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# Customers' Online Interaction Experiences with Fashion Brands: E-Information and E-Buying

Sandra Maria Correia Loureiro and Marlene Amorim

Additional information is available at the end of the chapter

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#### Abstract

Online platforms (such as websites, blogs, social networks, crowdsourcing) enable consumers to interact with companies and brands in new ways. This chapter is the first attempt to go further and analyse how perceived fashion website quality, social influence and recommendation, credibility, and experience influence fashion consumer behaviour, considering performance expectancy as the core element of online trust, satisfaction and word-of-mouth. The proposed model is tested in the context of the fashion industry. Data comprises a sample of generation Y users of fashion websites to get information and buy clothes. In order to collect data, convenience mall-intercept sampling (Lisbon city centre area) served to draw a broad cross-section of consumers. Researchers used tablets to be used by consumers to answer the online survey. The final sample consisted of 312 participants. The instruments employed were adapted from previous studies and pilottested with a group of master's students to verify the clarity of meaning and comprehension. Findings reveal the stronger influence of perceived quality and experience on the performance expectancy. Performance expectancy, in turn, exercises a positive effect on satisfaction and word-of-mouth.

**Keywords:** perceived fashion website quality, social influence and recommendation, experience, sources of credibility, performance expectancy, customer satisfaction, trust, word-of-mouth

#### 1. Introduction

Firms are increasingly investing in customer-interacting online technologies (such as websites, blogs, social networks, crowdsourcing) in an effort to increase the connection with consumers.



They are improving the website design, interaction experience (e.g. Refs. [1–3]) and credibility (e.g. Refs. [4–6]) to enhance consumer behaviour. Actually, [6] stress exponential growth of the Internet penetration in Western Europe and the importance of clothing and sporting goods act as one of the most common online purchases.

Previous studies examine factors that could help consumers perform certain online activities (performance expectancy), such as social influence (e.g. Ref. [7]), past experience (e.g. Ref. [2]) or content quality and website design (e.g. Refs. [8, 9]). Other studies explored the online shopping behaviour and consequences of higher performance expectancy (e.g. Refs. [10–12]).

Online trust has also been identified as a critical element of consumer intention in the online context (e.g. Refs. [13–15]). Yet, as far as we know, this is the first attempt to go further and analyse how perceived fashion website quality, social influence and recommendation, credibility and experience influence fashion consumer behaviour, considering performance expectancy as the core element of online trust, satisfaction and word-of-mouth.

Following this introduction, this chapter is composed of a theoretical background and hypotheses development, data collection and analysis, as well as conclusions with a discussion, the theoretical and managerial implications, the limitations of the study and the suggestions for further research.

#### 2. Theoretical background and hypotheses development

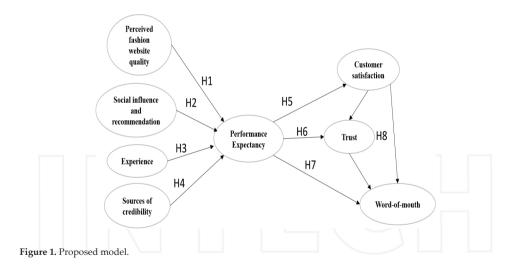
The current chapter is based on the Unified Theory of Acceptance and Use of Technology (UTAUT) [16]. The UTAUT comprises four main constructs that influence the behavioural intention, such as performance expectancy, facilitation conditions, social influence and effort expectancy. Based on Refs. [16, 17], performance expectancy (PE) means that using online technology helps consumers perform certain activities (e.g. get information and buy process). Facilitation conditions (FC) reflect a consumer's perception of his/her control over the behaviour [18]. Social influence (SI) is the consumer's belief in the influence of others that think that he/she should use an online platform, such as blogs or websites [16]. Effort expectancy (EE) represents the degree of ease associated with the use of online platforms [16]. These constructs have exerted effects with different strengths on behavioural intentions. For instance, Alawadhi and Morris [19] found that performance expectancy, effort expectancy and peer influence determine students' behavioural intentions. Other study reveals that performance expectancy and effort expectation are high predictors of behavioural intention, but social influence prediction power seems to be low in the case of medical staff context [20, 21], as the study considers facilitating condition to be significant in predicting intentions.

In the case of internet banking, Al-Qeisi et al. [22] show that the direct effect of effort expectancy on internet banking usage is non-significant, when performance expectancy is included as an intervening variable, highlighting the importance of performance

expectancy above effort expectancy. In the current study, the antecedents of performance expectancy into the context of the online fashion industry and participants in the study having experience in using fashion websites are explored. Hence, effort expectancy is not considered.

#### 2.1. Drivers of performance expectancy

Website elements or web atmospherics or even intrinsic cues are known to influence online behaviour and satisfaction (e.g. Ref. [9, 23, 24]). Here, we follow the definition of [8] for perceived website quality, meaning the users' evaluation on a website's features that meet their needs and reflect the overall excellence of the website. We also consider three components of perceived quality of the fashion websites: website content quality, technical quality and information quality. The content quality comprises the content usefulness, completeness, clarity, currency, conciseness and accuracy. Technical quality refers to security, ease of navigation, search facilities, site availability, valid links, customization, speed of page loading, interactivity and ease of access. Finally, information quality reflects relevancy, sufficiency and currency of the information [25, 26]. Thus, website quality is connected to the meaning of facilitating conditions and previous studies stress the relationship between perceived website quality and performance expectations (e.g. Refs. [27, 28]). If fashion customers believe in the quality of the fashion websites, they will also raise their perception of website usefulness and performance. Thus (see Figure 1):



H1: Perceived fashion website quality is positively related to performance expectancy.

The social context (peers or family), the way others recommend or not to use an online platform or to buy an online item have been regarded as an important factor to influence the behaviour (e.g. Refs. [17, 29]). If a fashion consumer is enrolled and motivated by his/her peers, family and friends to use a fashion online platform and buy items from there, then the fashion consumer will tend to perceive the technology as more useful (higher performance expectancy), resulting in stronger usage intentions [16, 29]. Therefore:

*H2*: Social influence and recommendation by other fashion consumers are positively related to performance expectancy.

Past experience using online platforms to buy clothes and accessories contribute favourably to behavioural intentions [29]. Actually, expertise and proficiency influence the use of technology [3, 30]. Past experience is also related to a better performance expectancy (e.g. [31, 32]). Thus:

H3: Experience with online fashion websites is positively related to performance expectancy.

Credibility is regarded as "the believability of the product position information contained in a brand, which depends on the willingness and ability of firms to deliver what they promise" ([33], p. 34). Consumers tend to have more difficulty in evaluating the credibility of an online context, based on the reviews/comments, because they are anonymous sources who have no prior relationship with the receiver [4, 34]. Past studies have explored the influence of source credibility on perceived information usefulness [25, 35, 36]. Therefore, we expect that:

*H*4: Sources of credibility is positively related to performance expectancy.

#### 2.2. Outcomes of performance expectancy

As previously mentioned, performance expectancy represents how the use of online platforms helps consumers perform certain activities (such as the search for fashion information and buy clothes and accessories). Performance expectancy leads to stronger usage intentions because consumers' satisfaction with a service or a technology depends on their expectation of the performance of the service or the technology [37]. If fashion consumers are able to use the technology implemented in websites to perform what they intend to, then they will tend to feel satisfied and confident and it will be easier to communicate the positive experience to others. Therefore:

H5: Performance expectancy is positively related to satisfaction.

*H6*: Performance expectancy is positively related to trust.

H7: Performance expectancy is positively related to word-of-mouth behaviour.

Trust may act as a mediator between satisfaction and recommendation of a lodging [38]. In supermarket context, it is also possible to find the mediator effect of trust between customer satisfaction and behavioural intentions [39]. So, it is expected that online fashion consumers satisfied with the fashion website platforms will say positive things and recommend the websites to others and such will be reinforced by the confidence they have with the brand and the website platforms. Thus:

H8: Online trust mediates the relationships between satisfaction and word-of-mouth behaviour.

#### 3. Method

#### 3.1. Data collection

In order to collect data, convenience mall-intercept sampling (Lisbon city centre area) served to draw a broad cross-section of consumers. So, the sample was a portion of the general population who have experiences of purchasing fashion items from the online website stores (in approaching consumers, we confirmed if such criterion is confirmed). Researchers used tablets to be used by consumers to answer the online survey. The final sample consisted of 312 participants (see **Table 1**). The factorial analysis helped to analyse the dimensionality of the constructs, followed by SmartPLS2.0 to test the hypotheses.

#### 3.2. Measures

The questionnaire for the present study was adopted from the previous studies and validated with a pilot test. In the pilot study, 22 graduate students, who have experiences of online fashion shopping in the last 3 months, were asked to verify the content validity and psychometric properties of the measures used in the present study. Based on the comments made by participants in the pilot study, several questionnaire items were revised to include more precise meanings. All responses to questions related to perceived website quality, receiver past experience, social influence and recommendation, credibility, performance expectancy, trust and satisfaction were recorded using a five-point degree scale ranging from 1 (strongly disagree) to 5 (strongly agree). Only Internet experience employed a five-point degree scale ranging from 1 (very bad) to 5 (very good) and word-of-mouth behaviour used a five-point degree scale ranging from 1 (never) to 5 (always). Regarding the website quality, the items employed are based on Yang et al. [40], but we excluded the items measuring the adequacy of information and usefulness of content because past research has demonstrated that the website quality and information quality are two different dimensions (see Table 2). In the first part of the questionnaire, we asked participants: Which is the fashion website (online store) that you frequently browse to follow fashion trends and ideas and eventually buy? Then, we asked to think about that fashion website in order to answer the questions (some of the most mentioned website brands are: Zalando, Zara, H&M, ASOS, Amazon).

Gender	Age (years)	Employment status		
Female: 80.4%	≤20: 9.9%	Employed: 37.2%		
Лаle: 19.6%	21–30: 69.9%	Self-employed: 8.7%		
	31–40: 9.9%	Student: 46.5%		
	41–50: 5.8%	Unemployed: 3.8%		
	51-60: 3.5%	Other: 3.8%		
	>60: 0.9%			

Table 1. Sample profile.

Construct	Items	Sources
Performance expectancy (PE)	I find fashion website useful. Using fashion website enables me to get fashion information more quickly. Using fashion website increases the effective use of my time in handling my fashion information tasks and purchase. Using fashion website increases the quality of my fashion information at minimal efforts.	[16]
Website quality (WQ)	This website Is easy to use. Has well-organized hyperlinks. Provided opportunities to interact with other customers. Has high speed of page loading. Is easily accessible from different media. Guarantees users' privacy.	[40]
Information quality (IQ)	The information in online reviews is Timely. Relevant to my needs. Complete for my needs. Valuable. Useful. Credible.	[26, 36, 41]
Technical quality TQ)	The website Looks secure for carrying out transactions. Looks easy to navigate. Has adequate search facilities. Has valid links (hyperlinks). Has many interactive features (e.g. online application for fashion services). Pages load quickly.	[42]
Source credibility SC)	The reviewers on this fashion website are Credible. Are experienced. Are trustworthy. Are reliable.	[43]
nternet experience IE)	How would you describe your: Internet knowledge (1-very bad to 5-very good). General computer knowledge (1-very bad to 5-very good).	[30]
Receiver experience RE)	Prior to your participation in this study, how would you rate your level of experience in terms Of using (name brand)? Of browsing (name brand)? Of online recommendations?	[44]
Social influence (SI)	People who are important to me think that I should use fashion websites.  People who influence my behaviour think I should use fashion websites.	[16]
Recommendation adoption (RA)	Online reviews and comments made it easier for me to make purchase decision (e.g. purchase or not purchase). Online reviews have motivated me to make a purchase decision (purchase or not purchase). The last time I read online fashion reviews I adopted consumers' recommendations. Information from review contributed to my knowledge of fashion product and trends.	[41]

Construct	Items	Sources		
Customer satisfaction (CS)	I am satisfied with the information I have received from this fashion reviews website.			
	I am satisfied with my previous experiences with this website.			
Trust (T)	I think that the information offered by this fashion website is sincere and honest. I think that the advice and recommendations given by this customer reviews are trustworthy.	[14, 46]		
	I trust the online customer reviews on this website. I trust this fashion website.			
Word-of-mouth behaviour (WB)	Think about the website you chose. How often did you mention this fashion website to others? (1-never to 5-always)  I mentioned to others that I seek fashion information from this website.  I made sure that others know that I rely on this website to purchase fashion products.	[47]		
	I spoke positively about this fashion website to others. I recommended this website to close friends.			

Table 2. The construct, items and sources.

#### 4. Results

#### 4.1. Measurement results

We employ the PLS approach to treat data, using the software SmartPLS2.0. The measurement model or the adequacy of the measures is assessed by evaluating the reliability of the individual measures, the convergent validity and the discriminant validity of the constructs.

Regarding the adequacy of the measures at the first-order construct level, item reliability is assessed by examining the loadings of the measures on their corresponding construct. Item loadings of scales measuring reflective constructs should be  $\geq$ 0.707, which indicates that over 50% of the variance in the observed variable is explained by the constructs [48]. In this study, the item loading of each item exceeds the value of 0.707 (see **Table 3**).

All Cronbach's alpha values are >0.7 and all composite reliability values are >0.8 in **Table 3**. Therefore, all constructs are reliable since the composite reliability values exceed >0.7. The measures demonstrate convergent validity as the average variance of manifest variables extracted (AVE) by constructs is >0.5, indicating that most of the variance of each indicator is explained by its own construct.

At the second-order construct level, we have the parameter estimates of indicator weights, significance of weight (t-value) and multicollinearity of indicators. Weight measures the contribution of each formative indicator to the variance of the latent variable [49]. A significance level of 0.001 suggests that an indicator is relevant to the construction of the formative index (perceived website quality, social recommendation and experience) and thus demonstrates a sufficient level of validity. The recommended indicator weight is >0.2 [50]. **Table 3** shows that all indicators have a positive beta weight >0.2. The degree of multicollinearity among the formative indicators should be assessed by the variance inflation factor (VIF) [51]. The VIF indicates how much an indicator's variance is explained by other indicators of

the same construct. The commonly acceptable threshold for VIF is <3.33 [52]. Table 3 shows VIF values are <3.33 and so the results did not seem to pose a multicollinearity problem.

Latent variables	Mean LV	Item loading (reflective measure)	Cronbach's alpha	Composite reliability	AVE	
Website quality (WQ)	4.0	(0.745-0.826)	0.838	0.885	0.607	
Information quality (IQ)	3.1	(0.852-0.913)	0.945	0.956	0.784	
Technical quality (TQ)	4.0	(0.721-0.808)	0.855	0.892	0.580	
Social influence (SI)	2.7	(0.945–0.959) 0.897		0.951	0.906	
Recommendation adoption (RA)	2.8	(0.799–0.881)	0.918	0.942	0.804	
Internet experience (IE)	4.0	(0.955-0.857)	0.905	0.955	0.913	
Receiver experience (RE)	3.4	(0.765-0.928)	0.839	0.905	0.761	
Source credibility (SC)	3.0	(0.866-0.956)	0.935	0.954	0.838	
Performance expectancy (PE)	3.9	(0.841–0.895)	0.885	0.921	0.744	
Customer satisfaction (CS)	4.1	(0.841-0.895)	0.887	0.946	0.898	
Trust (T)	3.7	(0.767-0.863)	0.833	0.886	0.660	
Word-of-mouth behaviour (WB)	3.4	(0.790-0.911)	0.871	0.913	0.724	
Second-order formative constructs	First-order constructs/ dimensions	Weight	t-Value	VIF		
Perceived fashion website	Website quality	0.378***	9.637	1.769		
quality	Information quality	0.443***	6.270	1.255		
	Technical quality	0.449***	9.109	1.539		
Social influence and	Social influence	0.319***	3.934	1.020		
recommendation	Recommendation adoption	0.877***	14.958	1.020		
Experience	Internet experience	0.453***	23.412	1.595		
	Receiver experience	0.658***	23.665	1.595		
Notes: ***p < 0.001.						

Table 3. Measurement results.

Regarding discriminant validity, the square root of AVE should be greater than the correlation between the construct and other constructs in the model [53]. Table 4 shows that this criterion has been met. The last part of Table 4 shows that the correlations between each first-order construct and the second-order construct are above 0.6 [54].

	IQ	IE	PE	TQ	WQ	SC	RE	RA	CS	SI	T	WB
AVE <sup>1/2</sup>	0.885	0.956	0.863	0.761	0.779	0.915	0.872	0.896	0.948	0.952	0.812	0.851
IQ	1.000											
IE	0.122	1.000										
PE	0.241	0.438	1.000									
TQ	0.293	0.433	0.587	1.000								
WQ	0.369	0.425	0.522	0.549	1.000							
SC	0.660	0.206	0.290	0.357	0.337	1.000						
RE	0.296	0.608	0.589	0.481	0.425	0.353	1.000					
RA	0.604	0.126	0.197	0.129	0.175	0.550	0.274	1.000				
CS	0.374	0.430	0.560	0.618	0.575	0.385	0.464	0.142	1.000			
SI	0.217	0.164	0.426	0.269	0.270	0.194	0.291	0.231	0.238	1.000		
T	0.587	0.335	0.521	0.568	0.522	0.523	0.434	0.381	0.645	0.240	1.000	
WB	0.348	0.329	0.500	0.470	0.445	0.339	0.502	0.371	0.529	0.389	0.538	1.000
	ed websit	te WQ		IQ		TQ						
quality		0.832		0.823		0.714						
Social		SI		RA								
recommendation		0.621		0.951								
Experie	ence	IE		RE								
		0.853		0.933								

Table 4. Discriminant validity.

#### 4.2. Structural results

In this study, a non-parametric approach, known as Bootstrap (500 re-sampling), was used to estimate the precision of the PLS estimates and support the hypotheses. All path coefficients are found to be significant at 0.001, 0.01 or 0.05 levels, except hypotheses H2, H4, H6 (see Table 5). In the case of hypotheses H8, in addition to the bootstrapping approach, the Sobel test [55, 56] was used for the mediating effect.

As models yielding significant bootstrap statistics can still be invalid in a predictive sense [57], measures of predictive validity (such as R2 and Q2) for focal endogenous constructs should be employed. All values of Q2 (chi-squared of the Stone-Geisser criterion) are positive, so the relations in the model have predictive relevance [58]. The model also demonstrated a good level of predictive power (R2), as the modelled constructs explained 45.3% of the variance in performance expectancy and 57.0% in trust. The good value of GoF (0.75) and the good level of predictive power (R<sup>2</sup>) reveal a good overall fit of the structural model (see **Table 5**). As proposed by Wetzels et al. [48], a GoF greater than 0.35 in the social science field indicates a very good fit.

Path	Standardized coefficient direct effect (t-value)	Standardized coefficient total effect (t-value)	Test result	
Perceived fashion website quality → performance expectancy	0.415" (3.059)	0.415** (3.059)	H1 supported	
Social influence and recommendation → performance expectancy	0.089 ns (0.816)	0.089 ns (0.816)	H2 not supported	
Experience → performance expectancy	0.393*** (4.157)	0.393*** (4.157)	H3 supported	
Source credibility → performance expectancy	-0.144 ns (1.209)	-0.144 ns (1.209)	H4 not supported	
Performance expectancy $\rightarrow$ customer satisfaction	0.560*** (6.141)	0.560*** (6.141)	H5 supported	
Performance expectancy $\rightarrow$ trust	0.151 ns (1.878)	0.521*** (6.427)	H6 not supported (only total effect)	
Performance expectancy $\rightarrow$ W-o-m	0.257* (2.127)	0.500*** (5.495)	H7 supported	
Mediation effects				
Path	Standardized coefficient direct effect (t-value)	Standardized coefficient total effect (t-value)	Result	
Customer satisfaction → trust	0.660*** (10.299)	0.660*** (10.299)	Supported	
$Trust \rightarrow W\text{-o-m}$	0.263* (1.936)	0.263* (1.936)	Supported	
Customer satisfaction $\rightarrow$ W-o-m	0.189ns (1.376)	0.362*** (3.529)	Not supported (only total effect)	
Path mediation	Standardized coefficient	z-test (p-value)	Result	
Customer satisfaction $\rightarrow$ trust $\rightarrow$ W-o-m	0.174	1.899 (0.06)	H8: supported at <i>p</i> < 0.10	
$R^2$	0.453	Q <sup>2</sup> performance expectancy	0.334	
R <sup>2</sup> trust	0.570	Q <sup>2</sup> trust	0.351	
R <sup>2</sup> customer satisfaction	0.314	Q <sup>2</sup> customer satisfaction	0.278	
R <sup>2</sup> W-o-m	0.370	Q <sup>2</sup> W-o-m	0.260	
GoF (overall goodness of fit)	0.75			
Notes: ns: not significant. Mediation was $p < 0.05$ . ** $p < 0.01$ . *** $p < 0.001$ .	s tested via a z-test, which v	was calculated using 56Sobel's (1	982)approach.	

Table 5. Structural results.

## 5. Conclusions and implications

This study examines how perceived fashion website quality, social influence, and recommendation, credibility and experience influence fashion consumer behaviour, considering performance expectancy as the core element of online trust, satisfaction and word-of-mouth.

In the current study, perceived fashion website quality is represented by three dimensions, having a multi-dimensional second-order structure as suggested by Dickinger and Stangl [9]. The information and technical quality dimensions emerge as the most relevant in shaping the overall perceived fashion website quality.

Social influence and recommendation comprises both social influence construct and recommendation adaptation, where the last one has the highest weight in shaping the second-order constructs. Yet, the influence of social influence and recommendation on performance expectancy was non-significant. These results may be explained based on the profile of participants. Participants voluntarily use the fashion websites (they are users) and they rely more on their beliefs and perceptions about the websites than on others' recommendations. This is aligned with other studies, such as Refs. [6, 16].

Regarding experience, this was also measured as a second-order formative construct aggregating Internet experience and receiver experience. Receiver experience contributes more for shaping experience than Internet experience, expressing the importance of using a particular website, who have experience in browsing or reading online recommendations. In the current study, experience with fashion websites reveals a significant relationship with performance expectancy. Participants with experience in fashion websites tend to perceive them as easy to use.

Like social influence and recommendation, source of credibility does not exercise a significant effect on performance expectancy. Experienced participants are not so connected to the credibility of the information provided by the anonymous reviews. In this situation, website participants are more independent and self-confident, the reason why the source of credibility may not have a significant correlation with performance expectancy.

In what concern to outcomes of performance expectancy, it is interesting to find a significant effect on satisfaction, as expected based on Choi et al. [37], followed by the effect on word-of-mouth. Although we did not find a significant direct relationship between performance expectancy and online trust, the role of trust as a mediator between satisfaction and worth-of-mouth should not be neglected. Satisfaction with the information received from the fashion reviews and with the previous experience seems to enhance the confidence on online information, customer reviews, advice and recommendations given by fashion websites and this, in turn, contributes to advocate in favour of the fashion website to others.

It is noticeable that performance expectancy has an indirect effect on trust, which is reinforced by customer satisfaction ( $\beta$  = 0.521; p < 0.001). When fashion customers are satisfied with the information and previous experiences using the fashion website, these features help to generate trust on fashion websites along with the usefulness and the minimal effort that fashion customers recognize using the website.

Finally, customer satisfaction is not a good predictor of word-of-mouth; online fashion customers need to be confident in the fashion website to have the disposition to engage others to use and purchase in a certain fashion website ( $\beta$  = 0.362; p < 0.001). These findings express, once more, the important role of online trust in order to have fashion customers advocating in favour of the brand and the website.

#### 5.1. Theoretical implications

The current study considers for the first time three second-order formative constructs as drivers of performance expectancy: perceived fashion website quality, experience and social influence and recommendation.

The study also extends the UTAUT model by incorporating the second-order construct and re-structured the inter-relationships among variables. Findings claim that perceived fashion website quality and experience are the important drivers to performance expectancy and those who consider fashion websites ease of use tend to be also satisfied with those online fashion platforms and recommend it to others. Trust in the information offered and in the purchase process contributes to reinforce the recommendation to others.

#### 5.2. Limitations and suggestions for further research

Although the study was conducted with caution, several limitations should be pointed out, which may also be suggestions for further research. First, the questionnaire could be spread in other countries and we may compare the results in order to extend the findings properly. Second, the model should be analysed considering different fashion brands, categorized by fashion product categories. Third, it will be interesting to undertake a longitudinal study in order to be able to prove causality.

#### 5.3. Practical implications

Managers and designers of fashion websites should always be committed with the quality, information and technology of fashion websites. It will be important to keep improving the information provided, up-to-date, the layout and the hyperlinks on the website, as well as, the process of purchase (easy but safe). Managers should also promote the experience of online fashion brands, creating positive surprises and motivating users to be devoted to fashion news. Managers should be able to attract non-users, exposing the potentialities and performance of the fashion websites, through the speed, time and efficiency of the website.

The scales employed to evaluate the three dimensions of website quality, experience, credibility and social influence and recommendation may be used by website managers to prepare surveys to be evaluated by fashion website users.

#### **Author details**

Sandra Maria Correia Loureiro<sup>1\*</sup> and Marlene Amorim<sup>2</sup>

- \*Address all correspondence to: sandramloureiro@netcabo.pt
- 1 Business Research Unit (BRU/UNIDE), Instituto Universitário de Lisboa (ISCTE-IUL), Lisbon, Portugal
- 2 University of Aveiro, Aveiro, Portugal

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