



The Effect of Accountability Type on the Consumer Decision- Making Process

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ABSTRACT

Title: The Effect of Accountability Type on the Consumer Decision-Making Process

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Accountability is a crucial element of organizational and social life. The concept specifies who must respond to whom and for what, dealing with agents' expectations of having to justify their behaviors and actions to an accountable audience. As accountability type can influence the decision-making process in distinctive ways, the purpose of this study is to investigate how process and outcome accountability can affect the consumer decision-making process. Furthermore, this dissertation also explores the reasons behind the necessity of having to justify behaviors and possible decision-making biases arising from responsibility.

To address the Research Questions, an experimental design was implemented through an online survey: participants were exposed to a purchase simulation and asked about their feelings towards that acquisition. Overall, 272 complete and valid answers were analyzed for the effects of satisfaction, accountability, justification activity, and confidence towards decision-making. Conclusions show that although there is a beneficial relationship between process accountability and decision satisfaction, this favorable effect cannot be generalized for all factors influencing purchases and deserves more in-depth and detailed analysis. Further, outcome accountability might be advantageous in certain circumstances.

Limitations and future research suggestions are determined and explained at the end of this study.

Keywords: Accountability, Decision-Making Process, Consumer Behavior, Need for Justification, Decision-Making Biases, Overconfidence, Conformity

SUMÁRIO

Título: O Efeito do Tipo de Responsabilidade no Processo de Tomada de Decisão dos Consumidores

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Responsabilidade é um elemento crucial para garantir a vida organizacional e social. Este conceito especifica quem deve reportar a quem e por que motivo, lidando com as expectativas dos indivíduos de terem de justificar os seus comportamentos e ações ao respetivo recetor. Como o tipo de responsabilidade pode influenciar o processo de tomada de decisão das mais variadas formas, o objetivo deste estudo é investigar como é que a responsabilidade no processo e no resultado pode afetar o processo de tomada de decisão do consumidor. Ademais, esta dissertação também explora as razões por detrás da necessidade de justificar comportamentos e dos possíveis enviesamentos da tomada de decisão resultantes da responsabilidade.

Para adereçar as questões iniciais, foi implementado um design experimental através de um questionário online: os participantes foram expostos a uma simulação de uma compra e foram questionados acerca dos seus sentimentos em relação a essa aquisição. No geral foram analisadas 272 respostas completas e válidas, focadas nos efeitos da satisfação, responsabilidade, justificações e confiança na tomada de decisão. As conclusões mostram que apesar de haver uma relação benéfica entre a responsabilidade no processo e satisfação da decisão, este efeito favorável não pode ser generalizado para todos os fatores que influenciam o processo de compra e merece uma análise mais aprofundada e detalhada. Ademais, a responsabilidade no resultado pode ser vantajosa em certas circunstâncias.

Limitações e sugestões para futura investigação são apresentadas e explicadas no final deste estudo.

Palavras-Chave: Responsabilidade, Processo de Tomada de Decisão, Comportamento do Consumidor, Necessidade de Justificação, Tomadas de Decisão Enviesadas, Excesso de Confiança, Conformidade

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Up till now, this has been one of the most challenging adventures of my life. It might have been lonely, frustrating, full of questions and moments of doubt. But I look back and see that this is just what life is and what makes us grow and strive each day to become closer to the person we dream of being.

This journey began a long time ago. It started with my parents' dreams, who constantly fight to give me the best opportunities a daughter could ever ask. My family believes in me more than anyone or even myself, does not give up, supports me through the rough phases, and celebrates every little step I take towards my dreams. I want to express my sincere gratitude for all the love to my unique parents, Ana Paula and Rui, my tenacious sister, Mariana, my caring grandparents, Helena, Benvinda, João and Fausto, and my supportive aunts and uncles, Carla, Margarida, Nuno and João. Without you, I cannot be the best version of myself.

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Last not least, I would like to thank the dreamer that exists in me. That does not want to say “no”, and that, even if scared, decides to take each challenge as a new chance to prove that every dream can be accomplished with work, persistence and passion. Make the best out of your life and remember to carry your values right beside you.

“On ne voit bien qu’avec le coeur. L’essentiel est invisible pour les yeux.”

- *Antoine de Saint-Exupéry*

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LIST OF ABBREVIATIONS

CA – Cronbach’s Alpha

CB – Confirmation Bias

CSR – Corporate Social Responsibility

KMO – Kaiser-Meyer-Olkin

OA – Outcome Accountability

PA – Process Accountability

PCA – Principal Components Analysis

RP – Research Problem

RQ – Research Question

SROC - Spearman’s Rank-Order Correlation

TV - Television

CHAPTER 1: INTRODUCTION

1.1. Research Context

People tend not to move forward without considering the results of their previous actions. Several heuristics and psychological effects impact individuals' judgments about external agents and can modify their actual preferences towards a product or service (Gigerenzer & Gaissmaier, 2011). Therefore, companies must focus on understanding behavioral changes and consumers needs' satisfaction to adapt marketing practices better and increase customer retention (Solomon et al., 2010).

Researchers suggest that understanding the diverse components affecting purchase decisions – psychological, cultural, economic, social – is essential for marketers to develop more efficient strategies to interact with consumers (Bakshi, 2012). Some literature on the topic has been built based on two assumptions: first, there are multiple factors influencing consumer behavior, like individual differences and psychological processes (Engel et al., 1993); second, people are rational decision-makers that can follow sequential processes to make an optimal choice between convenient alternatives. However, they are not always reasonable and can recur to heuristics to ease processes (Avgouleas, 2008).

Throughout life, people invest most time engaging with others by delivering accounts of themselves, even if not deliberately. Accountability constitutes a fundamental part of organizational growth and can lead people to act according to others' expectations to prevent future arguments of incoherent behaviors (Tetlock, 1998). If there is no capacity to make people responsible for their actions, there is no baseline for social order, shared beliefs, or maintenance of any sort of social system (Tetlock, 1992).

Despite the existence of fewer studies addressing accountability issues, prior research mainly emphasizes its influence in the context of negotiation or CSR. Combining this with the opportunity to develop thoroughly certain marketing mix elements (Kotler & Keller, 2012), this dissertation intends to contribute to accountability literature by exploring how consumers' buying decision-making process can be influenced by accountability type, specifically process (PA) and outcome accountability (OA).

1.2. Academic and Managerial Relevance

Consumers perform a fundamental role in organizational and economic activities. People are focused on making the most favorable decisions based on their needs and desires. They tend to evaluate and change preferences for products and services quickly, and companies must

strive to fulfill their expectations; otherwise, profits will rapidly decrease. Like so, consumers occupy an influential role in organizations' patterns of behavior, being one of the responsible agents for holding companies accountable.

Systems of accountability shape how employees manage their tasks: where attention efforts are placed and how decisions are made (Frink & Klimoski, 2004; Lerner & Tetlock, 1999). Discussions around organizational behavior link accountability to concepts as responsibility and trustworthiness. The literature suggests that, by preserving the commitments with employees and clients, accountability grants a sense of stability to organizational relations. Indeed, if organizations do not understand accountability, they will likely fail and lower their chances of longer-term viability (Ebrahim, 2005).

Therefore, the insights arising from this research can be practical to marketers by providing valuable information about how companies might rethink and develop new approaches to optimize managerial decisions regarding product management, based on consumers' attitudes and preferences. Further, this dissertation can equally contribute to the growing academic literature and general knowledge about accountability.

1.3. Research Questions (RQs)

To answer to the problem statement, the following RQs are proposed:

RQ1: What is the effect of accountability type on consumers' decision satisfaction?

RQ2: What is the influence of the need for justification in individuals' behaviors and feelings towards decision-making?

RQ3: What is the impact of overconfidence and conformity on PA?

1.4. Dissertation Outline

This dissertation will be composed of six main chapters; each divided into several subchapters. The first will be dedicated to the research context, including a first approach to some of the most relevant issues that will be addressed throughout the study. It will include both managerial and academic relevance and the objective of the research, stressing the RQs. The second chapter involves the literature review, a product of the secondary data research, concerning a summary of prior critical investigations and hypotheses about the subject, helping to frame the Research Problem (RP) better. Moreover, the Methodology will describe the data collection processes chosen, followed by its statistical analysis and consequent results. The fifth chapter exposes and discusses the critical conclusions of the study, as well as limitations and

future research recommendations. The concluding section presents a list of the references used in this dissertation.

CHAPTER 2: LITERATURE REVIEW

2.1. A Review on Accountability

In a world led by bilateral human interactions, one can encounter severe difficulty in escaping others' evaluative judgment. To secure an organized social life, people must be consistent while putting into practice shared fundamental rules and social practices (Tetlock, 1992). The attention placed into accountability in the past has turned it into a key for social order and organizational effectiveness and control (Frink & Ferris, 1998), being present in the most diverse disciplines of analysis. Accountability is a long-lasting element of organizational growth, guiding agents to act upon the expectations of an audience and to foresee explanations for irregular behaviors (Tetlock, 1998; Lerner & Tetlock, 1999).

The concept of accountability can be described from both internal and external angles of the individual's context (Ferris, 1995). It assumes a multidimensional form that can be viewed through a broad scope of theoretical and methodological perspectives (Lerner & Tetlock, 1999; Patil et al., 2014). Among all definitions, one applicable interpretation is (Hall et al., 2003):

“Accountability refers to a real or perceived likelihood that the actions, decisions, or behaviors of an individual, group, or organization will be evaluated by some salient audience and that there exists the potential (...) to receive either rewards or sanctions based on this expected evaluation.”

Two relevant topics of approach are context and need for justification (Frink & Klimoski, 2004). Context focuses on the interaction between an agent, whose behaviors are being evaluated, and an audience, who observes and assesses the agent's practices, beliefs and feelings (Adelberg & Batson, 1978; Cummings & Anton, 1990). In some cases, the audience can be the agent him/herself (Siegel-Jacobs & Yates, 1996). The second topic involves the background, observation, and evaluation of the agent's behaviors and consequent development of implicit or explicit expectations from a known or unknown public.

To affect behavior, accountability needs to transform assessments into meaningful signs to individuals, relying on some objective or subjective reward or punishment system (Frink & Ferris, 1998). If failing in acting according to established parameters, accountability may lead to diverse degrees of censure depending on societal norms and the seriousness of the transgression (Tetlock, 1985).

Individuals are frequently under the pressure of potential scrutiny and evaluation, and likely expect to be held accountable (Frink & Ferris, 2004). Studies suggest that accuracy in accountability inspires people to act more as vigilant information processors and better belief updaters, elemental factors for both personal and social control (Lerner & Tetlock, 1999).

Social psychological researchers propose that accountability interactions are more complex than what is presumed (Ebrahim, 2005; Huang et al., 2014): people’s answers to accountability rules differ based on the knowledge acquired about their responsible public. In doing so, individuals conform to the perspectives and interests of that audience, engage in defensive bolstering to explain choices taken, and in preemptive self-criticism to appear objective and foresee reasonable opposition when the viewers are unknown (Tetlock et al., 1989; Lerner & Tetlock, 1999).

In sum, when talking about accountability and the relationships among organizational individuals, one cannot look at the relevance of its mechanisms without specifying to *whom* and for *what purpose* they will be employed (Ebrahim, 2005). Individuals cognitively evaluate their audience regarding reasonable criteria and then make decisions that might maximize defensibility (Tetlock, 1983). To better understand these interactions, researchers created an accountability model comprehending the critical components mentioned above (London et al., 1997).

2.1.1. Model of Accountability Processes

The multiple accountability model highlights three assumptions about the interconnected work of its elements: *equifinality*, *numerous outcomes*, and *mutual reinforcement* (London et al., 1997).

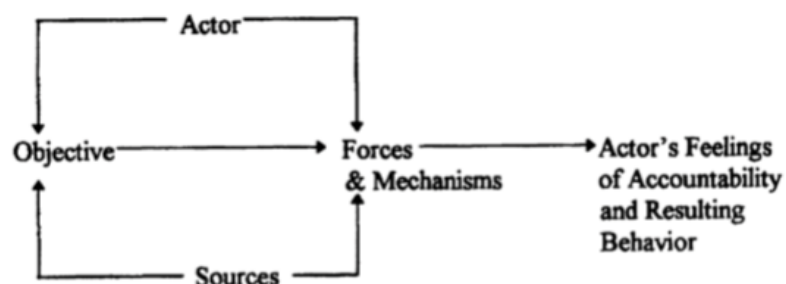


Figure 1: Simple Model of Accountability Processes (London et al., 1997)

The model is composed of:

- *Sources of Accountability*: originate, control, and implement accountability and influence individuals’ feelings of commitment.

- *Objective*: what the individual is held accountable for and helps in acknowledging expected behaviors. There might be various objectives, each varying in terms of depth and complexity.
- *Accountability Forces*: the power behind *why* individuals feel accountable. These forces can be internal –feelings of efficacy and morality - or external – financial - to the agent. It is relevant to link accountability to power as resources asymmetries influence who is capable of holding who responsible (Ebrahim, 2005).
- *Accountability Mechanisms*: the means to keep an individual accountable. These mechanisms involve giving and encouraging feedback, listening to and accepting explanations, having objectives known by a public, among others. Mechanisms, as procrastinating and scapegoating, might work to avoid accountability.
- *Actor*: for Control Theory, personal characteristics overly influence individuals as they tend to compare themselves to standards and attempt to diminish discrepancy between their behaviors and rules (Carver & Scheier, 1982).
- *Actor's Feelings of Accountability and Resulting Behaviors*: an increase in agents' feelings of accountability affects attitudes in terms of accuracy, effort, self-satisfaction, among others (Vroom, 1964). Adverse outcomes work oppositely, resulting in decision bias, confrontation and depression.

2.1.2. The Dark Side of Accountability

As previously noted, the majority of studies have assumed that more accountability is substantially better. However, some researchers point out the existence of a dark side of accountability, which, according to Role Theory, might lead to organizational or socially undesirable outcomes (Frink & Ferris, 2004). *Failing fast* represents the type of culture needed to help agents to leverage accountability: if they are not provided with the ideal context and environment when being held responsible, the most probable result will be frustration.

The idea of *accountability web*, a cognitive map of social accountability rules resulting from socio-cultural acculturation, can be related to this. As people navigate through their networks, they must take into account possible problems arising from the prioritization of accountabilities to numerous audiences and the probable stress-inducing effects of harmonizing these accountabilities (Hall et al., 2007).

2.2. Accountability Focus: Process and Outcome Accountability

Decision-making approaches (Lerner & Tetlock, 1999) propose expanding accountability to the creation and improvement of human services, calling a need for distinction between its type: PA and OA (Tetlock et al., 2013; Siegel-Jacobs & Yates, 1996; Simonson & Staw, 1992). Overall, as people want to be viewed in a positive manner (Baumeister, 1984), one might expect from either type of accountability to act as legitimate motivators to encourage people to try harder to perform well.

Presently, most organizations are combinations of PA and OA (Tetlock & Mellers, 2011b), depending on the focus of the task and context of a situation (Eisenhardt, 1989; Tetlock & Mellers, 2011b). For the effects of this research, the attention will solely be on PA and OA, mainly due to the still slight development of hybrid systems.

Under conditions of PA, people are accountable for the methods used to reach a decision – disregarding the outcome - and are expected to justify all efforts invested to achieve results (Siegel-Jacobs & Yates, 1996). Decision-makers may be supervised according to how they acknowledge alternative options, search for and consider relevant information, reach consistent results, or work on complementary yet substantial activities towards effective decision-making (Brtek & Motowidlo, 2002). PA systems might also encourage knowledge transfer among organizational members, allowing companies to make total use of each employee's competences and to enhance organizational effectiveness by heightening the knowledge base of all members (Kogut & Zander, 1992; Grant, 1996; Wernerfelt, 1984). When coupled with collectivist cultures, PA systems encourage agents to pay attention to standard protocols (Patil & Tetlock, 2014) and possibly diminish uncertainty and, by that, a set of psychological stressors (O'Reilly & Chatman, 1996).

Under OA, decision-makers are held accountable for the quality of their responses' outcome, expected to explain end-state results, and do not incur in any process nature examination (Zhang & Mittal, 2007; Chang et al., 2017). Outcome systems prioritize autonomy over protection, being praised as powerful entrepreneurial tools (Tetlock & Mellers, 2011b).

Research shows liberals are mostly supporters of PA and collectivist structures, while conservatives lean towards OA and individualist structures (Tetlock et al., 2013; Skitka & Tetlock, 1992). These can be noted when assuming that liberals prefer work designs that trust and defend individuals from being unjustly blamed for uncontrollable, adverse outcomes (Graham et al., 2009), and that conservatives are more likely to defend organizations from "parasites" (Tetlock, 2000).

Discussions on accountability literature generally lean their support for the favorable effects of PA since it prompts considerable levels of deliberated processing, accuracy, reflection, and extensible learning (Simonson & Nye, 1992; Siegel-Jacobs & Yates, 1996; Brtek & Motowidlo, 2002). On the contrary, OA solely enhances the increase of commitment and highlights the importance of judgments' accuracy without offering trustworthy guidance on the appropriate process to achieve the goal. Thus, PA appears to be consistently more desirable and uniformly superior in encouraging people to make better decisions and judgments (De Langhe et al., 2011).

However, there is no underlying reason why PA and OA should exclusively be linked to positive and negative comparative signals, respectively (Patil et al., 2014). For instance, some forms of PA reveal little consideration for the competencies of the decision-maker (Merchant, 1987). In contrast, OA can improve learning in contexts of uncertainty, present greater simplicity and transparency, allow quicker feedback, and produce better adaptive performance (Chang et al., 2017).

2.2.1. Advantages and Disadvantages of Accountability Type

Despite its widely recognized benefits, several laboratory experiments propose that accountability, for instance, may incite evaluation apprehension (Rosenberg, 1965), leading people to shift concerns from those in need to themselves. Regardless of its benefits, accountability presents less favorable results under certain conditions, highlighting the importance of measuring the pros and cons of each type of accountability to understand their real influence in practical situations.

Among its advantages, PA gives individuals more consistency and better judgmental calibration and accuracy tools (Tetlock et al., 1989; Ford & Weldon, 1981; Siegel-Jacobs & Yates, 1996; De Dreu et al., 2006), increases encoding and retrieval of information (De Langhe et al., 2011), and reduces primacy effects in person-impression formation (Tetlock, 1983), self-enhancement, sunk cost effects and susceptibility to biases (Sedikides et al., 2002; Simonson & Nye, 1992; Rozelle & Baxter, 1981).

OA also has supporters: it might persuade individuals to follow new and creative strategies to compensate for insufficient standard procedures and to optimize desired outcomes (Tetlock & Mellers, 2011b). Moreover, because outcome objectives lead people to new and unfamiliar environments, it can give them a sense of enthusiasm, curiosity and urgency, stimulating exploration and learning (Argyris & Schön, 1978; Barnett & Pratt, 2000; Greve, 1998).

Concerning the disadvantages, prior research notes that PA can damage judgment quality (Tetlock et al., 1989), enhance confidence on irrelevant information (Gordon et al., 1988) and intensify judgmental biases (Tetlock et al., 1989). Individuals working under PA might incur in excessive monitoring of behaviors (Baumeister, 1984; Carver & Scheier, 1982), which reduces reliability and success (Langer, 1978). People might also feel compelled to comply with standard practices to demonstrate loyalty and satisfy several organizational demands (Tetlock et al., 2013). Excessive pressures to follow these rules can boost dysfunctional answers as psychological stress, powerlessness and self-estrangement (Kakabadse, 1986).

Concerning OA, there is the possibility of heightening commitment to sunk costs (Simonson & Staw, 1992), a decrease of detailed information search and analysis (Siegel-Jacobs & Yates, 1996), alertness in judgment-making and epistemic motivation (Brtek & Motowidlo, 2002; De Dreu et al., 2006), and disturbance of the overall decision quality (Hagafors & Brehmer, 1983). Research also enhances the tendency for less cooperation (Adelberg & Batson, 1978), being unwilling to compromise (Klimoski, 1972), and attempts of self-representation – or misrepresentation – in a more flattering way (Fandt & Ferris, 1990).

Conflict Theory (Janis & Mann, 1977) suggests that OA's detrimental impact might be due to an increase in decision stress and attention deficiency (Brtek & Motowidlo, 2002; Lerner & Tetlock, 1999; Siegel-Jacobs & Yates, 1996; Simonson & Staw, 1992). Although it is typically associated with negative feelings, relatively low levels of stress have proved to encourage individuals to carefully and systematically analyze relevant information (Janis & Mann, 1977; Yates, 1990). According to the theory, OA can narrow attentional strength and simplify the decision process.

Research assumes the possibility of an optimal equilibrium between PA and OA (Hall et al., 2007) such that the proper management of the means to achieve goals is ensured. Also, more rigorous analyses argue that the superiority of PA may depend on the nature of the judgment or decision task within reach (De Langhe et al., 2011): the predominance of PA for evaluation quality might become smaller as judgmental tasks become more configural.

H1: *The effect of people feeling accountable for the process of their decisions is positively correlated with choice satisfaction.*

H2: *The effect of people feeling accountable for the outcome of their decisions is positively correlated with higher levels of decision stress and frustration.*

2.3. Consumer Decision-Making Process

The consumer decision-making process is one of the most relevant and complex topics in the context of Consumer Behavior (Puto, 1987). The analysis conducted around it not only comprises the actual purchase occasion but also what happens before and after that event. The acquisition and consumption of goods or services is usually not a spontaneous and momentary action, but the effect of a psychological clash of internal conflicts (Richers, 1984). However, in some cases, consumers may not possess enough information to distinguish among choice alternatives and select the preferred one.

In the past, consumers were seen as rational human beings able to make deliberate and logical decisions (Skoura et al., 2005). Presently, agents can make different choices while facing the same options because of the relative importance placed in each opportunity.

This process divides into five phases (Dewey, 1910):

- *Problem Recognition*: consumers are conscious they are currently not at their ideal state (Bakshi, 2012), and their need can be a consequence of internal or external stimuli (Kotler & Armstrong, 2010).
- *Information Search*: consumers seek (internal or external) available information in their environment and acquire more knowledge to solve the problem (Solomon et al., 2010).
- *Alternatives Evaluation*: conflict hits its peak here and motivates changes in individuals' attitudes. Consumers evaluate options and develop an evoked set of alternatives (Solomon et al., 2010; Bakshi, 2012).
- *Product Choice*: although this is the less complicated phase of the process (Richers, 1984), the choice might be affected by situational factors as promotions and store environment.
- *Post-Purchase Evaluation*: consumers tend to evaluate their decisions to feel confident and satisfied with them and judge the brand for future occasions (Bakshi, 2012).

A general finding on the literature is that personally made decisions, compared with those imposed by others or by destiny, lead to more positive results, such as task enjoyment (Taylor & Brown, 1988). This reflects choosers' higher capacity to match their preferences to convenient alternatives and subjective reinforcement of their own chosen outcomes (Brehm, 1966; Festinger, 1957; Payne et al., 1990). People value having options because of its connotation to self-determination, freedom, and autonomy (Brehm, 1966). Thus, a shortage of choice can be seen as a threat to fundamental values (Iyengar & Lepper, 2001).

Consumer buying behavior (Kotler, 2010) reflects how entities select, purchase, utilize and dispose of products or services to reach consumers' needs. In line with it, consumer satisfaction (Fornell, 1992) expresses the overall measurement of people's experience after purchase. An increase in satisfaction can heighten buying behaviors and further affect customers' willingness to make additional purchases.

Purchase decisions are massively affected by the goals pursued by agents within a specific event, which can be as varied as the satisfaction of broad needs, emotional gratification, or pure entertainment. Yet, their motivations might be negatively affected by, among others, increased product complexity and consumers' ineptitude to explore alternatives (Botti & McGill, 2006).

2.3.1. Structure of the choice task

Choice architecture identifies the means to present a choice to decision-makers (Johnson et al., 2012) and how it might be affected by a series of moderators (Frink & Klimoski, 1998; Lerner & Tetlock, 1999) like contextual factors, presentation and display of alternatives, and characteristics of the accountable audience.

When focusing on the task structure, there are various dimensions to take into account:

- *Number of Alternatives*: one should encounter how many alternatives should be presented to the decision-maker and respective effects. For this, there are two criteria: first, more alternatives heighten the chances of delivering a preferable match to the consumer (although there is the possibility of overwhelming the decision-maker); second, more options set greater cognitive responsibility on consumers (being able to start with a limited decision set, yet granting the chance to expand it, if necessary) (Johnson et al., 2012).
- *Technology and Decision Aids*: technology can be involved in the decision task through the use of automatic personalization to replicate individuals' preferences. Furthermore, people might use technology-based mechanisms, as search engines and product recommendation systems, to identify unknown attractive alternatives or filter uninteresting ones (Bodapati, 2008; Xiao & Benbasat, 2007).
- *Defaults*: these settings address to people who do not take practical actions to alter them (Brown & Krishna, 2004). They can guide decisions while simultaneously conceding freedom of choice autonomy (Johnson et al., 2012).
- *Choice over time*: most decisions involve outcomes that spread out over long periods, affecting final decisions in three ways (Johnson et al., 2012). First, people favor getting

positive results sooner; second, uncertainty can lead buyers to avoid future outcomes and not consider second-best alternatives (Shu, 2008); lastly, individuals are likely to misjudge their perceptions and expect to achieve more than what they actually will (Soman et al., 2005).

- *Task structure's influence on the search process*: structuring decision tasks can influence how decision-makers choose between available alternatives and how its analysis is conducted.

While implementing choice architecture, one should take into consideration:

- *Individual differences*: require the analysis of several factors, from demographics to past experiences, to assess their effect in consumers' reactions to given sets of information (Moore & Lehmann, 1980).
- *Design attributes*: people distinguish alternatives by weighting the pros and cons of different attributes (Keeney, 1996). Decision-makers might make decisions using attribute data to predict their satisfaction among distinct options, excelling the ones that require reduced cognitive effort.
- *Product recommendation*: recommendation-based heuristics allow individuals to obtain suggestions to decrease the amount of information taken into account when deciding about a purchase (Olshavsky & Granbois, 1979). Recommendation sources can be described giving the closeness of the relationship between the decision-maker and the origin or the tie strength (Brown & Reingen, 1987).
- *Level of familiarity*: people less familiar with a product may consume more time evaluating its attributes to develop choice standards; in contrast, consumers with prior knowledge might use these standards earlier in the decision-making process (Bettman & Park, 1980).

Furthermore, age and price are seen as the most relevant factors influencing purchase behaviors, and also as a motive to select among stores, formats, and brands (POPAI, 2011).

2.3.2. Emotions and preferences for choice and satisfaction

Choosing implies both emotional benefits and costs. While psychological benefits are linked to self-determination and anticipated rejoice for outcomes pursued (Beattie et al., 1994; Brehm, 1966), emotional damage relates with feelings of regret and anxiety over abdicated

advantages of non-chosen alternatives, i.e., emotionally difficult choices (Luce et al., 2001; Botti, 2002).

Individuals tend to overestimate the benefits of choice and underestimate costs, leading them to prefer an option to no-option situations. Emotions experienced during the choice-task might get carried over and used as a heuristic to evaluate decision-makers' final degree of satisfaction. Higher levels of satisfaction usually evolve to more lasting relationships and reinforce brand commitment (Hanzaee & Taghipourian, 2012). The intensity of satisfaction is typically perceptible in the Post-Choice stage of the process (Hellmann, 2007).

2.4. Accountability Effect in the Consumer Decision-Making Process

A vast body of research proposes accountability inevitably affects judgment and decision behaviors (Tetlock, 1985). The literature shows that impressions about an audience and related rewards or punishments help to guide decisions and to allocate efforts in choice contexts (Tetlock et al., 1989; Lowe et al., 1979).

Amongst multiple investigations, two studies suggest complementary views. The first study points out that, when possible, people adopt decision heuristics to respond to accountability according to their audience's standards, heightening cognitive complexity and carefulness in occasions of impracticability (Tetlock et al., 1989; Tetlock & Kim, 1987). The second one proposes that accountability can improve the likelihood of prevailing answers (Schlenker et al., 1991) and consequently enhance vigilance and attentiveness.

Accountability effects are mostly driven by individuals' will to be favorably evaluated, approved, admired, and to suppress criticism from an audience (Simonson & Nye, 1992). Impression management is a result of those interpersonal exercises (Tetlock, 1992), allowing for more comprehensive information exchange (Schlenker & Weigold, 1990). As individuals' observations can be included in the context of their real perceptions, impression management becomes a means for sincere communication of qualities and competencies. In these conditions, accountability creates a stable setting for impression management efforts to demonstrate awareness of alternatives and ease defense (Frink & Ferris, 1998; Tetlock, 1985; 1992).

In terms of context, research proposes people use different strategies while answering to accountability and that selection is moderated by individuals' awareness of the views of the accountable audience (Tetlock, 1992). If views are known, decision-makers tend to use acceptability heuristics to ease decisions' justifications (Baumeister, 1982; Tetlock et al., 1989); if they are unknown, people recur to preemptive self-criticism to promote a more defensible choice, using cognitively complex decision-making strategies and basing decisions on data-

driven processes of impression formation (Tetlock, 1983). Also, PA improves performance solely in multiple-cue judgment tasks where individuals consciously weigh and coordinate information in a rule-based way (De Langhe et al., 2011).

2.4.1. Need for Justification

Individuals seek approval and interpersonal respect for many reasons, including symbolic and concrete rewards and punishments (Tetlock, 1992). Three crucial symbolic motives highlighted by both theories of impression management and self-esteem maintenance are the motivation to secure and improve one's *social identity*, *self-image*, and to *gain power and wealth* (Baumeister, 1982; Schlenker & Leary, 1982; Tetlock, 1992).

The first motive defends that people seek approval and recognition as ends in themselves (Linton, 1945). It highlights the overall need for obtaining favorable reactions from others, a relatively common personality trait among individuals. The central motive enhances that people seek approval as a means of strengthening their self-worth on relevant dimensions of judgment, like intelligence or conscientiousness (Sherif & Cantril, 1947). The last one focuses on the intrinsic desire to control material resources (Blau, 1964), targeting decision-makers as actors in a competition for limited resources within a norm-governed political contest for power.

Accountability derives from social and self-control (Dose & Klimoski, 1995) and turns individuals more susceptible to others' feelings and ideas. People tend to worry about having to justify their preferences to others as they concern too much on how they will be evaluated (Carnevale & Peggnetter, 1985) and on looking competent (Simonson & Nye, 1992). This need to convey a good impression is vastly present in the literature of impression management and self-presentation (Baumeister, 1982), conformity (Deutsch & Gerard, 1955), social exchange (Blau, 1964) and ingratiation.

The act of merely having to justify one's ideas to others is frequently considered an uncomfortable situation that might provoke decision-evasion. Under these circumstances, OA may increase the escalation of commitment to previous courses of action (Simonson & Staw, 1992). On the contrary, people under PA might need to quickly shift decision-making weights, causing them to fall into the decoy effect and narrow decision-making strategies (Slaughter et al., 2006). Furthermore, agents' judgmental confidence degree may moderately decrease, suggesting a reconsideration of the judgmental approach (De Langhe et al., 2011).

Regarding post-decisional accountability, several experimental paradigms (Staw & Ross 1980) demonstrate that the need to justify procedures that have worked out in the past settles high pressure on decision-makers to enhance their behavioral commitment to failing policies.

H3: *There is a correlation between levels of justification activity and conscientiousness.*

2.4.2. Coping with Accountability

Conformity describes agents' tendencies to cope with others by shifting their views according to those of their audience (Tetlock et al., 1989). Conformists might behave hoping to satisfy groups' expectations even in situations where decisions involved are unacceptable (Tsao et al., 2015).

This idea is based on two theories: Attribution Theory – ways people use to explain and define their behavioral changes after observing others' behaviors – and Cognitive Dissonance Theory – when people are compelled to modify their beliefs to cope with those of their audience (Festinger, 1957).

When people are high in conformity, they are more easily persuaded by critical content and, thereupon, make decisions according to it (Lascu & Zinkhan, 1999). Furthermore, consumers tend to consider others' reviews as a relevant external source of information. Its role in decision-making processes is highlighted among collectivist cultures (Hofstede Insights, n.d.), where groups exert a persuasive influence over people's behaviors (Lee & Green, 1991).

In this context appears the concept of cognitive misers, i.e., people who avoid mental calculations that require constant attention, effort and computing power, and seek shortcuts or low-effort answers to stressful situations (Tetlock, 1985). Individuals might cope with pressures to justify their decisions in two qualitatively separate courses: acceptability heuristic - strategically shifting public positioning to ease defense – or preemptive self-criticism - think multidimensionally to self-prepare for counterarguments (Siegel-Jacobs, 1996; Adelberg, 1978).

2.4.3. Decision-Making Biases

Cognitive psychologists have suggested that understanding human judgmental biases and heuristics can reveal the psychological procedures that guide judgments and propose solutions to improve decision quality. Individuals might induce debilitating levels of stress and consequent poor decision-making while separating successful from unsuccessful outcomes of performance-evaluation (Patil et al., 2016).

Accountability has been shown to significantly reduce several decision biases (as primacy effects in impression-formation, overattribution and overconfidence effects) but also to increase susceptibility to others (Simonson, 1989; Tetlock et al., 1989). Research suggests that PA and

OA have an impact on people's tendency to create conformity or deviation errors. OA also tends to severely reduce the complexity and quality of decision-making and amplify cognitive biases (Lerner & Tetlock, 1999). It can also improve the suitability of confidence ratings that people attach to their predictions through integrative complexity (Tetlock & Kim, 1987).

Overconfidence suggests that people tend to be excessively confident in the correctness of their predictions and probabilities, and overly reliant in deficient information, translating into weak judgment and poor capabilities. Overconfidence can exercise a beneficial influence on individuals: confident and positive people are mentally happier, more proactive and healthier (Taylor & Brown, 1994); yet, it can lead agents to engage more in conflicts and riskier decisions. Accountability is expected to reduce overconfidence and lower agents' defiance to change. In contrast, when people recognize that they are not accountable for the negative results, there will be decisional rationalization and accountability will work oppositely.

This bias might be defined as an *overestimation* of real performance, *over-placement* of performance compared to others, or as *over-precision* on beliefs (Moore & Healy, 2008). Agents find it hard to measure with accuracy their knowledge and capabilities regarding several issues (Bénabou & Tirole, 2002), and behave worse when collecting relevant information about others (Moore & Healy, 2008). Overconfidence might change according to age (Hansson et al., 2008), gender and politics (Ortoleva & Snowberg, 2012), among others.

One motive for overconfidence is linked to Availability bias, which is characterized by the fact that people have difficulty in predicting all the ways that events can evolve, making them excessively confident on predictions based on the little pathways considered. A second motive is related to Anchoring bias: the tendency to fix on an idea and not adapt away from it enough. Here, people depend heavily on primary information to make decisions and become dependents on it during the process of deciding. A third cognitive motive concerns Confirmation bias (CB). CB refers to the propensity to search for and interpret data in line with agents' preconceptions, primary opinions or prior decisions (Plous, 1993), leading them to be less responsive, and discredit or even ignore contradictory evidence (Kahneman et al., 2011).

Research also proposes that people tend to fall in the bias of thinking they will more likely be blamed for an unfortunate choice than being appraised for a good one (McQuinston & Dickson, 1991). This bias can lead people to focus their efforts on diminishing the probability of a weak choice rather than heightening the likelihood of a good scenario.

H4: *There is a correlation between PA and levels of decision confidence.*

CHAPTER 3: METHODOLOGY

3.1. Research Objectives

The predominant focus of this study is on the analysis of the effects of accountability type (independent variable) on purchase decisions and consumer satisfaction (dependent variables), and the assessment of significant differences between PA and OA, assuming the general-expected superiority of PA. Additionally, this research also attempts to understand how consumers' profile and consumption preferences affect decision-making processes.

3.2. Research Approach

3.2.1. Secondary Data Research

This dissertation commences with exploratory research, matured through extensive literature review, to simplify, improve, and frame the original RP and prove research's practicability. Secondary data were used to clarify the concept of accountability and its main implications, as well as the consumer decision-making process and its interaction with accountability and decision biases. This consisted of a combination of literature, online, and case study analysis, principally through prior university studies and market research, leading to a descriptive analysis to allow a sounder, profound understanding of the subject. To conclude, the exploratory research conducted helped to comprehend the relationship between variables.

3.2.2. Online Survey

Based on prior findings, and to analyze the proposed theoretical models, the primary quantitative research strategy chosen was an online survey, developed on the platform *Qualtrics* (see Appendix 1). Online questionnaires are one of the fastest mechanisms to obtain extensive answers at low costs in short periods yet with relevant downsides, such as participants possibly answering in uninformed ways, no chance for clarification and the sample often not being representative of the population (Saunders et al., 2009). The respondents were recruited through a process of convenience, non-probability and snowball sampling, recurring to Facebook, Instagram and e-mail to reach a relevant number of responses and to ensure their randomness.

3.3. Data Collection

The survey is divided into four separate sections aiming to develop and compare distinct consumers according to their demographic's characteristics and consumption patterns and routines. Furthermore, it is essential to note that all questions and variables used have been

adapted from previous studies, securing their legitimacy and authenticity. Before publishing the questionnaire, a pre-test was conducted with eight different active consumers, to help diminish errors, implements the necessary modifications, and ensure its clarity and fluidity according to the ideal response time and size (Malhotra & Bricks, 2006).

The first part of the questionnaire examined the overall purchase habits of the sample. Thus, participants' preferable platform to shop, search mechanisms used, and factors influencing alternatives' evaluation were assessed. Also, by recurring to a 7-point Likert scale, in which 1 = "Not important at all" and 7 = "Extremely Important" (adapted from *Tsao et al. 2015*), it was assessed the importance of several factors when selecting a store among competitors.

Afterward, the respondents were presented to a purchase simulation: a need to buy a television (TV) with the following characteristics; 32", Full HD Resolution, and price range between €0 and €800. Saldanha was chosen as a reference point because of its geographical centralization and its proximity relevance to the examples of stores selected for the study. Moreover, as the survey was mainly shared with Portuguese people and Erasmus students living in Portugal, Saldanha was acknowledged as a popular local to the majority of the potential participants.

Stores\Characteristics	Alternatives	Promotions	Price range	Distance	Satisfaction Index
(A) Worten	23	Yes	€140 - €757	2,1km	95,1%
(B) Fnac	8	Yes	€133 - €484	250m	11,4%
(C) MediaMarkt	2	No	€299 - €349	6km	11,9%
(D) Rádio Popular	15	Yes	€120 - €300	14km	87,2%
(E) ElCorte Inglés	4	Yes	€300 - €450	1km	88,1%

Table 1: Experimental Design Stores' Characterization (Author Elaboration)

The design of the simulation was based on the fact that TVs are tangible, common goods that virtually everyone has or intends to acquire for their houses, avoiding the need to explain its functionalities or practicality. Moreover, according to prior statistical work, it is predicted that the number of TV households worldwide will continue increasing, reaching approximately 1.7 million in 2023 (Statista, 2018). The five elements manipulated were the following: number

of alternatives available, existence of promotions, price range, distance to the store (from Saldanha), and customer satisfaction index. To present reliable data, all information was taken from the actual websites of each company, and *Portal da Queixa* provided the customer satisfaction index. All factors selected were thought to comprehend relevant specificities and characteristics that influence consumers in the process of choosing where to shop, as location convenience, travel time and distance, the scope of merchandise, and even their emotional state of mind and economic context.

The descriptions of the five stores displayed differed on some relevant aspects. *Worten* was designed to be the most attractive store, with the most significant number of alternatives and the highest satisfaction index, promotions available, a wide price range, and a relatively comfortable distance to store. *Fnac* was marked as the most attractive store in terms of distance, *Rádio Popular*, the one with the lowest prices, and *ElCorte Inglés*, the place with the best combination of four out of five factors, only presenting few alternatives. On the contrary, *MediaMarkt* was considered the neutral store, showing almost all the weakest options for each factor and the worst combination of the elements. It was thought that participants would only choose this store in case of brand loyalty and familiarity. After making a choice, respondents had to evaluate their degree of immediate decision satisfaction by using a Likert Scale from 0 to 10 (0 = Not at all; 5 = Satisfied; 10 = Extremely satisfied).

Afterward, participants were asked to evaluate their perceptions concerning the decision. Using 3 Likert scales from 1 to 7 (1 = Strongly Disagree; 4 = Neither Agree nor Disagree; 7 = Strongly Agree), respondents had to identify themselves with a series of statements. The first set aimed to assess participants' perceptions in terms of importance and feelings towards the decision (adapted from *Iyengar & Lepper, 2000*). The second group tried understanding the influence of the type of accountability (specifically PA) and the need for justification (adapted from *Zhang & Mittal, 2005*). The third series explored the level of confidence and familiarity with the choice (adapted from *Iyengar & Lepper, 2000*). Following these assessments, it was asked if the number of alternatives displayed was enough to make a conscious and valid decision.

A summary of the constructs and the items used for measurement purposes are described in Table 2.

Construct (Author)	Items
Consumer-purchase identification (Iyengar & Lepper, 2000)	cpi_1. Enjoy/not enjoy
	cpi_2. Important/not important
	cpi_3. Difficult/not difficult
	cpi_4 Frustrated/not frustrated
Accountability (Zhang & Mittal, 2005)	act_1. When making this decision, I concentrated on the process of choosing
	acr_2. I believed I would have to justify the process of the decision to the researcher.
	act_3. I worried mostly about using the correct decision process, not about the final outcome.
	act_4. I was mostly concerned about using the correct decision process.
Confidence over choice (Iyengar & Lepper, 2000)	coc_1. I am confident that my choice will satisfy my needs.
	coc_2. I am confident that the store I chose will be the best option.
	coc_3. I made a well-informed decision on the store I picked.
	coc_4. This would be the store I would usually pick.

Table 2: Constructs and Measurement Items (Author Elaboration)

The last section of the questionnaire comprised demographical questions related to gender, age, level of education completed, country and political orientation (based on *Kuruvilla et al., 2009*). This information was later used and linked to behavioral and consumption patterns of participants.

3.3.1. Data Analysis

The data gathered were analyzed through the use of *IBM® Statistics SPSS®* version 25. This software allowed for a quantitative measure of the constructs studied in this dissertation, enabling the test of the hypotheses and understanding of the influence of PA and OA on the consumer buying decision-making process.

In the first place, it was conducted a descriptive analysis of the demographic questions concerning gender, age, level of education completed, nationality and political orientation. Furthermore, to assess the survey's scales reliability, Cronbach's alpha (CA) was performed to evaluate constructs' consistency, and the Principal Component Analysis (PCA) was used to

certify the questionnaire's validity by determining existing linear components within the data and extracting a number of factors corresponding to the constructs considered in the analysis.

For the test of hypotheses, several non-parametric tests were conducted to suit better the population being studied. In all trials conducted, it was contemplated a confidence level of 95%, meaning that the null-hypotheses were rejected when facing p-values lower than 5%.

CHAPTER 4: RESULTS

4.1. Sample Description

4.1.1. Demographics

The considerable efforts made to distribute the questionnaire resulted in 272 complete answers and an additional set of 103 answers that did not fulfill the requirements.

		Frequency	Percent
Valid	Female	140	51,3
	Male	132	48,4
	Total	272	100

Table 3: Gender (Author Elaboration)

		Frequency	Percent
Valid	< 20	7	2,6
	20 - 29	11	4,0
	30 - 39	72	26,5
	40 - 49	35	12,9
	50 - 59	76	27,9
	>= 60	71	26,1
	Total	272	100

Table 4: Age (Author Elaboration)

The analysis indicates that 51,3% of respondents are female and 48,4% are male, meaning that the survey was entirely answered by 140 Women and 132 Men (Table 3). In terms of age, the most representative percentage of participants is placed between 50-59 years (27,9%) and the least among people under 20 years old (2,6%) (Table 4).

		Frequency	Percent
Valid	Less than High School	4	1,5
	High School	44	16,1
	Undergraduate	75	27,6
	Master	102	37,5
	Postgraduate	47	17,3
Total		272	100

Table 5: Educational Level (Author Elaboration)

		Frequency	Percent
Valid	Portugal	265	97,5
	Germany	2	0,7
	Italy	2	0,7
	France	3	1,1
	Total	272	100

Table 6: Country (Author Elaboration)

The majority of the sample has a Master's Degree (37,5%) and the least representative category refers to people with less than a High School Diploma (1,5%) (Table 5). The majority of answers come from Portuguese participants (97,5%), followed by minimal contributions from French (1,1%), German and Italian (1,1%) (Table 6).

		Frequency	Percent
Valid	1 (extremely left-wing)	2	0,7
	2	10	3,7
	3	23	8,5
	4	44	16,2
	5 (neutral)	84	30,9
	6	41	15,1
	7	43	15,8
	8	23	8,5
	9	1	0,3
	10 (extremely right-wing)	1	0,3
	Total	272	100

Table 7: Political Orientation (Author Elaboration)

Furthermore, 30,9% of participants place themselves as centrists, having the majority of the sample placed on the Republican side of the political orientation scale (40%) (Table 7).

4.1.2. Sample profile in terms of purchase habits

To assess the routines and patterns of thought concerning the purchase decisions of the sample, four questions were presented to respondents.

		Frequency	Percent
Valid	Online	23	8,5
	Physical	129	47,4
	Both	120	44,1
	Total	272	100

Table 8: Shopping Platform Preference (Author Elaboration)

From the 272 participants, the majority prefers the traditional shopping platform of recurring to physical stores (47,4%), closely followed by a preference for both platforms (44,1%), and only a few preferring to adopt online shopping to facilitate the process of satisfying their consumption needs (8,5%) (Table 8).

		age	< 20	20-29	30-29	40-49	50-59	>60	Total
shop_Platt	Online	Count	0	7	4	7	4	1	23
		% within age	100,0%	9,7%	11,4%	9,2%	5,6%	9,1%	8,5%
	Physical Stores	Count	2	34	14	33	38	8	129
		% within age	28,6%	47,2%	40,0%	43,4%	53,5%	72,7%	47,4%
	Both	Count	5	31	17	36	29	2	120
		% within age	71,4%	43,1%	48,6%	47,4%	40,8%	18,2%	44,1%
Total		Count	7	72	35	76	71	11	272
		% within age	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Table 9: Crosstab Analysis between shop_platt and age (Author Elaboration)

CHI-SQUARE TESTS			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	281,471	18	,000
Likelihood Ratio	22,468	18	,212
N of Valid Cases	272		

Table 10: Chi-Square test for shopping platforms and age (Author Elaboration)

To assess the association between shopping platforms and age, a Crosstab analysis was conducted (Table 9). The Chi-Square test on these variables confirms the existence of dependence between them (0.000) (Table 10). Through the observation of results, there is a tendency for younger (between 20 and 29 years) and older people (between 50 and 59) to buy exclusively in physical stores, while participants placed between these ages tend to buy in either one of the platforms.

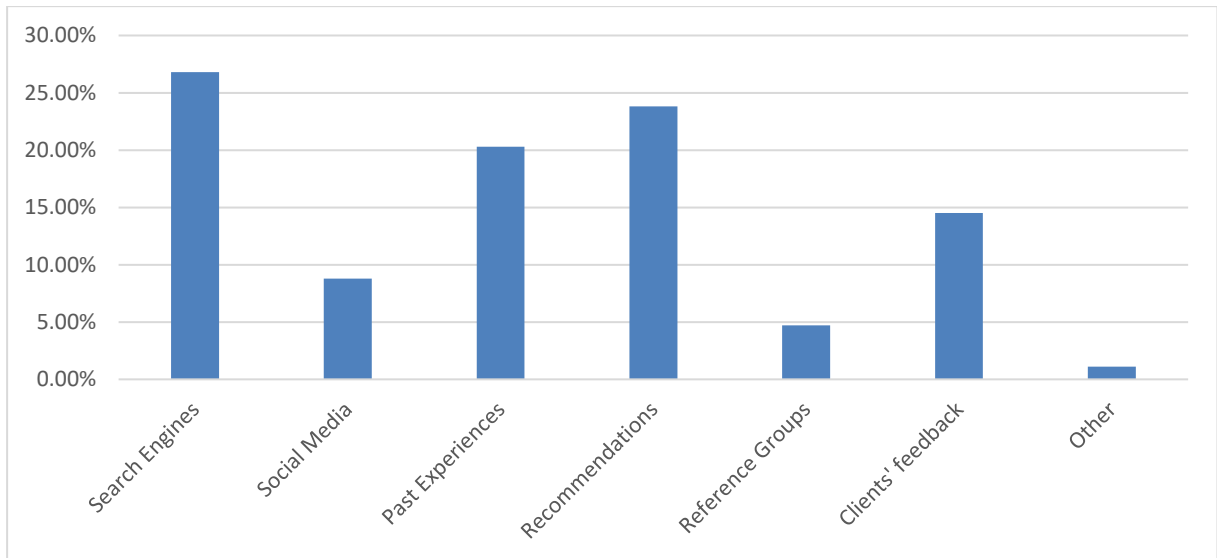


Figure 2: Graph for Search Tools (Author Elaboration)

Regarding the most useful and used search tools, search engines as *Google*, *Yahoo* or *Youtube* represent a preference for the majority of participants (26,8%), tightly followed by recommendations of friends and family (23,8%), and reference groups being the least favorite (4,7%) (Figure 2). Participants also mentioned Consumer Associations (as *DECO*), TV Programs, their own will or impulse as viable alternatives for search mechanisms.

		Mean	Standard Deviation
Valid	Distance to store	4,57	1,995
	Accessibility	4,44	1,762
	Store Environment	4,25	1,910
	Customer Service	3,76	1,864
	N° available alternatives	3,66	1,818
	Promotions	4,05	2,074
	Payment options	3,27	2,214

Table 11: Importance of factors influencing store selection (Author Elaboration)

When asked to rank various store attributes, most participants mention distance to store as the most important when selecting a store, followed by accessibility and store environment, leaving payment options as the least concern when weighing all factors (Table 11).

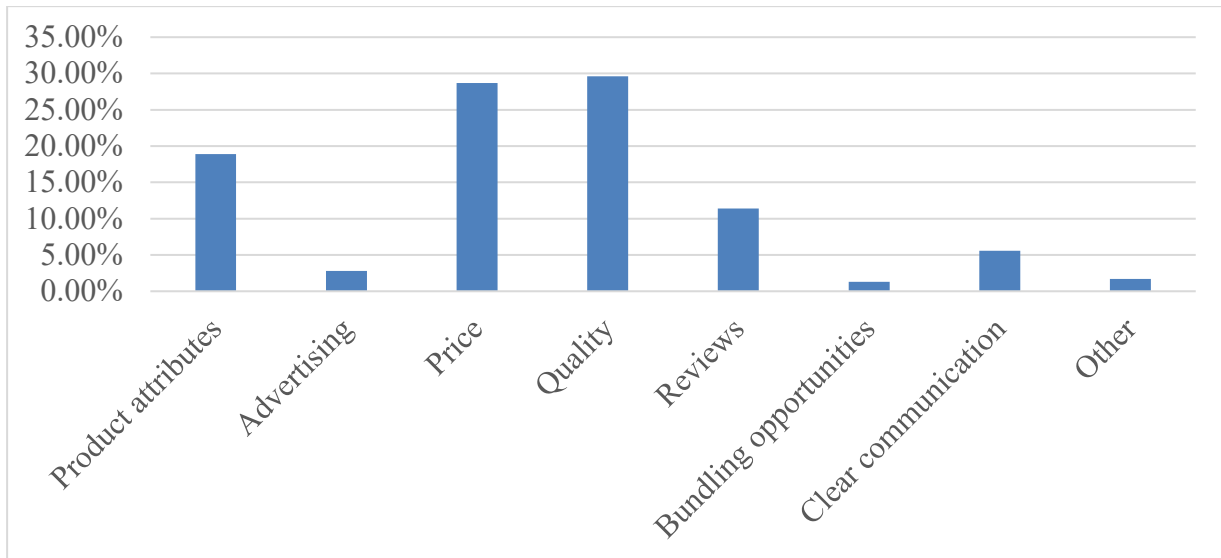


Figure 3: Graph for factors importance in alternatives evaluation (Author Elaboration)

Lastly, the most critical factors when evaluating alternatives are quality (29,6%) and price (28,7%), followed by product attributes (18,9%), and the least ones are advertising (2,8%) and bundling opportunities (1,3%) (Figure 3). These results confirm the high importance of price discussed in the literature of this study.

4.1.3 Sample profile in terms of purchase simulation and satisfaction

The second phase of the questionnaire presented a TV purchase simulation, displaying five different, recognizable stores.

		Frequency	Percent
Valid	Worten	143	52,6
	Fnac	43	15,8
	MediaMarkt	6	2,2
	Rádio Popular	48	17,6
	ElCorte Inglés	32	11,8
	Total	272	100

Table 12: Store chosen from simulation (Author Elaboration)

		Frequency	Percent
Valid	0	0	0
	1	0	0
	2	0	0
	3	1	0,4
	4	3	1,1
	5	20	7,4
	6	34	12,5
	7	68	25,0
	8	81	29,8
	9	45	16,5
	10	20	7,3
	Total	272	100

Table 13: Satisfaction towards store selection (Author Elaboration)

More than half of the participants highlight Worten as the best alternative (52,6%) and MediaMarkt as the least (2,2%), validating the design objectives proposed by the author when conceptualizing the experience (Table 12). Further, the majority of inquiries feel considerably satisfied with the choice made (with 53,6% of participants situating themselves in the satisfaction scale between 8 and 10, inclusive) (Table 13).

CHI-SQUARE TESTS			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,606	7	,282
Likelihood Ratio	9,115	7	,245
Linear-by-Linear Association	0,27	1	,869
N of Valid Cases	272		

Table 14: Chi-Square test for gender and choice satisfaction (Author Elaboration)

Regarding a possible association between gender and choice satisfaction, the Chi-Square test presents a p-value above 0.05 (0.282), meaning that there is no statistical significance

between both variables, i.e., gender and choice satisfaction are independent variables (Table 14).

4.1.4. Sample profile in terms of accountability and satisfaction

The means for the items related to satisfaction, accountability and confidence reveal a high level of agreement concerning the importance of the decision previously made, on concentrating in the process of choosing more than its outcome, and in feeling confident about the satisfaction of their needs (Table 15). Furthermore, almost all means of the items of these Likert-Scales locate very near the central value of the scale, supporting the idea that accountability turns people into *fence-sitters* who rarely stray from the safe, neutral points of the judgmental system.

		Frequency	Mean
Valid	1 – Strongly Disagree	4	5,09
	2	8	
	3	19	
	4 – Neither Agree nor Disagree	55	
	5	57	
	6	101	
	7 – Strongly Agree	28	
	Total	272	
WHEN MAKING THIS DECISION, I CONCENTRATED ON THE PROCESS OF CHOOSING			
		Frequency	Mean
Valid	1 – Strongly Disagree	4	5,35
	2	8	
	3	12	
	4 – Neither Agree nor Disagree	33	
	5	57	
	6	125	
	7 – Strongly Agree	33	
	Total	272	
I AM CONFIDENT THAT MY CHOICE WILL SATISFY MY NEEDS			
		Frequency	Mean
Valid	1 – Strongly Disagree	1	5,73
	2	1	
	3	6	
	4 – Neither Agree nor Disagree	18	
	5	51	
	6	155	
	7 – Strongly Agree	40	
	Total	272	

Table 15: Conformity Tables - Examples (Author Elaboration)

Additionally, when asked about set size, 190 respondents seem to assume five as a satisfying value for the number of alternatives to present (69,9%).

The Chi-Square test for gender and PA presents a p-value above 0.05 (0.718), accepting the null hypothesis for the independence between both variables (for further information, see Appendix 2).

4.2. Survey Validation

To validate a questionnaire and assess its accuracy and efficacy, it is essential to verify that it is “psychometrically sound” (Tsang et al., 2017). Considering a representative sample of N=272, the measures adopted will indicate the consistency of the data obtained and also measures efficacy. For the research to be valid and reliable, the factor loadings of each item should be higher than 0.5 (Hair et al., 2014).

4.2.1. Reliability

The CA of each construct was measured to help determine how items are internally consistent with each other. The higher the value of CA, the bigger the intercorrelation between elements of a construct. Prior research declared that values for alpha lower than 0.6 are unideal (van Griethuijsen et al., 2015).

Construct	Item	Cronbach's α if item is deleted	Cronbach's α
Accountability	act_1	,688	,637
	act_2	,552	
	act_3	,461	
	act_4	,519	
Confidence over choice	coc_1	,544	,745
	coc_2	,541	
	coc_3	,591	

Table 16: Cronbach's Alphas of the three constructs (Author Elaboration)

After analyzing the correlations between elements of each construct and their respective CAs, the items cpi_1 and coc_4 were discarded to reach a better fit of the model. Also, as the first construct showed a low level of internal consistency (0.452), the items were separated, and the

reliability analysis did not apply. Thus, the CAs assumed for each construct are 0.637 and 0.745, respectively (Table 16).

4.2.2. Validity

Following the conduction and analysis of the pre-test, PCA was conveyed. PCA is a data reduction technique that creates components or factors that aid to meaningfully interpret relatively large series of data in a smaller number of components. In this test, ten items were considered since *cpi_1*, *coc_4* were unincluded. Two factors were extracted, which explain 51.696% of the variance: confidence over choice explains 26.620%, and accountability explains 25.076%. Furthermore, the Kaiser-Meyer-Olkin (KMO) test presents a value of 0.734, conceding validity to the sample (Field, 2009).

For more precise information, consult Appendix 3.

4.3. Hypotheses Testing

H1: *The effect of people feeling accountable for the process of their decisions is positively correlated with decision satisfaction.*

To test **H1**, a Spearman’s Rank-Order Correlation (SROC) was conducted to determine the possible relation between PA and consumer’s choice satisfaction. Although *act_1* is measured through a 7-point scale and *choice_satisf* through an 11-point scale, for the effects of this test, it is unnecessary to compute a new variable to equalize both sizes.

			choice_satisf	act_1
Spearman’s rho	choice_satisf	Correlation Coefficient	1,000	,319
		Sig. (2-tailed)	.	,000
		N	272	272
	act_1	Correlation Coefficient	,319	1,000
		Sig. (2-tailed)	,000	.
		N	272	272

Table 17: Correlation between variables choice_satisf and act_1 (Author Elaboration)

The null hypothesis stating there is no statistical significance between variables was rejected since p-value < 0.05 (0.000). The correlation coefficient is 0.319 (Table 17), meaning there is

a weak, positive monotonic correlation between the variables: the more people feel accountable for their decision process, the more satisfied they will be with their ultimate choice (and vice-versa). However, it was expected that this correlation would assume a higher value. This might be explained by the fact that people are still unaware of the differences in accountability focus until they are faced with it and might have to deal with uncertainty in terms of the type followed on their decision. Also, as this is a relatively large sample, the value of the coefficient may be influenced by it.

The Chi-Square test on these variables indicates that choice satisfaction and PA are dependent (with the significance value below 5%, the null hypothesis is rejected and confirms the relationship between variables) (see Appendix 4). Kendall’s tau-b coefficient is 0.265, which, although it is a medium value, establishes their positive connection.

Thus, **H1** is accepted.

			choice_satisf	act_3	act_4
Spearman’s rho	choice_satisf	Correlation Coefficient	1,000	-,028	,135
		Sig. (2-tailed)	.	,645	,026
		N	272	272	272
	act_3	Correlation Coefficient	-,028	1,000	,483
		Sig. (2-tailed)	,645	.	,000
		N	272	272	272
	act_4	Correlation Coefficient	,135	,483	1,000
		Sig. (2-tailed)	,026	,000	.
		N	272	272	272

Table 18: Correlations between variables choice_satisf, act_3 and act_4 (Author Elaboration)

Still regarding PA, two other questions present on the survey were directly focused on its assessment (*act_3* and *act_4*). A SROC was conducted to determine the relations between the three variables related to PA and *choice_satisf* (Table 18). The null hypothesis was only rejected for the association between *new_satisf* and *act_4* (p-value=0.026), and the correlation was weak (0.135), indicating that when people are mostly concerned about using the correct decision process, choice satisfaction will be positively influenced. Despite this relation, the findings show these variables might not be relevant to see results for **H1**.

H2: *The effect of people feeling accountable for the outcome of their decisions is positively correlated with higher levels of decision stress and frustration.*

To test **H2**, it is necessary to measure OA's degree. As no direct questions measured this type of accountability on the survey, the author opted to reverse the most statistically relevant PA item (*act_1*), computing a new variable to interpret behaviors under OA (*act_1_oa*) better. SROC was conducted to determine the relationship between behavioral patterns of people under OA and the levels of frustration arising from a choice. Variables *cpi_4* and *act_1_oa*, both measured through a 7-point scale, were correlated.

			<i>cpi_4</i>	<i>act_1_oa</i>
Spearman's rho	<i>cpi_4</i>	Correlation Coefficient	1,000	,181
		Sig. (2-tailed)	.	,003
		N	272	272
	<i>act_1_oa</i>	Correlation Coefficient	.181	1,000
		Sig. (2-tailed)	,003	.
		N	272	272

Table 19: Correlations between variables *cpi_4* and *act_1_oa* (Author Elaboration)

The null hypothesis was rejected as p-value < 0.05 (0.003), conceding statistical significance to the relation between variables (Table 19). The correlation between *cpi_4* and *act_1_oa* presented a positive but weak value (0.181), meaning there is support for the assumption that when the level of decision frustration is high, people score high in OA (and vice-versa).

To test if this finding is not a chance event, a Chi-Square was conducted for the variables analyzed for this hypothesis. The Pearson Chi-Square presents a value of 108.584 and a p-value of 0.000, rejecting the null hypothesis and confirming that the relationship observed on the sample also exists on the population (see Appendix 5). The Kendall's tau-b is 0.144, a positive coefficient that concedes approval to the findings above and clarifies that only a slight amount of the variation is explained and supported for the decision stress and frustration by OA.

Thus, **H2** is accepted.

H3: *There is a correlation between levels of justification activity and conscientiousness.*

H3 aims to assess the correlation between the need for justification and conscientiousness. In this hypothesis, the questions regarding accountability are left out since what is trying to be evaluated simply concerns participants' feelings towards a choice. The first phase of the analysis is to assess the correlation between the two items in the questionnaire related to conscientiousness: *cpi_2* and *coc_3*.

			act_2	cpi_2	coc_3	conscient
Spearman's rho	act_2	Correlation Coefficient	1,000	,014	,045	,031
		Sig. (2-tailed)	.	,816	,461	,610
		N	272	272	272	272
	cpi_2	Correlation Coefficient	,014	1,000	,424	,859
		Sig. (2-tailed)	,816	.	,000	,000
		N	272	272	272	272
	coc_3	Correlation Coefficient	,045	,424	1,000	,798
		Sig. (2-tailed)	,461	,000	.	,000
		N	272	272	272	272
	conscient	Correlation Coefficient	,031	,859	,798	1,000
		Sig. (2-tailed)	,610	,000	,000	.
		N	272	272	272	272

Table 20: Correlations between variables *act_2*, *cpi_2*, *coc_3* and *conscient* (Author Elaboration)

The null hypothesis was rejected since $p\text{-value} < 0.05$ (.000), assigning statistical significance to the relation between the two items of conscientiousness. SROC was conducted, presenting a positive and moderate correlation coefficient between both variables (0.424) (Table 20). With this, a new variable was computed (*conscient*) as a mean of the sample's general feeling of conscientiousness. Through SROC, the variable was correlated with the item assessing participants' justification activity regarding their decisions.

As can be observed, the null hypothesis is not rejected in all conditions. In essence, the p -values from the correlation of *act_2* (need for justification) with conscientiousness variables are unincluded in the confidence interval of 95%, not conceding statistical significance to the relation between variables. With these findings, it is shown that there is no direct relationship between levels of need for justification and conscientiousness.

Thus, **H3** is rejected.

H4: *There is a correlation between PA and levels of decision confidence.*

H4 intends to understand how PA can affect the level of confidence felt by choosers. In the survey, there are two questions concerning consumers' level of confidence towards the choice made: *coc_1* and *coc_2*. The first step is to assess the correlation between both variables.

			act_1	coc_1	coc_2	confid
Spearman's rho	act_1	Correlation Coefficient	1,000	,388	,315	,373
		Sig. (2-tailed)	.	,000	,000	,000
		N	272	272	272	272
	coc_1	Correlation Coefficient	,388	1,000	,700	,891
		Sig. (2-tailed)	,000	.	,000	,000
		N	272	272	272	272
	coc_2	Correlation Coefficient	,315	,700	1,000	,931
		Sig. (2-tailed)	,000	,000	.	,000
		N	272	272	272	272
	confid	Correlation Coefficient	,373	,891	,931	1,000
		Sig. (2-tailed)	,000	,000	,000	.
		N	272	272	272	272

Table 21: Correlations between variables *act_1*, *coc_1*, *coc_2* and *confid* (Author Elaboration)

Through SROC, it was possible to understand that these variables have a moderate and positive correlation (.483), with a p-value <0.05 (0.000), rejecting the null hypothesis and attributing statistical significance to their relationship. To observe the general degree of participants' confidence, one can calculate the overall level of confidence showed in the survey or separate it in terms of confidence over needs' satisfaction (*coc_1*) and confidence over store selection (*coc_2*). To conduct this assessment, it was computed a new variable, *confid*, based on the mean of the confidence items (Table 21).

Once the new variable was computed, it was correlated with the item measuring PA (*act_1*). The null hypothesis was rejected for all relations (p-value = .000, which is lower than 0.05), conceding them statistical significance. The coefficients of correlation between *act_1* and all three variables were 0.388 (for *coc_1*), 0.315 (for *coc_2*), and 0.373 (for *confid*). Despite their moderate strength, they are all positive and give support to the argument that when the degree of PA felt by agents increases, their level of decision confidence will also increase, turning H4 into a correct assumption.

Thus, **H4** is accepted.

CHAPTER 5: CONCLUSIONS, LIMITATIONS AND FUTURE RESEARCH

5.1. Conclusions

The focus of this dissertation was on determining the effect of accountability type on the process of consumers' decision-making, exploring the general-assumed superiority of PA, and how overconfidence and justification activities impact the ultimate decision.

Consumer decision-making remains a very dynamic topic that needs to be continuously updated to attend individuals' needs. From the analysis of this research, it is possible to conclude that a vast majority of the population is still going to physical stores. However, there is a very close and significant percentage of people alternating between this traditional platform and online mechanisms to make purchases, showing small steps towards the actual Digital Era. Both younger and older portions of the population have demonstrated some resilience to adapt to this new trend, probably because while the first group still relies on parents to do their shopping or do not have access to online payment facilities, the second may face difficulty to leave familiar and intrinsic habits behind to adapt to these new tools. Consequently, distance to store and accessibility are the factors scoring higher in terms of relevancy in store selection, showing companies how their strategies must focus on being closer to clients to satisfy their immediate needs and prevent being replaced by competition.

Responses to the survey reflect people's preferences towards modernized search tools, showing a predilection for search engines as a means for information acquisition. Further, the high importance given to others' recommendations about a product or service confirms the significant influence of external evaluations and opinions on individuals' final decisions.

In this dissertation, three RQs were proposed. The first RQ aimed to assess the effect of accountability type on decision satisfaction. H1 and H2 were assigned to RQ1, and both confirmed the beneficial effects of PA when compared to OA. These hypotheses proved that the degree to which people feel accountable for the process of their choice is positively related to decision satisfaction. On the contrary, the study confirms that people under OA might feel higher levels of decision stress and frustration than under PA.

RQ2 focused on the impact of justification activities while making a decision. H3 was rejected for RQ2, proving that people feeling higher need to justify their behaviors and evaluations does not exclusively imply a high score in consciousness, as it was assumed in prior research. The last RQ directed attention to the impact of confidence and conformity on accountability type. H4 was rejected and showed that although people under PA tend to be more

vigilant processors of information, it does not mean that they are more confident in their results than individuals under OA.

Overall, the discussion of the findings in this study is most interesting for PA and decision satisfaction, as both presented statistically significant correlations. Regarding justifications' nature and confidence levels, this paper did not further the field of research as no correlation between them and the effects of PA was found.

This study offers some interesting insights for marketers. It is important to note that the understanding of the leading influencers in the decision-making process can support crucial suggestions to reach the best strategies adjusted to consumers' behaviors, satisfy their needs, exceed expectations, and guarantee loyal relations. Organizations should carefully manage customer service and reviews' systems to secure a positive and attractive brand image to current and potential customers. Further, putting additional effort into tracking and monitoring their communication platforms, studying successful real-world examples, and think more in-depth in the overall experience are vital for businesses. Companies must prove they are constantly working on improving their strategies to turn their relationships with customers more meaningful for both parties.

5.2. Limitations and Future Research

In this study, there are various limitations to consider. From all 375 answers gathered, only 272 met the requirements needed to test the hypotheses. In terms of survey's distribution, the main channels used were social media platforms and email. To overcome the sample size obstacle, a more acute strategy should be used for distribution, recurring to other communication mechanisms to execute it.

Two items were deleted from the constructs, proving that the scale of importance should be revised and adjusted for the population being studied as it might not represent the reality as it is. Measures used in the questionnaire could have been more adapted to the comprehensiveness of the analysis, specifically in terms of items assessing more directly how participants classify their accountability thoughts regarding the choice made and divide the structure of the survey by specific type of accountability.

Also, the Portuguese predominance of answers in the study is hardly representative of the general population. Another limitation concerns the limited amount of secondary data information accessible regarding accountability type effects in decision-making.

Given the flaws within this study, it is recommended further in-depth analysis of the topic while building upon the findings described within the above investigation.

It is assumed that more data must be collected before reaching a conclusive statement regarding accountability type. Future research could focus on a generalized population, looking among a more comprehensive sample of analysis, and in comparing specifically PA from OA groups' decisions. Secondly, it should investigate the nature and beneficial effects of OA carefully to justify better the findings related to the superiority of PA, exploring boundary conditions on the effectiveness of each type of accountability. Also, it should consider other dependent variables like visual effect and symbolic search and investigate the assumption of accountability dysfunctionality.

This study examined a single product category, TVs, which constitutes a higher level of financial investment when compared with other groups as food or garment. Future research might benefit from analyzing the influence of accountability on different industries and categories.

Finally, it could be interesting to explore profoundly hybrid accountability because of its attempts to adapt to actual business models and to complement existing literature.

CHAPTER 6: REFERENCE LIST

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APPENDICES

Appendix 1 - English version of the Online Survey

Q1.

Dear participant,

I am a student at Católica Lisbon School of Business and Economics, and I am currently developing my Master's thesis focused on the effect of accountability on consumers' buying decision process.

Your opinion would be very helpful! This survey won't take more than **5** minutes to complete, and your answers will be kept anonymous and confidential.

Thank you so much for your collaboration!

Q2.

Where do you prefer to shop?

- Online
- Physical Stores
- Both

Q3.

When searching for useful information, which of the following do you take into consideration recurring to?

(you can choose more than one option)

- Search engines
- Social Media
- Past purchasing experiences
- Recommendations from family and friends
- Reference groups
- Clients' feedback
- Other (please mention)

Q4.

Please order, from 1 (not important at all) to 7 (extremely important), the factors that lead you to choose a store among competitors.

- Distance to store
- Accessibility
- Store Environment
- Customer Service
- Number of available alternatives
- Promotions
- Payment options

Q5.

When evaluating alternatives, which of the following have an influence on your purchase process? (you can choose more than one option)

- Product's attributes
- Advertising
- Price
- Quality
- Reviews
- Bundling opportunities
- Clear communication
- Other (please mention)

Q6.

Imagine that you live in Saldanha (Lisbon) and you want to buy a new TV with the following characteristics:

32''

Full HD Resolution

Price range: €0 - €800

Please read the descriptions below and choose a store among options.

(All information was taken from the actual websites of each company, and the customer satisfaction index was provided by *Portal da Queixa*)

A.

worten

- 23 TV options
- Promotions available
- Price range: €140 - €757
- Distance: 2,1km
- Customer Satisfaction Index: 95,1%

B.

fnac

- 8 TV options
- Promotions available
- Price range: €133 - €484
- Distance: 250m
- Customer Satisfaction Index: 11,4%

C.

MediaMarkt

- 2 TV options
- No Promotions
- Price Range: €299 - €349
- Distance: 6km
- Customer Satisfaction Index: 11,9%

D.

RP RADIO POPULAR

- 15 TV options
- Promotions available
- Price range: €120 - €300
- Distance: 14km
- Customer Satisfaction Index: 87,2%

E.

El Corte Inglés

- 4 TV options
- Promotions available
- Price range: €300 - €450
- Distance: 1km
- Customer Satisfaction Index: 88,1%

Q7.

How satisfied are you with your choice?

0 (not at all) 1 2 3 4 5 6 7 8 9 10 (extremely satisfied)

Q8.

On a scale from 1 (strongly disagree) to 7 (strongly agree), please evaluate your level of agreement for each of the statements:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly Agree
I enjoyed making this decision.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This decision is important to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it difficult to choose a store among all options.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt somehow frustrated when making the choice.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q9.

On a scale from 1 (strongly disagree) to 7 (strongly agree), please evaluate your level of agreement for each of the statements:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
When making this decision, I concentrated on the process of choosing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believed I would have to justify the process of the decision to the researcher.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I worried mostly about using the correct decision process, not about the final outcome.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was mostly concerned about using the correct decision process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q10.

On a scale from 1 (strongly disagree) to 7 (strongly agree), please evaluate your level of agreement for each of the statements:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
I am confident that my choice will satisfy my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am confident that the store I chose will be the best option.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I made a well-informed decision on the store I picked.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This would be the store I would usually pick.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q11.

When initially given the task to pick a store from the displayed ones, do you think the selection should have included more stores?

Yes

No

Q12.

Gender:

Male

Female

Q13.

Age:

< 20

20 – 29

30 – 39

40 – 49

50 – 59

> 60

Q14.

Highest level of education completed:

Less than High School diploma

High School's Degree

Undergraduate's Degree

Master's Degree

Postgraduate

Q15.

Country:

Q16.

Please locate yourself on the following scale of political orientation:

(extremely left-wing) 0 1 2 3 4 5 6 7 8 9 10 (extremely right-wing)

Q17.

The questionnaire is completed. Thank you so much for your participation!

Appendix 2 – Conformity Tables and Chi-Square test for gender and PA

GROUP 1 – I ENJOYED MAKING THIS DECISION				
			Frequency	Mean
Valid	1 – Strongly Disagree		1	5,38
	2		2	
	3		12	
	4 – Neither Agree nor Disagree		47	
	5		60	
	6		115	
	7 – Strongly Agree		35	
	Total		272	
GROUP 1 – THIS DECISION IS IMPORTANT TO ME				
			Frequency	Mean
Valid	1 – Strongly Disagree		4	5,09
	2		8	
	3		19	
	4 – Neither Agree nor Disagree		55	
	5		57	
	6		101	
	7 – Strongly Agree		28	
	Total		272	
GROUP 1 – I FOUND IT DIFFICULT TO CHOOSE A STORE AMONG ALL OPTIONS				
			Frequency	Mean

Valid	1 – Strongly Disagree	18	3,70
	2	72	
	3	42	
	4 – Neither Agree nor Disagree	41	
	5	49	
	6	40	
	7 – Strongly Agree	10	
	Total	272	

GROUP 1 – I FELT SOMEHOW FRUSTRATED WHEN MAKING THE CHOICE

		Frequency	Mean
Valid	1 – Strongly Disagree	44	3,26
	2	83	
	3	26	
	4 – Neither Agree nor Disagree	39	
	5	45	
	6	27	
	7 – Strongly Agree	8	
	Total	272	

GROUP 2 – WHEN MAKING THE DECISION, I CONCENTRATED ON THE PROCESS OF CHOOSING

		Frequency	Mean
Valid	1 – Strongly Disagree	4	5,35
	2	8	
	3	12	
	4 – Neither Agree nor Disagree	33	
	5	57	
	6	125	
	7 – Strongly Agree	33	
	Total	272	

**GROUP 2 – I BELIEVED I WOULD HAVE TO JUSTIFY THE PROCESS OF THE
DECISION TO THE RESEARCHER**

		Frequency	Mean
Valid	1 – Strongly Disagree	14	4,31
	2	47	
	3	19	
	4 – Neither Agree nor Disagree	59	
	5	45	
	6	70	
	7 – Strongly Agree	18	
	Total	272	

**GROUP 2 – I WORRIED MOSTLY ABOUT USING THE CORRECT DECISION PROCESS,
NOT ABOUT THE FINAL OUTCOME**

		Frequency	Mean
Valid	1 – Strongly Disagree	21	4,10
	2	49	
	3	23	
	4 – Neither Agree nor Disagree	50	
	5	60	
	6	57	
	7 – Strongly Agree	12	
	Total	272	

**GROUP 2 – I WAS MOSTLY CONCERNED ABOUT USING THE CORRECT DECISION
PROCESS**

		Frequency	Mean
Valid	1 – Strongly Disagree	10	4,64
	2	26	
	3	16	
	4 – Neither Agree nor Disagree	56	
	5	68	

	6	84	
	7 – Strongly Agree	12	
	Total	272	
GROUP 3 – I AM CONFIDENT THAT MY CHOICE WILL SATISFY MY NEEDS			
		Frequency	Mean
Valid	1 – Strongly Disagree	1	5,73
	2	1	
	3	6	
	4 – Neither Agree nor Disagree	18	
	5	51	
	6	155	
	7 – Strongly Agree	40	
	Total	272	
GROUP 3 – I AM CONFIDENT THAT THE STORE I CHOSE WILL BE THE BEST OPTION			
		Frequency	Mean
Valid	1 – Strongly Disagree	1	5,67
	2	1	
	3	5	
	4 – Neither Agree nor Disagree	25	
	5	61	
	6	135	
	7 – Strongly Agree	44	
	Total	272	
GROUP 3 – I MADE A WELL-INFORMED DECISION ON THE STORE I PICKED			
		Frequency	Mean
Valid	1 – Strongly Disagree	2	5,28
	2	10	
	3	13	
	4 – Neither Agree nor Disagree	34	

	5	66	
	6	121	
	7 – Strongly Agree	26	
	Total	272	
GROUP 3 – THIS WOULD BE THE STORE I WOULD USUALLY PICK			
		Frequency	Mean
Valid	1 – Strongly Disagree	3	5,04
	2	19	
	3	16	
	4 – Neither Agree nor Disagree	53	
	5	50	
	6	97	
	7 – Strongly Agree	34	
	Total	272	

CHI-SQUARE TESTS (GENDER AND PA)			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3,693	6	,718
Likelihood Ratio	3,794	6	,705
Linear-by-Linear Association	2,204	1	,138
N of Valid Cases	272		

SYMMETRIC MEASURES					
		Value	Asymptotic Standard Error	Approximate Tb	Approximate Significance
Ordinal by Ordinal	Kendall's tau-b	-,081	,055	-1,466	,143
N of Valid Cases		272			

Appendix 3 – Principal Component Analysis

KMO AND BARTLETT'S TEST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		,734
Bartlett's Test of Sphericity	Approx. Chi-Square	716,765
	df	45
	Sig.	,000

TOTAL VARIANCE EXPLAINED									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,750	27,502	27,502	2,750	27,502	27,502	2,662	26,620	26,620
2	2,419	24,194	51,696	2,419	24,194	51,696	2,508	25,076	51,696
3	,978	9,776	61,472						
4	,825	8,248	69,720						
5	,709	7,088	76,808						
6	,619	6,186	82,993						
7	,569	5,687	88,681						
8	,447	4,467	93,147						
9	,401	4,006	97,153						
10	,285	2,846	100,000						

ROTATED COMPONENT MATRIX		
	Component	
	1	2
coc_1	,804	
coc_2	,769	
coc_3	,705	
cpi_2	,635	

act_1	,614	
act_3		,783
cpi_3		,694
cpi_4		,664
act_2		,662
act_4		,638

Appendix 4 – Crosstabulation, Chi-Square Test and Kendall’s tau-b for H1

CHOICE_SATISF*ACT_1 CROSSTABULATION										
		act_1								
		1	2	3	4	5	6	7	Total	
Choice_Satisf	3	Count	0	0	0	0	1	0	0	1
		% within act_1	0,0%	0,0%	0,0%	0,0%	1,8%	0,0%	0,0%	0,4%
	4	Count	0	1	1	1	0	0	0	3
		% within act_1	0,0%	12,5%	8,3%	3,0%	0,0%	0,0%	0,0%	1,1%
	5	Count	1	1	1	4	9	3	1	20
		% within act_1	25%	12,5%	8,3%	12,1%	15,8%	2,4%	3,0%	7,4%
	6	Count	0	2	1	6	12	11	2	34
		% within act_1	0,0%	25,0%	8,3%	18,2%	21,1%	8,8%	6,1%	12,5%
	7	Count	0	1	4	9	16	34	4	68
		% within act_1	0,0%	12,5%	33,3%	27,3%	28,1%	27,2%	12,1%	25,0%
	8	Count	3	2	2	8	13	41	12	81

	9	% within act_1	75,00%	25,0%	16,7%	24,2%	22,8%	32,8%	36,4%	29,8%
		Count	0	1	2	3	5	25	9	45
	10	% within act_1	0,0%	12,5%	16,7%	9,1%	8,8%	20,0%	27,3%	16,5%
		Count	0	0	1	2	1	11	5	20
	Total	% within act_1	0,0%	0,0%	8,3%	6,1%	1,8%	8,8%	15,2%	7,4%
		Count	4	8	12	33	57	125	33	272
		% within act_1	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	68,071	42	,007
Likelihood Ratio	62,372	42	,022
Linear-by-Linear Association	21,514	1	,000
N of Valid Cases	272		

SYMMETRIC MEASURES

	Value	Asymptotic Standard Error	Approximate Tb	Approximate Significance
Ordinal by Ordinal Kendall's tau-b	,265	,047	5,585	,000
N of Valid Cases	272			

Appendix 5 – Crosstabulation, Chi-Square Test and Kendall's tau-b for H2

CPI_4*ACT_1_OA CROSTABULATION

			act_1_oa							
			1	2	3	4	5	6	7	Total
cpi_4	1	Count	14	20	2	2	2	2	2	44
		% within act_1_oa	42,4%	16,0%	3,5%	6,1%	16,7%	25,0%	50,0%	16,2%
	2	Count	6	51	15	3	3	3	2	83
		% within act_1_oa	18,2%	40,8%	26,3%	9,1%	25,0%	37,5%	50,0%	30,5%
	3	Count	3	11	6	2	3	1	0	26
		% within act_1_oa	9,1%	8,8%	10,5%	6,1%	25,0%	12,5%	0,0%	9,6%
	4	Count	5	7	8	17	2	0	0	39
		% within act_1_oa	15,2%	5,6%	14,0%	51,5%	16,7%	0,0%	0,0%	14,3%
	5	Count	1	17	19	6	1	1	0	45
		% within act_1_oa	3,0%	13,6%	33,3%	18,2%	8,3%	12,5%	0,0%	16,5%
	6	Count	1	17	4	3	1	1	0	27
		% within act_1_oa	3,0%	13,6%	7,0%	9,1%	8,3%	12,5%	0,0%	9,9%
	7	Count	3	2	3	0	0	0	0	8
		% within act_1_oa	9,1%	1,6%	5,3%	0,0%	0,0%	0,0%	0,0%	2,9%
Total		Count	33	125	57	33	12	8	4	272
		% within act_1_oa	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

CHI-SQUARE TESTS			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	108,584	36	,000
Likelihood Ratio	100,000	36	,000
Linear-by-Linear Association	1,215	1	,270
N of Valid Cases	272		

SYMMETRIC MEASURES					
		Value	Asymptotic Standard Error	Approximate Tb	Approximate Significance
Ordinal by Ordinal	Kendall's tau-b	,144	,052	2,797	,005
N of Valid Cases		272			