors, etc... that can be found.

When we mention convenience, we are also talking about the big time-saving opportunity that the customer can get as well as the time flexibility advantage. Going to a physical store can become very time consuming due to traffic, which is a factor that does not affect online shopping negatively since the consumer

doesn't have to leave his home to buy. Not only that, online stores are available at any time and don't have any schedule restrictions like physical stores do.

With that said, convenience is one of the most mentioned factors that are said to influence online shopping, throughout these years.

Robinson, Riley, Rettie and Wilsonz (2007) mention that the main motivation for customers to shop online is the convenience of having the merchandise delivered at home.

Darian (1987) mentions in their study that online shoppers can enjoy several advantages in terms of convenience, such as the time-saving factor and time flexibility.

Rohm and Swaminathan's (2004) find with their study that convenience is one of the main factors motivating consumers to shop online.

Robinson, Riley, Rettie and Wilsonz (2007) have a similar approach to the previous authors, saying that the major motivation for online purchasing is the convenience of being able to shop at any time and having the goods delivered at the customer's' doorstep without any hassle of having to leave their homes.

Duarte, Silva and Ferreira (2018) took it a step forward and divided convenience as a factor into several different types of convenience of the online context. The identified Convenience factors are: Access Convenience, Search Convenience, Evaluation Convenience, Attentiveness Convenience, Transaction Convenience, Possession Convenience and Post-Possession Convenience. Access convenience is "characterized as the speed and ease with which consumers can reach a retailer" (Seiders et al., 2000), in the online context, this represents how easy it is for customers to have access to the shopping website (online store). Search convenience can be defined as the "speed and ease with which consumers identify and select products they wish to buy" (Beauchamp & Ponder, 2010). Jiang et al. (2013) define Evaluation convenience as the "availability of detailed yet easy-to-understand product descriptions by using

various presentation features, such as text, graphics, and video, on the website of the company”, it measures how well consumers perceive the products they are buying on a online context. Attentiveness convenience can be summarized as the “extent to which online retailers provide personalized services and attention to their customers” (Jun et al., 2004), as a way of competition between online stores or brands that want to claim their place in the online context. Transaction convenience can be defined as the “speed and ease with which consumers can affect or amend transactions” (Beauchamp and Ponder, 2010). Possession convenience is defined by “the speed and ease with which consumers can obtain desired products” (Seiders et al., 2000). Finally, the Post-possession convenience represents the moment after the consumer already made the purchase their “perceived time and effort expenditures when restarting contact with a company after purchasing the intended product” (Berry et al., 2002). In their work, Duarte, Silva and Ferreira (2018) have concluded that all these different types of convenience positively influence the online customer satisfaction, that has a direct positive impact on the behavioral intentions of the consumers.

2.1.3 Price

Online shopping presents different advantages related to the price. Firstly, the huge variety of products gives the customer an equally huge variety of price ranges as well, giving the opportunity to choose lower or higher prices accordingly to how much the consumer expects to pay for a certain product.

Not only that, online shopping gives easier access for price comparison since the customer can easily search for the same product in other websites and check for its price (Shergill & Chen, 2005), while in a physical store the consumer doesn't have such easy access to the competing store's prices. This easy price

comparison gives the customer a clear price advantage when putting side to side to the regular physical store shopping.

Besides that, studies confirm that many companies use the online market with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets (Shergill & Chen, 2005). This means that customer can buy the exact same products online cheaper than in a physical store, due to this effort of companies trying to grow their online business and making more attractive prices.

2.1.4 Conventional Shopping Advantages

Some advantages of conventional shopping could be considered a threat to the thriving of online shopping. Some factors of the conventional shopping that are considered advantages make that type of shopping more attractive when comparing those factors to online shopping.

The need for touch is one of the identified factors that is considered a big advantage of the conventional way of shopping. Need for touch is defined as “a preference for the extraction and utilization of information obtained through the haptic system” (Peck and Childers, 2003b). The ability of touch allows the consumer to analyze the product before buying it, and obtain information about several of its characteristics, such as the texture, quality, hardness, size, shape, and others alike. While customers can have their need for touch fulfilled while buying in a conventional store, since they can touch and analyze the items before buying them, that is not true for the online shopping context because the customer doesn't have the product available to analyze it in person before buying it, and therefore, the amount of information the consumer has about the product is significantly lower, when talking about the physical characteristics mentioned before.

Another factor worth mentioning is the surrounding environment. Online shopping isn't able to provide an environmental experience as conventional shopping. The atmosphere and a well-designed and managed layout, is identified by several researchers to have a relevant effect in the way consumers behave and in they really choose to take with them (Cox, 1964; Gardner and Siomkos, 1985; Baker et al, 1994; Levy and Weitz, 1995; Michon et al, 2005). Other studies point out that several people like to go to shopping malls or store just for the environment, Faria et al (2012) conclude that the physical point of sales plays a big role, being a connection between a brand and the consumers. Taking this into consideration, it is important to understand if the atmosphere is a factor to take into account, could the environment lead consumers to buy more in conventional stores instead of online shopping?

2.2. Model Development

For this investigation, we'll be using a quantitative approach, through the use of a survey, provided exclusively to individuals of the Portuguese population.

The questions of the survey will be focused mainly on the way the different factors, depicted in the previous chapter, influence the behavior of the Portuguese population towards online shopping: the perceived risks: product risk, financial risk, convenience risk, and non-delivery risk, and the positive influencing factors like convenience and price.

The respondents must be of Portuguese nationality exclusively, to ensure the analysis of this research is based on the factors that are affecting Portugal's online shopping practices. To achieve this, the survey will be conducted in Portuguese, instead of the English language, for convenience reasons and to reach the biggest number of people possible.

Six different hypotheses were identified to test the factors affecting online shopping, according to the literature review that was made:

H1: Product risk has a significant negative impact on the attitude towards online shopping in Portugal;

H2: Financial risk has a significant negative impact on the attitude towards online shopping in Portugal;

H3: Convenience risk has a significant negative impact on the attitude towards online shopping in Portugal;

H4: Non-delivery risk has a significant negative impact on the attitude towards online shopping in Portugal;

H5: Convenience factors have a significant positive impact on the attitude towards online shopping in Portugal;

H6: Price factor has a significant positive impact on the attitude towards online shopping in Portugal.

H7: Conventional shopping advantages factor has a significant negative impact on the attitude towards online shopping in Portugal.

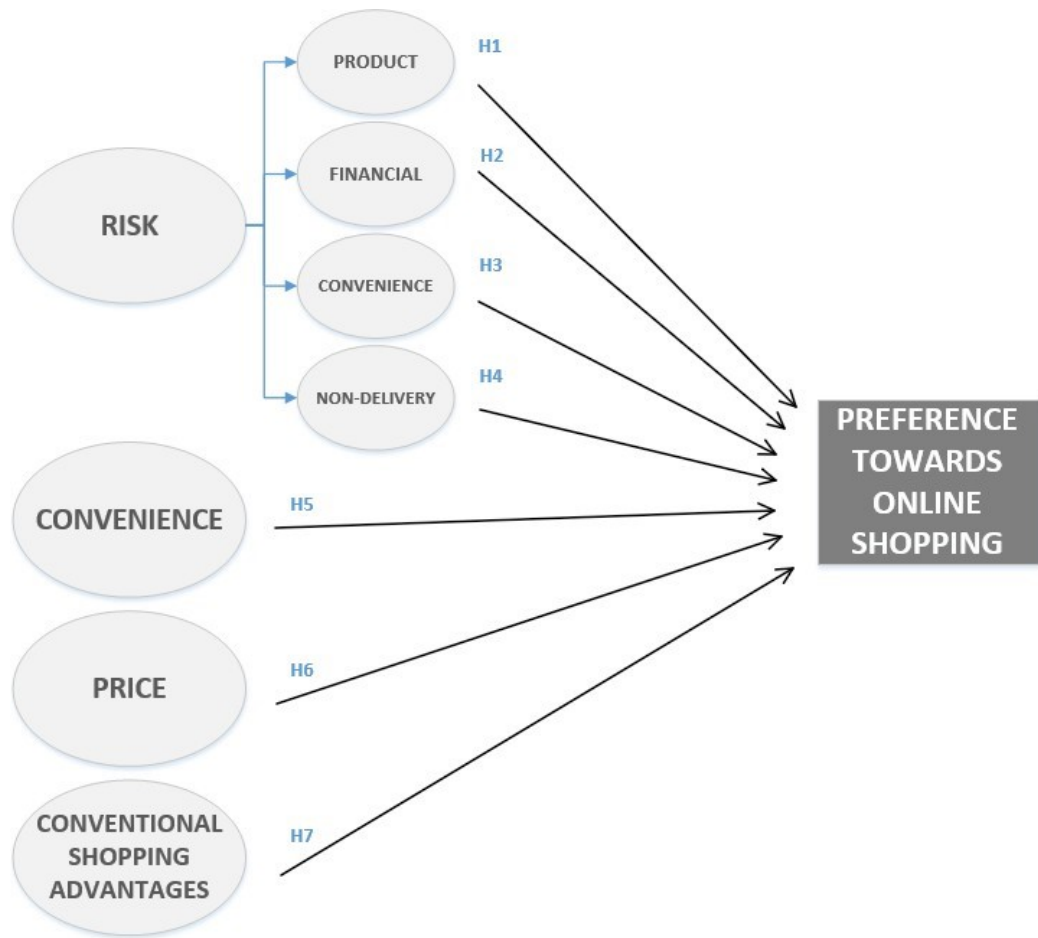


Figure 2 - Proposed theoretical model

Chapter 3

Methodology

3.1 Data Collection Instrument

A questionnaire was conducted to test the seven hypotheses of this research, described before, using a quantitative approach to this study. Several studies, studying matters similar to this one, have used this approach as their method of data collection (Thompson, Vivien et al. 1999, Swinyard & Smith 2003, Forsythe et al. 2006, Karayanni 2003).

The questionnaire includes questions of different studies, including Swinyard & Smith (2003), Forsythe et al. (2006), Liang & Huang (1998) and Karayanni (2003).

The questionnaire is divided into three different sections. In the first section the questions rely on the risk factors and the questions are asked in a way so that the respondent can choose from 1 to 7, as a Likert scale, being 1 the negative extreme 'Strongly Disagree', and 7 positive extreme 'Strongly Agree'. In the second section, the questions rely on the convenience and price factor and the possible answers are the same as the previous section. Finally, in the third section, the respondent is asked about his or her demographic data, like age, gender, education level, marital status and whether or not the responder lives in Portugal since this is an eliminatory factor. Only replies from people living in Portugal were considered valid for this study.

The used constructs were the four types of risk: product risk, financial risk, convenience risk, and non-delivery risk, also the price, convenience and the advantages of online shopping.

The structure of the questionnaire, as well as the authors of the questions, is as follows:

Section	Authors	Factor	Questions	Anchor [1-7]
1.	Swinyard & Smith (2003) Forsythe et al. (2006)	Product Risk	- I might not get what I ordered through online shopping; - It is hard to judge the quality of merchandise over the Internet; - The product might come with malfunctions or defects;	[Strongly Disagree; Strongly Agree]
		Financial Risk	- I feel that my credit-card details may be compromised and/or misused if I shop online;	[Strongly Disagree; Strongly Agree]
		Convenience Risk	- If I shop online, I cannot wait until the product arrives; - I cannot get to examine the product when I shop online; - I feel that it will be difficult settling disputes when I shop online; - The process of buying online is complicated and/or time-consuming;	[Strongly Disagree; Strongly Agree]
		Non-delivery Risk	- I might not receive the product ordered online;	[Strongly Disagree; Strongly Agree]
2.	Forsythe et al. (2006) Karayanni (2003)	Convenience	- Shopping online enables me to shop in the privacy of my home; - Shopping online enables me to not have to leave home for shopping;	[Strongly Disagree; Strongly Agree]

	Swinyard & Smith (2003)		<ul style="list-style-type: none"> - Shopping online enables me to shop whenever I want; - Shopping online enables me to save myself from the chaos of traffic; - Shopping online enables me to get a broader selection of products online; - Shopping online enables me to take as much time as I want to decide; 	
	Liang & Huang (1998)	Price	<ul style="list-style-type: none"> - Online shopping gives the facility of easy price comparison (Hence, price advantage); - Shopping online enables me to buy at cheaper prices than on a regular store; 	[Strongly Disagree; Strongly Agree]
		Conventional shopping advantages	<ul style="list-style-type: none"> - Conventional shopping enables me to try the product before buying it; - Conventional shopping enables me to check the quality of the product before buying it; - Conventional shopping enables me to get the assistance from an employee; - Conventional shopping enables me to get a better experience from the environment overall; 	[Strongly Disagree; Strongly Agree]

Table 1 - Questionnaire structure

Chapter 4

Results

4.1 Overview

A total of 528 inquiries were collected for the sample, with 356 of those being from females and the other 172 being from male respondents. The ages vary from 18 years old to over 60 years old. The nationality of the individuals was also asked so that non-Portuguese respondents were excluded from the study, leaving a total of 497 inquiries available for the analysis.

Concerning the dependent variable, the frequency of online shopping, we had five different levels for the possible answers: Never (Nunca), Rarely (Raramente), Sometimes (Às vezes), Frequently (Frequentemente) and Always (Sempre). However, since the option 'Always' only had 5 answers, it was aggregated with the option 'Frequently' for analysis purposes. We can see the results to the question "How often do you shop online" in the graphic below:

Com que frequência efetua compras online?

528 respostas

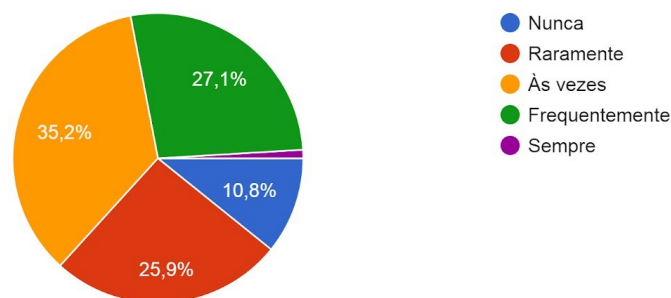


Figure 3 - Frequency of online shopping results

Concerning the education level, there were five possible answers: Basic Education (Educação Básica), High-school Education (Educação Secundária), Bachelors (Licenciatura), Masters (Mestrado) and Ph.D. (Doutoramento). However, those were also aggregated to form three main groups. 'Basic Education' and 'High-school Education' were aggregated into one group that was called 'High-school Education or below'. This was due to the low number of answers to the 'Basic Education' option that only got 5 replies. The 'Masters' option and the 'Ph.D.' option were also aggregated into one single group now called 'Masters or above', due to the low number of replies to the 'phD' option.

The graphic with the replies to the Education level can be seen below:

Qual o seu nível de educação?

528 respostas

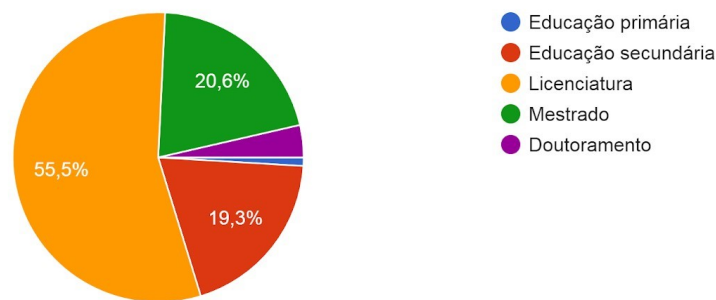


Figure 4 - Education level distribution

About the marital status, there were also aggregations to two of the groups, due to the low number of replies to 'Widowed', which only had 7 replies, this group was aggregated with 'Separated or Divorced'. The total possible options were 'Single' (Solteiro/a), 'Married' (Casado/a), 'Widowed' (Viúvo/a) and 'Divorced or Separated' (Divorciado/a ou Separado/a). The graphic with the responses to this demographic variable can be seen below:

Qual o seu estado civil?

527 respostas

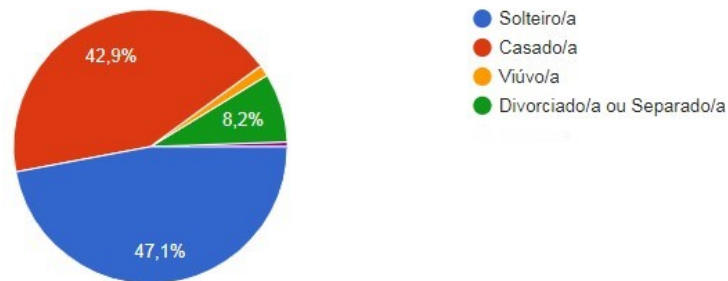


Figure 5 - Marital status distribution

Finally, concerning the age variable, also two groups were aggregated for the analysis. The group '50-59' was aggregated with the group '> 60', into a new group '> 50'. The graphic that shows the percentage of respondents per age is the following:

Qual a sua idade?

528 respostas

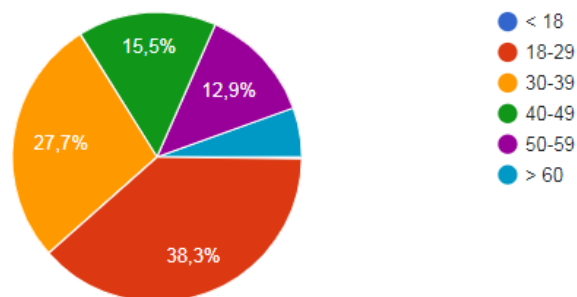


Figure 6 - Age distribution

Following the overview of the demographic variables' responses, it was made an analysis of how the impact of the independent factors of the original proposed model vary accordingly to the demographic variables of the study: Gender, Education and Age.

	Financial Risk	Product Risk	Convenience Risk	Non-delivery Risk	Convenience	Price	Conventional Shopping Advantages
Gender							
Female	4,0 (3,0;6,0)	5,0 (4,0;6,0)	4,0 (3,3;5,0)	5,0 (4,0;6,0)	4,8 (3,1;5,6)	4,5 (3,5;6,0)	5,3 (4,1;6,3)
Male	4,0 (3,0;6,0)	4,7 (3,7;5,7)	3,8 (3,0;4,5)	5,0 (4,0;6,0)	5,1 (4,0; 5,9)	5,5 (4,5;6,5)	5,0 (4,0;6,0)
p	0,094	0,117	0,060	0,586	<0,001	<0,001	0,270
Education							
High-school or below	4,0 (3,0;6,0)	5,0 (4,0;6,3)	4,3 (3,3;5,0)	5,0 (4,0;6,0)	4,6 (3,2;5,9)	5,0 (4,0;6,0)	5,8 (4,8;6,8)
Bachelor's	4,0 (3,0;6,0)	5,0 (4,0;6,0)	4,0 (3,0;4,8)	5,0 (4,0;6,0)	4,5 (3,5;5,8)	5,0 (4,0;6,0)	5,0 (4,0;6,0)
MSc or PhD	4,0 (3,0;6,0)	4,7 (3,7;5,7)	3,8 (3,0;4,6)	4,0 (3,0;5,5)	4,8 (3,5;5,7)	5,0 (4,0;6,0)	4,8 (4,0;5,9)
p	0,133	0,088	0,090	0,057	0,979	0,880	0,002
Age							
18-29	4,0 (2,0;6,0)	5,0 (4,0;6,0)	4,0 (3,0;4,8)	5,0 (4,0;6,0)	4,7 (3,5;5,6)	5,0 (4,0;6,0)	5,0 (4,0;6,0)
30-39	4,0 (3,0;5,0)	4,7 (3,3;6;5,4)	3,5 (2,8;4,5)	4,0 (3,0;6,0)	5,2 (4,0;6,0)	5,0 (4,0;6,0)	4,8 (3,9;5,5)
40-49	5,0 (3,0;6,0)	5,0 (4,0;6,0)	4,0 (3,3;5,0)	5,0 (4,0;6,0)	4,3 (2,9;5,5)	4,5 (3,0;5,5)	5,8 (4,4;6,8)
>49	5,0 (3,0;6,0)	5,0 (4,1;6,0)	4,3 (3,6;5,3)	5,0 (4,0;6,0)	4,3 (2,7;5,6)	5,0 (3,5;6,0)	6,0 (5,0;6,9)
p	0,008	0,010	<0,001	0,128	0,003	0,021	<0,001

Table 2 - Frequency of online shopping per demographic variables

Concerning the gender demographic variable, it was used the Mann-Whitney test at a significance level of 5% to calculate the p-value, since it compares two groups only. The results show that this variable plays an influence on the convenience factor and on the price factor. Male respondents seem to place a higher value at the convenience and price factors than female respondents. For the other factors, however, we can deduct that gender doesn't influence the results.

For the education demographic variable, it was used the Kruskal-Wallis test at a significance level of 5%. We are here able to conclude that this variable only influences the Conventional Shopping Advantages factor and doesn't contribute to any other significant variances of results concerning the other factors. The median suggests that the higher the education level, the value that is given by the respondents to the Conventional Shopping Advantages is smaller.

Finally, for the age demographic variable, it was also conducted a Kruskal-Wallis test at a significance level of 5%. Age seems to be the demographic

variable with a bigger impact on the answers of the respondents to each factor, affecting more factors' influence than the other demographic variables. The test results lead us to the conclusion that age affects the way the respondents value each factor, to the exception of the Non-delivery Risk factor. About the Financial Risk factor, the median shows that the higher the age, the bigger is the value that the respondents give to this factor. With this, we can conclude that the older population feels more affected by financial risk than the younger population. For the Conventional Shopping Advantages factor, we can also conclude that, in general, the older the respondents, the value given to this factor increases, meaning that younger Portuguese population don't value the advantages of conventional shopping (need for touch, environment, experience,...) as much as the older Portuguese population. The results of the other factors (excluding the non-delivery risk factor) don't show such a linear age-factor relation.

4.2 Exploratory Factor Analysis

The exploratory factor analysis gathered three different factors: Risk, Convenience and Advantages of the Conventional Shopping. Two of the items of the questionnaire were removed due to the results of the exploratory factorial analysis. The eliminated items were the following:

- The process of buying online is complicated and/or time-consuming;
- If I shop online, I cannot wait until the product arrives.

The achieved alpha for each factor, excluding the previous questions, is as follows:

Factor	Questions	Number of items	Alpha Cronbach
Risk	<ul style="list-style-type: none"> • I might not get what I ordered through online shopping; • It is hard to judge the quality of merchandise over the Internet; • The product might come with malfunctions or defects; • I feel that my credit-card details may be compromised and/or misused if I shop online; • I cannot get to examine the product when I shop online; • I feel that it will be difficult settling disputes when I shop online; • I might not receive the product ordered online; 	7	0,896
Convenience	<ul style="list-style-type: none"> • Shopping online enables me to shop in the privacy of my home; • Shopping online enables me to not have to leave home for shopping; • Shopping online enables me to shop whenever I want; • Shopping online enables me to save myself from the chaos of traffic; • Shopping online enables me to get a broader selection of products online; • Shopping online enables me to take as much time as I want to decide; • Online shopping gives the facility of easy price comparison (Hence, price advantage); • Shopping online enables me to buy at cheaper prices than on a regular store; 	8	0,937
Conventional shopping advantages	<ul style="list-style-type: none"> • Conventional shopping enables me to try the product before buying it; • Conventional shopping enables 	4	0,860

	<p>me to check the quality of the product before buying it;</p> <ul style="list-style-type: none"> • Conventional shopping enables me to get assistance from an employee. • Conventional shopping enables me to get a better experience from the environment overall. 		
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Table 3 - Questionnaire items alpha Cronbach

4.2.1 Model 1

The confirmatory factor analysis takes into consideration the three mentioned factors: risk, convenience, and conventional shopping advantages. From the table above we can understand that the risk factor has aggregated all four types of risk (product risk, financial risk, convenience risk, and non-delivery risk), and convenience factor has gathered the convenience and price factors into just one factor. This is why from a seven-factor proposed model we now have a simpler model with only three factors.

This model, that I called 'Model 1', achieved from the factor analysis, can be depicted as follows:



Figure 7 - Model 1

To this model we can study three hypotheses:

H1: Risk has a negative impact on online shopping.

H2: Convenience has a positive impact on online shopping.

H3: Conventional shopping advantages have a negative impact on online shopping.

To understand if these factors are correlated with the preference towards online shopping, measured through the frequency of online shopping, a linear regression study was conducted with the gathered responses from the questionnaire.

- Convenience factor

The convenience factor (conveniência) showed to have a positive correlation with the frequency of online shopping (frequencia_compras_online). This means that the more likely people are to value the convenience of online shopping, the more likely they are prompt to shop online. The r-squared value

shows that the convenience factor explains the frequency of online shopping by 37,5%.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613 ^a	.375	.374	.761

a. Predictors: (Constant), Conveniência

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.034	1	172.034	297.234	.000 ^b
	Residual	286.497	495	.579		
	Total	458.531	496			

a. Dependent Variable: frequencia_compras_online
b. Predictors: (Constant), Conveniência

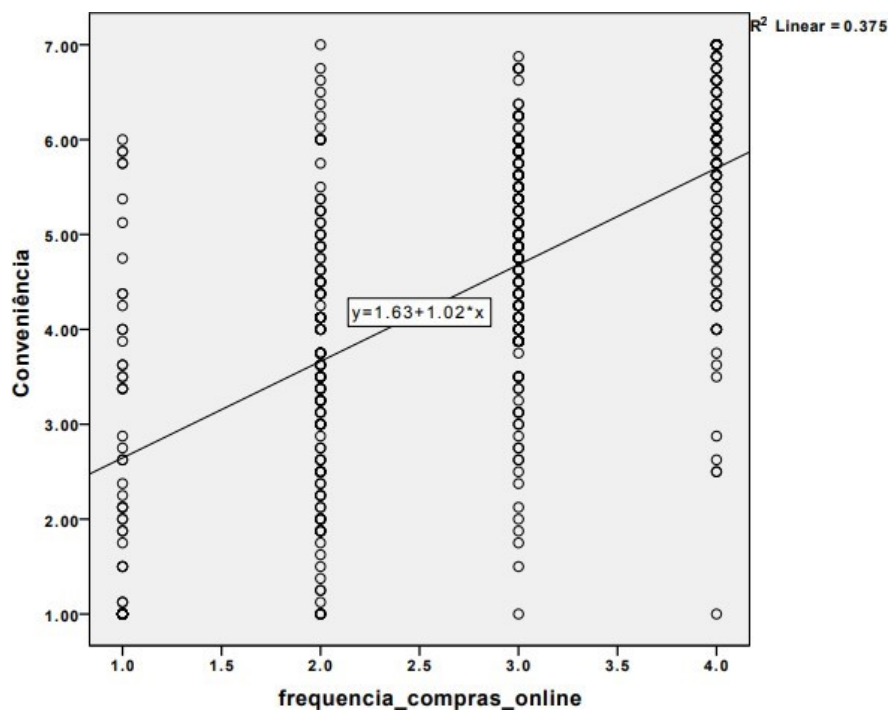


Figure 8 – Convenience Linear Regression

- Risk factor

The risk factor (risco), contrary to the convenience factor, showed to have a negative correlation with the frequency of online shopping. The higher the perception of risk, the less likely people are prompt to buy online. According to the results, this factor explains 30,3% of the total frequency of online shopping responses.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.550 ^a	.303	.302	.804

a. Predictors: (Constant), Risco

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.911	1	138.911	215.132	.000 ^b
	Residual	319.621	495	.646		
	Total	458.531	496			

a. Dependent Variable: frecuencia_compras_online

b. Predictors: (Constant), Risco

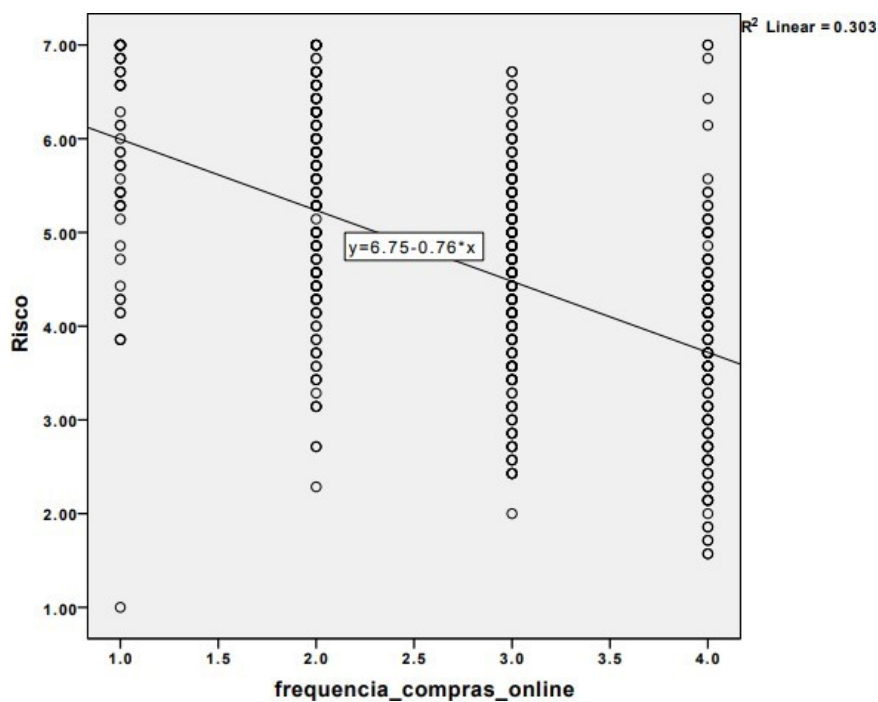


Figure 9 – Risk Linear Regression

- Advantages of Conventional Shopping

The advantages of conventional shopping factor (vantagens), just like the risk factor, showed to have a negative correlation with the frequency of online shopping. The higher the perception of conventional shopping advantages, the less likely people are prompt to buy online. According to the results, this factor explains 28,5% of the total frequency of online shopping responses.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534 ^a	.285	.283	.814

a. Predictors: (Constant), Vantagens

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130.614	1	130.614	197.166	.000 ^b
	Residual	327.917	495	.662		
	Total	458.531	496			

a. Dependent Variable: frequencia_compras_online

b. Predictors: (Constant), Vantagens

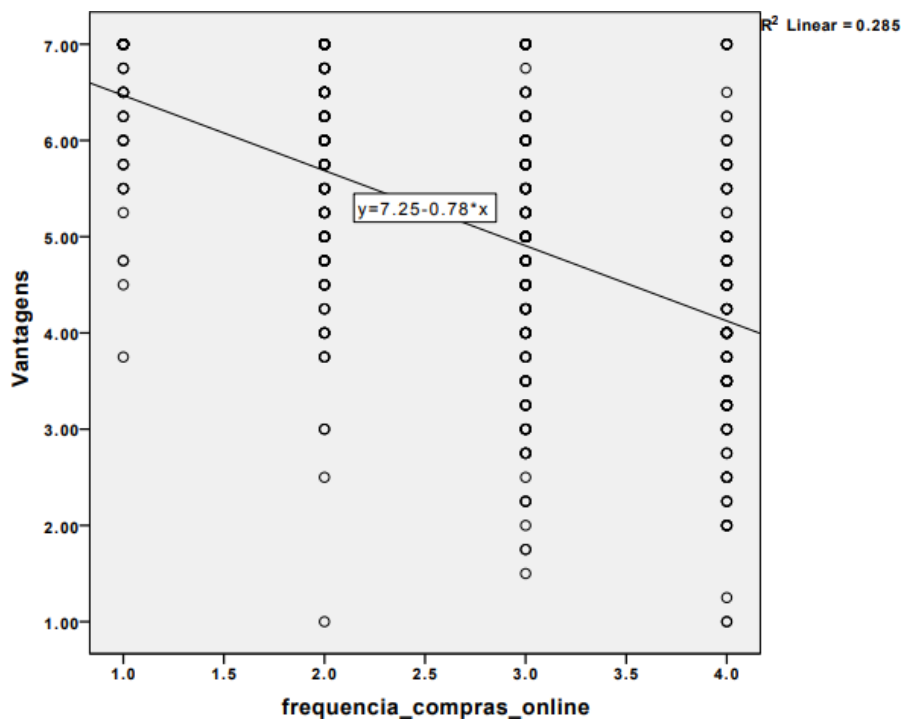


Figure 10 – Advantages of Conventional Shopping Linear Regression

All three factors have shown to have a real impact on the frequency of online shopping, corroborating the three hypotheses proposed above to this model.

4.2.2 Model 2

Besides the simplistic model developed after the results of the factor analysis, it is relevant to study the impact of each of the seven factors individually. Even though the four types of risk are considered all to be a risk, thus the aggregation in the factor analysis, the literature research has shown that they are different types of risk and should be considered individually, since, in theory, they represent different things. The same can be said about the convenience factor and the price factor. Even though the online price advantage can also be considered a way of convenience, they represent different things in theory. Taking this into consideration, it was also made a second analysis of the gathered data, with a second developed Model, to which I called 'Model 2'. This second model is a more complex version of the first one since it separates the risk factor of the first model into four new factors and the convenience factor into two new factors.

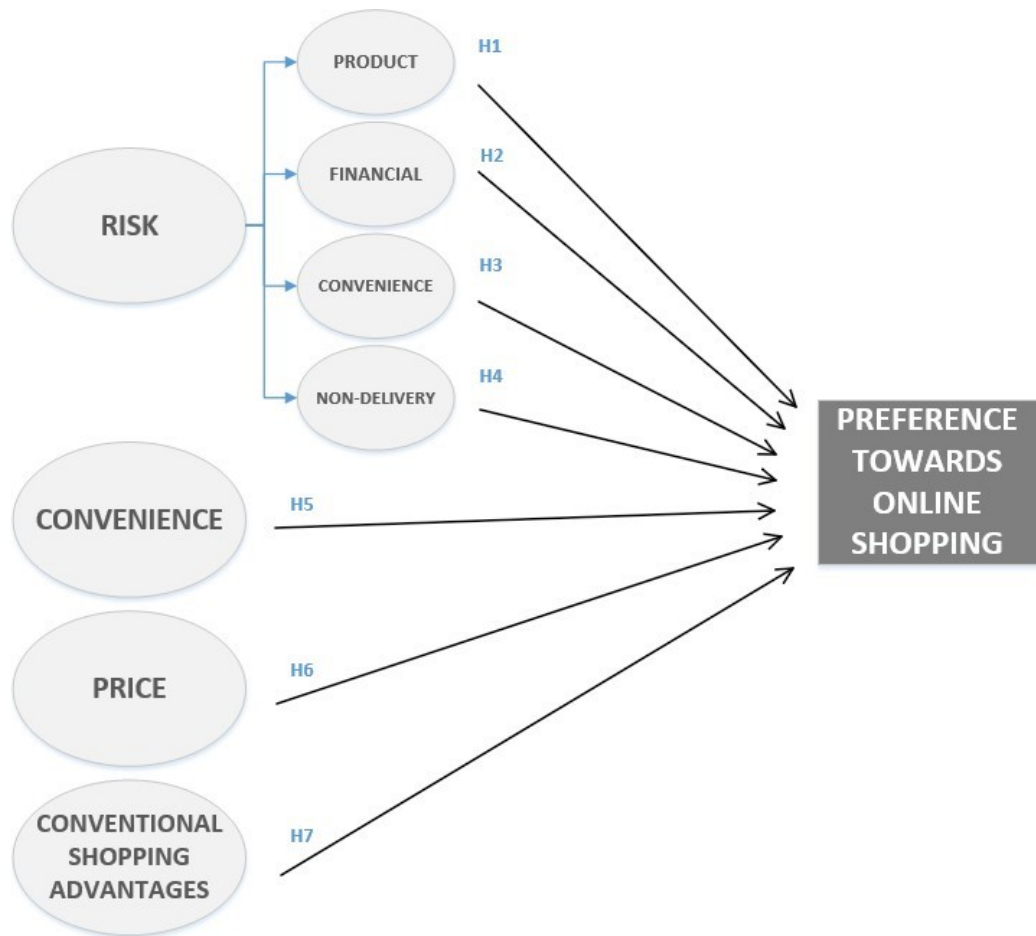


Figure 11 - Model 2

For this model, an analysis was made to understand the impact of each of the seven factors on the Portuguese population. With the number of responses that were achieved, it also seemed relevant to understand if the demographic variables played any part in the impact of the factors on the frequency of online shopping.

A linear regression is more appropriate to define the correlation between the demographic variables and the factors.

It was then conducted a linear regression study to the Model 2, firstly per factor, and then making a separate analysis of each factor per demographic variables.

The results with the coefficients of each factor, resultant of the linear regression can be seen in the table below:

	Beta coefficient (at 95%)
Financial Risk	-0,17
Product Risk	-0,34
Convenience Risk	-0,41
Non-delivery Risk	-0,24
Convenience	0,37
Price	0,27
Conventional Shopping Advantages	-0,37

Table 4 - Factors Beta coefficients

It's possible to conclude right away that only Convenience and Price factors have a positive impact on the frequency of online shopping, while all the other factors have a negative impact on the dependent variable, as it was already expected. Convenience risk seems to be the factor with the biggest impact on the dependent variable since it's the factor with the biggest squared beta. Following the same logic, the financial risk factor seems to be the factor with the smallest impact on the frequency of online shopping.

Making the same linear regression separate by the age demographic variable, the following results were obtained:

	Beta coefficient Male	Beta coefficient Female	Beta coefficient gender difference (Female - Male)
Financial Risk	-0,12	-0,20	-0,08
Product Risk	-0,32	-0,35	-0,03
Convenience Risk	-0,37	-0,42	-0,05
Non-delivery Risk	-0,22	-0,25	-0,03
Convenience	0,33	0,40	0,07
Price	0,24	0,30	0,06
Conventional Shopping Advantages	-0,37	-0,36	0,01

Table 5 - Beta coefficients per gender variable

Looking at the results, we can deduce that for all factors except the conventional shopping advantages, the female public is more affected by the factors than the male public since the beta coefficient in absolute values is higher for women than for men.

The same analysis was made for the different Education levels, achieving the following beta coefficient values for each factor:

	Beta coefficient High School or below	Beta coefficient Bachelor's	Beta coefficient Master's or PhD
Financial Risk	-0,15	-0,14	-0,29
Product Risk	-0,32	-0,31	-0,43
Convenience Risk	-0,47	-0,35	-0,50
Non-delivery Risk	-0,19	-0,23	-0,30

Convenience	0,26	0,37	0,46
Price	0,21	0,27	0,35
Conventional Shopping Advantages	-0,39	-0,32	-0,48

Table 6 - Beta coefficients per education level variable

The results show that both Convenience and Price factor influences are higher, the higher the education level, since the beta coefficient for those factors grows with the education level. The same can be said about the Non-delivery risk factor, the influence of that factors grows with the education level. In any case, we can deduct that the population with a Master's or a Ph.D. is the part of the population that is the most affected by any of the factors, since it has the biggest beta in absolute values, comparing to the population with a bachelor's or below level education.

Finally, the same analysis was made for the different age groups that resulted in the following beta coefficient values for each factor:

	Beta coefficient 18-29	Beta coefficient 30-39	Beta coefficient 40-49	Beta coefficient >49
Financial Risk	-0,22	-0,15	-0,10	-0,06
Product Risk	-0,42	-0,30	-0,37	-0,11
Convenience Risk	-0,50	-0,39	-0,45	0,21*
Non-delivery Risk	-0,27	-0,23	-0,28	-0,10
Convenience	0,34	0,37	0,45	0,28
Price	0,28	0,27	0,35	0,21
Conventional Shopping Advantages	-0,36	-0,28	-0,47	-0,29

*Non-significative value

Table 7 - Beta coefficients per age variable

Analyzing the beta coefficients achieved by the aggregation of the age groups, we can conclude that the impact of the financial risk factor is smaller, the older the population, since we can see a clear decrease of the beta in absolute values, with the increase of the age. No other factor shows a linear increase or decrease of the beta coefficients with the increase or decrease of the age of the population, even though there are clear differences. Product risk has a bigger impact on the youngest population and has a smaller impact on the oldest population. The same applies to the convenience risk, and to the non-delivery risk close to the '40-49' age group. This leads to believe that the youngest population is more affected by risk in general than the rest of the population. About the convenience, price and conventional shopping advantages factor, the '40-49' group seems to be the age group more affected by these factors, comparing to the results of the other groups, and the '>49' group is the group least affected by these factors, with lower absolute beta values.

Chapter 5

Discussion

5.1 Achieved results

The results show what the literature review already predicted, the risk factors: financial risk, product risk, convenience risk and non-delivery risk have a negative influence on the Portuguese population's frequency of online shopping. These results come to corroborate what was said by Park and Kim (2003) in their study. However, the segregation of the risk into four types of risk, as suggested by Bhatnagar et al. (2000) wasn't corroborated with the exploratory factor analysis, that considered only one fact for risk. However, the linear regression shows different beta values for the different types of risk. The results also show that the convenience and price factors have a positive impact on the frequency of online shopping of the Portuguese population. This comes to prove that the claims by Robinson, Riley, Rettie and Wilsonz (2007), saying that convenience is one of the main motivations of consumers to shop online is true, since the results show that convenience has a positive impact on consumers to shop online. For the price results, they also corroborate what was claimed in the literature review, and corroborating Shergill and Chen (2005). Finally, the advantages of the conventional shopping have a negative impact on the frequency of online shopping in Portugal, supporting Peck and Childers (2003b) that said the haptic system is very important to consumers as a way to extract information about the product, leading them to prefer a shopping way that allows the consumer to fulfill their need-for-touch.

When analyzing the results by the demographic variables, the gender results show a bigger impact on the female population than on the male population, with a higher beta affecting female respondents. However, the hypothesis test

show that male respondents give a higher value to the Convenience and Price factors than the female respondents.

The analysis by educational degree shows that people with a master's degree or a higher education degree are more affected by the different factors, than people with a lower education degree, with higher beta coefficient values. However, there only seems to be a significant difference of results for this demographic variable concerning the Conventional Shopping Advantages, showing that lower educational levels give a higher value to this factor than the population with a higher educational level.

Finally, from the analysis by age we can conclude that the younger population is more affected by the risk factors than the rest of the population. However, that isn't the case when we talk about the convenience factor, price factor and advantages of conventional shopping factor. For these last three factors, the 40-49 age group is the group that is the most affected by those.

In any case, independently of the demographic value that we analyse, the type of impact for each factor does not change between the different demographic groups. What this means is that, for example, when we consider the risk factor, that factor has a negative impact for all the population, independently of its' demographic groups, the only thing changing is the power of the impact on each group. Age seems to be the group with the highest significant differences between age groups, affecting all factors excluding the non-delivery risk, that doesn't show a significant difference between age groups.

5.2 How could Portugal increase online shopping

The different types of risk seem to be a big factor inhibiting online shopping in Portugal, alongside with the advantages of conventional shopping.

Concerning the risk factors, it would be relevant to understand why there is still such a big impact of these risks on the Portuguese population. Financial risk, for instance, could be easily avoided if only the population in general would have a better knowledge of how to be safe from possible cyber-attacks and possible theft of the credit card information, by having a temporary card for the online transactions or having other ways of payment (such as paypal), safer than the regular methods. Expanding safer payment methods knowledge for online shopping could be a way to decrease the impact of the financial risk, and possibly increase the frequency of online shopping. Convenience risk could be decreased by giving the population a better understanding of how to do the online orders. It could also be decreased by making the online interfaces more user friendly, giving the consumer an easier platform to do the online shopping. Product risk could be decreased by giving the user a more detailed description of the product that they're buying, so that the consumer has a more realistic idea of what the product they're buying really is, considering materials, sizes, colors, and other types of product characteristics.

The other way to possibly increase the online shopping in Portugal would be by increasing the potential of the positive factors, especially the convenience factor, instead of just attacking the negative factors. Easier online platforms that enable the users to buy online in a very fast and easy way, decreasing the delivery time of the products, and even making available in Portugal the biggest online shopping platforms that are available in other countries but still not in Portugal, such as Amazon or eBay.

This master's thesis has helped understand which factors play a role on the impact of the frequency of online shopping. The convenience and price factor have a positive impact on the Portuguese population, and the four risk factors and advantages of conventional shopping have a negative impact on the frequency of online shopping.

Chapter 6

Findings

6.1 Theoretical and managerial findings

This master's thesis has helped understand which factors play a role on the impact of the frequency of online shopping. The convenience and price factor have a positive impact on the Portuguese population, and the four risk factors and advantages of conventional shopping have a negative impact on the frequency of online shopping.

It also helped to understand the relation between the demographic variables and the different factors, which in some cases brings significant differences in the results, and for other factors it doesn't. The gender variable has a significant difference in the convenience and price factor, the educational level variable has a significant difference in results for the Conventional Shopping Advantages factor. And finally, the age variable brings a significant difference in results for all the factors with exception of the non-delivery risk factor.

Besides the significant differences that were found, we could also measure the impact of each factor for the different demographic variables through the higher or lower beta values for each factor. The factors seem to affect females more than males when concerning the gender demographic variable, when mentioning the education level, we can conclude that the population with the highest educational degree (master's or above) are more affected by the factors that were studied in general, and finally, when talking about the age demographic variable, we were able to find out that the younger population is more affected by the risk factors, but the 40-49 age group was the group most

affected by the other three factors (convenience, price and advantages of online shopping).

6.2 Limitations of the dissertation and suggestions for future studies

The majority of the respondents are of the female gender, representing 67,4% of the collected answers. For a more homogeneous sample, the number of female and male respondents should be more even. Besides that, it's very likely that the respondents were mainly from the north of Portugal, which could eventually have led to a biased of the answers due to the location of the respondents.

For the following studies, it would be interesting to understand why there are such differences in results for the different demographic variables. We've seen that all three studied demographic variables (age, gender and educational level) have a significant difference in results on some of the factors. However, what leads men to value convenience and price higher than women? We understand there is a difference in those factors, but we don't understand the reasons behind them. The same could be said about the educational level and the age groups that are differently affected in some of the factors.

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Appendix

Questionnaire

Section 1: In this section, the consumer will be asked about the different perceived risks, financial, product, convenience, and non-delivery risk. Please indicate the number best indicates the degree to which you agree or disagree with each of the following statements. 1 means "Strongly Disagree" and 7 being "Strongly Agree".

Financial Risks:

1. I feel that my credit-card details may be compromised and misused if I shop online
1 2 3 4 5 6 7

Product Risk:

2. I might not get what I ordered through online shopping
1 2 3 4 5 6 7
3. It is hard to judge the quality of merchandise over the Internet
1 2 3 4 5 6 7
4. The product might come with malfunctions or defects
1 2 3 4 5 6 7

Convenience Risk:

5. If I shop online, I cannot wait until the product arrives
1 2 3 4 5 6 7
6. I cannot get to examine the product when I shop online
1 2 3 4 5 6 7
7. I feel that it will be difficult settling disputes when I shop online
1 2 3 4 5 6 7
8. The process of buying online is complicated and/or time-consuming
1 2 3 4 5 6 7

Non-delivery Risk:

9. I might not receive the product ordered online
1 2 3 4 5 6 7

Section 2: In this section, the consumer will be asked about the attributes of online shopping related to the convenience of online shopping and possible price advantage. Please indicate the number that best indicates the degree to which you agree or disagree with each of the following statements. 1 means Strongly

Disagree" and 7 being "Strongly Agree".

Convenience:

1. Shopping online enables me to shop in the privacy of home

1 2 3 4 5 6 7

2. Shopping online enables me to not have to leave home for shopping

1 2 3 4 5 6 7

3. Shopping online enables me to whenever I want

1 2 3 4 5 6 7

4. Shopping online enables me to myself from the chaos of traffic

1 2 3 4 5 6 7

5. Shopping online enables me to get a broader selection of products online

1 2 3 4 5 6 7

6. Shopping online enables me to take as much time as I want to decide

1 2 3 4 5 6 7

Price:

7. Online shopping gives the facility of easy price comparison (Hence, price advantage)

1 2 3 4 5 6 7

8. Shopping online enables me to buy at a cheaper price than on a regular store

1 2 3 4 5 6 7

Conventional Shopping Advantages:

9. Conventional shopping enables me so I can try the product before buying it.

1 2 3 4 5 6 7

10. Conventional shopping enables me to check the quality of the product before buying it.

1 2 3 4 5 6 7

11. Conventional shopping enables me to get assistance from an employee.

1 2 3 4 5 6 7

12. Conventional shopping enables me to get a better experience from the environment overall.

1 2 3 4 5 6 7

Section 3: In this section, the consumer will be asked about his/her demographic data.

1. What is your age?
Under 18 - 18-29 - 30-39 - 40-49 - 50-59 - 60+
2. What is your gender?
Male Female
3. What is your education level?
Elementary School High School Bachelor's degree Master's PhD
4. What is your marital status?
Single Married Divorced/Separated Widowed
5. Do you live in Portugal?
Yes No
6. How often do you shop online?
Never Rarely Sometimes Frequently Always

Questionário

Secção 1: Nesta secção, o consumidor será questionado sobre os diferentes riscos identificados, risco financeiro, risco de produto, risco de conveniência e risco de não entrega. Por favor, indique o número que melhor indica o grau em que você concorda ou discorda com cada uma das seguintes afirmações. Sendo que 1 significa "Discordo totalmente" e 7 "Concordo totalmente".

Risco financeiro:

1. Sinto que os detalhes do meu cartão de crédito poderão ser comprometidos e/ou mal utilizados se eu fizer compras online

1 2 3 4 5 6 7

Risco de produto:

2. Existe a possibilidade de eu não receber exatamente o que comprei se comprar online

1 2 3 4 5 6 7

3. É difícil julgar a qualidade do produto comprando online

1 2 3 4 5 6 7

4. Existe a possibilidade do produto vir com algum mal-funcionamento e/ou defeito

1 2 3 4 5 6 7

Risco de conveniência:

5. O tempo de entrega de compras online é demasiado longo

1 2 3 4 5 6 7

6. É difícil examinar um produto comprando online

1 2 3 4 5 6 7

7. Sinto que é difícil resolver com o vendedor qualquer problema que surja se fizer compras online

1 2 3 4 5 6 7

8. O processo de comprar online é complicado e/ou demorado

1 2 3 4 5 6 7

Risco de não-entrega:

9. Existe a possibilidade de não receber o produto se comprar online.

1 2 3 4 5 6 7

Secção 2: Nesta secção, o consumidor será questionado sobre os atributos de compras on-line relacionados à conveniência de compras online e possível vantagem de preço. Por favor, indique o número que melhor indica o grau em que você concorda ou discorda com cada uma das seguintes afirmações. Sendo que 1 significa "Discordo totalmente" e 7 "Concordo totalmente".

Conveniência:

1. Comprar online dá-me a possibilidade de comprar na privacidade da minha casa
1 2 3 4 5 6 7
2. Comprar online dá-me a possibilidade de não precisar de sair de casa para fazer compras
1 2 3 4 5 6 7
3. Comprar online dá-me a possibilidade de fazer compras sempre que quiser sem restrições de hora ou dia
1 2 3 4 5 6 7
4. Comprar online dá-me a possibilidade de não perder tempo no trânsito como se tivesse de ir a uma loja física
1 2 3 4 5 6 7
5. Comprar online dá-me a possibilidade de obter uma maior variedade de produtos do que numa loja física
1 2 3 4 5 6 7
6. Comprar online dá-me a possibilidade de demorar tanto tempo quanto quiser a escolher
1 2 3 4 5 6 7

Preço:

7. Compras online dá-me facilidade de comparação de preços (que se traduz numa vantagem de preço)
1 2 3 4 5 6 7
8. Comprar online dá-me a possibilidade de comprar a um preço mais baixo do que numa loja regular
1 2 3 4 5 6 7

Vantagens do shopping convencional:

9. Comprar numa loja física dá-me a possibilidade de experimentar o produto antes de o comprar.
1 2 3 4 5 6 7
10. Comprar numa loja física dá-me a possibilidade de ter uma melhor perceção da qualidade do produto antes de o comprar.
1 2 3 4 5 6 7

11. Comprar numa loja física dá-me a possibilidade de ter a assistência de uma funcionária.

1 2 3 4 5 6 7

12. Comprar numa loja física dá-me a possibilidade de ter uma melhor experiência do ambiente envolvente em geral.

1 2 3 4 5 6 7

Secção 3: Nesta secção, o consumidor será questionado sobre seus dados demográficos.

1. Qual a sua idade?
Menos de 18 - 18-29 - 30-39 - 40-49 - 50-59 - 60+
2. Qual o seu género?
Masculino Feminino
3. Qual o seu nível de educação?
Ensino Primário Ensino Secundário Licenciatura Mestrado
Doutoramento
4. Qual é o seu estado civil?
Solteiro/a Casado/a Divorciado/a ou Separado/a Viuvo/a
5. É residente em Portugal?
Sim Não
6. Com que frequência efetua compras online?
Nunca Raramente Às vezes Frequentemente Sempre