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FACULTY OF BUSINESS AND LAW

Regulatory Orientation and the Customers' Decision Journey

by

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Thesis for the degree of PhD

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ABSTRACT

FACULTY OF BUSINESS & LAW

Digital & Data Driven Marketing

Thesis for the degree of Doctor of Philosophy

REGULATORY ORIENTATION AND THE CUSTOMERS' DECISION JOURNEY

Farah Naz

Previous research has highlighted that behavior is the result of both individual and situational factors. Therefore, consideration of both these factors is important to better understand and predict human behavior. Despite this, extant literature is replete with studies which have mostly focused on studying the influence of either individual or situational factors on behavior. Given the (i) increased complexity faced by marketers due to greater number of product and channel options at different stages of customer decision journey (ii) premise involving the importance of studying both individual and situational factors to understand behaviour (iii) paucity of research involving customer decision journey and channels from the regulatory focus theory perspective, this thesis aims to provide a nuanced understanding of customer behavior from a multi-channel and customer decision journey perspective grounded in regulatory focus theory. It provides a rich customer behaviour understanding during different stages of customer decision journey based on chronic and situational regulatory orientation interaction. It provides answers to the “why” (regulatory focus theory), of “what” (means and emotions) and “where” (CDJ and channel context) questions (Ratneshwar, Mick & Huffman 2003). Specifically, this research aims to determine the influence of chronic and situational regulatory focus interaction on the choice of means and emotions faced at each stage of customer decision journey. For instance, what means (e.g. channels) will be chosen and what emotions will be experienced in case of chronic promotion person facing promotion situation?

A mixed method approach is adopted for this thesis. The first qualitative phase involved in-depth interviews with 30 multi-channel customers. The results of this phase indicated differences in channel choice, actions taken at channels and emotions experienced at each stage of the customer decision journey among the chronic and situational regulatory orientations interaction

groups. The results of the first phase helped in the design of second experimental phase. This experiment was conducted in lab setting with the aim of identifying chronic and situational regulatory focus interaction on the online customer decision journey. The first two stages provide complementarity. The results of the lab session indicate a significant influence of incongruent chronic-situation regulatory condition on the basket amount, significant promotion chronic-situation congruent condition on session duration and significant prevention chronic-situation congruent condition on the overall extensiveness of search and comparison. The third phase involved 14 interviews with experts from different industries. These experts highlighted the channel choices and actions of their customers. The experts also explained their implemented marketing strategies for each customer decision journey stage. The results indicate greater focus on push online marketing and separate rather than an integrated focus on each channel.

This thesis contributes towards consumer behavior, regulatory focus theory and mixed method literature. It helps obtain a rich understanding of the role of both chronic and situational regulatory orientation on the channel choices and actions taken at these channels during different stages of customer decision journey. This may help marketers in targeting, channel and message design. The results emphasize that marketers must use a combination approach in online channel design, involving usage of visuals and information. Product category may provide further guidance regarding the extent of trade-off between one type of design over another. The strengths and limitations related to each stage are also provided.

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Research Thesis: Declaration of Authorship

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I declare that this thesis and the work presented in it is my own and has been generated by me as the result of my own original research.

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Definitions and Abbreviations

Regulatory Focus Theory	RFT
Regulatory Focus	RF
Customer Decision Journey	CDJ
Congruence	Cong
Incongruence	Incong
Channels	C
Actions	A
Emotions	E
Independent Variables	
Chronic Regulatory Focus	CRF
Prevention chronic regulatory focus	Prev CRF
Promotion chronic regulatory focus	Promo CRF
Situational Regulatory Focus	S-RF
Situational Regulatory Focus- Promotion	Promo S-RF
Situational Regulatory Focus-Prevention	Prev S-RF
Congruence	Promo CRF-Promo S-RF
	Prev CRF-Prev S-RF
In-congruence	Prev CRF- Promo S-RF
	Promo CRF-Prev S-RF
Control Variables	
Clothing Purchase Importance Scale	CPIS
Website Familiarity Scale	Wb-Fm
Time Online	TO

Purchase Online	PO
Purchase Frequency	PF
Gender	G

Behavioural Outcome Variables

Session Duration	Sess-D
Number of websites visited	Wb-Vst
Average Website Duration	Avg Wb-D
Basket Amount	B-Amt
Basket Size	B-Sz
Positive Affect	PA
Negative Affect	NA

Means Variables

Search and comparison Within the Same Website	S-Within
Search and comparison across Websites	S- Across
Stepwise Search and Comparison	S-Step

Definitions

CDJ The purchase process from the moment when a consumer is aware of the need to the moment when he or she searches evaluates and buys the product to satisfy the need, experiences and talks about it.

RFT A theory of motivation and goal pursuit developed by Higgins (1997) that indicates two types of orientations, promotion and prevention, that differ in terms of sensitivity towards the positive and negative outcomes. Promotion orientation is sensitive towards aspiration and growth whereas prevention orientation is sensitive towards security and responsibility.

RF Regulatory Focus comprises of promotion and prevention orientation. Promotion focus concerns emphasis on aspiration and achievement and prevention focuses on security or responsibility.

Cong Match between chronic promotion and situational promotion or chronic prevention and situational prevention

Incong (Incongruence) mismatch between chronic promotion and situational promotion or chronic prevention and situational prevention

CRF Chronic regulatory orientation

S-RF Situational regulatory orientation is promotion or prevention orientation induced through the situation. Situational regulatory orientation can be related to goal or message or means or product

C Online, offline, multi-channel, omni-channel

A Devices used, websites/stores checked, ads seen or clicked, Word of Mouth or reviews, recommendations, number of websites checked, overall duration, search on brand websites/ third party websites, basket size and amount, number of tabs opened during search, search and comparison across websites versus search and comparison within websites, local or international websites visited

Chapter 1 Introduction

Ali, an assistant manager at a firm, is anxiously searching for a laptop that will help him finish his assigned task. This task is crucial for his yearly evaluation. Although Ali is generally a risk taker, he cannot take chances on this expensive and crucial purchase. He seeks advice from his friends, visits blogs and review forums to look for appraisals about brands. Still unconvinced, he continues his search and evaluation of options for a week. Since his deadline is getting closer, he decides to visit a store near his office to personally experience the options. At the store, he not only inspects different brands but also has a detailed conversation with the store manager. He specifies attributes that he is interested in and listens intently to the manager's suggestions. During this process of search and evaluation, he realizes a better offer received via email from an e-tailor that he had experienced a few months back. Finally, he places his order there.

This scenario indicates that shoppers face multiple channels, ranging from brick and mortar stores to internet and catalogues (Neslin et al. 2006). Each channel has its own set of attributes (Gensler et al. 2012) and may be used at different stages of the customer decision journey (CDJ) (Konus et al. 2008). Some channels may be used for search stage while others for purchase stage (Verhoef, Neslin & Vroomen 2007; Peterson, Balasubramanian & Bronnenberg 1997).

1.1 Research Background

Recently, US census bureau released their 2018 second quarter e-commerce report which indicates that their e-commerce sales has reached a \$ 127 billion mark. Despite these e-commerce sale figures, it is expected that by 2020 more than 80 percent of sales will happen in the offline stores of US (Grieder et al. 2014). These figures suggest multiple channel choice for customers that has enhanced complexities for marketers (Leeflang et al. 2014). Marketers face challenges not just due to channel multiplicity (Neslin & Shankar 2009) but also due to customer empowerment (Heitz-Spahn 2013), research shopping (Verhoef et al. 2007), free riding (Shin 2007) and channel cannibalization (Kollmann et al. 2012).

Increased product and channel options for customers (Court et al. 2009; Khushwaha & Shankar 2013; Silva 2018) during different stages of CDJ (Lemon et al. 2016; Anderl et al. 2016) have made CDJ more complex (Lemon et al. 2016). Moreover, the importance of understanding channel choices during different stages of CDJ (Lemon et al. 2016) is greater than before owing to the requirements related to resource allocation (Edelman 2010), enhanced customer experience (Temkin 2010; Lemon et al. 2016) and their effect on customer loyalty, satisfaction (Shankar et al.

2003) and organization's profitability (Kumar & Venkatesan 2005). Therefore, there has also been an overall greater academic motivation to study CDJ and channels (Anderl et al. 2016).

Court et al. (2009) described decisions in these complex multiple channels and brands environment in terms of a loop like model called consumer decision journey. In contrast with the previous sequential decision making models (Howard & Sheth 1969; O'Brien's 1971; Lavidge & Steiner 2000), consumer decision journey stages in Court et al.'s (2009) model happen in a less-linear and recurring manner. This consumer decision journey model also takes into account the notion of well-informed consumers, their ability to pull information from relevant channels and the possibility of bigger choice set as consumers move along the stages of the journey (Court et al. 2009). The stages described in this model are need trigger and initial consideration set, research and active evaluation, purchase and post-purchase stages. Each stage in customer decision journey¹ (CDJ) may involve customer interaction or contact with the organization through medium called channels (Neslin et al. 2006). Channels include traditional, online, multi-channel or omni-channel (Lazaris & Vrechopoulos 2014). Gensler, Verhoef and Bohm (2012) revealed the influence of channel experience, channel characteristics, product channel association and channel spill-over effect at different stages of CDJ in the multi-channel retail sector. Similarly, Schroeder and Zaharia (2008) identified shopping motives that influence channel choices at each stage of CDJ.

Other factors that influence channels choice at each stage of CDJ include goals (Balasubramanian et al. 2005), store attributes, environmental cues (Turley & Milliman 2000; Baker et al. 2002; Underhill 2009), perceived risk (Hawes & Lumpkin 1986), product variety (Sirgy et al. 2000) trust, product characteristics, assortment availability (Lee & Turban 2001; Melis et al. 2015), emotions (Dawson 1990), intrinsic and extrinsic motivation (Frasquet et al. 2015) and hedonic and utilitarian motivations (Kwon & Jain 2009).

Albeit an extended history of research related to motivational influence on customer and shopper behavior and channel choice (Childers et al 2001; Schoenbachler & Gordon 2002; Arnold & Reynolds 2003; Khan, Dhar & Wertenbroch 2004; Büttner, Florack & Göritz 2013; Kwon & Jain 2009; Chitturi, Raghunathan & Mahajan 2007), research related to individual trait and situational goal interaction and their subsequent influence on means choice, for example channel choice,

¹ This thesis will use the term customer decision journey instead of Court et al.'s (2009) term consumer decision journey. This is because the customer relates to individuals who may purchase the product for themselves or for others (Middleton 2012). The term decision journey relates to the different stages of decision that the customers go through from need recognition to post-purchase which may not happen in a sequential manner (Court et al. 2009). More details are presented in section 2.1.3 of literature review chapter.

remains sparse. These individual traits, goals and choice of means can be studied through the regulatory focus theory (RFT).

RFT is a theory of motivation and goal pursuit (Higgins 1997). It draws from the hedonic principle that states that individuals seek to approach pleasure and avoid pain (Higgins 1997). RFT further moves beyond the hedonic principle and explains individual differences in approach-avoidance motivation based on the two types of “*regulatory orientations*”, called the promotion and prevention orientations (Higgins 1997). Promotion orientation approaches gains and avoids non-gains whereas prevention orientation approaches non-losses and avoids losses (Higgins 1997, 1998). Promotion orientation focuses upon aspirations and ideals whereas the prevention orientation focuses upon security and maintaining status quo (Higgins 2000). The promotion and prevention orientations can be chronic that is trait or person-based (Haws, Dholakia & Bearden 2010; Lanaj et al. 2012) and can also be invoked through situations such as goals (Higgins 1997, 1998; Förster, Higgins & Idson 1998). Example of chronic promotion (prevention) orientation can be an individual focused on growth (safety) (Higgins 1997) while the example related to situational promotion (prevention) goal can be “*looking cool*” (“*being responsible*”) (Chitturi, Raghunathan & Mahajan 2007, p. 52). In terms of chronic promotion-prevention orientation, individuals can be high on both orientations or high on one orientation or low on both orientations (Lanaj et al. 2012; Gamache et al. 2015). Experience of emotions due to achievement and non-achievement of goals also varies with the two orientations (Brockner & Higgins 2001). For instance, goal achievement creates intense positive emotions of cheerfulness in promotion oriented individuals and goal failure creates intense negative emotion of agitation in prevention oriented individuals. Moreover, promotion and prevention orientation also influence individual’s strategic inclinations or choice of means (Higgins 1997, 1998).

Pham and Higgins (2005) explained the significance and superiority of RFT over other motivational theories due to its parsimony in terms of strategic inclinations of attaining outcomes. Promotion (prevention) oriented individuals are inclined towards using eagerness(vigilance) strategy and risky (conservative) tactics to achieve their goals (Higgins 2002). Hence, a match between regulatory orientation and choice of means create the “*right*” feeling, called the feeling of “*fit*”² (Higgins 2009, p. 505). Fit creation enhances the overall level of engagement and value derived from the outcome and process (Higgins 2009).

RFT has been applied in fields such as psychology (e.g. Higgins 1997, Scholer et al. 2008), consumer behavior (e.g. Aaker & Lee 2006; Avnet & Higgins 2006) and marketing (e.g. Lee & Aaker 2004; Zhao & Pechmann 2007; Ashraf et al. 2016). RFT’s application helps understand

² This has been explained in detail in section 2.10

aspects such as effective communication, consumption and purchase motivations (Avnet & Higgins 2006; Chernev 2004; Pham & Avnet 2004; Pham & Higgins 2005; Wang & Lee 2006; Zhou & Pham 2004).

Overall, RFT's classification of regulatory orientations (promotion and prevention orientation) as chronic and situational variables (Higgins 1997, 1998), its parsimonious categorization of goal pursuance means (eagerness/vigilance, risky/conservative) (Higgins 1997, 1998), its proximity to behavior (Gamache et al. 2015) and its application in marketing and consumer behavior domain makes it a highly pertinent theory for this research to study the influence of chronic and situational regulatory orientation variables on behavior (Lanaj et al. 2012) such as channel choice, and actions taken at these channels at each stage of CDJ.

1.2 Research Motivation

The studies regarding RFT, channel antecedents and channel choices either focus on a particular stage of CDJ i.e. search (Jensen et al. 2003, Huang & Hutchinson 2008), purchase (Herzenstein et al. 2007), post-purchase (Frasquet et al. 2015; Gardial & Schumann 1994) or a combination of stages such as search and evaluation (Pham & Chang 2010) or search and purchase (e.g. Konus et al. 2008; Verhoef et al. 2007). However, there is a paucity of research that involves all customer decision journey stages (Gensler, Verhoef & Bohm 2012). Pham & Higgins (2005), for instance, have discussed choices across different stages of CDJ from the RFT perspective. Their conceptual paper discussed how chronic promotion and prevention orientations and the situational promotion and prevention orientations influence search, evaluation, purchase and post-purchase stages of the journey. Similarly, study by Gensler, Verhoef and Bohm (2012) and Schroeder and Zaharia (2008) studied all decision journey stages in a multi-channel context. These studies are, however, either conceptual in nature (Pham & Higgins 2005) or lack focus on both chronic, situation and chronic-situational interactional influence on channel choice and actions taken at these channels (Pham & Higgins 2005; Gensler, Verhoef & Bohm 2012; Schroeder & Zaharia 2008).

The increased emphasis on both chronic and situational factors is important because behavioural understanding and prediction about a customer or any individual can be done appropriately by studying both individual and situational factors (Endler 1973; Pervin & Lewis 1978; Schneider 1982). This is primarily because human behaviour is the result of both individual and situation (Ross & Nisbett 1991). Hence, given the challenges faced by marketers such as channel proliferation, choice of multiple channels (Gensler, Verhoef & Bohm 2012; Schroeder & Zaharia 2008) at each stage of CDJ, empowered, informed and demanding customers (Leeflang et al. 2014), it is important to understand why customers choose certain channels and what actions do

they perform at these channels at each stage of CDJ based on individual and situational interaction. Multi-channel and CDJ form the context of this thesis. Multi-channel marketing includes online and offline channel options such as stores, phone, websites, catalogues for the purpose of providing convenience to customers (Trampe et al. 2014; Lee & Kim 2009), and for improving customer satisfaction and loyalty (Neslin et al. 2006; Kumar & Venkatesan 2005). RFT provides a useful theoretical lens to understand multi-channel and CDJ context based on the reasons illuminated in section 1.1. It helps obtain answers to question such as what channels are chosen or how search and evaluation is performed when a chronic promotion oriented individual faces prevention goal (incongruence) compared to behavior due to chronic promotion oriented individual facing promotion goal (congruence).

RFT literature mostly focuses on either chronic regulatory orientation or primed situational regulatory orientation perspective. Except for a few studies in psychology which have investigated the interaction effect of chronic and situational regulatory orientation on attitudes and behavior (Shah, Higgins & Friedman 1998; Lee Aaker & Gardner 2000, study 3; Forster et al. 1998, study 3; Haws et al. 2012; Lisjak et al. 2012). Therefore, there is dearth of research pertaining to the influence of chronic regulatory orientation and situational regulatory goals on the choices of means i.e. channels chosen, actions taken at these channels and emotions experienced at each stage of CDJ. Figure 1.1 also highlights this research gap. It illustrates the three broad domains i.e. CDJ, channels and RFT. The common area connecting the three broad domains remains under researched. This research, therefore, fills a crucial gap in RFT and consumer behaviour literature which pertains to the choice of means during CDJ based on the interplay between chronic regulatory orientation (promotion/prevention) and the situation based regulatory goals (promotion/prevention). It is based on the premise that the interaction between the personal and situation based regulatory orientations (promotion or prevention) create conditions of congruence or incongruence (Haws et al. 2012) which may influence means choice. Means are described as strategies (eagerness and vigilance; Higgins 1998) and tactics such as channel choices and the related actions at these channels (also termed in literature as risky and conservative tactics, Higgins, 1998). Strategies are broad and general plans which are enacted through tactics (Scholer et al. 2013).

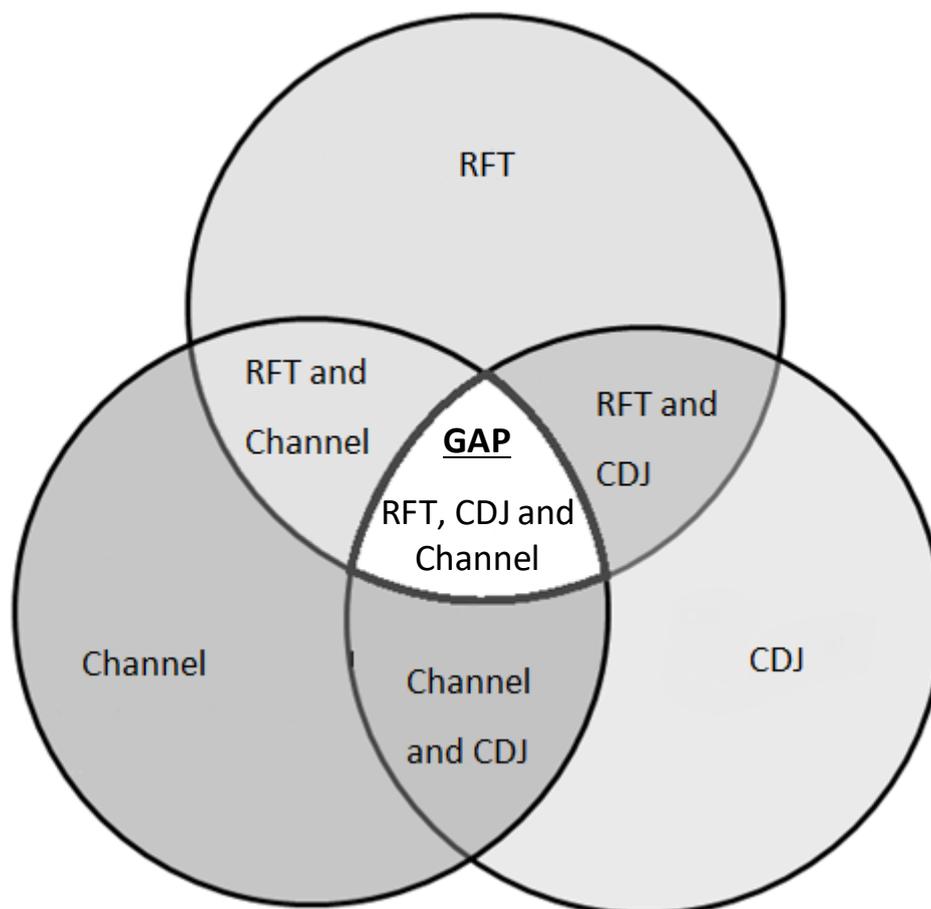


Figure 1.1 Research Gap

Study of the intersection of the three domains highlighted in figure 1.1 is valuable because it gives a nuanced understanding of customer behavior in CDJ and channel context which is highly relevant in the present challenging times for the marketers. It provides answers to the “why” (nature of motivation i.e. RFT) of “what” (behavioural outcomes such of means and emotions experienced) influence “where” (CDJ and channel context) (Ratneshwar, Mick & Huffman 2003). RFT qualifies motivation at an individual that is trait level and situational level in the form of goals (Pham & Higgins 2005). These motivational contents then provide answers to choices of means and actions that take place in the CDJ and channel context.

The customer groups identified based on the chronic and situational regulatory orientation interplay provide a rich understanding of what channels are chosen, what actions take place at these channels and what emotions are experienced at each stage of CDJ. The results of this research informs literature regarding differences (or lack thereof) on the choice of means and experienced emotions based on the interplay between chronic and situational regulatory orientations. These results have practical implications for marketers in terms of promotion and channel design. This research also addresses previous calls for research regarding chronic and

situational regulatory orientation interplay (Shah & Higgins 1998; Boesen-Mariani 2010; Aaker & Lee 2001; Khushwaha & Shankar 2013).

Lastly, previous researches have studied RFT in strict laboratory conditions (Mowle et al. 2014). However, a dynamic internet environment with multitude of websites makes it challenging to design a strict experimental condition. In order to make these types of internet or technology related experiments more realistic, there is a certain degree of trade-off between methodological rigour and realism (Hewson et al. 2003; Kumar, Lang & Peng 2005). Hence, the experiment involved in this research captures the realistic search, evaluation and purchase patterns of participants based on their freedom to choose any number of websites for a duration deemed appropriate by them.

1.3 Research Aim, Process and Key Contributions

The main aim of this thesis involves exploration of the influence of chronic and situational regulatory orientation interplay, resulting in congruence or incongruence, on the choice of means at each stage of CDJ. The key problem can be investigated through the following research questions:

a) What is the influence of chronic and situational regulatory focus interaction, resulting in congruence or incongruence, on the choice of means at each stage of the customer decision journey?

For example, will chronic promotion individuals facing promotion situations (promotion congruent case) choose eagerness strategy (i.e. avoid missing opportunity) and risky tactics? Risky tactics for promotion congruent cases in the search stage will involve choice of online channels, broader level search and reliance on personal heuristics. The purchase stage for such cases will comprise of online channel usage and shorter decision time whereas the post-purchase stage will involve online order tracking. Likewise, will prevention congruent cases choose vigilance strategy (i.e. avoid making mistakes) and conservative tactics? Conservative tactics for prevention congruent cases in the search stage will involve choice of both online and offline channels, concrete level search and reliance on reviews and recommendations. The purchase stage for such cases will comprise of choice of offline channels and longer decision time. Moreover, in contrast to the promotion and prevention congruent cases, will incongruent cases (for instance chronic promotion facing prevention situation) choose a blend of eagerness-vigilance strategy and risky-conservative tactics.

b) What is the influence of chronic and situational regulatory focus interaction, resulting in congruence or incongruence, on the emotions experienced at each stage of the customer decision journey?

For example, will chronic promotion individuals facing promotion situation (promotion congruent case) experience positive emotions? Will their emotions vary at each stage of CDJ? Such as happiness in the search phase, excitement in the purchase and post-purchase stages. Similarly, will prevention congruent cases experience different emotions at each stage of CDJ? Such as anxiety in the search stage, relief in the purchase stage and relaxation in the post-purchase stage. Will regulatory incongruent cases experience emotions on the basis of their over-riding orientation? For example, will a chronic promotion individual facing an over-riding prevention situation experience emotions similar to prevention congruent cases at different stages of CDJ?

c) Do the congruent and incongruent regulatory orientated customer decision journeys vary across product categories?

For example, does the promotion congruent's customer decision journey differ for electronic and clothing category? Similarly, does the incongruent orientation's (for example, chronic promotion facing prevention situation) customer decision journey differ for electronics and clothing category?

The objectives are obtained through three phases of this research. The first phase aims to explore the customers' perspective in a multi-channel and CDJ context. This phase discovers customers' perspective regarding means chosen such as channel choice, actions taken at these channels and emotions experienced at each stage of CDJ based on chronic and situational regulatory orientation. The aim of the second phase is to quantitatively explore the influence of chronic and situational regulatory orientation interaction (resulting in congruence and incongruence) on customer's search, evaluation and purchase behavior and emotions experienced in an online CDJ. The purpose of choosing online context and restricting CDJ stages is to deep dive in order to gain a better understanding of the phenomena. Finally, the third phase aims to explore the experts' views on regulatory orientation, their customers' decision journey involving means chosen and actions taken by their customers at each stage of the journey. The expert interviews are conducted to identify gaps between the actions of the customers (obtained through the first and second phases) and strategies implemented by the experts.

Research pertaining to RFT, channel choices and CDJ are mostly based on experimental research (e.g. Molden et al. 2007), company based data (e.g. Kumar & Venkatesan 2005) or survey (e.g.

Noble; Griffith & Weinberger 2005). The rich contextual descriptions and the experimental conditions that help understand dynamic customer actions is missing (Karimi et. al. 2015). Consequently, this research seeks to address this gap through mixed method design. The first and third phases of this study are qualitative in nature for the purpose of exploring customers' and experts' perspective regarding the means chosen and actions taken each stage of CDJ based on chronic and situational regulatory interplay. The second phase of this research further quantitatively explores this phenomenon based on a lab experiment. Video recording technique is used in this phase to understand the dynamic nature of online search, evaluation and purchase stages. Activities in each video were coded based on the previous literature. Video recording session was followed by a questionnaire. This questionnaire measured emotions, importance of clothing shopping, website familiarity and background questions. ANOVA and logistic regression analysis are used for the purpose of analysis.

Overall, mixed method approach helps analyse the phenomena from different perspectives. Customers from different background and age groups provided a rich understanding of the three domains of this research. The categories purchased by customers in the first phase help in the recruitment of experts from different industries in the second phase of research. Hence, a diverse experts' perspective is obtained regarding their customers' journey. Finally, the experimental stage quantitatively tests the phenomena in an online context.

1.4 Thesis Structure

This thesis is divided into seven chapters. Following this introductory chapter, chapter 2 discusses the extant literature related to CDJ and channels which forms the context of this thesis. This is followed by the discussion on RFT, research gap based on the linkage among CDJ, channels and RFT concepts. This is followed by the presentation of a conceptual model.

Chapter 3 highlights the research philosophies, research paradigms and research approaches. The last part of this chapter explains the choice of pragmatic paradigm and mixed method approach for this thesis.

Chapter 4 discusses the qualitative approach adopted to gain customers' insights. It presents customers' related findings along with a preliminary discussion. Chapter 5 describes the quantitative phase. This chapter first introduces the experimental procedure followed by the hypotheses, findings and preliminary discussion. Chapter 6 focuses on experts' interviews. It presents experts' interview findings along with a preliminary discussion.

Chapter 7 presents integrated findings of all three stages presented in chapter 4, 5 and 6 i.e. two qualitative stages and a quantitative stage. This is followed by an integrated discussion and presentation of overall strengths and limitations of the study, conclusion, theoretical and practical contributions, recommendation and directions for future research.

Chapter 2 Literature Review

Chapter one highlighted the research background, research motivation, along with the key aim and research questions. This chapter on literature review builds the context for this thesis involving customer decision journey (CDJ) and channels grounded in regulatory focus theory (RFT). This chapter is divided into two main sections, the context of this thesis i.e. CDJ and channels (sections 2.1, 2.2 and 2.3) followed by study's theoretical lens, Regulatory Focus Theory (RFT) (sections 2.4, 2.5, 2.6, 2.7, 2.8 and 2.9 and 2.10). Subsequently, the gaps and conceptual framework in the literature are presented (section 2.11 and 2.12).

2.1 Setting the Stage – Customer Decision Journey

Section 1 and 2 on “customer decision journey and channels” are divided into three sub-sections. Firstly, decision making models and description of CDJ are presented, followed by channel choice options and link between CDJ and channel choice options. Lastly, research related to CDJ and channel choice are listed along with gap identification in this literature.

2.1.1 Decision Making Models

Traditionally, decision making models explained the hierarchical stages that customers undergo in order to make a decision (Charoensuksai & Wolny 2014) while focusing on different contexts (Barry & Howard 1990; Rogers 2010). Some of these decision making models focused on consumer dimension, for example, the Howard and Sheth's (1969) model. This model presented consumer behavior variables and decision making steps. Similarly, O'Brien's (1971) model classified the decision making steps as awareness, attitude, intention and purchase. On the other hand, the Lavidge and Steiner model (2000) not only explained different steps shoppers take before they make the purchase but also depicted the relevant advertising and research tools that marketers could use corresponding with each decision making step. They classified the decision making steps as awareness, knowledge, liking, conviction and purchase. While the aforementioned models focused on consumer or shopper dimension, other models such as the Webster and Wind's (1972) model focused on the business perspective. This model elaborated decision making stages in the business buying context.

The purchase funnel has also been widely used in decision making (Wijaya 2012). Figure 2.1 shows the traditional marketing funnel demonstrating the job of traditional marketers that involves pushing the customers from the broad end of the funnel towards the narrower end of

the funnel (Haven 2007). The awareness end of the funnel signifies customer knowledge related to the product that leads to purchase and eventually loyalty (Haven 2007). This funnel model, however, ignored the influence of external forces such as reviews and recommendations that make the decision process look like a “complex network” rather than a “clean linear path”. (Haven 2007, p. 2)

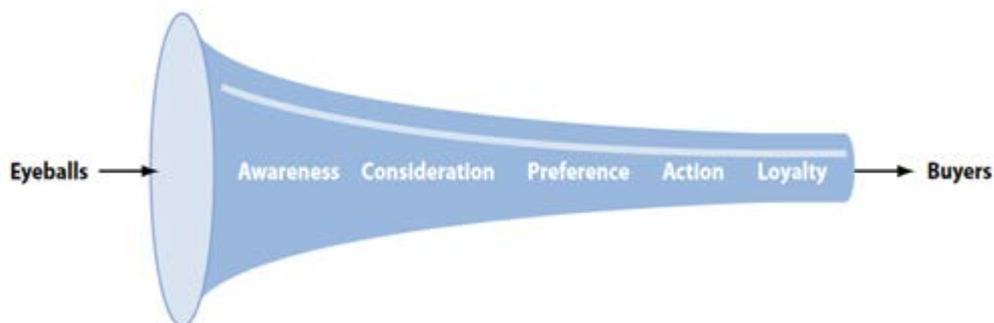


Figure 2.1 Traditional Marketing Funnel (Source: Haven 2007, p. 3)

The traditional marketing funnel also assumed that consumers start off with multiple options which are systematically narrowed down in the subsequent stages, ultimately creating loyalty (Court et al. 2009). Overall, Court et al. (2009) aptly justified the lack of applicability of the traditional funnel in the complex and dynamic environment (Batra & Keller 2016), “the funnel concept fails to capture all the touch points and key buying factors resulting from the explosion of product choices and digital channels, coupled with the emergence of an increasingly discerning, well-informed consumer. A more sophisticated approach is required to help marketers navigate this environment, which is less linear and more complicated than the funnel suggests” (Court et al. 2009, p. 1).

Court et al. (2009) contended that in the current complex environment, decision making steps do not happen in a sequential manner, information cannot be pushed on to the customers with the traditional communication channels (such as advertising and direct marketing) and brands do not keep narrowing down as they move from one end of the funnel to the other. Given the limitations of the traditional funnel a new model called *consumer decision journey* has been introduced (Court et al. 2009).

2.1.2 Consumer Decision Journey

Current path to purchase has become much more complex (Haven 2007) and non-linear; therefore, Court et al. (2009) from McKinsey & Company introduced a “loop” model to capture

these complexities (figure 2.2). They called it the “consumer decision journey circle”. They asserted that the current decision making happens in a dynamic mode represented in the form of a loop where the consideration set expands due to the addition of brands during research and active evaluation.

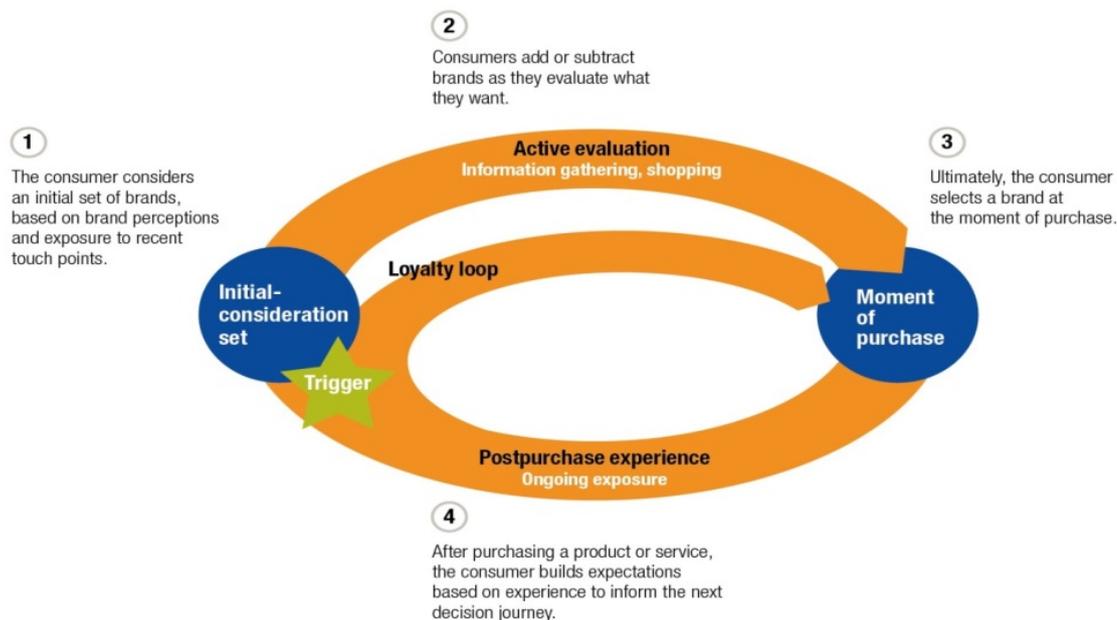


Figure 2.2 Consumer Decision Journey (Source: Court et al. 2009)

Indeed, Court et al. (2009) justified the loop model by explaining the environmental complexity and environmental dynamics. They explained environmental complexity through increased product and channel choices and the prevalence of well-informed consumers. Whereas the environmental dynamics is explained in terms of brand considerations, empowered consumers and types of loyalty. New loop model considered the present consumer’s ability to “pull” relevant information from the “consumer driven marketing activities” (e.g. reviews) or “company driven marketing activities” (e.g. advertising) (Court et al 2009, p. 3).

Additionally, the types of loyalty also vary in this new model. Consumers can be classified as active or passive loyalists, requiring marketers to adapt their marketing efforts accordingly.

Court et al.’s (2009) consumer decision journey model involved steps namely: initial consideration, research and active evaluation, closure, post-purchase and loyalty stages. The first step of this loop model involve an individual’s recognition of need due to certain triggers. Once the need has been recognized, the initial set of brands existing in the consumer’s mind are considered. The brands in the initial consideration set are later revised by further brand addition or deletion based on post purchase experiences. Hence, brand experiences provide further guidance regarding consumers’ subsequent purchase decisions. The loyalty loop in this model also indicates the existence of active and passive loyal consumers.

The understanding of consumer decision journey has become important due to the rise of demanding consumers (Bäckström & Johansson 2017). The current consumers have required information available due to internet (Laing et al 2002) and look for ease and experience in shopping (Mcgoldrick & Collins 2007). They also have the availability of multiple offline-online channels (Van Dijk 2005; Verhagen & Dolen 2009) which influence loyalty, satisfaction (Shankar et al. 2003) and company's profitability (Kumar & Venkatesan 2005). This consumer outlook, prevalence of increasingly complex touchpoints and the growing marketers' concern to improve customer experience for a better bottom-line has resulted in increased focus on decision processes (Puccinelli et al. 2009; Verhoef et al. 2009; Lemon et al. 2016).

Edelman (2010) also asserted that marketers should allocate their budget based on customer journey stages rather than on media types or requirements for meeting the organization's strategy needs. He emphasized on resource allocations related to advocacy and bonding which increased the chances of customer repurchase due to loyalty. Due to consumer decision journey's recency and applicability in the current environment, this model is used to explain the context of this thesis. It is also important to highlight that in the context of this research *consumer decision journey* will be referred to as *customer decision journey* because the term customers apply to individuals who have purchased for themselves or for others (Middleton 2012). The next sub-section further explains this distinction.

2.1.3 Customer Decision Journey

Marketing literature differentiates between consumer and customer (Middleton 2012). Consumer is the user whereas customer is the buyer (Middleton 2012). Literature has also used different terminologies related to journey such as consumer decision journey, consumer journey, buyer journey, customer journey, decision making models and path to purchase (Haan, Wiesel & Pauwels 2013; Xu, Duan & Whinston 2014; Batra & Keller 2016). In similar vein, Charoensuksai and Wolny (2014) explained differences between customer journey and decision making models. They explained that customer journeys are non-linear, involving touchpoints and channels that reflect cognitive, behavioural and emotional drive. On the hand decision making models are linear, involve hierarchical structure and reflect cognitive drives.

Moreover, Archer (2015) contended that there is a difference between buyer journey and customer journey. She explained that buyer journey focuses on the stages involved in decision making when consumer faces the trigger or need, followed by search and evaluation, purchase and post-purchase. On the contrary, customer journey looks at the marketer's perspective of this

buyer journey i.e. customer journey starts once an individual buys the company's product or service and becomes the *customer* for that organization.

In addition to these distinctions, Lemon et. al (2016) defined customer journey as “needs and their related interactions” and “the process the customer goes through, across all stages and touchpoints, which makes up the customer experience” (Lemon et al. 2016, p. 10). Customer journey is also defined as “the process that customer goes through to achieve a specific goal” (Følstad et al. 2013, p. 7). Gloppen et al. (2011) defined customer journey in terms of touch points. touchpoints include not only the direct touch points but also indirect elements such as review websites (Marc Stickdorn 2009). An extensive definition of customer journey is “Customer journey is a process which a customer goes through to achieve a specific goal, involving one or more [service] providers. Customer journeys concern customer experiences and may include touchpoints, steps and actions. Touchpoints are the point or moments of interaction or communication between the customer and a [service] provider. Steps are the sections of the customer journey. Actions are the customers' activities which may or may not involve an interaction with a [service] provider” (Følstad et al. 2013, p. 33).

The core terminologies in the customer journey include events (major happenings along the customer journey), steps or stages, actions (activities that may or may not involve the service provider) and touch points (Følstad et al. 2013). Touch point concept has also been used interchangeably with other terms in literature (Halvorsrud et al. 2016). In the services domain it is called as “service blueprinting” (Shostack 1984, p. 35), in medical domain it is used as an interview instrument for prompting critical incidents during the patient's journey (Clatworthy 2011). In the marketing domain, touchpoints are defined in terms of interaction between individuals and organization (Brigman 2013) or the moments of contact between the user and the service provider (Carlzon (1987) cited in Zomerdijsk and Voss 2011, p. 68). Lemon et al. (2016) enumerated the different types of touch points which are brand-owned (advertising, loyalty programs), partner- owned (marketing agencies, multi-channel distributors), and customer-owned (uploaded videos) and social/external/independent touch-points (review sites, social media). Experts also differentiated touchpoints from channels. Channels are mediums where the interaction takes place whereas the touch point is any interaction or encounter that takes place in physical or non-physical domain, intentionally or un-intentionally that may change the way a customer perceives the product or service (Patterson 1995).

Therefore, based on the differences highlighted, this thesis will use the term *customer decision journey (CDJ)*. The decision journey concept has been adapted from the court et al.'s (2009) consumer decision journey model. The decision journey term highlights the stages that customers

go through during the decision process. The term consumer has been replaced with customer to indicate individuals who may have bought products for their personal use or for others (Middleton 2012). The stages that customers go through during CDJ, involve channel choices and activities undertaken at those channels (Følstad et al. 2013). Figure 2.3 represents the author's illustration of CDJ, adapted from Court et al.'s (2009) model.



Figure 2.3 Author's representation of Customer Decision Journey (Adapted from Court et al. 2009)

Figure 2.3 represents the different stages that the customers go through from the moment they become aware of the need, search and evaluate, buy, experience and talk about it (Vázquez et al. 2014). Certain other adaptations have also been made to the Court et al.'s (2009) model for this thesis. For instance, need recognition and initial set consideration has been termed as need recognition. Need recognition is defined as the difference between the actual and desired state (Bruner & Pomazal 1988) and may be influenced by internal factors such as personal characteristics (Pham & Higgins 2005) or external factors such as assortment (Bell et al. 2011).

The second stage in Court et al.'s (2009) model i.e. evaluation has been termed as search and evaluation in figure 2.3. Search and evaluation is defined as seeking information (Kumar, Lang & Peng 2005) and evaluation is defined as judging or comparing alternatives based on certain criteria (Bettman & Sujan 1987; Gardial et al. 1994) or use of simplified heuristics (Hoyer 1984, p. 826).

Purchase and post purchase stage terminologies remains the same in this research. Purchase is defined in terms of buying and post-purchase as after purchase experience such as satisfaction, dissatisfaction, complaints (Gilly & Gelb 1982) and emotions experienced (Gardial et al. 1994).

Moreover, Court et al.'s (2009) loyalty loop is not included in the adapted model because it is not the focus of this thesis.

These customer decision journeys can be mapped and indicate how channels and touchpoints come together (Parker & Heapy 2006). Customer journey mapping (CJM) is “the visual depiction of the sequence of events through which customers may interact with a service organization during an entire purchase process” (Rosenbaum et al. 2017, p. 2). CJM has been extensively used in services design (Halvorsrud et al. 2016). It enlists all customer touch points (Rosenbaum et al. 2017) and helps identify negative areas called the “pain points” (Wechsler 2012, p. 61) or the gaps between the intended and the actual services provided (Følstad et al. 2014). Journey maps may also include “out of the box experience” step in the customer decision journey which provides guidance to the customers through the first few steps of consuming their fresh purchase (Richardson 2010, p. 2). Overall, CJM is a useful tool that can help create better customer strategies (Parker & Heapy 2006). The understanding of CDJ are also visually represented in appendix A through customer journey mapping.

2.1.4 Usefulness of Customer Decision Journey

Understanding CDJ through CJM helps marketers to design the right tools and communication for the customers at each stage (Batra & Keller 2016). In this regard, Batra & Keller (2016) developed a communications matching model that studied marketing media purposes and matched them to different phases of CDJ with the aim of getting the optimal outcome. For instance, they identified that mediums such as television and displays are great for awareness creation while social media and websites are most suitable for advocacy. Similarly, Anderl et al. (2015) provided online channel taxonomy that helped to identify customer purchase behavior over different online channels during the journey. In another study, text analytics are used at different stages of CDJ to reveal how customers feel about brands and to determine their preferences (Vázquez et al. 2014).

Additionally, better designed journeys create better bottom-line and eventually happy internal and external stakeholders (Parker & Heapy 2006). This understanding is crucial for companies which focus on experiential differentiation (Stone & Devine 2013). When an organization becomes customer journey focused, its key performance indicators such as policies and resource orchestration (Yrjölä 2014), structure and organizational culture (Hoogveld & Koster 2016) are designed to deliver the promised experience in the overall journey. Verhoef et al. (2009, p. 32) explain customer experience as an amalgamation of “cognitive, affective, behavioural, social and physical responses to the retailer”. Hence, vision, goals and steps need to be shared clearly with

the internal stakeholders, who are the key determinants in providing the right experience in the services context in order to avoid any flaws in journey experiences (Wechsler 2012).

Homburg (2005) asserted that customer experience influences satisfaction which affects overall customer's willingness to pay. They explained this with an overall S shaped relationship between low level of satisfaction and willingness to pay. Thus, organizations strive to design better customer journeys in order to create better customer experiences (Parker & Heapy 2006; Zomerdijk & Voss 2009).

Indeed, CDJ is an important concept and builds the context for this research. Section 2.1 explains CDJ, and presents the usefulness of CDJ. This study's adapted CDJ model (figure 2.3) is also presented in section 2.1.3. Actions and channels are important building blocks of CDJ. Whereas actions are typically captured by CDJ, channels offer an extension of the CDJ process. Therefore, the next section discusses channels.

2.2 Channels

Customer decision journeys are a series of critical encounters that happen over time and across channels (Parker & Heapy 2006). Therefore, it is important to understand what channel options are available for customers for these critical encounters. Channels are defined as "Customer point of contact or medium through which the company and the customer interact" (Beck & Rygl 2015, p. 170).

Customer chooses channels based on the utility derived from the instrumental (economic goals, self-affirmation and symbolic meaning) and non-instrumental elements (experiential and social influence) of each channel (Balasubramanian et al. 2005). Factors that influence channel choice are highlighted in table 2.1 given below.

Table 2.1 Factors influencing Channel choice

Author	Focus Area
Gautschi (1981)	Mode of transportation
Arnold et al. (1983).	Gender
Hawes & Lumpkin (1986), Noort (2008)	Perceived risk
Dawson et al. (1990)	Shopping motives and emotions
Turley & Milliman (2000); Baker et al., (2002) ;Soars (2009); Puccinelli et al. (2009)	Ambience
Sirgy et al. (2000),	Self-congruity
Sirgy et al., (2000)	Product variety and quality

Author	Focus Area
Childers (2001), Arnold & Reynolds (2003)	Hedonic and utilitarian motivation
Mathwicka (2002),	Shopping orientation on the channel choice
Rice & Katz (2003)	Age
O' Cass & Fenech (2003); Rose & Fogarty (2006)	Perceived ease of use and self-efficacy
Shankar, Smith & Rangaswamy (2003)	Loyalty and satisfaction
Hackbarth et al. (2003)	Computer playfulness
Inman et al. (2004).	Previous channel experience ³
Bhatnagar, & Ghose (2000); Elliot & Fowell (2000); Pereay Monsuwé et al. (2004)	Convenience , risk and product category
Kumar and Venkatesan 2005	Customer characteristics and supplier factors
Neslin et al. (2006)	Channel attributes
Florenthal & Shoham (2010)	Mode of interaction ⁴
Schierz et al. (2010); Wei et al. (2011); Nistor et al. (2014)	Social norms
Arts (2011).	Relative advantage of one channel over the other
Valentini et al. (2011)	Age
Valentini et al. (2011)	Marketing efforts
Zarpou et al. (2012)	Perceived compatibility & functionality
Grewal et al. (2012)	Pricing strategy
Suri et al. (2012)	Assortment presentation
Khushwaha & Shankar (2013)	Regulatory Orientation ⁵
Büttner, Florack & Göritz (2013)	Shopping orientation and mind-set
Emrich et al. (2015)	Assortment integration
Wang et al. (2015)	Frequency of Purchase
Melis et al. (2015)	Assortment and availability
Frasquet et al. (2015)	Intrinsic and Extrinsic Motivation

³ Previous channel experience may develop category and channel association

⁴ Channel choice is the match or mismatch between the consumer perception and channel interaction modes (human related, message related, medium related and product related). For instance, face to face interaction is related to human interaction mode. Touch and feel interaction is related to the product related mode. Content, communication and navigation are related to the message and medium related mode. Individuals concerned about personalized experience will choose channels related to human interaction mode.

⁵ Promotion oriented individuals' prefer web or multiple channels and prevention oriented individuals' choose traditional channels.

Table 2.1 highlights that customer characteristics such as personality and psychological factors seem to be underrepresented and may be investigated further. Since, channels in the CDJ also serve as a context for this research, therefore, sections 2.2.1 and 2.2.2 discuss the different channel choice options (traditional, online, multi-channel and omni channel).

2.2.1 Traditional and Online Channels

Customers initially had the brick and mortar stores to purchase their products from (Park et al. 1989; Yoo et al. 1998; Mattila & Wirtz 2001). The advent of the internet has brought online shopping (Childers et al. 2001; Constantinides 2004; Bart et al. 2005; Hausman et al. 2014). This change points out to a crucial time for businesses which have to decide from a repertoire of channels to create the right customer experience while managing firm's profitability (Pauwels et al. 2015). Therefore, to make this critical channel decision, marketers are interested in knowing how channel choice in a journey affects purchase. For instance, a recent study by Srinivasan, Rutz, & Pauwels (2016) specified this journey from the traditional medium (such as television⁶) to online social media (such as Facebook⁷) and finally to the brand purchase⁸. Information abundance for customers is another challenging aspect due to online channel addition and can be resolved through firm's provision of interactive decision aids (Häubl & Trifts 2000).

Brick and mortar (offline) and online channels differ in many ways such as the tactile experience (Peck & Childers 2003), user interface (Dholakia et al. 2010), convenience, product information, product or service customization (Burke 1997) and services and assortment availability (Yoo et al. 1998). Channel lock-in is another differentiating factor between these two channel types. Online channels are found to have poorer lock-in⁹ leading to research shopping¹⁰ (Verhoef et al. 2007). However, this is contrary to the findings of Shankar et al.'s (2003, p. 165) study which reported higher online channel "*cognitive lock-in*". Shankar et al. (2003) do, however, recognized that their data pertained to the hospitality sector. Therefore, different product categories may be characterized with online-offline channel lock-in. For instance, product categories with search attributes have greater likelihood of being purchased online (Gupta et al. 2004).

Lohse and Spiller (1999) gave an interesting comparative perspective between traditional and online retail stores, such as comparing homepage of an online store with store window displays or

⁶ Traditional medium captures the cognitive dimension

⁷ Facebook "likes" capture the affective dimension

⁸ Purchase highlights the conative dimension. This study also indicates the negative affect on sales due to loss of likes on Facebook.

⁹ Channel lock-in is defined as "higher attitudes toward searching on Channel A translate into higher attitudes toward purchasing on Channel A" (Verhoef et al. 2007).

¹⁰ Research shopping means choosing one channel for purchase and other for search

cashier with online shopping basket. The differences highlighted in their table presents important implications for marketers who need to consider these user interfaces to develop a proper nexus between their online and offline stores (Lohse & Spiller 1999).

This sub-section has highlighted the online and offline channel difference. It is also important to understand the drivers of online channels. Table 2.2 highlights the important factors that influence online channel choice.

Table 2.2 Factors Affecting Online Channel Choice of Customers

Author (Year)	Factor	Description
Bhatnagar, & Ghose (2000); Elliot & Fowell (2000); Perea y Monsuwé et al. (2004)	Convenience , risk and product category	<p>- Bhatnagar and Ghose (2004) identify varying perceived security risk and perceived product risk for different shopper segments. Product risk is lower in product categories with high search attributes.</p> <p>- Online purchases vary with product category (Elliot & Fowell 2000).</p> <p>- Perea y Monsuwé et al. (2004) develop a conceptual framework that highlights factors, such as enjoyment, ease of use and usefulness, as influencers of online purchase intention with personal, situational and trust factors as moderators.</p>
Rice & Katz (2003)	Age	Income and age have an influence on online channel preference
O’Cass & Fenech (2003); Rose & Fogarty (2006)	Perceived ease of use and self-efficacy	<p>-Antecedents of Perceived ease of use and usefulness of online (O’Cass & Fenech 2003).</p> <p>-Rose and Fogarty (2006) identified the antecedents of perceived ease of use and usefulness</p>
Hackbarth et al. (2003)	Computer anxiety and playfulness	-Yi & Hwang (2003) identify the influence of self-efficacy, learning goal and enjoyment
Shankar, Smith and Rangaswamy (2003)	Loyalty and satisfaction	Influence of online channel on loyalty and satisfaction.
Zarmpou et al. (2012)	Perceived compatibility & functionality	Study influence of factors such as perceived compatibility, functionality, on behavioural intention towards mobile payment.

Author (Year)	Factor	Description
Schierz et al. (2010); Wei et al. (2011); Nistor et al. (2014)	Social norms, subjective norms	- Influence the use of mobile payment services (Schierz et al. 2010). - Subjective norms play an important role in online group buying (Wei et al. 2011) - Culture is strong predictor in defining the role of subjective norms and its impact on technology usage- Germans and Romanian comparative study indicating Romanians are more influenced by subjective norms (Nistor et al. 2014).
Wang et al. (2015)	Frequency of purchase	Increase in order size and rate based on the frequency of purchases made on mobile
Melis et al. (2015)	Assortment availability	Increase in online buying experience increases cross channel comparison and importance of assortment availability.

Table 2.2 highlight factors that influence online channel choice. However, channel usage has evolved from single channel usage to multiple channel usage. Therefore, organizations are also increasingly focusing on channel integration and multi-channel marketing (Herhausen et al. 2015; Verhoef et al. 2015). Moreover, Multi-channel marketing has further evolved to omni-channel marketing, whereby shoppers not only use multiple channels at different stages of the journey but usage of these channels is simultaneous and seamless (Rigby 2011). The next sub-section delineates multi-channel marketing topic followed by omni-channel marketing.

2.2.2 Multi-Channel and Omni-Channel Marketing

Building on the channel context of this thesis, multi-channel will be discussed. This will be followed by omni-channel marketing. Multi-channel domain forms the context for the qualitative stage of this research. Multi-channel customer and multi-channel marketing are defined as “customers who use more than one channel to interact with firm are multi-channel customers, and marketing strategies to reach such customers is multi-channel marketing” (Rangaswamy & Bruggen 2005, p. 5) or in other words “marketing strategies for serving customers who use more than one channel when interacting with an organization” (Weinberg et al. 2007, p. 385). Multi-channel involves channel options such as phone, websites, catalogue, mail orders, and interactive TV for the purpose of providing convenience to the shoppers (Lee & Kim 2009; Dholakia et al. 2010; Keller 2010; Emrich et al. 2015). Multi-channel customers can have an online or offline

channel preference (Trampe et al. 2014). Therefore, forcing people to choose certain channels leads to negative responses, which is more from the “less loyal” customers than the loyal customers (Trampe et al. 2014, p. 257).

The objectives of providing multiple channels are to enhance purchase intention (Herhausen 2015), customer satisfaction and loyalty and to improve company’s profitability (Neslin et al. 2006; Kumar & Venkatesan 2005). However, some researches indicate cannibalization due to channel addition (for instance, Verhoef, Neslin & Vroomen 2007).

While some scholars have conceptually explained multi-channel strategies and customer management (Nunes & Cespedes 2003; Payne & Frow 2004; Neslin et al. 2006; Neslin & Shankar 2009) others have suggested ways to manage multi-channel strategy through empirical investigations (Inman et al. 2004; Verhoef et al. 2007). For example, development of customer segments based on customer channel usage (Konus et al. 2008). Konus et al. (2008, p. 398) identified different multi-channel segments called the “multi-channel enthusiast, store focused segment and uninvolved shopper segment”. These identified segments differ in their channel preferences at different stages of the decision making process. The “multi-channel enthusiasts” have a positive predisposition towards all channel types, “uninvolved shoppers” do not show any preference towards any channel or shopping activity and “store shopper segment” shows a brick and mortar preference.

Moreover, shopper segments have also been classified based on their shopping motives which are convenience orientation, recreational orientation, independence orientation, delivery-related risk aversion, and product- and payment-related risk aversion (Schroeder and Zaharia 2008). Thomas and Sullivan (2005) also contributed in this domain. Based on a US retailer data segmentation they classify shoppers as store-only shoppers, catalogue-only shoppers, Internet-only shoppers, dual shoppers and shoppers that bought across all three channel categories. Although their data indicated lower percentage of multi-channel shoppers than the single channel shopper category, these multi-channel shoppers visited stores more frequently and spent more at that retailer. Keen et al. (2004, p. 18) also provided another important contribution in this regard. Using stimulus card method involving conjoint rankings and a scenario they found four shopper segments called “price sensitive” (shoppers who look for bargains), “experiencers” (shoppers who decide based on previous experience), “generalists” (shoppers who decide based on overall shopping experience) and “formatters” (shoppers who purchase through physical stores). Together, these studies presented shopper typologies based on their channel usage which may aid in the design of channel strategies. These types of studies provide useful directions for this research in terms of

customer classification based on their channel usage for search and evaluation or their search strategies.

Scholars have also identified antecedents of multi-channel shopping (Kumar and Venkatesan 2005; Venkatesan et al. 2007). Venkatesan et al. (2007) identified the influence of travel cost, price discounts and gender on channel adoption. Other drivers of multi-channel shopping are summarized in table 2.3.

Table 2.3 Drivers of Multi-Channel Shopping (McS) (Source: Kumar and Venkatesan 2005)

Factor Type	Drivers of Multi-channel Shopping
Customer Characteristics	Positive association between cross-buying and McS ¹¹
	Non-linear relationship between customer returns and McS ¹²
	Customers initiated contacts are more inclined to do McS
	Online channel users are more inclined to use McS
	Customers who have been buying from a firm for a long time are more likely to use McS
	High purchase frequency is associated with McS
Supplier Factors	Establishing contact with customers through a number of channels is associated with McS
	Interpersonal channels of communication is associated with McS ¹³
	Communication synchronization across channels has a positive synergistic effect on McS

In addition to the aforementioned multi-channel segments and drivers, previous studies have also focused on the interaction between consumers and channels. For instance, Dholakia (2010, p. 89) use illustrative applications to outline consumer, marketer and channel dimensions. They identified three consumer categories that influence consumer-channel interaction characterized as “what consumers bring, what consumers encounter and what consumers do”. He specified that “what consumer brings” dimension includes goals, values, experiences and emotions. “What consumer encounter” dimension includes channel feature, format, design and social influence; whereas the “what consumers do” dimension includes information search and evaluation, purchase and post-purchase. Dholakia’s (2010) study has important research suggestions for scholars in general. This thesis also draws upon these three broad categories mentioned above, the details of which are given in chapter 4.

¹¹ Also supported by Venkatesan et al. (2007)

¹² Also supported by Venkatesan et al. (2007)

¹³ U shaped relationship between communication and channel adoption

Given the importance of multi-channel context for this thesis, Table 2.4 on the next page summarizes research conducted in the multi-channel context. It highlights key themes of these multi-channel studies, their methodology and key findings. This will help identify any research gap in the multi-channel literature.

Table 2.4 Multi-channel Research

Author (Year)	Key Themes	Key Findings	Country	Methodology	Sample Size
Montoya-Weiss; Voss; Grewal (2003)	Online usage online service quality, risk, satisfaction	Contextual differences in security risk perceptions	US	online survey (financial institution & university respondents)	1137
Easingwood & Coelho (2003)	Channel typologies ,retail financial service(pensions, mortgage, insurance and unit trust	Typologies identified: Direct marketing channels, direct face to face and intermediaries.	UK	Manager interviews	62
Shankar, Smith, Rangaswamy (2003)	Customer satisfaction, loyalty, online, offline	Loyalty and satisfaction stronger online than offline	US	Online & offline survey	190 (online), 403 (offline)
Inman, Shankar, & Ferraro (2004)	Channel shopping, channel category association,	Channel preference vary based on the category association with the channel	US	Geo-demographic segmentation database, Survey	1698 (Survey respondents)
Kumar & Venkatesan (2005)	Customer characteristics, supplier specific factors, customer demographics, revenue, customer value, share of wallet, likelihood to stay active	Influence of previous online experience on multiple channel usage. Positive influence of multiple channels users on profitability and reduced returns	US	Customer purchase history from 1998-2001; people who made transactions at least thrice.	Two samples (3578, 3721)
Gensler, Dekimpe, Skiera (2006)	customer loyalty, multi-channel	Customer attrition may not stop despite multi-channel's usefulness. Channel preference vary with the product type.	Europe	Archival data and use of Colombo Morrison model	1.5 million customers (15 months period)
Gensler , Verhoef & Böhm (2012)	Channel attributes, channel spill over, convenience, quality, price	Highlighted differences in the requirement of channel functions at different stages of buying	Germany	Survey in the retail banking sector	500
Verhagen & Van Dolen (2009)	Online, offline, purchase intention,	Outcome of online and offline store image and merchandise on intention to buy.	Netherlands	Survey	630
Kwon & Jain (2009)	Shopping motivations	Impact of hedonic and utilitarian features in multi-channel shopping	US	Survey	3021
Hsiao, Yen & Li (2012)	Means-end theory, multi-channel	Reasons for using multiple channels include product variety and availability of information	Taiwan	Interview and survey	30 (interviews); 350 (Survey)

Author (Year)	Key Themes	Key Findings	Country	Methodology	Sample Size
Thomas & Sullivan (2005)	Channel communication	Increase in the MARCOM spending on segment 1 motivates the customer to repeat purchase from catalogue. Increase in the communication spending on segment 2 persuades the customers of this segment to purchase from brick store	US	Archival data Analysis	Three sales channels: physical retail stores, catalogues, and the internet. 4100 customers. one year's worth of purchases from only first time buyers.
Dholakia, Zhao, Dholakia (2005)	Channel choice, value order	Customer characteristics influences channel usage; product return percentage was greater for catalogue buyers compared to internet buyers	US	Archival data	Active customers (24 months; 1999-2001) 530,000
Balasubramanian, Raghunathan, & Mahajan (2005)	Utility, search, purchase, purchase process	Goals effect channels selection	N/A	Interviews	30
Venkatesan, Kumar, Ravishanker (2007)	Channel attributes, channel adoption, purchase related attributes, frequency related attributes, customer heterogeneity	Outcome of rate of purchase, returns and cross buying on the duration of channel acceptance and usage.	US	Transaction history of customers (from first purchase till the end of 2003)	1165 calibration sample and 379 holdout sample
Neslin, Grewal, Leghorn, Shankar, Teerling, Thomas and. Verhoef (2006)	Need recognition, search, purchase and after sales, channel strategy, channel coordination, resource allocation	Recommendations related to integration, understanding customers and channel management	N/A	Conceptual paper	N/A
Verhoef, Neslin & Vroomen (2007)	Theory of reasoned action, channel attributes, search, purchase, cross-channel synergy, assortment	Research shopping is driven by attribute-based decision-making, lack of channel Lock-in and cross-channel synergy.	Netherlands	telephone survey	396

Author (Year)	Key Themes	Key Findings	Country	Methodology	Sample Size
Mcgoldrick & Collins (2007)	multi-attribute model, multi-channel, catalogue, stores, internet, channel utilization	Channel choice is determined by factors such as risk, value of the product and ease.	UK	Interviews of executives, FGDs of shoppers and surveys of shoppers	Interviews from 10 companies, 2 focus group discussions, 2341 survey responses
Schroder & Zaharia (2008)	Risk, purchase, recreational orientation, convenience and independence orientation. buying process	Determined shopper motives, choice of channel for search and purchase.	Germany	Exploratory qualitative and quantitative	36 FGD, 30 interviews, 525 telephone survey
Konus, Verhoef & Neslin (2008)	Multi-channel segments, psychographic demographics, benefits, costs, channels, utilized, search, purchase, buying process	Established a number of customer segments and their predisposition towards a number of channels	Netherlands	Survey	364
Coelho & Easingwood (2008)	Multiple channel usage, product sophistication, market target sophistication, channel conflict, market maturity, scope economies, and competitive strength	Identified relationship between multi-channel usage and factors such as product and customer sophistication, type of market and channel conflict	UK	Interviews	62 companies from four financial products
Kushwaha & Shankar (2013)	Customer relationship management, Utilitarian Versus Hedonic product category, traditional, online, regulatory focus	Value of multiple channels differ with product categories. More value in case of hedonic options.	US	Data of 750 direct marketers (22 Categories) (2001–2004), questionnaire	1 Million, 67 (Questionnaires)
Li & Kannan (2014)	Customer channel choice, decision making stages, multi-channel marketing	Differences in the influence of emails, display ad and click through during different buying stages.	US	Field study	1997 visitors (68 days)
Li, Konus, Weggeman & Langerak (2017)	Channel migration, cross-channel competition, Order size	The likelihood of purchase from focal firm's online channel is higher for existing customers with greater competitive online channel preference. Customer perception of channel may vary from firm to firm	Europe	Individual transactions (8years) Home decoration retailers.	10

Table 2.4 summarizes multi-channel research showing key themes, sample size and key findings. It highlights that few studies have employed CDJ related themes (search or purchase). For instance, study by Li and Kannan (2014) focused on search and purchase stages. Study by Gensler, Verhoef & Böhm (2012) focused on all decision journey stages. In addition to this, few studies focus on personal and psychological factors. Examples include studies done by Kwon & Jain (2009), Schroeder & Zaharia (2008). Moreover, most of the studies are quantitative in nature and a few studies qualitatively (e.g. Klaus & Nguyen 2013; Lewis et al. 2014) explore the channel phenomenon. Mixed method approach is adopted by Schroeder & Zaharia (2008) and Mcgoldrick and Collins (2007). Table 2.4 helps identify research gap in terms of methodology for instance mixed method approach and focus area relating to customer domain in terms of personal, motivational and psychological factors.

Multi-channel marketing has evolved into omni-channel marketing. In an omni-channel concept, marketers are not just focused upon providing multiple channels which operate in parallel but also the seamless experience across all multiple channels which are used simultaneously (Lazaris & Vrechopoulos 2014). Hence, Omni-Channel is defined as “the synergetic management of the numerous available channels and customer touchpoints, in such a way that the customer experience across channels and the performance over channels is optimized. We thereby acknowledge that the different channels interact with each other and are used simultaneously” (Verhoef et al. 2015, p. 3).

Omni channel retailing is a company-wide strategy that requires organizational cultural change in order to maximize customer experience (Rigby 2011). It requires channel integration rather than “silo mentality” (Piotrowicz & Cuthbertson 2014, p 8), data integration (Mirsch 2016) and price coordination across various channels (Harsha et al. 2015). The brand and channel interplay also plays an important role in this context (Neslin *et al.* 2014). The framework by Neslin *et al.* (2014) elucidated the inter-relationship between brands and channels and clarifies how studying these together would lead to a better understanding of consumer decision making.

The online-offline integration has greater influence on customers who have lower internet experience (Herhausen et al. 2015). Moreover, the integration works better in terms of deal and subsidized offer attainment for the digital natives as these natives are more connected with the technology (Piotrowicz & Cuthbertson 2014).

The omni-channel choice is influenced by the subjective norms, security, effort expectancy and performance expectancy (Juaneda-Ayensa et al. 2016). The issues relevant to this technology laden omni-channel context include showrooming and web rooming (Verhoef et al. 2015). Showrooming

refers to shoppers first checking and gathering information from the stores and then buying product online while in webrooming customers gather information from the web and then buy from the store (Verhoef et al. 2015). Questions related to desirability, pricing, channel integration, performance and touch point management remain unanswered in omni-channel domain as this concept is still in its nascent stage. Its adoption in organizations is not pervasive as it requires successful channel coordination and integration (Mirsch 2016). Moreover, there are differences in the implementation of omni-channel concept; therefore, presenting an “ideal picture of omni-channel strategies” is still a difficult feat (Mirsch 2016, p. 11).

Overall, there exist differences between multi-channel and omni-channel marketing. Multi-channel marketing involves selling of goods at multiple channels without the customers’ channel interaction trigger and retailers’ channel integration control (Beck and Rygl 2015). On the contrary, omni-channel involves selling of goods at multiple channels with the customers’ channel interaction trigger and retailers’ channel integration control (Beck & Rygl 2015). Omni-channel’s restricted application in businesses is due to its channel integration requirement and technological costs. Therefore, there are limitations in finding empirical data pertaining to omni-channel marketing for this research. Hence, for this thesis multi-channel and online channel form the channel context for the qualitative and quantitative stages, respectively, of this research. Moreover, this research will empirically investigate the actions taken at the chosen channels at each stage of CDJ.

Section 2.2 highlighted and discussed the different channel choice options i.e. traditional, online, multichannel and omni-channel. In the following sub-section, channel choice at each stage of customer decision journey will be discussed. Hence, connecting section 2.1.3 (CDJ) and 2.2 (Channel).

2.3 Stages in the Customer Decision Journey and Channels

In this section, channels chosen at different stages of the CDJ are discussed because they are the critical building blocks of CDJ. The type of channels a person uses depends upon the product category (Frambach et al. 2007). For instance, off-line channels are preferred in all CDJ stages involving high involvement product categories (Frambach et al. 2007). Previous channel experience also influences future channel choices as these experiences get activated as soon as the relevant goal becomes prominent (Koptez et al. 2012). Koptez et al. (2012) explained that certain brands, products and behaviours are considered as goal attainment means due to their regular selection and usage. They explained that the frequency of mean usage enacts positive affect transference from the desired end state to the means which eventually positively increases means assessment. Thus, past choices and preferences may predict future ones by strengthening the unique associations between an active goal and the corresponding means (Koptez et al. 2012). The following sub-section explains the stages of CDJ and also highlights channel chosen with relevant reasons at each stage.

2.3.1 Need Recognition Stage

Bruner & Pomazal (1988) described need recognition as the discrepancy between actual and desired state. Factors such as previous experience, reference group, social class, family characteristic, personal characteristic, personal circumstances, marketing pressures and social comparison can help recognize the difference between actual and desired states (Bruner & Pomazal 1988; Pham & Higgins 2005). In an online world, firm initiated channels (e.g. email, click through and display ads) and customer initiated channels (e.g. referral) may make an individual recognize need, influence cross buying and overall firm profitability (Kumar et al. 2016). Research pertaining to the traditional stores suggests need recognition and unplanned shopping behavior can be due to in-store stimuli (Bell et al. 2011). For example, in-store factors such as music and aroma increase the in-store stay leading to increased sales for the retailer (Morrison et al. 2011). The effect of in-store stimuli on need recognition also holds true in cases when the pre-shopping goals are not clear. Therefore, shoppers with no prior goals are more susceptible to external stimuli (Kollat & Willet 1967). This assertion was further supported by Bell, Corsten and Knox (2011). They explained that the higher impulse buying is due to abstract shopping goal rather than store linked goals.

Other factors influencing need recognition in the traditional store include familiarity with the store and layout (Park et al. 1989), product packaging, shape and features (Clement et al. 2013),

social, design and ambient in-store cues (Donovan et al. 1994; Baker et al. 2002; Turley & Milliman 2000). Once an individual recognizes the need, the next step involves search which may happen by means of memory or external sources (Biehal & Chakravarti 1986).

2.3.2 Search and Evaluation Stage

In the pre-purchase or search and evaluation stage, online channel is preferred due its low cost (Shankar et al. 2003; Cook & Coupey 1998). Internet is the preferred channel during the search stage while the brick and mortar channel is the commonly used channel for the purchase stage (Verhoef et al. 2007). This phenomenon of searching on one channel type and purchasing product from the other channel type has been termed as research shopping (Verhoef et al. 2007). Verhoef et al. (2007) described three reasons for the research shopping phenomenon. These reasons are: attribute based decision making, lack of channel lock-in for certain channel types and channel congruency. They describe attribute based decision making as the customer's choice of channels due to certain channel attributes. For example, online search for products due to lower online product search cost. They explained channel congruency as similarity among channel types employed by the firms. Moreover, channel lock-in is described as shoppers' propensity to search and purchase from the same channel. Verhoef et al. (2007) explained that the increased channel congruency creates increased channel indifference. They reported that online channels are generally attributed for search, have lower channel lock-in and due to channel congruency produce greater suitability for search than for purchase.

Search can happen both before and after the product purchase. In a metacognitive experimental study, Huang and Hutchinson (2008) found that shoppers spent less time searching for information in the search phase because of the high search cost. In contrast, they spent more time searching for information after experiencing the product. The reason for this behavior can be linked to individual's tendency to discount time faster than money (Zauberman & Lynch 2005).

Search knowledge for scholars and practitioners pertains to an understanding of what people search for, how they search, what channels are used for this purpose and how this information can be used. For example, the way people search online can be gauged through the cart usage (Kukar-Kinney & Close 2009). Carts are used as organization, entertainment or search tool which may be abandoned later with the objective of making purchase from another channel (Kukar-Kinney & Close 2009). What people search online involves exploring not just the textual information but also the visual content with tools such as Pinterest that assists in discovering the relevant product (Ashman et al. 2015). Such pictorial and visual information providing sources,

therefore, have become more significant than the brand names (Ashman et al. 2015; Simonson & Rosen 2014).

The extent of information search in an online context indicates how active shoppers are (Johnson et al. 2004). Moreover, the extent and content of search depends upon the product category and the level of perceived product risk (Yadav et al. 2013). This suggests that products with higher perceived risk generate more online search and advice from social experts, market mavens and experts (Yadav et al. 2013).

Search and purchase behavior may also vary from country. Michaelidou et al. (2015) conducted a cross-country comparison study to specify search and purchase habits of shoppers from Russia, USA and Singapore. Their results specified that people generally preferred to search online and purchase through brick and mortar stores. However, there were a few differences in how the available information in the search phase affected purchase behaviour of different nationalities. For instance, the possession of information during the search phase gave Russian consumers a greater sense of control, so, the in-store signals did not have any impact on these shoppers. On the contrary, the US and Singaporean shoppers were influenced by the in-store signals, such as the sales person interaction, despite possessing information during search phase.

Understanding search strategy could help in segmentation (Furse et al. 1984; De Keyser et al. 2015). Furse et al. (1984, p. 422) identified six search clusters in the automobile sector based on search which are called "low search, purchase partially assisted, high search, self-reliant shopper, retail shopper and moderate search". Shoppers in these clusters differed in terms of demographics, level of knowledge, previous experience and involvement of others in the search process. Additionally, De Keyser et al. (2015, p. 455) identified four types of shopper segments based on their search and purchase. These key segments are a) "research shoppers" (those shoppers who use one channel usually internet for search and the other for purchase) b) "web focused shoppers" (use internet for both search and purchase) c) "store focused shoppers" (use brick and mortar for both search and purchase) d) "call centre prone shoppers" (use online channel for search and online channel or call centre for purchase).

In addition to these classifications based on search types, other researches such as Schellong, Kemper and Brettel (2017) identified the number of clicks and purchases made based on different types of segments. For instance, the buying type customers had the highest number of clicks and usage of navigational channels compared to the browsing, searching and bouncing type customers. In a similar vein, Choo et al. (1999, p. 8) classified the different search activities called as "starting, chaining, browsing, differentiating, monitoring and extracting." Another research by

White and Drucker (2007, p. 26), identified differences in search trails and query generation of customers identified as navigators and explorers.

This understanding of search related information can be used to gauge firm's sales. Van Nierop et al. (2011) studied this phenomenon in the Dutch retail chain context. Their study done through quasi-experimental design revealed that the informational websites reduced the number of offline shopping trips and the amount spent per trip due to the increased trip planning by the shoppers.

Evaluation relates to channel or product. Channel evaluation is influenced by factors such as previous experience (Jin & Park 2006), trust and retail image (Kleina et al. 2011), shopping effort and level of involvement (Ohanian & Tashchian 1992; Please refer to section 2.2 for a detailed discussion on factors influencing channel evaluation and choice) whereas the product evaluation is influenced by factors such as product image (Yu & Kincade 2001), product packaging and unique attributes (Deng & Kahn 2009). The search and evaluation stage is followed by the purchase stage.

2.3.3 Purchase Stage

After search and evaluation, the shoppers purchase the product. This is rather a complex stage and the time spent on this stage depends on the type of goal, different levels of interruption and previous product knowledge (Xia & Sudharshan 2002). Moreover, it requires more energy compared to the consideration stage because of the effort involved (Vohs et al. 2008). This assertion is supported by a study in which participants were required to make certain decisions that led to resource depletion, reduction in self-control (Vohs et al. 2008), increased reliance on emotions (Shiv & Alexander 1999), stronger impulse buying urges and greater willingness to spend more compared to individuals whose internal resources had not been depleted (Vohs & Faber 2007).

Product category and need for personal product inspection (Peterson et al. 1997) also play a vital role in channel preference during this stage. For extremely complex purchases such as mortgages, personal channels are preferred over the online channels and act as personal advisor (Vroomen et al. 2005). Online channels have lower preference in complex category purchases due to greater perceived risks such as privacy (Korgaonkar & Wolin 1999; Frambach et al. 2007), product risk (inability to inspect the product) and security risk (sharing personal information) (Bhatnagar & Ghose 2004).

Purchase of electronics can be from online stores, however, this requires an extensive search and narrowing of consideration set to one brand at the time of final purchase (Gu et al. 2012a). Therefore, information available at the time of purchase doesn't greatly impact the buyer's

decision (Gu et al. 2012a). Other high involvement product category purchases such as stereo systems and automobiles may also require both online and offline channels (Peterson et al. 1997). For financial sector products, search and purchase channel may vary with the level of perceived risk (Polo & Sese 2016). Education, return policy and assurance are some of the ways through which the online consumer confidence can be restored and lead to positive channel re-patronage (Rezaei et al. 2014; Melis et al. 2015). The risk pertaining to online channel during purchase does not hold true for lodging sector where the loyalty towards the service provider is in fact higher when the service provider is chosen online rather than offline (Shankar et al. 2003).

Demographic is also another important factor that influences online-offline channel preference of different product categories. Levin et al. (2005) found that the university going, higher income bracket males preferred online shopping for electronics. They also found that large assortment availability and convenience creates online preference while the personalized services generate offline shopping preference.

While the online information providing sources are more important compared to brand names in the search stage (Ashman et al. 2015), brand names play an important role in the selection of online channels during the purchase stage as they reduce the online perceived risk (González et al. 2015). Web atmospherics are also a key determinant in inducing online purchase (Gao & Bai 2014). The stage that follows purchase is the post-purchase stage.

2.3.4 **Post-purchase Stage**

Gardial and Schumann (1994) compared the pre-purchase and post purchase stages and show the difference in evaluation criteria and level of emotions for both the stages. They compared the pre-purchase experience with the post-purchase experience through retrospective interviews and found that the pre-purchase thoughts were goal directed, with more attribute level referents whereas the post-purchase thoughts were at an aggregate level with recall of more evaluation results and affective responses. The anxiety level in the post-purchase phase is lower and people may be more inclined towards using new channels such as the online channel (Frambach et al. 2007).

Online channel preference is higher in post-purchase phase if the previous experience with respect to trust and saving has been positive (Cook & Coupey 1998). The repurchase intention from an online channel may also be high due to the trust factor which could be attained through cognitive experiential state (includes speed, skill, challenge and telepresence) and affective experiential state (includes perceived control, perceived benefits and aesthetics) (Carlson et al. 2015). Moreover, in the online world, post-purchase phase satisfaction comes from the feedback,

likes, shares and comments of others (Ashman, Solomon, & Wolny 2015). Whereas the post-purchase satisfaction in the traditional environment may occur due the physical environment of the setting that reduces the overall perceived risk (Grewal et al. 2007)

Post-purchase satisfaction due to complaints may also vary depending upon whether the complaints involved shopper's money (faulty purchase) or not (dirty rest room); the former group having greater level of annoyance (Gilly & Gelb 1982). In addition to the type of complaints, the level of complain behavior also varies with channels (Cho et al. 2002). Online shoppers are less likely to complain than offline shoppers, except for situations involving delayed responses from the seller, and have increased sensitivity towards the costs and benefits of complaining (Cho et al. 2002).

This subsection discussed the customer decision journey along with different channels involved in each stage of the journey. The next sub-section summarizes the researches done in CDJ and channel context and highlights the important gaps.

2.3.5 Customer Decision Journey and Channels

The following table 2.5 summarizes the key articles that focus on customer decision journey. The literature table was developed using scientific databases (Wiley, EBSCO Host, INFORMS). In the first phase, search terms used were customer decision journey, consumer decision journey, customer journey, path to purchase, decision making process and decision making steps. The next phase involved searching specific terms pertaining to the journey steps such as search, purchase, choice etc. Any result not containing the mentioned terms was rejected. The last row of the table mentions the details of the present study followed by the brief discussion regarding the research gap from the perspective of CDJ and channels.

Table 2.5 highlights research conducted in the domains of CDJ and channels. Any research that focuses on the CDJ stages i.e. need recognition, search and evaluation, purchase and post-purchase but does not involve channel and vice versa is not included in the table. This table also highlights whether these studies focus on single or multiple stages of CDJ. In addition to the CDJ stages, it will also indicate the key themes, channel focus and the methodology used in the respective studies. These will help in determining the research gap in the existing literature.

Table 2.5 Customer Decision Journey and Channels

Author (Year)	Theory/ Concept	Stages	Channel Reference	Methodology	Sample Size	Region	Industry
Brucks, M. (1985)	Search Task Methodology And Product Class Knowledge	Search	Stores	Experiment	32	USA	Electronics
Hauser, Urban & Weinberg (1993)	Consumer Behavior Theory & Cost/Benefit Model	Search & Evaluation	-Showroom -Articles -Advertisement -Interview	Experiment (Video Showroom & Mock Up Showroom)	177	USA	Auto
Wertenbroch (1998)	Self-Constraining Consumer Behavior	Pre-Purchase & Purchase	Stores	2 Experiments And Field Study	304 & 310 (Experiments), 136 (Survey), 70 Stores (Scanner data)	USA	Consumer Goods
Degeratu, Rangaswamy Wu (2000)	Online And Offline Choice, Choice Models	Purchase	Online & Traditional Supermarkets	Longitudinal Field Data From Separate Samples Of Online And Offline Shoppers	300 Subscribers (May 1996-July 1997). Then IRI data of 1,039 Panelists	USA	Grocery
Childers, Carrb, Peck & Carsond (2001)	Technology Acceptance Model	Purchase	Online	Presentation Of Stimuli In Lab & Survey	266	USA	Interactive Technology & Grocery
Schoenbachler & Gordon (2002)	Multi-Channel Marketing, Multi-Channel Buyer Behavior	Evaluation & Purchase	Multi-Channel-Retail, Catalogue & Online	Conceptual Paper	N/A	N/A	N/A
Shankar, Smith & Rangaswamy (2003)	Customer Satisfaction And Loyalty	Search & Choice	Website, Hotel, Travel Agent, Telephone	Survey	190 Online & 403 Offline	USA	Service
Van Der Heijden, Verhagen & Creemers (2003)	Technology Acceptance Model	Purchase Intention	Online	Survey	228 Potential Online Shoppers	Netherlands	CD Player
Van Der Heijden, Verhagen & Creemers (2003)	Trust	Purchase Intention	Online	Survey	228 Potential Online Shoppers	Netherlands	CD Player
Verhagena & Van Dolen (2009)	Store Image	Purchase Intention	Offline store & Online Store	Survey	630	Netherlands	Music

Author (Year)	Theory/ Concept	Stages	Channel	Methodology	Sample Size	Region	Industry
Moe & Fader (2004)	Buyer Behavior	Purchase	Online	Panel Data Collected By Media Metrix, Covering The Browsing Habits.	10,000 households with recorded Internet Behavior	USA	Book Store
Balasubramanian, Raghunathan, & Mahajan (2005)	Product Utility & Process Utility	Search, Evaluation & Purchase	Stores & Online	Interview	30	N/A	Retail & Service
Kumar & Venkatesan (2005)	Multi-Channel Shopper Behavior	Purchase	Telephone, Online, Direct Mail, Salespersons	Database	Purchase History 1998 - 2001 3,578 & 3,721 Customers	USA	Computer Hardware (Servers, Workstations, And Pcs)
Thomas & Sullivan (2005)	Segmentation & Channel Choice	Purchase	Brick Store, Catalogue, Internet	1 Year Database	N/A	N/A	11 Categories
Frambach, Roest & Krishnan (2007)	Channel Usage	Pre-Purchase, Purchase, And Post-Purchase	Online & Offline	Survey	303	Netherlands	Mortgages
Verhoef, Neslin & Vroomen (2007)	Research Shopping	Search & Purchase	Store, Internet, Catalogue	Panel Survey	396	Netherlands	Loans, Holidays, Books, Computers, Clothing, Appliances
Kim & Lee (2008)	Technology Acceptance Model	Search & Purchase	Internet, Catalogue, Television, Stores (Local & non local)	Survey	176	USA	Apparel
Schroeder, & Zaharia (2008)	Multi-Channel, Shopping Motive	Search & Purchase	Online shop, mail order Catalogue & Stores	Focus Group, In-Depth Interviews, Survey	36, 30, 525	Germany	
Kushwaha & Shankar (2013)	Regulatory Focus Theory, Perceived Risk	Purchase	Traditional, Catalogue, Web	Database & Questionnaire	1 million Customer & 67 responses on questionnaire	USA	22 Categories Utilitarian & Hedonic
Lemon & Verhoef (2016)	Customer Journey & Customer Experience	All stages	Online, Offline	Conceptual Paper	N/A	N/A	N/A
Konus, Verhoef, & Neslin (2008)	Segmentation & Multi-Channel	Search & Purchase	Store, Internet, catalogue	Panel	364	Netherlands	N/A

Author (Year)	Theory/ Concept	Stages	Channel	Methodology	Sample Size	Region	Industry
Noort, G. V (2008)	Regulatory Focus Theory (Chronic And Situation)- Separate Study For Each, Perceived Risk	Search, Evaluation & Purchase	Online & Offline	5 Experiments	91, 77, 102, 94, 124	Nether-land	N/A
Bell, Corsten & Knox (2011)	Unplanned Buying, Shopping Goal	Purchase	Store	Panel Diary	441 Households	USA	58 Product Categories (Non-Durable And Durable)
Valentini, Montaguti, & Neslin (2011)	Channel Choice	Purchase	catalogue, Internet, Store	Archival Data	1018 Households	Europe	Book Retailor
Van Nierop, Leeflang, Teerling & Huizingh (2011)	Online And Offline Behavior	Purchase	Website, TV advertisement, Store	Panel Data	8615	Nether-lands	Interior Design And Sports.
Gensler, Verhoef & Böhm (2012)	Multi-Channel Management	Search, Purchase & Post-Sales	Online & Offline	Survey	500	Germany	Retail Banking
Xu, Duan & Whinston (2014)	Attribution Model	Search & Purchase	Online	Data Of Electronics Vendor	12,000 Cookie Ids (for four months)	USA	Electronic Goods
Charoensuksai & Wolny (2014)	Customer Journey	Search, Evaluation, Purchase & Post-Purchase	Online, Offline	Diary And Interviews	16	UK	Cosmetics
Frasquet, Mollá & Ruiz (2015)	Technology Acceptance Model, Motivational Model & Transaction Cost Economies	Search, Purchase, Post-Purchase	Online, Offline	Survey	1533	UK, Spain	Apparel, Electronic
Anderla, Schumanna, & Kunz (2016)	Journey	Purchase	Firm-initiated online Channel, Customer-initiated Online Channel	45-Days -2013	350,719 journeys of 343,556 Persons (Cookie Level Data)	Germany	Fashion Retailer
Present Study	Regulatory Focus Theory (Chronic and Situation interaction)	Need Recognition, Search, Evaluation, Purchase And Post-Purchase	Multi-Channel	Mixed Method		Pakistan	Electronics, Cosmetic, Clothing/ Accessories

Table 2.5 delineates the important studies done in the realm of customer decision journey and channels. This table indicates that few studies have focused on all stages of the customer decision journey. Some of these studies focusing on all stages are conceptual in nature (e.g. Darley et al. 2010). From the list of highlighted empirical studies only one study focuses on mixed method study (Schroder & Zaharia 2008) and it is based on the data of a single multi-channel retailer. Although these studies greatly contribute to the body of knowledge, the table indicates a clear research gap related to the understanding of customer decision journey focusing on channels using a mixed method approach. Since channels are the key points of contact in CDJ, therefore, it is important to gain a rich understanding of how each channel is used in the customer decision journey and what actions take place at each channel. Another important gap highlighted in this table pertains to the study of channel and customer decision journey based on the customer motivations and goals (Balasubramanian et al. 2005). It is identified that a few empirical studies (e.g. Khushwaha & Shankar 2013; Schroder & Zaharia 2008) investigated the customer decision journey and channel aspect based on customer motivation, other studies in the table either present a conceptual view (Higgins 2000; Pham & Higgins 2005) or focus on one or two decision journey stages (Pham & Chang 2010; Khushwaha & Shankar 2013). The present study therefore, investigates the customer decision journey comprising of channels and different actions that take place at channels grounded in Regulatory Focus Theory (Section 2.4 further discusses Regulatory Focus Theory and highlights the overall research gap).

2.4 Regulatory Focus Theory

As each individual starts CDJ possessing certain traits and goals therefore, motivational and goal pursuit theory called the Regulatory focus theory is used as the theoretical lens for this thesis. Moreover, extant literature (Table 2.1, 2.4, 2.5) indicates a paucity of research using RFT in CDJ and channel context. This section further discusses the core concepts of the chosen theoretical lens, RFT.

Individuals' actions such as choice of channels during the CDJ are grounded in goals (Balasubramanian 2005) and motivations (Higgins 1998) and can be explained through regulatory focus theory (RFT). Literature indicates that individuals with differing regulatory orientations also vary in their choice of channels (Khushwaha & Shankar 2013), product category (Chernev 2004) and actions at different stages of the customer decision journey (Pham and Chang 2010). Based on this theorizing, RFT is chosen as a theoretical lens in the multi-channel and CDJ context. The other reason for choosing RFT as a theoretical lens is due to the paucity of studies relating RFT to channel and CDJ context (Tables 2.1, 2.4 and 2.5). First RFT will be explained briefly, followed by the review of stages of CDJ as explained by RFT literature, subsequently a link among the core concepts of this thesis i.e. CDJ, channel and RFT will be presented. Finally, a detailed review of RFT literature will be provided.

Hedonic principles states that individuals approach pleasure and avoid pain. How individuals approach pleasure and avoid pain i.e. how individuals regulate pleasure or pain is called regulatory focus (Higgins 1998) and this is explained through the Regulatory Focus Theory-RFT (Higgins 1997).

RFT, a theory of motivation, goal pursuit and self-regulation, illuminates the individual's motivation to achieve goals and the means used to achieve these goals (Higgins 1996; Higgins 1997). RFT theorizes the co-presence of two regulatory orientations¹⁴, called the promotion orientation and prevention orientation, which satisfy two distinct needs (Scholer, Stroessner, & Higgins 2008). These two types of orientations (promotion and prevention) differ in terms of the needs satisfaction, goals fulfilment and strategies pursuance (Higgins 1987). Although promotion and prevention systems are assumed to coexist in a person (Zhou & Pham 2004), each individual is either predominantly promotion or prevention oriented (Higgins 1998). This indicates that these two orientations are not bipolar constructs and individuals can be high or low in both promotion and prevention orientations (Higgins 2002).

¹⁴ Researcher will use regulatory orientation, regulatory focus and regulatory system interchangeably

The promotion (prevention) orientation is defined in terms of growth, desires, hopes, aspiration and nurturance (duties, obligations, responsibilities and securities) and pursued through eagerness (vigilance) means (Idson et al. 2000). The assessment of outcome in promotion orientation is in terms of gains and non-gains. On the contrary, the assessment of outcome in prevention orientation is in terms of loss and non-loss (Cesario et al. 2008; Higgins et al. 1997; Shah & Higgins 1997).

In prevention orientation, 0 (zero) is a state of non-loss while -1 is state of loss which is below the status quo (Scholer et al. 2010; Scholer & Higgins 2013). For prevention focused individuals there is little difference between level 0 and level +1, however, the fall to level -1 (loss) becomes the cause of alarm (Scholer et al. 2013). Consequently, the objective of prevention orientated individual is to maintain status quo and avoid losses by opting for a risk averse behavior (Scholer et al. 2013).

In contrast, promotion orientation is concerned with gains wherein level 0 (Zero) for these individuals is a state of non-gain whereas +1 is a state of gain (Scholer et al. 2010; Scholer & Higgins, 2013). Therefore, the objective of promotion oriented individual is to make advancement from the current status quo by opting for a risk taking approach (Scholer et al. 2013). Overall, promotion focused individual is sensitive towards moving from level 0 to level +1 and prevention focused is sensitive towards moving from level 0 to level -1 (Scholer & Higgins 2013). A summary of the promotion and prevention orientations and the relevant strategies is given in appendix B.

Regulatory orientation (promotion or prevention) can be chronic or can be temporarily made accessible through situations (Zhou & Pham 2004; Avnet & Higgins 2006). Chronic regulatory orientation is based on the parental influence (Higgins 1997) or cultural influence (Lee et al. 2000). Individuals in the Western society are more promotion oriented compared to individuals in the Eastern societies (Pham & Avnet 2004). Therefore, chronic accessibility of ideals (oughts) and promotion (prevention) orientation is higher in individualistic (collectivistic) cultures (Lee, Aaker & Gardner 2000).

Chronic RF measurement is done through different scales such as the regulatory focus questionnaire (RFQ) developed by Higgins (2001), Lockwood scale (Lockwood, Jordan & Kunda 2002), behavioural activation system and behavioural inhibition system (BAS/BIS) scale (Carver and White 1994), selves questionnaire (Higgins et al. 1986) and self-guide strength measure (Higgins 1997). Other regulatory focus scales have also been developed for instance a scale by Fellner et al. (2007, p. 109) that terms promotion focused factors as "openness to new things and autonomy", and prevention orientation factors as "expectations of others and sense of obligation".

Situational regulatory orientation can be primed or activated based on certain situational cues (Higgins et al. 1994; Liberman et al. 2001; Pham & Avnet 2004; Pham & Higgins 2005). These situations based primes can be framed in terms of need satisfaction or goals (growth or security) and gain/non-gain or loss/non-loss message to activate promotion and prevention orientation (Higgins, 1997, 1998; Lee & Aaker 2004; Zhou & Pham 2004). Gain/non-gain and loss/non-loss framing can be explained through a study conducted by Shah, Higgins and Friedman (1998) who primed participants through an anagram task. The green anagrams focused on points gained (promotion condition) while the red anagrams focused on loss of points avoided (prevention condition). A positive interaction effect of gain/non-gain framing (loss/non-loss) and ideal strength (ought strength) predicted the performance on green anagrams (red anagrams). The results of the study revealed stronger task motivation due to match between the momentary task incentives, means and regulatory orientation. Momentary induction of regulatory focus can also be done through task instructions referring to ideal and ought self-guide (Higgins, Shah & Friedman 1997; Liberman, Molden, Idson & Higgins 2001). Additionally, section 2.7 gives a more detailed explanation of different types of situational primes. In the following sections, consumer behavior researches which have focused on RFT will be discussed. Specifically, each stage of CDJ will be discussed with reference to RFT.

2.5 Regulatory Focus and Customer Decision Journey

The following stages of CDJ explain the stages and actions taken by individuals during the CDJ based on the RFT literature. The stages in this section correspond to the adapted CDJ model highlighted in section 2.1. The purpose of discussing these stages based on RFT is to explore how promotion and prevention orientations differ in case of actual customer decision journey.

2.5.1 Need Recognition Stage

Need recognition is the discrepancy between actual and desired state (Bruner & Pomazal 1988) which can be recognized due to certain situational cues such as product type (Zhou and Pham 2004) or brand associations (Yoon et. al 2012). Pham & Higgins (2005) explained the differences between promotion and prevention orientations with respect to need recognition stage. They highlighted that the promotion oriented individuals experience the discrepancy between actual state and “desired ideals”, have a desire to move to a newly desired state and consider need as something that has to be met. Whereas prevention oriented individuals experience the discrepancy between actual state and “desired ought”, have a desire to change the actual state and consider need as a problem that has to be fixed (Pham & Higgins 2005). Once the need is

recognized, the next phase involves search and evaluation. This phase has received greater attention in RFT literature.

2.5.2 Search and Evaluation Stage

The level of information search varies with the level of involvement and the knowledge about the product category (Brucks 1985). Promotion and prevention orientations differ based upon the type and amount of information considered (Pham & Higgins 2005). Promotion (prevention) focused consider more (fewer) options as they want to avoid the chance of missing the right hits (they want to reduce the chance of wrong selection due to the consideration of many options) (Crowe & Higgins 1997; Liberman et al. 2001; Pham and Chang 2010). Liberman et al. (2001) explained this phenomenon through a series of experiments. They found that the promotion (prevention) focused is concerned with generating and endorsing more (few) hypotheses and take lesser (greater) time on average to generate hypotheses. The second experiment of their study indicated that overall more hypotheses are generated due to the financial incentive and that generation of more hypotheses is independent of need for closure. They also specify that promotion focused individuals do not discount the alternative explanation compared to prevention focused individuals. Additionally, the discounting factor is applicable for prevention oriented individuals due to their sensitivity towards ratifying a wrong alternative than rejecting a correct hypothesis. In experiments four and five of their study, participants rated the helpful behavior of individuals in the given scenario. Predominant promotion focused participants gave similar ratings to alternative explanations while the prevention focused participants gave higher ratings to one explanation from the number of given explanations. Consequently, promotion focused individuals use greater cognitive resources compared to the prevention focused individuals (Liberman, Molden, Idson & Higgins 2001).

Search for promotion focused involves reliance on the internal information, personally developed heuristics and pre-disposition (Crowe & Higgins 1997). In contrast, the prevention focused individuals rely upon external sources of information and subjective norms (Crowe & Higgins 1997). This can also be explained in terms of consensus based information versus automatic cues (Florack, Scarabis & Gosejohann 2005). Consensus based information is preferred by prevention focused whereas automatic cues are more pertinent for promotion focused as they have a greater willingness to take risk (Florack, Scarabis & Gosejohann 2005).

Additionally, promotion focused individuals depend on general knowledge structures, information that is not easily justifiable and implicit preferences compared to prevention focused individuals (Shafir, Simonson & Tversky 1993; Bless et al. 1996; Florack, Friese & Scarabis 2010). The content,

search level and rules of search also vary in these two orientations. Promotion focused search for information attributed to advancement while the prevention focused search for information attributed to security (Higgins 2009). In terms of search level, promotion (prevention) focused search for information at an abstract level and global level (attribute and local level) (Förster & Higgins 2005; Lee, Keller & Sternthal 2009; Pham & Chang 2010). Motivational level also influences the reliance on regulatory orientation i.e. in cases of lower motivation, individuals rely more on regulatory orientation to selectively search and process information during the decision making process (Wang & Lee 2006; Evan & Petty 2003).

Moreover, promotion and prevention orientations work differently under different levels of information load and rely on different types of information (Yoon et al. 2012). In a high information load condition, promotion focused banks on positive information while prevention focused counts on negative information (Yoon et al. 2012). On the contrary, low information load condition creates reliance on negative information for promotion focused and positive information for prevention focused individuals (Yoon et al. 2012). In cases of decision conflict, individuals are more likely to shift towards attribute style of decision making (Luce, Payne & Bettman 1999) which corresponds more with the prevention focused style of information processing (Lee, Keller & Sternthal 2009).

During evaluation, the likelihood of promotion focused concentrating on positive signs is higher compared to prevention focused (Pham & Higgins 2005). Likewise, the likelihood of prevention focused attending to the negative signs is greater compared to the promotion focused (Pham & Higgins 2005). Other differences found in evaluation pertain to information elaboration. Promotion focused (prevention focused) focus on “relational elaboration” (“item-specific elaboration”) (Zhu & Meyers-Levy 2007, p. 89). This means that promotion focused (prevention focused) emphasize on determining abstract associations among unlike items (particular features of individual items in a mutually exclusive manner) (Zhu & Meyers-Levy 2007). These results are further supported by Murali and Pons (2009) who reported that prevention focused are more engaged in attribute and feature processing in order to attain maximum correctness compared to promotion focused. Moreover, promotion focused is more creative and always dissatisfied with their success compared to the prevention focused (Scholer & Higgins 2013).

Additionally, promotion oriented weigh the aesthetics and hedonic values, focus on lower level of accuracy and greater speed and prefer the non-hierarchical structured content (Förster et al. 2003; Pham & Chang 2010). Conversely, prevention focused individuals focus more on the utilitarian, safety and security features, perform task with greater accuracy and lower speed (Förster et al. 2003; Pham & Higgins 2005). In addition to this, promotion (prevention) focused are

more influenced by the gain framed (loss framed) messages (Cesario et al. 2004; Kirmani & Zhu 2007). Information processing increases for both types of orientations when there is information framing and regulatory orientation consistency (Wang & Lee 2006).

Other differentiating characteristics between promotion and prevention orientation during the evaluation stage involve:

- **Feeling versus Assessment of and Locomotion versus Assessment:** Pham and Avnet (2004) found that chronic prevention individuals focus upon fundamental assessment of the response object rather than the subjective feelings. In the chronic promotion condition, individuals emphasize upon idiosyncratic affective reactions rather than proper assessment of the response object. In a seminal research, Avnet and Higgins (2006) studied the choice task of correction fluid. The outcome variable of the study was kept constant in the sense that one type of correction fluid was superior to the other and was most preferred by most participants. Participants were asked to choose the correction fluid based on the feelings or on the basis of reasons (means). In the fit condition the means chosen (feeling vs. reason) were in line with the regulatory orientation (promotion vs. prevention) i.e. promotions focused individuals decided based on feelings while the decisions of prevention focused were based on their judgement of the quality of the arguments. This subsequently led to greater willingness to pay when the decision promotion (prevention) focused made decision based on feelings (quality of arguments) (Pham & Avnet 2004; Avnet & Higgins 2006).

Prevention focused uses an assessment strategy and full evaluation whereby they compare all the options at one time. On the other hand, promotion focused uses a locomotion strategy and progressive elimination in which each under-performing alternative is evaluated and then deleted one at a time to help movement from one state to the other (Avnet & Higgins 2003, p. 526).

- **Perseverance and Deliberation Style:** Promotion focused is more likely to continue on a difficult task and prevention focused is more likely to quit early on in the difficult task (Crowe & Higgins 1997). Promotion focused are risk takers who engage in creative deliberation style and construe information at a higher level when given a task than the prevention focused (Friedman & Förster 2001; Keller et al. 2004). Prevention focused emphasizes on extreme task simplification compared to promotion focused (Crowe & Higgins 1997). In a card sorting task, Crowe and Higgins (1997, p. 125) found that prevention focused went for over simplification by developing two sub-groups of the task object titled as "X and not X" (i.e. classification based on object belonging to or not belonging to a category).

- Types of Information Evaluated and Task Commencement: Promotion (prevention) focused individuals are persuaded by self-efficacy message, ease of use and comfort (response efficacy message, product effectiveness and safety) (Keller 2006). Prevention oriented individuals are eager to start their work earlier than the promotion oriented individuals which implies that goals for prevention oriented individuals act as necessities requiring an early action (Freitas et al. 2002).
- Eagerness versus vigilance: Eager evaluation approach for promotion focused means embracing a new learning opportunity while the vigilant avoidance strategy for prevention focused means accepting a redoing strategy (Miele, Molden & Gardner 2009). Experiment 2 of the Miele, Molden and Gardner's (2009) study involved introduction of slightly baffling sentences in the text. The results indicated that the promotion focused reacted to the text by further processing fresh information to attain additional clarity while the prevention focused reread the same text to resolve misunderstanding. These results were found both in chronic and situational induced regulatory orientations. After search and evaluation, individuals chose or purchased the option decided.

The aforementioned points highlight the different evaluation strategies adopted by the promotion and prevention oriented individuals. These strategies have been highlighted because the research participants search and evaluation strategies at the empirical stages will be gauged based on the criteria discussed in the RFT literature.

2.5.3 Purchase Stage

Promotion and prevention orientations also differ in their choices and purchases. Promotion focused are more likely to rely on their implicit preferences than prevention focused individuals in a consumption context (Florack et al. 2010). Participants in Florack et al.'s (2010) study were required to classify the pictures under the head of big mac or whopper based on an implicit association test. Following this procedure, a consumption status of the participants was measured using a five-point scale. The results indicated that choice for promotion focus involved greater reliance on the implied preferences than the prevention focused. In addition to this, choice by promotion (prevention) focused is based on disjunctive rule (conjunctive rule) (Faddegon, Ellemers & Scheepers 2009). Affect which is also another predictor of purchase (Perlusz 2004) also relates to promotion focused choice strategy rather than prevention choice strategy (Pham & Avnet 2004).

Additionally, prevention oriented is more likely than promotion oriented individual to defer or not opt for any alternatives (Crowe & Higgins 1997). However, other reasons for choice deferral exist,

such as lack of process fluency (Novemsky et al. 2007). When facing desire for temptation, promotion (prevention) focused individuals not only experience greater (lesser) desire for temptations but are also more (less) capable of resisting these desires because they develop an approach to desire-resistance goal (as they develop strategies with temptations as point of reference) (Dholakia et al. 2006). Moreover, variety seeking purchases with lower level of regret are greater for promotion focused individuals, which also holds true for gift giving situations (Chowdhury 2004).

In case of product choice, promotion (prevention) oriented individuals relate to product high in hedonic (utilitarian) value (Shah and Higgins 2001). In Shah and Higgins' (2001) car and apartment choice experiment, promotion (prevention) oriented participants preferred option with luxury (protection) features while the prevention oriented people preferred option with protection feature (Shah and Higgins 2001). Similarly, Higgins (2002) quote Safer's (1998) study which exhibits the preference for innovation related (reliability related) attributes by promotion oriented (prevention oriented) individuals.

Likewise, in case of really new products, promotion focused show higher preference for innovative product when the risk factor is not extremely noticeable. However, this situation reverses when the risk factor becomes salient and both promotion and prevention focused decline the new product purchase (Herzenstein, Posavac & Brakus 2007). Moreover, the decision implementation happens closer to deadline for promotion oriented compared to prevention oriented individuals (Freitas et al. 2002). The final customer journey stage is post-purchase.

2.5.4 **Post- Purchase**

Promotion (prevention) oriented place greater value for the outcomes when they choose options based on what they would gain/not gain (lose/not lose) as a result of choice (Avnet & Higgins 2006). Promotion (prevention) oriented experience cognitive dissonance as a result of missing hits i.e. not choosing the right options (choosing the wrong options) (Higgins 1998). The following sections summarize literature relating to all three major concepts of this thesis i.e. RFT, CDJ and channels.

2.6 Regulatory Focus Theory in Channels and Customer Decision Journey

Regulatory Focus Theory has been used in marketing research to study consumer motivation, advertising persuasiveness and channel choice. The following table list the empirical consumer behavior studies that incorporate all three dimensions of this study, customer decision journey, channel and regulatory focus. Any study which is not empirical and that does not have CDJ, channel or RFT component is not included in this table. Some of the researches have explicitly mentioned decision journey stage while others have implicit mention of the stage (s). Table 2.6 highlights the CDJ stages. Most of these researches focus on a single CDJ stage (only search or purchase) or a combination of two stages i.e. search or purchase or post-purchase. Most of the studies are quantitative in nature, employing experimental methods. Moreover, most of the studies focus on either chronic (dispositional) or situational regulatory orientation.

Table 2.6 Regulatory Focus Theory in Channels and Customer Decision Journey

Author (Year)	Methodology	Regulatory Focus (Chronic or Situational)	Channel	CDJ Stage	Region	Consumer Behavior Application
Kirmani & Zhu 2007	Experiments	Situational (Priming ideals and oughts)	Impersonal Communication channel (Advertising)	Evaluation	US	Advertising and sales
Noort, Kerkhof & Fennis (2007)	Experiments	Situational	Online and conventional	Purchase	Netherlands	Presentation of online search features
Pham & Chang (2010)	Experiments	Situational (Scenario based priming)	Online	Search and consideration set formation	US	Design of menus, catalogues, store displays, and Web sites.
Kushwaha & Shankar (2013)	Cross-sectional and time series Data analysis and questionnaire	Chronic (Channels also classified as promotion and prevention)	Channel, catalogue, Multi-channel	Purchase	US	Customer targeting and migration
Khajehzadeh, Oppewal, & Tojib (2014)	Experiments	Situational	Mobile	Purchase	Australia	Mobile coupon redemption
Ashraf & Thongpapanl (2015)	Experiment	Situational (Regulatory goal)	Online	Information search and decision making	Australia	Website design, Shopper conversion
Ashraf, Thongpapanl, Spyropoulou (2016)	Experiment	Situational (Regulatory goal)	Online	Information search and purchase intention	Australia	Website design, E-commerce product and service offerings
Ashraf, Razzaque & Thongpapanl (2016)	Experiment	Chronic and Situational (Regulatory goal) done in separate studies	Online	Search and purchase intention	Pakistan, Canada, Australia	Website design and customization, e-retailer
Present study	Mixed Method	Chronic x Situation	Multi-channel	All Stages	Pakistan	Channel design based on shopper behavior

Table 2.6 highlights studies in CDJ and channels grounded in RFT. It also highlights RFT's application in message design and framing (Keller, Lee & Sternthal 2004; Kirmani & Zhu 2007). For instance, positively framed (negatively framed) messages appeal more to the promotion oriented (prevention oriented) people (Kirmani & Zhu 2007). Another application of RFT pertains to website design. Promotion oriented (prevention oriented) people are more likely to buy from a hedonic website (utilitarian website). Therefore, hedonic (utilitarian) websites can be designed based on the identification of regulatory orientation of the customers in order to create the feeling of "fit" (Ashraf & Thongpapanl 2015).

Another application of RFT presented in the table relates to customer experience for hedonic and utilitarian product categories, which can be improved by matching customer regulatory orientation with the relevant product category experience (Ashraf et al. 2016). Customers purchasing hedonic product categories such as movies can be given a hedonic experience that involves website designs with bigger and brighter pictures and for prevention focused people websites can be developed having more details (Ashraf et al. 2016). Other studies, however, suggest that websites should be a combination of both utilitarian and hedonic experiences (Childers et al. 2001). Matching also pertains to fit between individual regulatory orientation and product offer that may create different satisfaction levels (Khajehzadeh et al. 2014). Utilitarian shoppers tend to be satisfied when the offer is compatible with their prevention shopping motivation. This is in contrast to the hedonic shoppers who do not feel any difference in their satisfaction level even if the offers are not compatible with their shopping motivations (Khajehzadeh et al. 2014). Table 2.6 also highlights studies that classify channels as promotion focused and prevention focused (Noort 2007; Kushwaha & Shankar 2013). Traditional channels such as retail stores are classified as prevention focused channels as they have the ability to give customers tactile experience enabling risk reduction, while the electronic channels due to their risky nature are classified as promotion focused channels (Kushwaha & Shankar 2013). This risky nature of electronic channels, however, may even induce prevention orientation in the users (Noort 2008)

Table 2.6 takes into account the regulatory focus theory, customer decision journey and channel perspective. It is evident from this table that research grounded in RFT, done in the CDJ and channel context is sparse. Moreover, Table 2.6 highlights that none of the studies, related to these three domains, used chronic and situational RF in the same study. Most studies focus on a single stage or a combination of two stages using experimental method. Moreover, RFT provides a useful motivational qualification from the individual perspective as well as the goal perspective. It focuses on actions and behaviours and the mechanisms or motivations underlying these

behaviours (Gamache et al. 2015). This study, therefore, focuses on this research gap. In the following section, RFT will be explained in detail followed by the overall conceptual model.

2.7 Regulatory Focus Theory and “Similarities and Differences” with Other Concepts

In this section, RFT will be explained by drawing upon the related concepts from other fields. This is done in order to clarify any confusion pertaining to this relatively recent theory (Boesen-Mariani 2010). As explained in RFT introduction (section 2.4), RFT is a theory of motivation and goal pursuit that explains how individuals approach pleasure and avoid pain (Higgins 1998). The two orientations that regulate behavior, promotion and prevention orientations are connected to theoretical constructs related to big five personality traits, extraversion, neuroticism and openness to experience (Manczak, Zapata-Gietl & McAdams 2014). People high on extraversion and openness for experience are related to greater level of promotion orientation and individuals high on neuroticism are linked to predominant prevention orientation (Manczak et al. 2014).

Moreover, Manczak et al (2014) quoted and related Maslow’s (1968) need for security as prevention orientation and need for self-actualization as promotion orientation. Their research explained regulatory focus based on three layers of personality. Layer 1 concerned dispositional personality traits, layer 2 focused on life goals and layer 3 focused on promotion and prevention themes in personal narratives. These narratives revealed that participants narrating their stories in terms of growth had higher level of extraversions and those narrating their life event as avoiding harm were high on neuroticism. However, they were not able to find a significant association between personal traits and situational goals. Their results also suggested that promotion focused individuals are better off due to increased well-being compared to prevention focused individuals.

Literature pointed out the commonalities between Higgins (1997) need for nurturance (i.e. promotion orientation) and security (i.e. prevention orientation) with other theoretical grounds such as Herzberg, Maslows and Snyderman’s (1978) theory of motivation, Atkinson’s (1964) postulation regarding anticipations and victory, Dweck and Leggett’s (1988) work on achievement goals and Deci, Koestner and Ryan’s (1999) research on intrinsic and extrinsic rewards and motivation. However, Gamache et al. (2015, p. 1264) explained that RFT differs from other personality theories as it focuses on action and behaviour.

Higgins’ self-discrepancy theory (1987) also relates to the promotion-prevention orientations of RFT. Higgins (1987) postulates that there are two different self-guides called the ideal self-guide

(promotion RF) and the ought self-guide (prevention RF). The self-guide focuses on different outcomes and is developed as a result of child-caretaker interactions. He explains that ideal self-guide develops in children where the child caretaker interaction involves giving reward to the child. On the other hand, ought self-guide develop in children where the child-caretaker interaction involves reward withdrawal or even punishment. Therefore, individuals with ideal self-guide consider positives as their frame of reference and emphasize on realizing gains and reducing non-gain events (Higgins 1987). On the contrary ought self-guide focus on negatives as their frame of reference and stress upon on realizing non-losses and avoiding the loss events. Difference between an actual self and ideal self-guide, called the ideal discrepancy, reveals the absence of positives (Higgins 1987). Whereas difference between actual self and ought self-guide, called the ought discrepancy, indicates presence of negatives. When there is no discrepancy between the actual self and ideal/ought-self-guide, there are is a state of congruency and an individual is said to be low on ideal and ought self-discrepancy (Higgins 1987). Focusing on ideal (ought) self-guide involve adopting promotion (prevention) focus (Freitas et al. 2002; Higgins et al. 2009).

Indeed, ideal and ought self-guides have been used for situational priming of promotion and prevention orientation (Liberman et al. 2001; Freitas et al. 2002). Higgins et al. (1994) found that the participants' recall of episodes approaching the desired end was better when ideal self-guide was activated. For prevention focused, avoidance of mismatches to the undesired end state was better when ought to self-guide was activated. They also asserted that the ideal self-guide with its positive outcome focus was involved with approach and ought self-guide with its negative outcome focus was involved with avoidance.

Other measures which are similar to RFT are BAS (behavioural approach system) and BIS (behavioural inhibition system) which also focus on two dimensions of personality called impulsivity and anxiety (Carver & white 1994). The BAS/BIS measure person's sensitivity towards neurological systems in reaction to the external cues and regulate aversive and appetitive motivations (Carver & white 1994). Although BAS/ BIS measures motivational facet of individual goal orientation, they neither measure hopes, aspirations, duties and responsibilities nor the aspect related to chronic regulatory focus (Haws et al. 2010). BAS/BIS are, however, suitable for measuring emotion based self-regulation (Dholakia et al. 2006) and eagerness and vigilance means of RFT (Haws et al. 2010)

The other source of contention and confusion in RFT relate to the use of words promotion and prevention orientations in situational priming (Boesen-Mariani 2010). As illuminated earlier that promotion and prevention orientations are two chronic self-regulatory systems that regulate

behavior to attain the need for growth or need for security through eagerness or vigilance means (For detailed differences please refer to section 2.5.1). However, these orientations can be primed through situations as well (Higgins 1998). The RFT priming semantics applied in extant literature may create confusion (Boesen-Mariani 2010). Therefore, it is also important to clarify this confusion as this research intends to focus on both the chronic and situational aspects of RFT in the same study.

Another theory that discusses gain and losses is the prospect theory. Prospect theory was developed by Kahneman and Tversky (1979) to explain decision making under uncertainty and risk. It helps to predict the behaviour of an average consumer when the standard economic theory principles falter (Thaler 1980). Kahneman and Tversky's (1979) development of prospect theory involved experimental research comprising of individuals who had to choose between alternatives that had associated outcomes and probabilities of occurrence. They developed a model in which outcome of the model was converted into subjective values, which were weighted by decision weights. This theory proposed that decision makers go through two distinct steps when deciding upon a task involving risk and uncertainty. These two steps were called the edit stage and the choice stage. The first stage, that is the edit stage, involved coding or task simplification by specifying prospects in terms of gains and losses. Prospects referred to the available options. An individual could then make a choice from those "edited prospects". Value of the outcome and weight assigned to the value determined choice. Value function in prospect theory was defined by four properties which were evaluation based on reference points, concave and convex shape of the value function above and below the reference point respectively, diminishing sensitivity and loss aversion of individuals. Reference points in prospect theory referred to individuals' tendency to compare gains and losses to some neutral point of reference. The outcome above the reference point was classified as gain and was concave in shape and the outcome below the reference point was loss and was convex in shape. Kahneman and Tversky (1979) explained that people are more sensitive towards losses than they are towards gain. Diminishing sensitivity meant that further the increment in the outcome was from the reference point the lower the subjective value. Finally, loss aversion of individuals simply meant "losses loom larger than gains" (Bilgin 2015, p. 203). Levy (1992, p. 174) explained this prospect theory's loss aversion phenomenon as individuals' tendency to be "risk averse when it relates to gains and risk acceptant when it relates to losses". Prospect theory has been heavily applied in economics, finance and insurance (Barberis 2013). It has also been applied in other domains such as international relations, foreign policy (Levy 1992), product positioning, advertising, pricing, consumer promotion and sales force reimbursement (Liu 1998). Some of the theoretical problem of stochastic dominance associated with prospect theory were resolved in cumulative prospect theory (Fennema & Wakker 1997).

Idson, Liberman and Higgins (2000) compared prospect theory with the regulatory focus theory. They stated that prospect theory involved comparison to a point of reference. Moreover, this comparison was done either between two negative alternatives or two positive alternatives resulting in choice or no choice of alternative. On the other hand, regulatory focus encompassed experiences of success or failure in the quest of minimal and maximal goal. Moreover, Scholer et al. (2010) explained that neutral reference point discussed in prospect theory varied with promotion and prevention motivational states of individuals. Additionally, they explained that losses and gains acceptance vary according to the type of regulatory orientation. Losses were deemed unacceptable by prevention orientation, therefore, they undergo risk taking behavior. In contrast promotion oriented individuals maintained status quo and exercised a risk averse behavior when they predicted non-gain (Scholer et al. 2010). Other regulatory focus research reported promotion orientation's tendency to prefer risky behaviour over cautious behavior (Liberman et al. 1999; Higgins 2002; Higgins 2009). Overall, regulatory focus theory differs from prospect theory because the former classifies individuals based on their motivational states and suggests how this classification creates differences in risk perception. This perception of risk would then influence emotional responses (Brockner & Higgins 2001; Bryant & Dunford 2008) and choice of means (Higgins 2000). Moreover, there are certain difficulties in the application of prospect theory such as determining the gains/losses and reference points for circumstances (Barberis 2013). Therefore, based on the aforementioned reasons and considering the objective of this research that involves seeking answers to questions such as how an individual's personal disposition in combination with situation, influence the choice of means (such as channel choice) and emotions experienced at each stage of CDJ, regulatory focus theory seemed to be the most appropriate choice of theory for this research.

In the following sub-sections, promotion and prevention orientation semantics used in situational regulatory induction are highlighted which is followed by the presentation of situational RF stance for this research.

2.7.1 **Promotion and Prevention Focus as Tasks Types**

Tasks requiring creativity are called promotion tasks while tasks requiring attention and care are classified as prevention tasks (Van Dijk & Kluger 2011). The results of Van Dijk & Kluger (2011) study also indicated that creativity vs. attention tasks have the ability to induce promotion versus prevention orientations. The result of this study also specified that promotion focused individuals

showed improved motivation when doing a promotion task after receiving a positive feedback (Van Dijk & Kluger 2011).

2.7.2 Promotion and Prevention Focus in Social Information

Regulatory orientations can also be induced by exposing participants to social information related to individual being rejected or being ignored. Molden et al. (2009) found that being rejected is accessible for prevention orientation and being ignored is accessible for promotion orientation. The results of their study also indicated an influence of rejection (ignorance) on withdrawal, emphasis on one's "*actions*" that should not have been taken, anxiety and heightened vigilance (reengagement, actions that one should have taken, dejection and increased eagerness) (Molden et al. 2009, p. 427)

2.7.3 Promotion and Prevention Focus in Proxy Decision Making

Choosing for others (self) induces promotion focus (prevention focus) (Polman 2012). The motivation for proxy decision makers i.e. when buying for someone else is to reduce the error of omission; contrastingly, motivation in making personal decisions involves reducing error of commission (Polman 2012). Prevention focus is activated in personal decision making and individuals are satisfied with fewer options whereas when choosing for others (self), more (few) options are more satisfying. This indicates that choice overload effect is greater for prevention oriented individuals (Polman 2012).

2.7.4 Promotion and Prevention Focus Due to Product Types

Brand category association also induces promotion or prevention orientation indicated by Zhou and Pham's (2004) seminal study. Their study identified that the financial products such as trading accounts and individual stocks evoke gain achievement (promotion focus) while retirement accounts and mutual funds arouse loss avoidance (prevention focus). They found that gain attainment or loss avoidance induction ability of these financial products also creates different level of risk perception i.e. risk seeking for promotion focused and risk avoidance for prevention focused.

2.7.5 Promotion and Prevention Focus Due to Channels

Noort (2008) reported that the online channels due to their risky nature have the ability to induce prevention orientation. However, Noort (2008) also asserted that the initial regulatory goal is more influential than the prevention orientation induced due to the online shopping context.

Their results also indicated that online shopping context also helps in better self-controlling capability than the offline context.

2.7.6 Promotion and Prevention Focus as Product Claims

Regulatory focus can be manipulated through gain and loss framed product claim (Keller 2006). In experiment 2 of Keller's study half the participants were exposed to the sunscreen brand with promotion claim message and the other half were exposed to sunscreen brand with prevention claim message. The results indicated that prevention focused individuals preferred brands with prevention claims and promotion focused individuals preferred brands with promotion claim. The results of this study also showed strong sun screen category association with prevention focus which is also supported in Zhou and Pham's (2004) study (Section 2.7.4).

2.7.7 Promotion and Prevention Focus Due Global and Local Self-Identity

Global self-identity generates promotion oriented goals and higher level construal involving abstract thinking (Ng & Batra, 2017). Conversely, local self-identity generates prevention oriented goals and lower level construal involving concrete thinking. Ng and Batra (2017) further corroborated the experimental findings of global and local self-identities by regressing the global and local self-identity ratings on the promotion and prevention World Values Survey items (2014) collected from 100 different countries. Examples of promotion items in the survey scale included risk taking and importance of being successful while the examples of prevention items included avoiding mistakes and doing good for the society. The results revealed the positive effect of global identity on promotion oriented goals and negative effect on the prevention oriented goals.

2.7.8 Promotion and Prevention Orientation as Goals

Promotion and prevention orientations have also been used in the context of goals. Promotion goals relate to what one aspires to achieve whereas prevention goals are the necessities that ought to be achieved (Chitturi et al. 2008). Promotion goals are classified on the hedonic dimension whereas the prevention goals are classified on the utilitarian dimension (Chitturi et al. 2008).

Goals are the type of situational regulatory orientation that this research will empirically investigate. Goal related situational context has been widely researched in literature and also from RFT perspective. The reason for choosing goal as situational RFT for empirical investigation in this thesis is because consumer behavior in general and individual decisions in particular are influenced by the activated goals (Ratneshwar et al. 2003; Koptez et al. 2012; Labroo & Lee 2006;

Burke 2002; Balasubramanian et al. 2005). Research also indicated that goals can influence the channel preference at different stages of customer decision journey (Balasubramanian et al. 2005). Hence, in the context of this thesis, situational regulatory focus will be studied in terms of regulatory goals. The following section discusses regulatory goals in detail.

2.8 Regulatory Goals

Regulatory goals can be classified as promotion goals or prevention goals. Higgins (1997) further described promotion goals as ideal goals which relate to hopes and aspirations. On the other hand, prevention goals are the ought goals which relate to duties and responsibilities. The fulfilment (failure) of these goals can influence emotions (Higgins, Shah and Friedman 1997). Moreover, individuals' goal orientation influences the choice of strategies (Chernev 2004), preferences and means (Koptez et al. 2012). The following sub-sections describe goals' classification from the regulatory focus perspective.

2.8.1 Means as Higher Level Goals

Goals are classified at three levels: systems, strategies and tactics (Cesario et. al 2008; Scholer & Higgins 2013). Higher level goals are the ends, tend to be abstract and explained with "why" while the lower level goals are the means, tend to be concrete and captured with "how" (Scholer & Higgins 2013, p. 255). This sub-section discusses the higher level goals.

Higgins (1987) described higher level goals as system level goals, ideal goals and ought goals. He explained that *ideal goals* focus on the fulfilment of objectives related to nurturance, aspiration and growth while the *ought goals* focus on the fulfilment of objectives related to security, duties and responsibilities. These goals draw upon two types of regulatory orientations called the *promotion orientation* and the *prevention orientation* which are responsible for different types of needs (Higgins 1987). Similar to ideal goals, promotion focused goals relate to aspiration and growth; conversely, prevention focused goals relate to security and responsibilities (Förster, Higgins & Idson 1998). Due to goal availability, goal related constructs (Förster, Liberman & Higgins 2005) and goal related information also becomes accessible so that the goal could be achieved (Kruglanski et al. 2015). But once these goals are fulfilled, the accessibility of these goals related constructs is subdued (Förster, Liberman & Higgins 2005).

Promotion focused goals and prevention focused goals can also be explained through the approach avoidance principle (Higgins 1998). Higgins (1998) explained that promotion orientation focuses on approaching the goals or the desired end state whereas prevention orientation emphasizes on avoiding the undesired end state or mismatch to the goal. Therefore, the strategic

orientation of promotion oriented individuals is to approach the matches to the goal and the strategic orientation of prevention oriented individuals is to avoid mismatches to the goal (although the individuals are essentially approaching the goal) (Higgins 1998).

Hence, both approach and avoidance motivations help in goal attainment (Förster et al. 1998). Förster et al. (1998) further explained this through their arm flexion/extension experiment. Arm flexion (relating to approach) and arm extension (relating to avoidance) are used in this study to understand approach avoidance motivation. Members were asked to answer anagrams but with different arm positions- flexion or extension. They were required to press the machine appended to the table, upward (arm flexion position) or downward (arm extension position) while answering the first and second set of anagrams respectively. After the completion of each anagram task participants were required to report how pleasing the required arm position was. Promotion focused individuals with arm flexion position performed better on the anagram task compared to prevention focused who performed better with arm extension position. Experiment 3 of the same study determined the goal looms larger effect i.e. the approach or avoidance motivation is stronger when the goals are nearer. The members in this experiment were required to solve the green and red anagrams. Solving green anagrams required ensuring points gain whereas solving the red anagram required avoiding points loss. The results of the study revealed that the persistence of promotion focused participants was higher on the green (approach) anagram task. For prevention focused participants, persistence was stronger for red (avoidance) anagram task i.e. participants with the approach-arm flexion and avoidance-arm extension solved more anagrams. Thus, approach strategic (avoidance strategic) motivation increased when people worked towards promotion (prevention) goals.

Prevention or ought goals are also called minimal goals; on the other hand, promotion or ideal goals are also called maximal goals (Freitas et al. 2002, p. 122). Promotion (prevention) focused individuals consider maximal (minimal) goals in relation to gains and non-gains (loss and non-loss) (Idson, Liberman & Higgins, 2000). Another terminology used for prevention (minimal) goal and promotion (maximal goal) is goal maintenance and goal attainment respectively (Brodscholl et al. 2007). Brodscholl, Kober and Higgins (2007) explained that attainment goals have a negative discrepancy between the current state and desired end state, however, in the maintenance goals condition, the objective is to sustain the current state as the desired end state has already been achieved¹⁵.

¹⁵ The difference between goal attainment and maintenance is the point of present condition in relation to the desired state (Brodscholl, Kober, & Higgins 2007).

Hence, pursuit for “attainment goal” state means difference in the current state and desired end state requiring individuals to carry out strategies to reach that desired end state (Brodscholl et al. 2007). Whereas, pursuit for “goal maintenance” require strategies to sustain the existing state. Goal attainment requires additions, therefore, approach strategies are more suitable (Brodscholl et al. 2007). On the other hand, goal maintenance requires perseverance, therefore, vigilant strategies are more pertinent.

Fulfilment of these higher level goals (prevention/promotion) depends upon the temporal proximity (Pennington, Aaker & Mogilner 2007). In case of temporally proximal decisions, fulfilment of minimal (prevention) goal is preferred over attainment of maximal (promotion) goals (Pennington, Aaker & Mogilner 2007). Prevention products are preferred for temporally proximal decisions over promotion products and vice versa. Moreover, pain and pleasure associated with goal achievement or failure also varies with the temporal context of the decision. For example, the failure to attain the prevention goal is considered more painful than the failure to attain a promotion goal (Pennington, Aaker & Mogilner 2007).

Thus, goal related performance expectancies also vary with the regulatory orientation (Förster, Grant, Idson & Higgins 2001). Performance expectancies are high for promotion focused and low for prevention focused individuals (Förster, Grant, Idson & Higgins 2001). Shah and Higgins (1997) found an interactive effect of regulatory focus, goal expectancy and goal value (importance) on goal commitment. The goal expectancy and goal value interactive effect on goal commitment is positive and rises with promotion focus but declines with prevention focus. Moreover, goal looms larger effect (motivational intensity when one approaches the goal) is greatest in approach motivation (promotion focus) after success feedback and in avoidance motivation (prevention focus) after failure feedback (Forster et al 2001). Förster et al. (1998) asserted that when goal realization is nearer, the approach or avoidance motivation tends to be higher. For instance, “in order to attain an A grade in a quiz, approach motivation would be to study hard a night before the quiz and avoidance motivation would be to turn down an invitation a night before the quiz” (Förster et al. 1998, p. 1117). Moreover, the strength of these goals is comparable to the motivational strength (Förster, Liberman & Higgins 2005) and goal attainment creates emotions of cheerfulness (quiescence) for promotion (prevention) focused individuals (Higgins, Shah & Friedman 1997).

This section discussed higher level goals which are achieved through means, called the lower level goals, discussed in the next section.

2.8.2 Means as Lower level goals

The motivation behind the “means” discussion is to explain that when a person starts the customer decision journey with certain higher level goals they choose different means at each stage to achieve those goals. *Means* discussion in this section is built on the RFT literature. First an overview of the means will be given and then different types of means will be discussed.

Promotion (approach) and prevention (avoidance) are the system level goals (higher level goals) which are pursued with the help of approach and avoidance strategies (described as means or how?) (Scholer & Higgins 2013). Strategies are the manner of goal pursuit (Cesario et al. 2008) and tactics are the concrete means through which goals are pursued and strategies are enacted (Scholer & Higgins 2013). Scholer & Higgins (2013) explained that these strategies could be eagerness or vigilance tactics could be conservative or risky and any of these tactics could be used for goal pursuit.

Multiple means (Kruglanski et al. 2015), i.e. strategies and tactics are used to successfully accomplish goals related to approaching the desired end state or avoiding the undesired end state (Scholer et al. 2010). Kruglanski, Pierro and Sheveland (2011) reported a positive association between the number of means used and goal commitment and negative association between number of means used and means commitment. They also showed that the association between goal commitment and number of means is mediated by goal achievement anticipation and goal significance.

Multiple means to goal achievement is referred to as equifinality (Kruglanski et al. 2015). Kruglanski et al. (2015) stated that multiple means are substituted with each other, in case one means fails to achieve the desired goal or there is a change of focal goal to background goal (Kopetz et al. 2012). However, the availability of multiple means to attaining a goal creates dilution effect and may also create post-choice regret (Kopetz et al. 2012). On the other hand, Kruglanski et al. (2015) referred to multifinality as those circumstances whereby means help attain multiple goals i.e. one activity helps to achieve multiple tasks. The case of multifinality is evident in situations of conflicting goals; for example, choice of food (mean) when faced with the conflicting goal of dieting and food enjoyment (Kopetz et al. 2011). The following points explain different strategy classification that has been highlighted in the literature. These strategies are discussed because one of the objectives of this research is to identify the different types of strategies and tactics used during CDJ.

2.8.2.1 Eagerness versus vigilance strategy

A number of regulatory focus researches have classified promotion prevention strategies. Pham and Avnet (2004) classified strategies as eagerness and vigilance. The promotion focused pursues goal with eagerness (approach) strategy and prevention focused pursues goal with vigilance (avoidance) strategy. "Eagerness does not satisfy a need of individuals who are currently in a promotion-focus state; rather, it is a preferred manner of goal pursuit because it sustains that orientation" (Cesario et. al 2008, p. 455).

Eager strategic means are focused upon attaining goals of growth and ideals where there is sensitivity to the difference between level 0 and level +1 (Scholer et al. 2010). Vigilance is about mistake avoidance, avoiding the error of commission, minimizing false alarms and attaining correct rejection (Higgins 1997). From the signal detection perspective vigilance is about provoking conservative bias and creating stringent standards for acceptance (Crowe & Higgins 1997).

Therefore, promotion (prevention) focused individuals have a proclivity towards eagerness (vigilance) strategy which is about increasing hits to ensure gains (rejecting incorrect hypothesis) and selecting correct options at the risk of choosing one more incorrect options (rejecting incorrect options at the risk of overlooking options that may be correct) (Molden & Higgins 2004). This choice of eagerness (vigilance) strategy in promotion (prevention) oriented leads to successful task initiation (task maintenance) (Fuglestad, Rothman & Jeffery 2008).

Crowe & Higgins (1997) affirmed that when promotion oriented work on a difficult task or have experienced failure they use eagerness strategy to avoid any error of omission. Prevention oriented on the other hand is more vigilant and careful. Experiment 1 of Crowe and Higgins' (1997) study exhibited that promotion oriented participants found more answers after their failure on a difficult anagram compared to prevention oriented. Their second study involved a memory recognition task in which the results show that the promotion focused individuals tried recognizing as many items as possible in order to avoid the error of omission compared to prevention oriented. Together, these results indicate the choice of eagerness (vigilance) strategy for promotion (prevention) individuals.

Indeed, promotion and prevention orientation's choice of decision strategies has an impact on the outcome evaluation. For example, when prevention focused chooses accuracy based strategies and promotion focused choose progress strategies, the evaluations of the chosen brand are more favourable (Wan, Hong & Sternthal 2008). Similarly, brands with promotion or prevention ad claims that serve as means to achieving the relevant promotion or prevention goal increase the

brand's likelihood of becoming part of the consideration set (Florack, Friese & Scrabis 2006). The broad strategies discussed in this section are enacted through tactics, risky or conservative, which are explained in the next section.

2.8.2.2 Risky or Conservative Tactics

Prevention focused opts for conservative tactic (or conservative bias) to avoid errors (Trudel, Murray & Cotte 2012). On the other hand, promotion focused individuals opt for risky tactic (or risky bias). Scholer et al. (2010) explained that promotion focused individuals mainly go for a risky bias when there is a concern for attaining "*no gain*". However, this risky bias of promotion focused may switch to conservative bias which can be explained through Scholer et al.'s (2010) stock study. Their study indicated that both promotion and prevention oriented participants preferred the conservative option over the risky one as that would help them maintain the status quo. Prevention oriented chose conservative strategy due to their natural inclination and promotion focused chose it because there was little room for further improvement (Scholer et al. 2008, 2010). Therefore, promotion focus may use both risky and conservative tactic to pursue an eagerness strategy (Scholer & Higgins 2013).

Similarly, risky bias becomes an option for prevention focused individual when they face a loss situation (level -1) and want to attain their status quo position or to achieve an acceptable level (Scholer et al. 2010). Therefore, risky bias is greater for prevention system in case of loss than it is for promotion system (Scholer et al. 2010; Molden & Higgins 2004). Correspondingly, Molden and Higgins (2004) found that the conservative bias will be less optimal in cases where prevention focused are in situation of losses and to come out of the loss situation prevention focused need a risky tactic or the willingness to incur false alarm.

2.8.2.3 Influence of promotion/prevention goal orientations

The previous section highlighted the higher level and lower level regulatory goals. This section discusses the influence of goal orientation on an individual in areas such as status quo maintenance and product choice (Chernev 2004), impulsive eating (Sengupta & Zhou 2007) and ad claims (Florack & Scrabis 2006).

Chernev (2004) found that status quo inclination is moderated by promotion or prevention goal orientation. The current situation predilection is more prominent for the prevention focused due to their sensitivity towards losses and for the purpose of avoiding negative outcome (Chernev 2004). He also indicated that goal orientation moderated the regulatory focus and attribute choice. He established that promotion focus chooses hedonic attribute (performance and attractiveness) while the prevention focus chooses utilitarian attributes (reliability) (also called

goal–attribute compatibility). In his first experiment, promotion focused students chose hedonic features of the product rather than utilitarian features. Similarly, in the second experiment, the promotion focused chose performance attributes rather reliability attributes. Reliability attributes were opted more by prevention focused individuals. Moreover, prevention focused chose unattractive features rather than attractive features. Attractive features were chosen in greater proportion by the promotion focused students. Hassenzahl et al.'s (2008) study also supported these results. They also show the influence of regulatory motivations on the choice of hedonic and utilitarian products.

In addition to this, promotion and prevention goals influence choice of utilitarian or hedonic products based on single and two stage decision making stages (Okada 2005). When decision making takes place in one stage (prevention focus goal pursuance) the choice of utilitarian products is more likely whereas hedonic products are preferred in two stage decision making (promotion focused goal pursuance) (Okada 2005). The two stage decision making involves items shortlisting in the first stage and choice in the second stage (Okada 2005). Shortlisting in the first stage creates the perception of significant advancement and reduces the level of prevention orientation eventually leading to a preference for hedonic option (Okada 2005).

Another area of influence relevant to promotion and prevention goal activation involves impulsive eating. Impulsive eating results from the activation of promotion focus goals (goals related to advancement and growth) when participants were exposed to appealing snacks (Sengupta & Zhou 2007). These impulsive drives, however, can be curbed by inducing prevention focus which directs individuals to choose healthy snack over unhealthy one and also reduces unhealthy post choice satisfaction (Sengupta & Zhou 2007).

Regulatory goals also influence satisfaction based on the congruency between goal orientation and ad claim orientation. Promotion or prevention goals may be satisfied with relevant promotion or prevention ad claims (Florack and Scrabis 2006). Similarly based on the type of activated goal relevant objects or words are evaluated more positively (Ferguson & Bargh 2004).

Labroo and Lee (2006) also discussed the influence of goal compatibility on the attitude towards the brand. When a goal gets activated, the relevant brands and brand goals also get activated due to the semantic associations. The compatibility or the conflict between the regulatory goal and the advertised brand goal leads to process fluency¹⁶ (Lee & Aaker 2004), creates greater intention

¹⁶ Lee (2002) outlined process fluency as perceptual fluency and conceptual fluency. Perceptual fluency relates to the ability of the brand to be recognized easily while the conceptual fluency relates to the ability an individual to recall relevant brand (Lee & Labroo 2004).

to purchase (Lee & Labroo 2004) and positive predisposition towards the brand (Labroo & Lee 2006).

Together, these studies highlight the influence of regulatory goals on brand evaluation, individual's desire to maintain status quo, resistance to temptation and product choice. Based on the match between these regulatory goals and choices made, an individual gets a sense of goal accomplishment.

Accomplishing goals creates three types of values: value from fit, outcome value and value from proper means used (Higgins 2002). Promotion focused (prevention focused) value promotion outcome (prevention outcome) more. The emotional outcome faced by promotion oriented people is of cheerfulness (promotion goal accomplishment)-dejection (promotion goal failure) while the emotional outcome faced by the prevention oriented people is of quiescence (prevention goal accomplishment)-agitation (prevention goal failure). The next section discusses emotions in greater detail.

2.9 Emotions in Goal Achievement

Goals also have an influence on emotions. Emotions are discussed in this chapter because one of the objectives of this research involves determining emotions experienced by customers at each stage of CDJ.

RFT explains differing emotions associated with promotion and prevention focused orientations. Higgins (1998) specified that promotion focused experience emotions on a cheerful- dejection dimension when they attain (do not attain) goals related to their "*ideal*" selves. Correspondingly, the prevention oriented experience emotions on the quiescent- agitated dimension when they attain goals related to their "*ought*" selves. Moreover, positive or negative emotional experience is based on the positive or negative feedback, discrepancy between the actual-ideal self and actual-ought self (Higgins 1998).

This actual-ought or actual ideal discrepancy also affects the magnitude of dejection or agitation (Brockner & Higgins 2001). Similarly, person-situation congruence creates feelings of cheerfulness (quiescence) and greater motivation to attain the challenging goal. This is because it feels that more is at stake (Brockner & Higgins 2001). Emotional reactions also vary with the regulatory fit and non-fit condition (Higgins 2000). For instance, in a study conducted by Higgins (2000) participants were asked to imagine prospectively and retrospectively, how a negative decision would make them feel. The participants in the fit condition had stronger evaluative reaction, more positive in the promotion fit condition and more negative in the prevention fit condition.

These negative reactions may lead to greater negative evaluations and reduce the overall monetary value of the chosen option (Avnet and Higgins 2006 a).

Brockner and Higgins (2001) explained that the intensity of emotion is higher for promotion focused in case of goal achievement (intensity of cheerfulness emotion is high because eagerness is maintained). On the other hand, intensity of emotions is higher for prevention oriented people in case of goal failure (intensity of agitation emotion is high because vigilance is maintained). Similarly, promotion focused trying to achieve maximal goal will feel an intense emotion of cheerfulness in case of success and lesser intensity of emotions in case of failure (Brockner & Higgins 2001). On the contrary, the prevention oriented will face intense emotions of agitation in case of failure (loss situation) and less intense emotion of quiescence in case of success (non-loss situation). Moreover, emotion of cheerfulness (quiescence) is due to the achievement of intrinsically (extrinsically) motivated task of achieving aspiration (fulfilling a duty) for promotion (prevention) focused (Brockner & Higgins 2001).

Similarly, Higgins et al. (2000) explained the emotional variation due to thoughts related to gain and loss through an experiment. Participants in this study were required to imagine how they felt when thinking about the positive outcome versus the negative outcome when they succeeded or failed at a task. The results showed that the positive feeling about how good the participants felt was higher for promotion focus and how bad they felt was higher in prevention focus. Likewise, Higgins et al. (2000) study (b) presented half the participants with the option of cash payment for book purchase in order to gain a \$ 5 discount and the other half were presented with the option to pay through credit card and forgo the \$5 discount on cash payment. Participant ratings of how good they felt paying cash for the book was higher for promotion focused and how bad they felt forgoing the amount was higher for prevention focused.

The sections involving RFT (2.4, 2.5, 2.6, 2.7 and 2.8), first discuss RFT. This is followed by presentation of studies linking the three main concepts of this study i.e. RFT, channels and CDJ. Subsequently, some conceptual clarification related to RFT is presented. This is followed by a detailed account of this research stance on situational regulatory orientation which relates to *“regulatory goals and its related concepts i.e. means and emotions”*.

Previous discussion highlighted semantics of situational regulatory orientation i.e. whether situational RFT was used as a goal, trait, product or message (Section 2.4.3). The next topic discusses regulatory fit.

2.10 Regulatory Fit

Having discussed regulatory orientation, regulatory goals and goal pursuit means, a related concept called regulatory fit is discussed in this section. The objective of discussing this well-researched concept is because fit-non fit is similar to chronic and situational regulatory orientation result called “congruence-incongruence” which forms the basis for this study. This section will first draw upon the regulatory fit literature and will then compare regulatory fit with chronic and situational regulatory congruence-incongruence in section 2.10.

Regulatory fit happens when “people use goal pursuit means that fit their regulatory orientation, and this regulatory fit increases the value of what they are doing” (Higgins 2000, p. 1219).

Regulatory fit is defined as “Regulatory fit is conceptualized as the Increased motivational intensity that results when there is a match between the manner in which a goal is pursued and the individual’s goal orientation” (Aaker & Lee 2006, p. 3).

Aaker & Lee (2006) categorized regulatory fit as an outcome based approach and a process based approach. They explained that the choice of means used to achieve goals is at the process level. Matching means with the regulatory orientation creates feeling “right” effect which increases (decreases) attitude and value of the product (Aaker & Lee 2006).

Individuals can pursue a goal with the different regulatory orientations and with different means (Higgins 2002). When a person chooses goal pursuit strategies that sustain their regulatory orientation it creates fit. On the other hand, if they choose goal pursuit strategies that disrupt their orientation it creates non-fit (Lee & Aaker 2009). Hence, if there is match (mismatch) or fit (non-fit) between the regulatory orientation and means used, it creates a “right” (“wrong”; Camacho et al. 2003, p. 498) feeling and leads to more (lower) task engagement, enhances (reduces) message persuasiveness (Cesario & Higgins 2008) and creates stronger (weaker) positive or negative evaluative reactions which are independent of mood (Avnet & Higgins 2006 a).

The manner of goal pursuit also affects the perceived value of the chosen object (Avnet & Higgins 2006 a). The same object could be given different values based on how it is chosen (Avnet & Higgins 2006 a). Higgins (2002) explained that regulatory fit has two components: feeling right and the strength of engagement whereby feeling right intensifies positive or negative reactions, increases the strength of engagement and the overall outcome value. He also distinguishes the concept of flow from regulatory fit. Higgins (2002) explained that flow creates overall positive feelings while regulatory fit may increase the positive or negative evaluation towards an object.

Moreover, flow is linked to intrinsic motivation while regulatory fit is extrinsically motivated. The actions carried out in the flow activity are effortless, which does not happen in regulatory fit.

In another study, Avnet and Higgins (2006 a) distinguished between regulatory relevance and regulatory fit. They explain that regulatory relevance is concerned with a decision outcome while regulatory fit is concerned with the manner of goal pursuit. Regulatory relevance focuses on creating a match between the content of the decision task and the individual goal, while also assigning different importance levels to the same outcome based upon regulatory orientation. Regulatory fit, on the other hand, focuses on matching the manner of goal pursuit with the regulatory orientation. Cesario, Grant and Higgins (2004) specified that that regulatory relevance can be used to explain different outcome values based on each type of regulatory orientation. For instance, utilitarian benefits such as low cost or reliability for prevention focused and hedonic benefits such as environment friendly or advanced technology for promotion focused. The effect of regulatory relevance cannot be transferred to other tasks (Avnet and Higgins 2006 a), while the effect of regulatory fit can be transferred to other task (Avnet and Higgins 2006 a; Higgins 2003; Cesario, Grant & Higgins 2004). Transfer value in regulatory fit means value from fit (matching of means with the regulatory orientation) transference to value of worth (overall value outcome of choice) (Higgins et al. 2003).

2.10.1 Inducing Regulatory Fit

Fit can be created using integral approach or incidental approach (Cesario, Higgins & Scholer 2008). Integral approach requires fit creation through the manipulation of integral elements such as message framing, decision means and source message delivery style of the situation (Cesario, Higgins, & Scholer 2008). For instance, Lee and Aaker (2004) created fit by matching the message frame with regulatory orientation i.e. gain framed message for promotion focused and loss framed message for prevention focused. Incidental approach to fit creation is independent of situation. For instance, Freitas et al. (2002) created incidental fit by asking participants to enumerate the goals they wished to accomplish and the possible means to accomplish the listed goals. This was then followed by the presentation of a situation. Integral fit produces high elaboration processing in the fit conditions than in the misfit conditions. Koenig et al. (2009) found that incidental fit technique produces high elaboration processing in misfit conditions than in fit conditions.

Other scholars have also identified different ways of inducing regulatory fit. Aaker and Lee (2006) suggested the “feeling right” effect due to fit created either due to process based approach or an outcome based approach. They explain that process based approach to fit involves matching

decision processes or strategies people adopt for goal attainment with regulatory orientation. For example, Avnet & Higgins' (2006) experiment involving choice of correction fluid based on feelings versus argument quality. Similarly, Cesario et al. (2008) created regulatory fit through non-verbal behaviours. Participants of their study were exposed to a video of a school teacher giving a persuasive message. The same message was delivered in the two videos with non-verbal cues as the only difference. The eager (vigilant) style non-verbal cues were perceived more positively by the promotion (prevention) focused creating more positive attitude toward the program. These results also indicated that eager (vigilant) style was more effective for promotion (prevention) focused people as it created an overall fit which increased the message effectiveness. In addition to this, Keller, Lee and Sternthal (2006) induced fit by developing a match between regulatory orientation and message construal (abstract level vs. concrete level) which had an overall positive effect on evaluation. Moreover, Sassenberg et al. (2007), matched group values (High power group versus low power group) with promotion and prevention strategies. Together these studies suggest the induction of regulatory fit through decision making processes.

Outcome based approach to creating a fit (Aaker & Lee 2006) involves prompting individuals to think about gain/non-gain or loss/non-loss situations. For example, Higgins et al. (2003) mug experiment, which required participants to think what they would gain or lose if they had to choose between a mug and a pen. Similarly, Zhao and Pechmann (2007) attained fit in their experimental study that showed chronic promotion and prevention participants anti-smoking campaigns developed in gain framed or loss framed messages. The persuasion level of the participants was high when the message frame matched their regulatory orientation.

Additionally, Aaker and Lee's (2001) study presented four scenarios to the participants. Two scenarios pertained to gain/non-gain while the other two situations focused on loss/non-loss. Information compatible with the regulatory focus orientation enhanced attention of the participants and created positive brand attitude. Moreover, the degree of brand attitude was also contingent upon the strength of the argument.

The above discussion indicates the different method through which regulatory fit can be attained. The following sub-section highlights the consequences of regulatory fit.

2.10.2 The Consequences of Regulatory Fit

Regulatory fit requires the use of right means at the right level and greater regulatory fit means the right feelings and higher level of alertness (Forster et al. 1998). Extant literature provides

ubiquitous consequences of regulatory fit. The following table enumerates and briefly discusses effects from fit.

Table 2.7 The Effect of Regulatory Fit

Regulatory Fit Influence on	Description
Level of Engagement	Pham and Avnet (2009) affirmed that the regulatory fit intensifies the level of involvement and response towards the attitude object, called value amplification effect. They explain that if the level of involvement is high then regulatory fit operates through increased engagement. If the level of involvement is low then regulatory fit operates through the feeling right tool, creating value intensification effects. Therefore, the level of involvement generates distinct processes, creates fit and also affects the emotions (Avnet & Higgins 2006). For highly motivated people, emotional experiences tend to be strong (Avnet & Higgins 2006; Haws et al. 2009).
Persuasion	Florack and Scrabis (2006) showed an increased persuasion due to regulatory fit. Their sunscreen experiment indicates an increased level of persuasion due the match between advertising claims and regulatory orientation. Cesario, Grant and Higgins (2004), also provide convergent evidence to increased persuasiveness due to regulatory fit. In an another study, Fransen et al. (2010) found that the regulatory fit between the communication and regulatory focus creates positive evaluation and purchase intention of genetically modified food. Similarly, White et al. (2011, experiment 2 & 3) focused on match between loss framed (gain framed message) and concrete (abstract) information on the recycling behavioural intention with the mediating role of perceived personal self-efficacy and processing fluency in the overall model. The results of their experiments showed that a match between the message frame and appeal creates enhanced process fluency which influences perceived personal self-efficacy and ultimately recycling behavioural intention.

Regulatory Fit Influence on	Description
Goal Continuity and Enhanced Perceived Value	<p>Greater regulatory fit motivates a person to continue goal pursuance (Aaker & Lee 2006; Khushwaha & Shankar 2013) and also increases the value of the decision (Avnet & Higgins 2006). Higgins et al. (2003) explained this phenomenon in their seminal study in which participants were asked to choose between a mug and a pen and then to assign a price to each option. The results indicated that the both promotion and prevention oriented participants chose the mug over pen and assigned a higher price to it based on the thought of what they would gain (lose) as a result of their choice. Moreover, there was willingness to pay a higher price for the mug when the means used matched their regulatory orientation. The chronic promotion focused participants based their choice on feelings and chronic prevention focused people based their choice on reasons.</p> <p>Mourali and Pons (2009) proposed the effect of alternative based or attribute based processing on decision outcome monetary valuation. The fit created due to attribute based processing with prevention orientation and alternative based processing with promotion orientation increases the outcome value. The outcome value in Mourali and Pons's (2009) study in case of prevention fit was higher perhaps due to helmet as a chosen category in the study (helmets may be characterized as a prevention product).</p>
Advertising Effectiveness	<p>Lin and Shen (2012) showed that fit condition due to match between message frame, product attributes and regulatory orientation result in increased advertising effectiveness. Similarly, Micu and Chowdhury (2010) demonstrated the positive interaction effect of promotion regulatory focus and hedonic product type on feelings. Their research also indicates that due to the goal compatibility participant pay greater attention to the message. Regulatory fit also influences choice of the political candidates as highlighted by Kim, Rao and Lee (2008). They found that the participants' preference for political candidates making higher level (abstract or why) claims was stronger when there was temporal proximity in the decision. However, when the campaign was expected in the near future the political candidate making lower level (concrete or how) claims was preferred. Moreover, the result also indicate that the feel right effect is more pronounced for the novices than for the experts.</p>

Regulatory Fit Influence on	Description
Brand Evaluation	<p>Regulatory fit increases message processing fluency that creates positive brand evaluation (Lee & Aaker 2004; Labroo & Lee 2006). This is due to the moderation effect of process fluency which enhances the brand evaluation when the message frame matches with the regulatory goal (Labroo & Lee 2006). This assertion is also supported by Wan, Hong & Sternthal (2008) who showed that choice of lexicographic strategy by promotion focused and accuracy strategy by prevention focused created a fit condition that led to more favourable evaluation of the chosen brand. They also found that fit created due to match between regulatory orientation and information presentation (sequential versus simultaneous) resulted in positive brand evaluations. However, these evaluation effects pertaining to the dominant brand were not carried forward to the non-chosen brand. Similarly, Aaker and Lee (2001) in the Welch juice experiment manipulated the website content. Half the participants were exposed to the promotion prime and the other half were exposed to the prevention prime. The promotion prime Welch juice message focused on the energy and fun dimension. The prevention prime Welch juice message focused on the heart and cancer prevention dimension. Participants with accessible independent (interdependent)-self due to the exposure of promotion (prevention) message evaluated the website positively and remembered the promotion (prevention) framed message well. The overall results indicate positive website evaluation and brand affinity due to fit. All these studies provide convergent evidence regarding regulatory fit and positive brand evaluation.</p>
Task Enjoyment	<p>Regulatory fit in prevention focused increases activity enjoyment as identified by Freitas, Liberman and Higgins (2002). Experiment one of their study had a message decryption activity written as either promotion or prevention. The activity required identification and acceptance/rejection of authentic/fake messages. During this activity, participants were presented with distractions such as video clips and commercials. The results of their study indicated that prevention focused enjoyed the activity more while avoiding the distractions. This overall greater enjoyment by the prevention focused individuals was due to the regulatory fit between the regulatory orientation and the action of distraction avoidance which led to the overall greater level of enjoyment.</p>

Regulatory Fit Influence on	Description
Motivation and Performance	<p>Regulatory fit improves performance (Forster et al. 2001) and motivation (Shah, Higgins & Friedman 1998; Spiegel, Grant-Pillow & Higgins 2004; Hong & Lee 2007; Vaughn et al. 2006). The results of Shah, et al.'s (1998) study exhibited that the motivation and performance was stronger when the means used fitted with regulatory orientation i.e. eagerness (vigilance) means for chronic promotion (prevention) orientation. This is also supported by Spiegel et al. (2004). They found that regulatory fit created increased motivational intensity and enhanced goal attainment efforts. In the first experiment of their study, the manipulation required the promotion (prevention) focused participants to imagine when, where and how eagerness (vigilance) means for writing their report. The results revealed that turning in of report was greater in the fit condition than in the misfit condition. The results of the overall study indicated that chances of goal completion are also higher in a fit condition than in a misfit condition. Correspondingly, Hong and Lee (2007, Experiment 1) reported the increased effect of fit on motivation. Regulatory fit in this study was defined as the match between an individual's regulatory orientation and use of eagerness or vigilance strategy. Promotion focus (prevention focus) individuals' use of eagerness strategy (vigilance strategy) creates a regulatory fit which enhances task motivation. In cases of misfit, for example promotion focused choice of vigilance strategy; the energy is spent on reducing this conflict which leads to self-regulatory depletion that reduces motivation. Additionally, Vaughn (2006) show regulatory fit effects through efforts expended on a task. Vaughn et al. (2006) maintain that when individuals pursue activities for fun, enjoyment or advancement then "enjoyment stop rule" works. However, when an individual takes up a task to meet a certain criteria or to fulfil a certain duty then "sufficiency stops rule" works. This means that the task activity for promotion focused stops as a result of enjoyment stop rule. Conversely, in the prevention regulatory fit, there is reduced motivation and activity terminates when the task requirements have been fulfilled (sufficiency stop rule). However, Vaughn et al. (2006) found that these feelings of fit are diminished when the participants are asked to recall their earlier regulatory fit manipulation. Thus, overall task motivation and performance improves due to regulatory fit.</p>

Regulatory Fit Influence on	Description
Well-being	Regulatory fit creates subjective well-being (Aaker & Lee 2006) by creating positive behavioural change (Spiegel 2004), increasing resistance to temptation (Hong and Lee 2007), enjoyment (Righetti, Finkenauer & Rusbult (2011) and self-control through choice deferral (Levav et al. 2010). Spiegel et al (2004: Study 2) found a positive behavioural change towards eating healthy food (fruits and vegetables) occurred due to the fit condition. They proposed that the higher likelihood of behavioural change is due to the increased level of involvement in the task and the choice of suitable means to achieve the goal. Likewise, Hong & Lee (2007) indicate subjective well-being due to fit through increased resistance to temptation. Participants in their study were asked to choose either an apple or a bar of chocolate after the completion of battery of questionnaires. Participants in the fit condition were better able to resist temptation and regulate their behavior than the participants in the misfit condition. Therefore, they conclude that the effect of self-regulation is motivated not by regulatory focus but by regulatory fit (non-fit).
Reward Structure	How rewards are viewed is also determined by regulatory fit. Worthy, Maddox and Markman (2007) discussed the regulatory fit by considering match between regulatory focus and the reward structure. They identified that subjects in regulatory fit cases were more prone to exploring the alternatives with low predicted value. On the other hand, subjects in the misfit cases explored the options with highest predicted value. Fit in this case creates greater cognitive spending for problem solving activity. Fit between regulatory focus and environmental reward system also engenders systematic valuation of decision space (Otto et al. 2010).

Overall this section discusses RFT, its major component and semantics, followed by regulatory fit, its induction method and its effects. RFT states that promotion and prevention orientation can be chronic or situational. Situational regulatory orientation has many semantics which are highlighted through section 2.7 and Table 2.7.

Regulatory fit literature highlighted that fit can be achieved when goal pursuit strategies match the regulatory orientation. Although, extant literature extensively discussed the concept of fit but an area that is under researched relates to understanding of choices based on the recognition that both chronic and situational regulatory orientation may co-exist in a manner which may be congruent or in-congruent (Table 2.7). Indeed, Shah et al. (1998) discussed this “person- situation effect” concept showing the interaction effect of chronic regulatory focus and situational

regulatory (task incentives) on performance. However, their research focuses on situational RF as incentives. The author proposed to study the interactive effect of chronic RF and situational (prevention or promotion goals) in the customer decision journey context incorporating the action, channel and emotions. Recent researches such as Lisjak et al. (2012) have studied chronic RF and situational RF interaction and the resulting state of incongruence. They study the effect of this incongruence on factors such as self-control. However, the present study differs from these studies in terms of key questions and context. In the following section chronic RF and situational RF interactive phenomenon is explained, followed by the conceptual model explanation and research questions. .

Table 2.8 RF Representation and Measurement

Author (Year)	Key terms /Themes	Measurement (Chronic/Manipulation)	Regulatory focus Representation (as Goal or Trait or Message or Product or Response or Choice)	Type of paper (Conceptual/ Empirical)
Higgins (1996)	Self-digest (sub-themes: Regulatory Focus, Self-presentation, self-consistency, self-enhancement)	N/A	N/A	Conceptual
Crowe & Higgins (1997)	regulatory focus, error of commission and omission, anagrams, signal detection	Chronic+Manipulation	Contingency framing	Empirical
Higgins (1997)	Regulatory reference, hedonic principle, approach/avoidance, regulatory anticipation	N/A	N/A	Conceptual
Higgins, Shah & Friedman (1997)	deal and ought self-guide/actual-ideal discrepancy, actual-ought discrepancy, emotions, selves questionnaire	Chronic+Manipulation	State(ideal/ought discrepancy), gain	Empirical
Shah & Higgins (1997)	selves questionnaire, ideal/ought	Chronic+ Manipulation	State (ideal/ought discrepancy), promotion/prevention choice framing, Expectancy and value	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Shah, Higgins & Friedman (1998)	RF, Means, gains, non-gains, anagrams, Chronic RF x Situational RF, promo green anagrams, person-situation match mismatch	Chronic x Manipulation	incentives	Empirical
Forster, Higgins, & Idson (1998)	ideal/ought/anagrams/self-guide measures	Chronic+Manipulation Chronic X Manipulation (Study 3)	Incentives/arm position/means	Empirical
Lieberman, Idson, Camacho & Higgins (1999)	openness to change, stability, promotion, prevention, reluctance to exchange currently possessed products (endowment effect), self-guide strength measure	Chronic+ Manipulation	outcome (gain/loss)	Empirical
Idson, Liberman & Higgins (2000)	maximal goal, minimal goal, emotional intensity, valence of outcome (positive and negative), type of outcome (gain/non-gain, loss/non-loss), self-guide strength measure, positive and negative feedback	Chronic+ Manipulation	State/Outcome (gain/non-gain, loss/non-loss)	Empirical
Kruglanski, Thompson, Higgins, Attash, Pierro, Shah, Spiegel (2000)	Assessment, locomotion, assessment-locomotion scale	N/A	Scale Construction	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Lee & Aaker (2001)	self-regulatory goals, self-views (independent and interdependent), message framing, grape juice/tennis racquet experiment, compatibility/incompatibility with the message	Manipulation	Self-views (independent/interdependent)	Empirical
Lee, Aaker & Gardner (2001)	independent interdependent self-construal/child caretaker interaction are antecedents of RF, culture, self-construal measure to measure chronic RF	Chronic+ Manipulation Chronic X Manipulation (Study 3)	RF as message/RF as self-construal (High level/low level), gain/non-gain	Empirical
Brockner and Higgins (2001)	RF, Emotion, person-organization fit, expectancy valence theory (pg. 14). Drawing a parallel between mother-child relationship and employee-organization relationship	N/A	N/A	Conceptual Paper
Förster, Grant, Idson, Higgins (2001)	anagrams, arm extension/flexion, RF, approach avoidance, positive negative feedback, goals loom larger, motivational intensity	Chronic+ Manipulation	outcome, feedback	Empirical
Friedman, & Förster (2001)	promotion and prevention focus, risky, creativity, hedonic tone (emotion : p 11), emotions), strength guide measure	Chronic+ Manipulation	Cues (Maze & owl)	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Liberman, Molden, Idson, Higgins (2001)	hypotheses, promotion/prevention RF, Self-guide strength measure, theories of attribution (bill's helpful behavior)	Chronic+Manipulation	outcome, causal discounting	Empirical
Freitas, Liberman, Higgins (2002)	resistance to temptation, promotion and prevention focus, regulatory fit, easy task, difficult task	Manipulation	Mind-set manipulation (abstract/concrete)	Empirical
Freitas, Liberman, Salovey, Higgins (2002)	Self-discrepancy theory (p2), Minimal and maximal goals, self-guide strength, time of task starting	Chronic+Manipulation	task framing (temporal, valence)	Empirical
Higgins (2002)	value from means, value from fit, outcome value, regulatory orientation, promotion focus, prevention focus, eagerness, vigilance (P 9), emotions,	N/A	N/A	Conceptual
Lockwood, Jordan, Kunda (2002)	positive role model, negative role model, RF, Goal, Motivation, Lockwood and Kunda scale to measure CRF in the 3rd study	Chronic+Manipulation	Goal (role model/word categorization)	Empirical
Shah, Friedman, Kruglanski (2002)	goal shielding, goal commitment, affect/emotion, need for closure, alternative goal inhibition, tenacity of goal pursuit, goal importance rating	Manipulation	Goal commitment	Empirical
Evans and Petty (2003)	message framing, self-guide (ideal and ought), chronic goals, message quality, need for cognition	Chronic +Manipulation	Product message	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Forster, Higgins, Biancoci (2003)	speed , accuracy, RF, eagerness, vigilance, self-guide strength measure	Chronic+Manipulation	Gain/non-gain/loss/non-loss	Empirical
Higgins, Idson, Freitas, Spiegel, Molden (2003)	RF, RF Fit, eagerness, vigilance, self-guide strength measure, mug, dog ratings (Study 4), effect of fit or non-fit on object evaluation	Chronic+Manipulation	Gain/loss, regulatory fit	Empirical
Kruglanski,(2003)	multifinality, RF	N/A	N/A	Conceptual
Chernev (2004)	attribute evaluation, hedonic and utilitarian attribute, RF as a moderator	Manipulation	Goal	Empirical
Florack, Scarabis and Gosejohann (2005)	Self-regulation, feeling right, message fit, persuasion	N/A	N/A	Conceptual
Förster & Higgins (2005)	global, local processing style, fit, higher price to outcome	Chronic+Manipulation	gain/loss	Empirical
Förster, Liberman and Higgins (2005)	goal fulfilment goal accessibility	Manipulation	goal	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Zhu & Meyers-levy (2007)	relational, item specific, goal	Manipulation	goal	Empirical
Werth & Foerster (2007)	RF, ad, product evaluation	Chronic+ Manipulation	State	Empirical
Zhao & Pechmann (2007)	promotion prevention message, Lockwood Kunda scale	Chronic+ Manipulation	Message	Empirical
Brodsholl, Kober, Higgins (2007)	Self- guide strength measure, predominant prev/promo* attainment /maintenance goal and price of mug, situation of maintenance or attainment of goals, regulatory fit	Chronic+ Manipulation	Message	Empirical
Mogilner, Aaker, Pennington (2007)	maximal, minimal goal, promotion prevention products	Manipulation	Product	Empirical
Lee, Keller, Sternthal (2009)	RF, Construal level, abstract, concrete, RF fit, advertised product message, engagement, processing fluency	Manipulation	Goal, gain/loss, message	Empirical
Molden, Lucas, Gardner, Dean. Knowles (2009)	rejected, ignored, regulatory focus as responses	Chronic	Responses	Empirical
Micu, Chowdhury (2010)	ad recall, promo/prev messages, utilitarian/hedonic products	Manipulation	Message +goal	Empirical
Pham & Chang (2010)	RF, RF fit, hierarchical menu, list menu, Regulatory Focus, Regulatory Fit, and the Search and Consideration of Choice Alternatives	Manipulation	Goal	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Levav, Kivetz & Cho (2010)	pick your poison, means, compromise	Manipulation	State	Empirical
Baas, De Dreu & Nijstad (2011)	regulatory focus, regulatory closure	Manipulation	Regulatory focus, closure	Empirical
Trudel Murray, Cotte (2012)	regulatory focus, satisfaction, expectation	Manipulation	State	Empirical
Haws, Dholakia & Bearden (2012)	Chronic regulatory focus, Situational Regulatory focus, RF Composite scale, write duties, ideals, tooth-paste ad, sunscreen ad	Chronic x Manipulation	State, message	Empirical
Lin & Shen (2012)	regulatory focus, ad, brand attitude, product attributes, process fluency, self-guide, mouse maze, message gain framed or loss framed	Manipulation	State	Empirical
Lisjak, Molden, Lee (2012)	primed interference hypothesis, stroop task, priming through essay writing (RFQ)	Chronic x Manipulation	hopes/aspiration, belongingness & power	Empirical
Polman (2012)	Choice for self/other, Promo/prev RF (study 3a and b) RFQ, choice overload, Regulatory Focus as a mediator in case of choice overload, Different regulatory focus is activated among personal and proxy decision makers.	Chronic + Manipulation	Self- choice=prevention; choosing for others= promotion	Empirical

Author (Year)	Key terms /Themes	Measurement	Regulatory focus Representation	Type of paper
Vaughn, Dubovi & Niño (2013)	regulatory fit, mindfulness, food listing	Manipulation	Processing fluency, regulatory fit	Empirical
Browman, Destin, Molden (2017)	motivation, identity, domain general, situation specific motivations, self-concept	Chronic+Manipulation	State, Trait	Empirical
Whitson, Kim, Wang, Menon, Webster (2018)	study 1, 3 manipulations, 2 chronic, conspirational beliefs	Chronic+Manipulation	State	Empirical
Present Study		Chronic X Manipulation	Goal	Empirical

Table 2.8 highlights the key literature relating to RFT. Most importantly, it highlights the semantics pertaining to situational RFT and the researcher's choice of situational RFT (i.e. situational RFT as a goal). In addition to this, the bold rows of the table highlight that few researches have studied the chronic and situational RFT interaction. The following section discusses a highly researched concept in regulatory focus literature called regulatory fit.

2.11 Conceptualization of Research Problem

Human behavior is the result of an individual and situation (Ross & Nisbett 1991). Therefore, it is important to understand the role of personal factors such as regulatory orientation in different situations (Haws et al. 2012). This understanding is important because increased frequency of usage of certain chronic orientations (Higgins, Bargh & Lombardi 1985) over prolonged time periods create greater mental accessibility (Shah & Kruglanski 2003; Lisjak et al. 2012). Hence, "chronically accessible motivational orientation is associated with a habitual, default cognitive set for goal pursuit" (Lisjak et. al 2012, p. 891), which upon facing inconsistent situational orientation result in habitual inhibitions (Lisjak et al. 2012) and tax more cognitive resources (Kehr 2004).

The initial strong research emphasis on personality (Aller's 1972) and situational (Mischel 1969; Bem & Allen 1974) factors led to person-situational importance debates (Schneider 1982). However, Schneider (1982) explained that extrication of person from situation is rather problematic if one needs to explain the cause of the behavior. Schneider (1982, p. 13) quoted Pervin and Lewis's (1978 b) classifications of the term interaction which are: "Descriptive interaction, statistical interaction, additive interaction, interdependent interaction, and reciprocal action" whereby "descriptive interaction" refers to the manifestation of the interactive relationship; "statistical interaction" refers to the mere presence of the algebraic two way or three way interaction term; "Additive interaction" explained a linear manner rather than an interactive manner and "reciprocal Interaction" is defined as the type of interaction where the causal variable is also influenced "in the process of having an effect". Finally, interdependent interaction is explained as "When a phenomenon is conceived of in terms of the effect of many interdependent variables, we are faced with the problem of a system, a complex network of interdependent variables such that a change in the status of one variable may have varying consequences for all other related variables. This kind of interaction would appear to be the essence of the view that we can never understand persons in isolation from situations or situations in isolation from persons" (Pervin and Lewis (1978b, p. 140) quoted in Schneider 1982, p. 15).

Pervin (1989) maintained that the person-situation congruence is the relationship between multiple personal and environmental variables rather than single dispositional or situational facet and analysing person-situation interactions is a productive way to predict behaviour (Bem 1972; Endler 1973). Endler's (1973, p. 289) quote also emphasizes this importance, "Asking whether behavioural variance is due to either situations or to persons, or how much variation is contributed by persons and how much by situations (an additive approach) is analogous to asking whether air or blood is more essential to life or asking one to define the area of a rectangle in terms of length or width. The more sensible question is "How do individual differences and situations interact in evoking behavior?"

A number of researchers have studied person-situation interaction in the psychology literature (Russell, Cutrona & Jones 1986; Schmitt, Eid & Maes 2003; Wheeler & Berger 2007). Some psychology researchers reported a minimal contribution of interaction effects in variance (Sarason, Smith & Diener 1975; Kulka 1979) while others report a lack of overall significant person-situation interaction effects (Gifford 1981). For instance, Johar et al. (2003) studied the moderating effect of chronic disposition on the prime response relationship. They report that chronic and situational orientation congruence creates prime redundancy ensuing reduced total results (Johar et al. 2003; Smeesters et al. 2003). Conversely, Bowers (1972) reported a greater variance explained by person-situation interaction rather than main effect of person or situation.

In another research, Diener, Larsen and Emmons (1984) studied the person-situation interaction model. The purpose of this affect-congruence model was to forecast the relation between person and situation and to determine whether the person-situation match, explained as congruence, creates positive affect or not. The data for this study involved mood reports and activity reports. The findings showed an absence of consistent significant affect results due to the lack of strong person-situation interactions and also because of the affect regularity throughout different situations.

Research indicated that person-situation match/mismatch results in congruence or incongruence which creates positive (Shah, Higgins & Friedman 1998) or negative consequences (Lisjak et al. 2012; Bui & Krishen 2015). For instance, activations that are in line with the mental representations may induce spontaneous reactions (Higgins, Bargh & Lombardi 1985). Bui and Krishen (2015) explained regulatory congruence as a match between regulatory orientation and self-goal. Therefore, congruence means a match between promotion orientation and ideal self-goal involving growth and aspiration. Moreover, prevention orientation congruence indicates match between prevention orientation and ought self-goal involve duties and responsibilities. Lack of regulatory orientation and self-goal congruence lowers the goal pursuit outcome

expectation and reduces intention to work (In Bui and Krishen's (2015) study intention to exercise).

Some recent studies have highlighted congruence (example Haws et al. 2012) whereas others have focused upon incongruence (for example Lisjak et al. 2012). Haws et al. (2012) studied the chronic and situational¹⁷ RF interaction and found differences in behaviours due to the congruence or incongruence between the situational regulatory focus and chronic regulatory focus. The results of their study indicate a positive and significant interaction effect of chronic promotion and situational promotion regulatory orientation leading to enhanced brand preference (experiment 1) and heightened predilection for promotion-framed product claim (experiment 2).

However, their results also exhibited lack of accentuated effect for product claim preference in case of chronic prevention and situational prevention congruence. They suggested that the lack of amplification effect for prevention congruence case is due to greater variability and less certainty in behavior and decision making. They also explained the lack of significant prevention manipulation results with the construal level theory (Trope & Liberman 2003). According to construal level theory promotion focused have a longer term perspective than prevention focused. Prevention (promotion) focused is concerned about concrete (abstract) details i.e. lower (higher) level construal. Incongruity between chronic promotion and situational prevention generates an overriding situational effect (prevention) making an individual focus on short term considerations and bringing greater variations in responses (Trope & Liberman 2010). In contrast, Aaker & Lee (2001) showed that in some instances temporary regulatory focus prevails while in others chronic becomes more enduring.

Similarly, Lisjak et al.'s (2012) study pertained to the interaction of chronic regulatory focus and situational regulatory focus (state)¹⁸. They showed the effect of chronic and situational regulatory interaction in the form of congruence/incongruence on the resistance to temptation, arithmetic task, responses and analytical reasoning. Congruence in their study is explained as a match between chronic and situational regulatory focus (e.g. Chronic Promotion and situational Promotion) and incongruence is explained as a mismatch between chronic and situational regulatory focus (e.g. Chronic Promotion and Situational Prevention). Lisjak et al. (2012, p. 891) stated that incongruence creates interference or tension requiring additional consumption of

¹⁷In study 1, Participants were primed the state of promotion or prevention orientation by asking them to think about their hopes and desires or duties and responsibilities and in study 2 through promotion and prevention message frames.

¹⁸ Participants were primed the state of promotion or prevention orientation by asking them to think about their hopes and desires or duties and responsibilities.

cognitive resources leading to lowered task performance. They called this interference as “primed interference hypothesis”. Experiments conducted in their study indicate that congruity between trait and situation orientation create facilitation effect (only in experiment 1) but incongruity between trait and situation orientation produces resource depletion and hampered performance as shown in mental arithmetic and analytical reasoning tasks.

Likewise, Briñol, Petty & Wheeler (2006) gauged the behavioural consequences due to implicit and explicit discrepancy. They found that the higher implicit and explicit discrepancy the greater the attention paid by the participants. They also reported that it was not just the implicit-explicit discrepancy that mattered but also the size of this discrepancy. The greater the explicit-implicit discrepancy, the greater is the information processing related to the attitude object (Rydell, McConnell & Mackie, 2008). Greater (smaller) discrepancies also create improved (reduced) performance (Wheeler & Berger 2007)

Moreover, decisions under conflict¹⁹ take longer and create greater deviation in behavior (Kleiman & Hassin 2011). Implicit explicit motive incongruence creates intrapersonal clashes prompting opposing emotional and mental predilections (Kehr 2004). Other researches such as Folkman & Lazarus (1988), Dhar (1997), Iyengar and Lepper (2000) indicated that conflict mind-set create choice deferral as a coping strategy.

Despite negative consequences highlighted in the aforementioned literature regarding incongruence, Savary et al. (2015) identified that conflict mind-set creates systematic processing. They explain that individuals reach conflict resolution due to greater amount of time spent on information search and contemplation.

In this section literature relating to importance of studying person situation congruence and incongruence is reviewed and the consequences of congruence and incongruence are highlighted. The following section will relate RFT congruence-incongruence with CDJ and channels.

2.12 Research Gap

Due to the aforementioned reasons regarding the importance of studying motivations in the CDJ and channel context (Tables 2.1, 2.4 and 2.5), chronic and situational interaction related research gap highlighted in Tables 2.6 and 2.7 and the implicit/explicit call for research regarding chronic and situation interaction (Shah, Higgins & Friedman 1998; Aaker & Lee 2001; Boesen-Mariani 2010; Khushwaha & Shankar 2013), this thesis focuses upon these important research gaps. These

¹⁹ Conflict may exist but the awareness of conflict is not there (Kleiman & Hassin 2011).

gaps are also highlighted in figure 2.5 and indicates the present study's focus upon the interaction involving chronic regulatory orientation and *goal*/situational regulatory orientation (Please see section 2.7.8; Higgins et al. 1994; Pham & Chang 2010) in the CDJ and channel context.

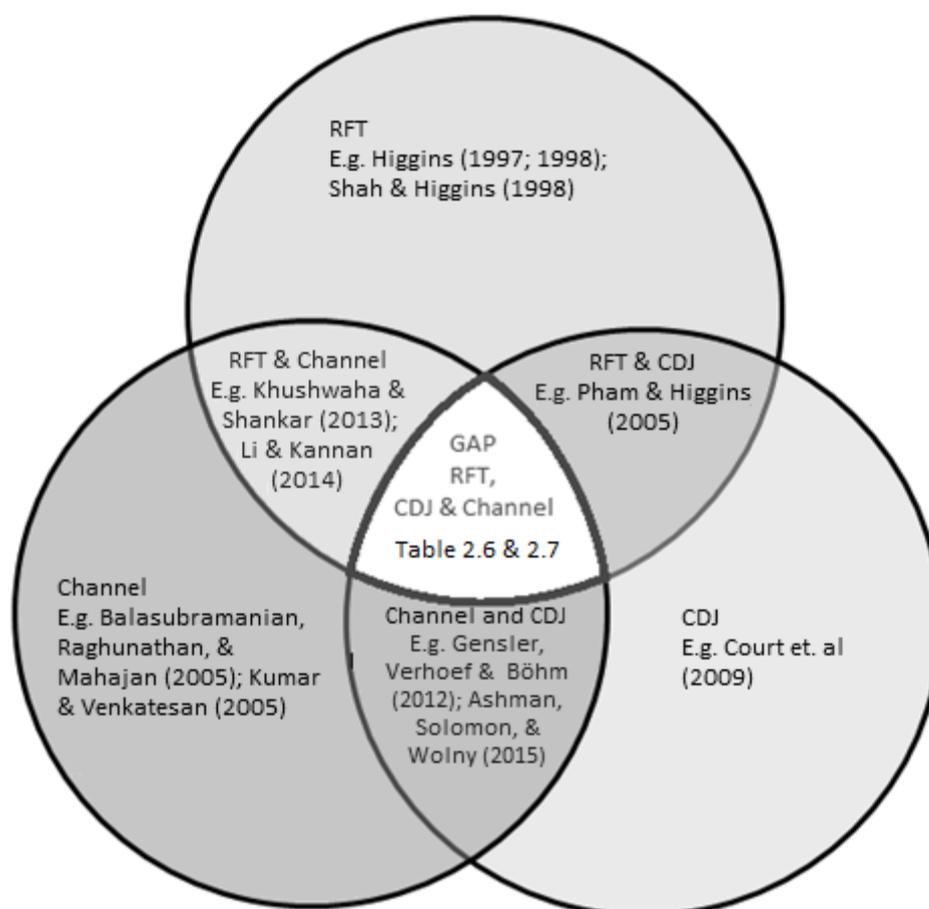


Figure 2.4 Research Gap

Overall, CDJ is a very dynamic and pertinent area considering the challenges faced by the current marketers. Studying CDJ from the motivation perspective using RFT would be highly apt. There have been studies pertaining to decision making models and RFT but none of these researches have studied chronic and situational regulatory orientation and their resulting interplay in the CDJ context. Therefore, based on the review of the literature, the core objective of this research is to explore the choices of means i.e. channels chosen and actions undertaken at these channels along with emotions experienced at each stage of CDJ based on the chronic and situational regulatory orientation interplay that results in congruence or incongruence. Based on the review of literature, conceptual framework (figure 2.4) is proposed and the key research question is:

What is the influence of chronic and situational regulatory focus interaction on the choice of means at each stage of the customer decision journey?

The following sub-questions will further address this key question:

- What is the influence of chronic and situational regulatory focus interaction, resulting in congruence and incongruence, on the choice of means (i.e. strategy and tactics) at each stage of the customer decision journey?
- What is the influence of chronic and situational regulatory focus interaction (resulting in congruence and incongruence) on the emotions experienced at each stage of the customer decision journey?
- Do the congruent and incongruent regulatory orientated customer decision journeys vary across product categories?

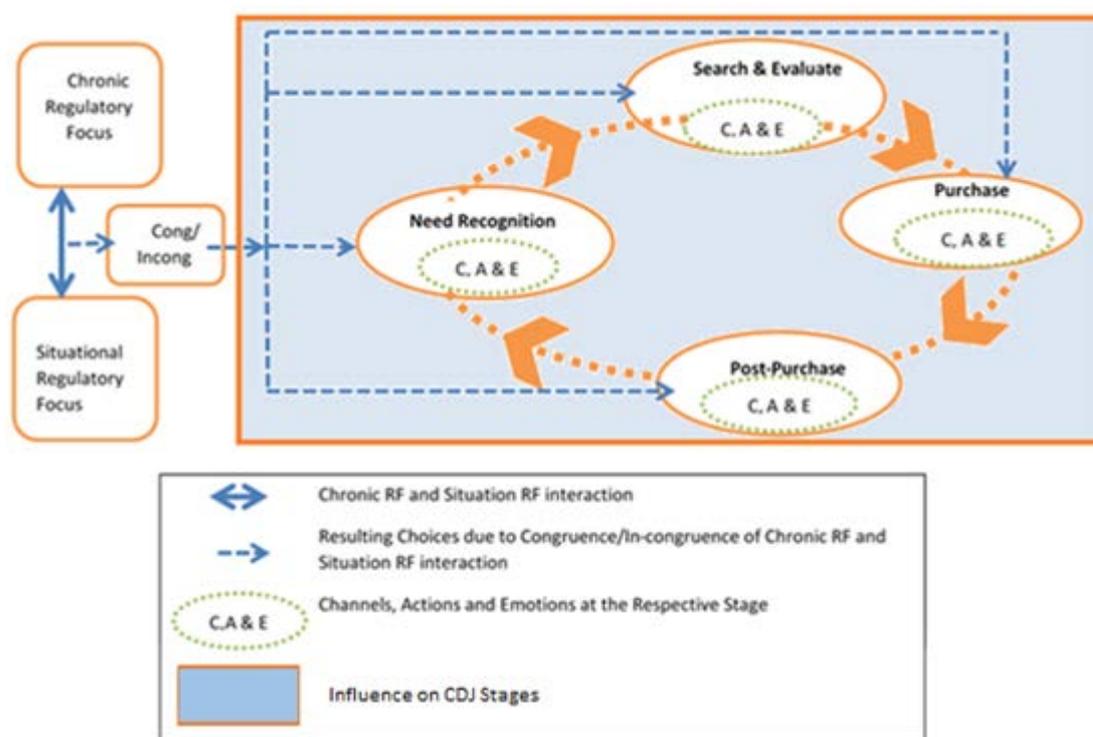


Figure 2.5 Conceptual Model (Adapted from Court et. al 2009)

The conceptual model specifies chronic regulatory orientation (explains regulatory focus as a dispositional trait which manifests as steadiness in conduct, views and feelings and indicate how a person relates to the world; Manczak, Zapata-Gietl, & McAdams 2014). Situational regulatory orientation specifies goals which are context dependent and may not be reducible to traits (Manczak et al. 2014). Chronic and situational regulatory orientations interplay have been highlighted in the form of Cong/ Incong i.e. congruence and incongruence (also explained in section 2.10). The effect of congruence and incongruence on each stage of CDJ is illustrated with dotted lines and arrows. The stages of CDJ i.e. need recognition, search and evaluation, purchase and post-purchase, adapted from the Court et al. (2009) model, are represented in the form of ovals. The smaller ovals within bigger CDJ ovals indicate the channels chosen, "C", along with the

activities, “A”, undertaken at those channels and emotions, “E” experienced at each customer decision journey stage. It is also important to recognize that each stage of CDJ, along with the relevant channels, actions and emotions are grounded in RFT.

2.13 Summary

Overall, this chapter highlighted the literature related to customer decision journey, channels and regulatory focus theory. In addition to summarizing the key concepts, the literature also elaborates upon the misconception related to certain concepts such as customer decision journey and customer journey. The choice of term for this thesis i.e. customer decision journey (section 2.1.3), semantics related to situational regulatory focus (2.7). As illuminated by the extant literature, CDJ is a concept which explains the stages that the customers go through from the time they recognize the need, to search and evaluation, purchase and post-purchase. The literature review section informed that journeys in the complex multi-channel world do not happen in a linear manner. This has made many linear decision making models and funnel approach out dated (Court et. al 2009). Therefore, loop model of CDJ is more pertinent (court et al. 2009) and is adopted for this thesis. At each stage of CDJ, customer takes certain actions such as seeking reviews and advice and uses channels to come into contact with the product or the service provider (a concept called touchpoints). The extant literature also illuminates channel evolution from traditional stores to online, multi-channel and to the omni-channel along with channel drivers and applications.

It also presents the key research gap.

1. Dearth of research related to motivation, regulatory orientation and personality in the CDJ and channel context (Tables 2.1, 2.4, 2.5 and 2.6)
2. Paucity of research based on chronic and situational regulatory orientation interaction (Tables 2.6 and 2.7). Since dispositional regulatory orientation can automatically influence situational orientation (Haws et al. 2012; Lisjak et al. 2012)
3. Lack of research focusing on all stages of customer decision journey (Table 2.5).
4. Overall, gap pertaining to the channel choice and customer actions at these channels at each stage of the customer decision journey from the perspective of chronic and situational regulatory orientation interplay.

The next chapter on “methodology” explains different research paradigms, approaches and the researcher’s choice of paradigm and approach for this thesis.

Chapter 3 Methodology

3.1 Overview

The previous chapter on literature review covered the domains related to CDJ and RFT, followed by the conceptual framework. This conceptual framework highlights the core research gap pertaining to the influence of the interplay between the chronic and situational regulatory orientation on the actions at chosen channels at each stage of the CDJ. In order to explain this phenomenon, exploratory mixed method research methodology is chosen for this research.

The overall prevalence of mixed methods research in marketing is rather low (Davis, Golicic & Boerstler 2011) with most studies mainly focusing on the usage of single approach (Deshpande 1983). Mixed method research, however, is a “*promising avenue*” in the field of marketing with the capability of delivering rigorous findings, obtained due to the usage of multiple methods (Davis, Golicic & Boerstler 2011). Mixed method has been used in marketing in the domains such as product choice (Berger & Fitzsimons 2008; Gourville & Soman 2005), consumer experience (Gourville & Soman 2005; McKinney, Yoon & Zahedi, 2002; Park, Mothersbaugh & Feick 1994), Branding (Berger, Draganska & Simonson 2007), consumer possession (Bearden & Rose 1990; Richins 1994), communication (Scott & Vargas 2007) and information processing (Marmorstein, Grewal & Fishe 1992; Park et al. 1994).

In this thesis, regulatory orientation is explored within the CDJ and channel context first through qualitative interviews, followed by an experiment. Hence, a mixed method approaches comprising both of qualitative (interviews- customers and experts) and quantitative approaches (experiment), is employed in this study (Onwuegbuzie & Teddlie 2003). Qualitative Interviews, despite certain limitations (Nisbett & Wilson 1977) are useful as they represent “*memory structures*” (Bettman 1979, p. 38; Bettman & Park 1980; Ericsson & Simon 1980) which may foretell future actions (Lynch Jr & Srull 1982; Biehal & Chakravarti 1986; Reitman & Rueter 1980). Interviews have been used previously in the consumer marketing context (Gardial et al. 1994) and also in the business-business marketing context (Flint, Woodruff & Gardial 2002; Morgan, Anderson & Mittal 2005). Similarly, experiments have also been used in marketing (Kirmani & Zhu 2007; Ashraf et al. 2016).

This methodology section delineates research philosophies, paradigms, approach and methods, each with a separate heading. The outcome of this chapter is an introduction of different methodologies, along with the researcher’s choice of methodology for this study, its details and justification. Figure 3.1 represents research design of this study. The unit of analysis which is the

customer decision journey is used in all three stages of this research. Each stage represents a gap from the literature (Please see research gap section 2.12 in the literature review chapter).

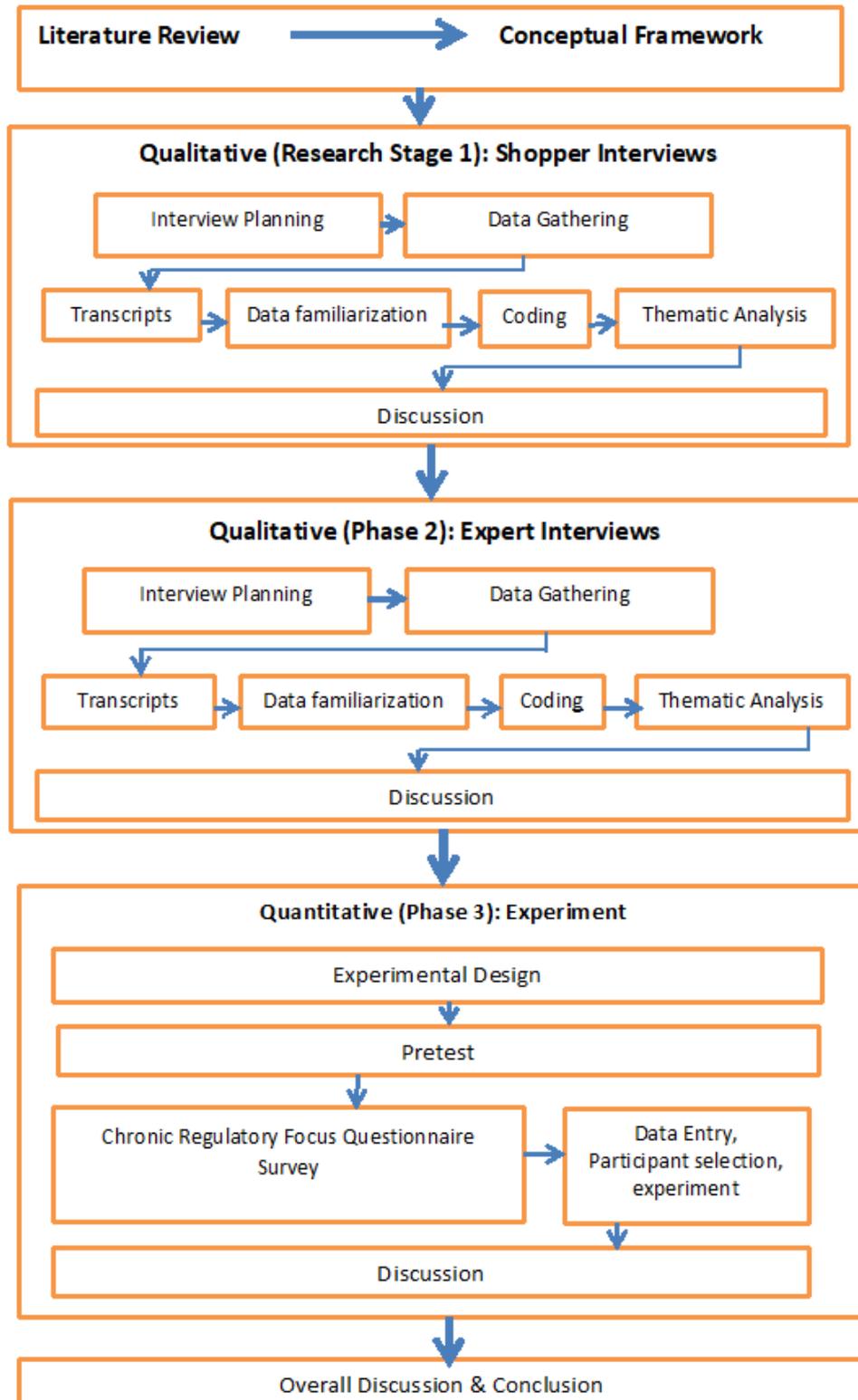


Figure 3.1 Stages of Research design

3.2 Introduction

Understanding paradigm is important as it outlines the manner of inquiry and also depicts cognitive and affective affiliations of the researcher to the “community of scholars” (Popkewitz, Tabachnick & Zeichner 1979, p. 52). Guba (1990) explained paradigm as beliefs that direct the actions of the scholars. The research objectives guide the research paradigm (Schrag 1992) and this paradigm then directs the set of ontological, epistemological, methodological (Tuli 2010) and axiological considerations (Denzin & Lincoln 1994). Paradigms can be categorized on a continuum and it is tough to envisage a periphery dividing these paradigms (Goles & Hirschheim 2000). Sandelowski (2000, p. 226) considered paradigms as an “umbrella term”, a “theoretical lens”, a “philosophical basis” which is different from epistemologies, methodologies and methods (Creswell 1999). Epistemology is broader than methodology, and methodology is a broader than method (Sandelowski 2000). Another philosophical assumption relates to axiology, which is defined as ethics in philosophical terms and from research terms it means researcher’s position regarding values and ethical dimension (Killam 2013). Assumptions relating to ontology, epistemology and methodology will be first briefly defined. This will be followed by the explanation of the different paradigms.

3.3 Philosophical Assumptions

3.3.1 Ontology

Ontology refers to the nature of reality (Goles & Hirschheim 2000). It also answers the question “what kind of being is the human being?” (Denzin & Lincoln 1994, p. 11). Grenon & Smith (2011, p. 189) elucidated that ontology is “concerned with providing an account of the entities existing within a given domain of reality, where ‘reality’ is here understood in the broadest possible sense, to include for example not only molecules and planets but also works of literature, laws, and historical epochs. The objects of the ontological inquiry into a domain D are first-order entities in the domain D, rather than concepts in the minds of people (experts, in particular) who study D, or terms used (by experts, in particular) to refer to D and its components”.

Similar to the paradigmatic classification on a continuum (Goles & Hirschheim 2000), the ontological assumptions can also be classified on this continuum with one extreme end of the continuum indicating the subjectivist approach and the other extreme end representing the objectivist approach (Morgan & Smircich 1980). Morgan and Smircich (1980) described that the subjectivist approach considers reality as the projection of human fancy whereas objectivist approach considers reality as a tangible construction. The assumption about human nature in

ontology pertains to the position of the researcher regarding the respective reality identified on the continuum (Morgan & Smircich 1980; Fitzgerald & Howcroft 1998; Laughlin 1995). This means that the ontological assumption at the subjectivist/relativist end of the continuum relates to the variation of nature of reality based upon opinions and experiences of individuals, temporal and contextual factors (Eriksson & Kovalainen 2015).

Therefore, the relativist view of ontology is that nature of reality cannot be the same and reality is not capable of existing outside a researcher. In contrast, objectivists/realist maintain that the reality exist independently from the researcher (Eriksson & Kovalainen 2015).

3.3.2 Epistemology

Epistemology and methodology are guided by the ontology (Killam 2013). Epistemology is the “theory of Knowledge” that deals in the central questions pertaining to “what do we know?” and if the subjects are justified in believing what they know (DeRose 2005, p. 3). Eriksson & Kovalainen (2015, p. 15) defined epistemology as a field answering the questions “what is knowledge and what are the sources of knowledge” i.e. whether the relationship between knower and known is objective or subjective (Killam 2013). Morgan & Smircich (1980) expounded on epistemology with the subjectivist/objectivist continuum. They explained that the subjectivist approach to epistemology involves determining insights while objectivist end of the continuum focuses on constructing science. Fitzgerald and Howcroft (1998) on the other hand outlined the two ends of the epistemological continuum as insider vs. outsider ends and emic vs. etic ends. This research takes a middle ontological position between realist and relativist. Moreover, epistemological position for this research is based on the belief that knowledge can be constructed due to the interaction between the knower and the known and at same time knowledge can be acquired through “neutral observations” (Fitzgerald & Howcroft 1998, p. 10) by separating the knower and the known (Morgan & Smircich 1980).

3.3.3 Methodology

“Methodologies are philosophical approaches to discovering knowledge” (Killam 2013, p. 9). Denzin and Lincoln (2004, p.13) defined methodology as “how do we know the world and gain knowledge of it?”. Fitzgerald and Howcroft (1998) used the terms exploratory/confirmatory, induction/deduction, idiographic/nomothetic, and field/laboratory to represent the two ends of the methodological level continuum. Choice of methodology, represented by the terms qualitative and quantitative (Killam 2013), is guided by the phenomenon under study (Krauss 2005) along with ontological and epistemological beliefs (Killam 2013).

Hence, following the earlier ontological and epistemological positions of this research and based on the CDJ and RFT literature, this research undertakes a mixed method stance for this thesis. This type of methodology emphasizes on the usage of both qualitative and quantitative approaches (Teddlie and Tashakkori 1998).

In the following section, the researcher explains the research paradigms in general and also briefly discusses these paradigms specifically from the aforementioned philosophical assumption perspective. Finally, this section highlights the chosen paradigm and gives the relevant explanations.

3.4 Research Paradigms

Deshpande (1983, p. 101) quoted Kuhn (1962) to define paradigm which is “a set of linked assumptions about the world which is shared by a community of scientists investigating the world. Additionally, this set of assumption provides a conceptual and philosophical framework for the organized study of the world”.

The different paradigms include positivists/post-positivist, interpretivist/constructivists, post-modernist, feminist, critical researchers, post- structuralists (Yvonne Feilzer 2010; Teddlie & Tashakkori 2012). There is no right or wrong paradigm (Morgan 2007). The research question determines the appositeness of the paradigm (Mingers 2006). The following sub-sections discuss these aforementioned paradigms.

3.4.1 Positivism

Positivism comes from "logical positivism" or "logical empiricism" in philosophy (Lee 1991, p. 343). Ontologically, positivism believes that there exists one reality (Goles & Hirschheim 2000) which is context free and can be determined (Killam 2013). Epistemologically, positivism is autonomous from researcher (Krauss 2005), objective and focused on true results (Killam 2013). Methodologically, it is based on quantitative methods of verification (Killam 2013), direct observations (Krauss 2005) and empirical evidences (Goles & Hirschheim 2000). Krauss (2005) further elaborates that positivism is based on the distinct rules of cause and effect and deductive reasoning.

Positivist paradigm focuses on the right and wrong or the black and white (Howell 2013). It concentrates on unique and comprehensive laws which require hypotheses development and testing at an empirical level (Howell 2013). It focuses on meeting necessary conditions of “falsifiability, logical consistency, relative explanatory power, and survival” (Lee 1991, p. 344) and

delivers quality outcomes because of impartial work (Howell 2013). Positivists believe that research should be value free (Krauss 2005; Healy & Perry 2000). Inquirers of this paradigm try to reduce the personal values to enhance the internal and external validity of their research (Goles & Hirschheim 2000). The usage degree of the positivist paradigm, however, varies with the research question (Gatrell 2002).

Despite its vast usage and many advantages there are critiques related to the positivist philosophy. These criticisms include, its dependence on data abstraction, lack of elucidations, supposition that truth about society could be identified independently (Insights 2009), lack of consideration of multiple reality construction and no attention to contextual factors (Johnson & Onwuegbuzie 2004). One of the misconceptions related to this paradigm is that data acquisition for this paradigm is done through experiments or observation (Murnan 2010).

3.4.2 Post-Positivism

Post-positivism, which became very famous in the 1960s (Tashakkori, Teddlie & Teddlie 1998), is a softer stance on positivism (Lincoln & Guba 2000). The aim of post-positivist inquiry is explanation, prediction and knowledge which comprise of non-falsifiable hypotheses (Guba & Lincoln 1994). Ontologically, it considers that reality can be known but not with complete certainty (Hanson & Grimmer 2007, Lincoln et al. 2011). It is built on imperfectly understandable reality (Goles & Hirschheim 2000). Epistemologically, Post-positivism emphasizes that results are probably true (Killam 2013). Methodologically, it is based on “modified experimental and interpretive research” (Killam 2013, p. 13). Post positivist axiology focuses on respect and justice (Krauss 2005). Cooper (1997) further described that the post-positivist position tends to be impersonal in nature because the focus is to minimize the researcher’s influence on the participants.

Post-positivists assume the researcher’s influence on inquiry (“*value ladenness of inquiry*”), theoretical influence on the nature of inquiry (“*theory ladenness of facts*”) and the individual’s construction of reality “*nature of reality*” (Tashakkori, Teddlie & Teddlie 1998, p. 8). Moreover, post-positivists believe that causal relationships cannot be perfectly known and the level of precision can be further developed as the researcher identifies the relevant predictors (Tashakkori, Teddlie & Teddlie 1998).

3.4.3 Critical Theory

Critical Theory is another paradigm which is grounded in the work of Bhaskar (1975). The aim of inquiry in this paradigm is “critique and transformation” through engagement and knowledge

comprises of “structural or historical insights” which will change over time (Guba & Lincoln 1994). Critical Theorists are influenced by morals and practices (Killam 2013). Ontologically, this paradigm accepts that reality is constructed based on the influence of cultural, political, gender and ethnicity factors that have been shaped over time (Goles & Hirschheim 2000). Epistemologically, it is based on “transactional and subjective findings” (Killam 2013, p. 13). Methodologically, it is based on dialogs (Guba & Lincoln 1994; Killam 2013) and focused on qualitative and quantitative methodologies (Krauss 2005). Critical theorists’ axiology emphasizes respect, social justice and reciprocity (Killam 2013). This paradigm falls in between the positivist and interpretivist paradigm (Zachariadis, Scott & Barrett 2013) and contents that knowledge is not absolute in nature and changes as a result of revision (Guba & Lincoln 1994). Moreover, transformation and criticism are the objectives of inquiry in critical realism (Guba & Lincoln 1994). Critical realism is not just focused upon research but it is about bringing about a change (Crotty 1998).

3.4.4 Interpretivism

Ontologically, interpretivism believes that multiple realities exist based on mental construction i.e. realities are co-constructed (Killam 2013). Epistemologically, it contents with subjective assumption i.e. knowledge is co-created by the inquirer and the respondent (Guba & Lincoln, 1994) and the understanding of meaning (Goles & Hirschheim 2000). Methodologically, it is based on the qualitative approaches with well-defined context (Killam 2013). Interpretivism studies many truths rather than one specific truth and considers truth as relative rather than absolute (Mathar 2008). Hence, interpretivists’ axiology accepts the presence of subjectivity (Krauss 2005) and assumes that bias cannot be completely evaded (Bucci 2002). Interpretivism involves emergent and interactive nature in problem solving because it employs multiple approaches to determine the answer i.e. it incorporates view of participants as well as the researcher (Mathar 2008). The concurrent nature of cause and effect in interpretivism means that the cause cannot be distinguished from effect (Tashakkori, Teddlie & Teddlie 1998).

Philosophies linked to interpretivism include phenomenology and hermeneutics. Phenomenology is considered a methodology as well as a philosophy which focuses upon theory building based on lived experiences (Lee et al. 2005). It contributes towards theory development as the researcher moves from particular sphere to the world sphere. Thompson et al. (1989) explained existential phenomenology as a research paradigm that is used to gain an understanding of first person experience and their experienced descriptions. Hermeneutics on the other hand is the philosophy of understanding and interpretation of text (Denzin & Lincoln 1994) and creation of meaning

based on a recursive process (Harvey & Myer 2002) of self-reflexivity and detailed documentation (Webb & Pollard 2006).

3.4.5 Paradigm debate and pragmatism

The paradigm debate of purists i.e. positivist and an interpretivist concerns with each school of thought claiming dominance of its respective paradigm over the other (Goles & Hirschheim 2000). Hence, the purists propagate the notion of “*paradigm incommensurability*” i.e. each paradigm is different from the other and cannot be combined (Mingers 2001). Howe (1988) considers this debate as having been blown out of proportion. Tashakkori, Teddlie & Teddlie (1998) suggest pragmatic paradigm to counter this debate. Pragmatist scholars consider themselves as a part of the big tent, with no promise to any one kind of reality (Mackenzie & Knipe 2006), where research questions are considered more important than the approaches or theoretical lens (Teddlie and Tashakkori 2003, 2012). Morgan (2007, p. 72) explained the pragmatist stance on “incommensurability” is as “in a pragmatic approach, there is no problem with asserting both that there is a single “real world” and that all individuals have their own unique interpretations of that world. Rather than treating incommensurability as an all-or-nothing barrier between mutual understandings, pragmatists treat issues of inter-subjectivity as a key element of social life”.

Pragmatist scholars focus on the philosophy of “what works” (Goles & Hirschheim 2000, p. 260). This means that rather than concentrating on the ontological assumption of reality, pragmatic scholars focus on the approaches that aid in gaining understanding of the relevant phenomenon (Biddle & Schafft 2015). It is the chosen paradigm of mixed method researchers (Teddlie & Tashakkori 2012). Pragmatists focus on “*Methodological eclecticism*”, “*paradigm pluralism*” (Teddlie & Tashakkori 2012, p. 775) and “*abduction*” i.e. moving back and forth between induction and deduction (Morgan 2007; Teddlie & Tashakkori 2012). Another important distinction between pragmatism and other paradigms is its support for inter-subjectivity and transferability (Morgan 2007; Yvonne 2010). Inter-subjectivity accepts the notion that there is distinct *real world* and each person can construe the information of that world with their own exclusive methods (Yvonne 2010). Transferability on the other hand means whether the research results could be applied to other settings (Yvonne 2010). A great advantage of pragmatism is its ability to connect the *epistemological concerns* about knowledge and the methods that helps engender that knowledge (Yvonne 2010). Therefore, from the pragmatist perspective, interpretivism and positivism are not dissimilar at the ontological and epistemological level (Yvonne 2010). Moreover, this also specifies the ability of pragmatism to create bridge between the two conflicting objective and subjective paradigms (Goles & Hirschheim 2000). Pragmatism is succinctly summarised by Mingers (2006, p. 492) as “adopting a particular paradigm is like viewing

the world through a particular instrument such as a telescope, an X-ray machine, or an electron microscope. Each reveals certain aspects, but each is blind to others”.

Pragmatism contents with “broad and inclusive ontological realism” (Onwuegbuzie & Johnson 2006, p. 54) Pragmatist axiology emphasizes on values because they guide what and how of the study (Goles & Hirschheim 2000). Moreover, causal relationships in this paradigm cannot be perfectly pinned down (Tashakkori, Teddlie & Teddlie 1998). Table 3.1 highlights the important considerations in mixed method research.

Differences existing in paradigms are succinctly captured by Goles and Hirschheim (2000). They differentiate positivism, interpretivism and pragmatism in terms of orchestra, solo performer and jazz respectively. In orchestra musicians have well-defined roles while solo performers are free to select their musical piece and jazz involves giving certain level of freedom.

In sum, this research is based on the belief that reality is neither completely independent and real nor it is completely complex and based on multiple meanings (Saunders, Lewis & Thornhill 2009). Moreover, knowledge is not just related to measurable facts obtained through scientific methods or obtained just through narratives and interpretation (Saunders, Lewis & Thornhill 2009).

This research uses pragmatism as the research paradigm due to the practicality of this paradigm, its acknowledgement that events might change (Mounce & Mounce 1997), its emphasis on the research question (Onwuegbuzie & Leech 2004) and its proclamation regarding “*openness*” to uncertainty (Teddlie & Tashakkori 2009, p. 172). Additionally, pragmatic stance focuses on learning about the topic of interest and value by electing methods one considers suitable (Teddlie & Tashakkori 2009). Hence, pragmatism as a chosen paradigm will help uncover the different layers of actions involving channels at different stages of customer decision journey from the RFT perspective through a mixture of qualitative and quantitative research approaches (Teddlie & Tashakkori 2009). The next section discusses the research approaches followed by the choice of research approach for this thesis.

3.5 Research Approaches

Different research paradigms emphasize on different research approaches. For instance, positivism paradigm focuses on quantitative approach. Post-positivism may include qualitative, however, the primary approach is quantitative. Critical theory, Constructivism and participatory paradigm focus on dialogic, hermeneutical and collaborative inquiry approaches respectively (Tashakkori, Teddlie & Teddlie 1998).

3.5.1 Quantitative and Qualitative approaches

Quantitative research is theory driven, confirmatory, based on deductive reasoning and hypothetico-deductive model (Teddlie & Tashakkori 2009). Quantitative research is defined as the “kind of research involves the tallying, manipulation, or systematic aggregation of quantities of data” (Henning 1986, p. 702).

Quantitative research helps in counting events, testing and validating theories, generalization (Johnson 2004; Bradley, Curry & Devers 2007) and to increase research credibility due to researcher independence (Johnson 2004). Quantitative research includes methods such as experimental studies, quasi-experimental studies (Newman & Benz 1998) and survey (Neuman & Robson 2007). Quantitative researchers follow a direct, linear and empirical approach unlike their qualitative counterparts (Johnson 2004).

On the other hand, qualitative research attained its dominant position as a result of qualitative research movement; up until then it only had a marginal standing in inquiry (Morgan 2007). Qualitative approaches entail description, translation and decoding of the terminologies and require trail creation for audit purposes (Murnan & McGregor 2010). The core goal of qualitative research involves “facilitating the meaning-making process. The complexity of meaning in the lives of people has much to do with how meaning is attributed to different objects, people and life events” (Krauss 2005, p. 763).

Qualitative scholars focus on connotations (Newman & Benz 1998) and emphasize upon understanding phenomenon in its context by identifying the relevant associations of the concept (Bradley, Curry & Devers 2007). Advantages of conducting qualitative research includes data collection in realistic setting, richness of detail, responsive to local situations and in-depth study of cases (Johnson 2004). Validity in qualitative research is determined regarding its research design, implementation, data collection and interpretation (Zachariadis et al. 2013). Krauss (2005) expounded the qualitative inquiry requirements of context understanding, immersion, allowance and question evolution based on one’s acquaintance with the given research. Krauss (2005, p. 764) quoted Lofland & Lofland (1996) to explain the two central doctrines of qualitative approach : “The naturalistic proclivity for direct observation and comprehension of the social world as primary considerations in qualitative data analysis reflects a certain epistemology that includes two main tenets: (1) that face-to-face interaction is the fullest condition of participating in the mind of another human being, understanding not only their words but the meanings of those words as understood and used by the individual, and (2) that one must participate in the mind of another human being in order to acquire social knowledge”.

Qualitative methods that are commonly used include grounded theory, interviews, focus groups and case studies (Newman & Benz 1998). Grounded theory has received attention in qualitative research because of its methodical style involving iterative interviews and memo writing (Mathar 2008; Hassandra et al. 2003; Mathwick et al. 2008; Harrison & Reilly 2011). It focuses on data saturation before theory development (Lee et al. 2005). Hermeneutics is also an important method in the qualitative research domain which requires critical analysis, individuals' role determination, interview implications, review and context consideration (Cole et al. 2011). Ethnography is another useful qualitative approach which requires an understanding of subjects in their natural settings (Lee 1991).

Other qualitative methods include participant observation, audio-visual techniques (Law et al. 1998), focus groups (Zeithaml et al. 1993; Harrison & Reilly 2011) and in-depth interviews (Zanoli & Naspetti 2002; Whiting & Williams 2013). Interviews aid in deeper exploration and understanding of opinions and experiences whereas focus groups emphasize on the rich collection of views from several participants at one point in time (Gill et al. 2008). Advantages of interviews include ease, in-depth coverage, lower cost, however, language may pose a barrier in interviewing process (Law et al. 1998). Focus groups have an advantage when multiple point of views are required in a short frame of time, however, it is criticized for group thinking (Law et al. 1998).

Fundamentally, qualitative and quantitative researchers function with different epistemological beliefs (Krauss 2005). An important difference between quantitative and qualitative approaches pertains to the type of question answered in the study that is quantitative studies solve the *what* questions whereas qualitative studies answer the *why and how* questions (Marshall 1996). The proponents of quantitative approach focus on deduction, objectivity and realism, in contrast, qualitative approach focuses on inductions, subjectivity and contextualization (Greene, Kreider & Mayer 2005). The quantitative-qualitative differences in paradigms (positivist-interpretivist), ontology (single-multiple realities), and methods (experiments-interviews) resulted in the positivism-idealism debates (Sale, Lohfeld & Brazil 2002).

3.5.2 Mixed Method Research

The mono-methods (qualitative versus quantitative) were replaced with methodological triangulation and later mixed method (MM²⁰) research (Greene et al. 2005). MM research is considered a part of third research movement (Johnson, Onwuegbuzie, & Turner, 2007) and has

²⁰ Teddlie, C. and Yu, F., 2007. Mixed methods sampling: A typology with examples. *Journal of mixed methods research*, 1(1), pp.77-100.

gained immense popularity over the years (Cameron & Molina-Azorin 2011). MM research involves the collection and analysis of both quantitative and/or qualitative data in a single study whereby data collection timing may be concurrent or sequential, weight assignment to approaches may differ based on priority and data integration may happen at one or more stages in the process of research (Creswell et al. 2003). MM research is a pluralistic and compatibilist approach that focuses on finding the middle ground between different paradigms and rejects the “traditional dualism” (Johnson, Onwuegbuzie & Turner 2007). Rather than focusing on induction or deduction, the relevant technique is abduction for MM research (Morgan 2007; Haig 2005). The qualitative and quantitative approach combination in MM research is done not only for improving research breadth, corroboration and result superiority (Johnson et al. 2007) but also to gain answers to important research questions (Johnson and Onwuegbuzie 2004) through “triangulation, complementarity, development, initiation and expansion” (Bryman 2006, p. 107). MM research has received support due to its ability to compensate for areas that have been ignored by a single method (Jick 1979). Teddlie & Tashakkori (2012) called MM research as an iterative cyclical approach wherein data interpretation and legitimacy is enhanced due to increased data availability (Onwuegbuzie & Teddlie 2003). MM research is defined as “an intellectual and practical synthesis based on qualitative and quantitative research; it is the third methodological or research paradigm (along with qualitative and quantitative research). It recognizes the importance of traditional quantitative and qualitative research but also offers a powerful third paradigm choice that often will provide the most informative, complete, balanced, and useful research results” (Johnson, Onwuegbuzie & Turner 2007, p. 129)

The goal of MM research is to pull from the powers of each research approach and to reduce the weakness of each approach (Johnson & Onwuegbuzie 2004). MM research is not about approach unification; rather it is a focus on diversity and continua (Teddlie & Tashakkori 2012).

Methodological eclecticism in MM research uses the most apt procedures from an extensive selection of qualitative and quantitative strategies to study the phenomena of importance (Teddlie & Tashakkori 2012). The eclecticism phenomena emanate from the “incompatibility thesis” due to epistemological differences and limited skill sets of the researchers to carry out both types of approaches (Teddlie & Tashakkori 2003, p. 15). MM research views the current truth as tentative “Prefers action to philosophizing (pragmatism is, in a sense, anti-philosophy” and provides useful answers (Johnson & Onwuegbuzie 2004, p. 18).

The underlying paradigms of MM research can be classified into three types (Teddlie & Tashakkori 2003). A-paradigmatic in which paradigms are ignored completely, multiple paradigmatic approach which proclaims that multiple paradigms could be taken up for a single study and thirdly, a single paradigm approach which asserts that qualitative and quantitative research can

be lodged in a single paradigm (Greene et al. 2005). The single paradigm which brings together qualitative and quantitative approaches is pragmatism and transformative approach (Johnson and Onwuegbuzie 2004). However, Hall (2012) pointed to the limitations of these two paradigms and emphasized on realism as an alternative paradigm. This is because realism considers the intricacies of the social phenomenon while also considering elucidation as the appropriate aim of social research (Hall 2012). Table 3.1 by Cameron (2011) summarizes the MM research stances:

Table 3.1 Mixed Method Research Stances

Paradigmatic Stances	Position Taken
A-paradigmatic stance	For many applied studies in real world settings, paradigms are unimportant
Substantive theory stance	Theoretical orientations relevant to the research being undertaken (e.g. critical race theory, attribution theory) are more important than philosophical paradigms
Complementary strengths stance	MMR is possible only if the different methods are kept as separate as feasibly possible so that the strength of each paradigm is maintained
Multiple paradigms	Multiple paradigms may serve as the foundation for MMR. In some MMR designs a single paradigm does not apply
Dialectic stance	Assumes all paradigms offer something and that multiple paradigms in a single study contributes to a better understanding of the phenomenon being studied
Single paradigm stance	Initially formulated to provide the philosophical foundation for MMR- sometimes referred to as the " <i>alternate paradigm stance</i> " (Greene 2007). Examples include: pragmatism; critical realism and; transformative paradigm

In MM research, the use of qualitative and quantitative approach can happen in an independent manner or in a way where results from one approach provide input for the other one. Creswell & Clark (2003) explained this approach combination through four main types of mixed method studies: triangulation (qualitative and quantitative approach combination for understanding the research problem), embedded mixed method (focus may be qualitative or quantitative; qualitative or quantitative used to answer the research problem), exploratory (qualitative

precedes quantitative for testing) and explanatory (quantitative precedes qualitative to explain the number related results). Sale et al. (2002), however, contended MM research's usage for triangulation or cross-validation purposes because each approach differs at the paradigmatic and ontological levels. Therefore, each approach views phenomenon under investigation differently.

MM research involves various designs and typologies (Doyle et al. 2009; Leech & Onwuegbuzie 2009). For instance, Leech & Onwuegbuzie (2009) described partial and fully mixed method designs. Fully mixed methods are those methods in which qualitative and quantitative researches are pooled within or across one or more phases of the research. Their research also included typology based on mixing, time frame, and approach emphasis (Leech & Onwuegbuzie 2009). Other researchers call these mixing, timing and approach considerations as mixed method implementation (Creswell, Guttman & Hanson 2003; Creswell, Shope, Plano Clark & Green 2006; Morgan 1998)

Decision regarding time frame dimension in MM research refer to concurrent or sequential occurrence of qualitative and quantitative research (Leech & Onwuegbuzie 2009). In concurrent designs both qualitative and quantitative data is collected alongside, separately analysed, merged and equal weight is given to both strands (Mathwick 2008). Approach emphasis refers to the status or priority of qualitative and quantitative research (Leech & Onwuegbuzie 2009). Morgan (1998) explained the priority sequence model in the form of a 2x2 matrix where qualitative and quantitative methods both complement each other. These combinations include qual → QUANT, quant → QUAL, QUANT → qual, QUAL → quant. He explains that qual → QUANT design is the most frequently used design.

Further, MM research classifications include quantitative MM research design. In this design quantitative approach is followed by qualitative approach (Jayachandran et al. 2004). Another design is embedded design which uses both qualitative and quantitative data to provide supportive role for each other or both provide a supportive role to a large design (Paliknas et al. 2009). Research questions in MM research are also divided to obtain answer from different approaches. For instance, qualitative approach answers process related questions while the quantitative approach answers outcome related questions (Yin, 2006). It is essentially the complementarity of items in MM research that increase the likelihood of different methods becoming a part of the same study (Yin 2006).

Another important consideration in MM research design involves integration versus component design (Greene et al. 2005). In a component design, each data type holds its novel character during research and finally conclusions are merged (Greene et al. 2005). Whereas Integration involves method combination through different ways (Caracelli & Greene, 1993). Caracelli and

Greene (1993) explained four types of data integration strategies which include “data transformation” (conversion of one type of data into another for the purpose of analysis), “typology development” (typology produced from one type of method used as framework in the other method), “extreme case analysis” (extreme cases identified from one type of research used as an input for the other method and “data merging” (Combined study of quantitative and qualitative data, leading to codes or narratives formation which is then used for additional assessment). The beneficence of these integration strategies is greater when research objective includes origination and development than triangulation (Onwuegbuzie & Leech 2004). Caracelli & Greene (1993) explained that the closer the research objectives relate to corroboration in usage of methods, the greater the chances are of study triangulation and integration strategies would not be very useful. Due to this reason equating mixed method with triangulation is a misconception (Caracelli & Greene 1993).

The Integration strategies work well in cases where the research objectives relate to complementarity (Caracelli & Greene 1993). In such cases of complementarity both qualitative and quantitative methods can be used (Sandelowski 2000; Sale et al. 2002). For instance, multiple methods usage for the purpose of elucidation (elaboration, illustration, or development) in which one method provides input for the other method or expansion (whereby the researcher uses different methods to enhance the understanding of different elements under study) (Caracelli & Greene 1993; Onwuegbuzie & Teddlie 2003).

Despite the MM research’s endorsement from several researchers, the publications using mixed method approach are rather low (Schwandt 2000, 2006; Guba & Lincoln 1994) compared to quantitative researches (Hanson & Grimmer 2007). Difficulty in MM research implementation may be due to the limited researcher’s capacity in the realms of qualitative and quantitative research (Davis et al. 2011). Moreover, cost and time consumption are also constraining factors (Davis et al. 2011). The solution, however, to the researcher’s limitation involves training in range of research methods and team work possibilities (Teddlie & Tashakkori 2012). Moreover, Johnson et al. (2007) enumerated other shortcomings of mixed method research from the publication perspective which include increased focus on applied research and vague description of research usefulness using mixed methods.

3.6 Paradigm and Approach Choice

Commissioning a research requires determining the research design, which includes deciding upon a relevant research approach. Teddlie & Tashakkori (2003) maintained that the best way to decide upon a paradigm is to refer to the research question. Hence, based on chapter 2 and the

methodological discussion mentioned above, the best research design for this exploratory research is grounded in pragmatism and MM research.

There is a dearth of MM research in general (Davis, Golicic & Boerstler 2011) and a paucity of MM research in the customer decision journey and regulatory focus theory context (Please refer to the literature review table). The advantage that MM research has over other approaches is its flexibility that encourages its users to adopt a design suitable for their research purpose (Leech and Onwuegbuzie 2009). The context of this thesis namely the customer decision journey and its various stages have been studied using qualitative (Charoensuksai & Wolny 2014; Gardial et al. 1994; Riivits-Arkonsuo, Kaljund & Leppiman 2015) and quantitative (Gu, Bohns & Leonardelli 2013; Maity & Dass 2014) approaches but very few researches have focused upon a MM research (Reibstein 2002). The core theoretical lens of this thesis, regulatory focus theory (Higgins 1996), has been widely studied in psychology (Cesario, Higgins & Scholer 2008; Higgins, 2000, 2002) and also in marketing with an emphasis on quantitative approach (Ashraf, Razzaque & Thongpapanl 2016; Ashraf, Thongpapanl & Spyropoulou 2016). The extant literature review of this thesis indicates not just a theoretical gap from the perspective of customer decision journey and regulatory focus theory but also a methodological gap (Section 2.12). Methodologically, the identified conceptual framework has not been explored using a mixed method approach.

This research has consequently chosen sequential exploratory MM research design. This approach aids this research in gaining a rich understanding (Creswell 2013; Onwuegbuzie & Teddlie 2003) of customer decision journey and regulatory focus theory which have also been previously called for (Batra & Keller 2016; Kumar, Keller & Lemon 2016). Semi-structured interview method is chosen in qualitative stage for gaining a rich understanding of the chosen domains (Wahyuni 2012). Semi-structured interviews are useful for this study because they enable the participants to share their previous experiences and thoughts in their own words without any distractions (Gardial & Schumann 1994). Besides, in-depth interviews have been used in other marketing studies as well (Whiting & Williams 2013; Van Dijk et al. 2005; Silveira & Marreiros 2014). Hence, retrospective qualitative interviews capture the “*lived*” experiences (Sale et al. 2002, p. 44) of the customers in CDJ from the RFT perspective. Qualitative approach in this study is used to *develop* (Davis 2011) the RFT and CDJ *measures* for the ensuing experiment to quantitatively measure the variables. Hence, detailed insights from the qualitative study provide useful input for the subsequent experimental design stage (Hölscher & Strube 2000).

Moreover, this research assigns equal status to both qualitative and quantitative approaches as one method illuminates the reader with a rich account of the role of regulatory orientation in the CDJ context whereas the other highlights the influence (or lack thereof) of the chronic and

situational regulatory orientation interaction on behavior and emotions in search, evaluation and purchase stages of CDJ (Onwuegbuzie & Teddlie 2003; Creswell, Gutmann & Hanson 2003; Creswell et al. 2006; Morgan 1998). Moreover, it is based on component design rather than integration i.e. qualitative and quantitative data collection and analysis happens separately. The final stage involves merging of the discussion and conclusion from both approaches (Greene et al. 2005; Sandelowski, Voils & Barroso 2006).

The underlying paradigm of MMR in this research is pragmatism, due to the applicative nature of the questions. This is because “Pragmatists decide what they want to research, guided by their personal value system; that is, they study what they think is important to study. They then study the topic in way that is congruent with their value system, including variables and unit of analysis that they feel are the most appropriate for finding an answer to the research question” (Tashakkori, Teddlie & Teddlie 1998, p. 26)

Mono paradigms have dominated the marketing literature for a long time despite the relevance of both positivists and interpretivist paradigms in the marketing domain (Deshpande 1983). The underlying pragmatist paradigm and mixed method research approach in this study aims to fill the identified theoretical and methodological gap in the marketing literature by answering the important research questions. Table 3.2 summarizes the key mixed method considerations from this research perspective:

Table 3.2 Mixed Method Considerations (Adapted from: Cameron 2011; Klassen et al. 2012; Tashakkori, Teddlie & Teddlie 1998, 2003)

Considerations	Qualitative	Quantitative	Mixed Method (Application in this Research)
Philosophy	Positivism	Interpretivism	Pragmatism
Axiology	Value bound inquiry	Inquiry is value free	Value driven research
Ontology	Reality based on mental construction	single and perfect reality	Accept external reality. Choose explanations that best produce the desired outcomes.
Epistemology	Subjective	Objective	Both Objective and Subjective

Considerations	Qualitative	Quantitative	Mixed Method (Application in this Research)
Position	Relativist	Realist	Middle position
Logic	Induction	Deduction	Abduction
Causal Linkages	Impossible to distinguish cause from the effect	Real causes temporarily precedent to or simultaneous with effects	Transitory causal relations
Data Collection strategies	e.g. Interviews, focus groups, ethnographies	e.g. Survey, experiment	Interviews+Experiment
Sampling	Non-probability	probability	Purposive sampling (Snowball +Convenience)
Data Analysis	e.g. Thematic analysis, content analysis	Regression, time series, ANOVA,	Thematic Analysis+ ANOVA + Logistic Regression
Point of Interface	N/A	N/A	Data findings & Discussion
Core Component (Priority)	N/A	N/A	QUAL + QUANT
Fixed or Emergent	N/A	N/A	Emergent
Pacing	N/A	N/A	Sequential

3.7 Research Questions

Tashakkori & Creswell (2007) reiterated the importance of research questions in mixed method study. The research questions are determined by the main purpose of the study (Bryman 2007).

Research questions writing has been delineated into three categories (Tashakkori & Creswell 2007) which are:

- a. Writing of questions for the qualitative and quantitative parts of the study followed by the mixed method question. Applicable for both concurrent and sequential designs. For instance, in sequential design how do the qualitative results explicate the experimental findings?
- b. Writing of the main mixed method question followed by questions for the qualitative and quantitative sections of the research. These types of questions are more commonly found in the concurrent or parallel research designs.
- c. Writing questions for the first stage of the study, qualitative and quantitative, followed by the questions for the next stage as the study progresses. These types of questions are more commonly found in the sequential designs.

Based on the descriptions given above, this research focuses on option “c” type research questions. The main questions for the first stage of the research which is the qualitative stage are written. The findings of the first qualitative stage develop the second and third stage of this research which are qualitative and quantitative, respectively. Hence, the key questions related to the first qualitative stage are:

- a) What is the influence of chronic and situational regulatory focus interaction (resulting in congruence and incongruence) on the choice of means (i.e. strategy and tactics) at each stage of the customer decision journey?
- b) What is the influence of chronic and situational regulatory focus interaction (resulting in congruence and incongruence) on the emotions experienced at each stage of the customer decision journey?
- c) Do the regulatory orientation congruent and incongruent customer decision journeys vary with different product types?

3.8 Summary

This chapter discussed the research philosophies, research paradigms and research approaches. Research philosophy along with the ontological, epistemological and axiological considerations pertinent for this research were also highlighted. This thesis is rooted in pragmatist philosophy and mixed methods research approach. The first and third phases of mixed method research involve qualitative approach (semi-structured interviews) whereas the second phase is

quantitative (experiment) in nature. The next chapter describes the first qualitative stage involving customer interviews.

Chapter 4 Customers' Interview

Literature review highlighted the research gap that involved the influence of chronic and situational regulatory orientation interaction on the channel choice, actions taken at these channels and emotions experienced at each stage of CDJ. The first stage of this thesis empirically explores the customers' perspective regarding their decision journey, actions such as channel choice and emotions experienced based on chronic and situational regulatory orientation. Contrary to the previous sequential exploratory studies which have only one exploratory strand, this research has both qualitative and quantitative exploratory stages ²¹(Tashakkori & Creswell 2007).

4.1 Regulatory Orientation in Customer Decision Journey: Research Questions

Literature review highlighted reasons pertaining to understanding the chronic-situational regulatory interaction (section 2.10) and their influence on channels and different stages of CDJ (Section 2.11). The main objectives of this stage, also highlighted in section 1.3, are to explore the means used and the emotions experienced at each stage of the CDJ. Choice of means relate to the strategies and tactics used at different stages of the CDJ for different product categories. While strategies are broad plans they are enacted through tactics (Scholer et al. 2013). Strategies are captured through the rich customer narratives describing the reasons for their choices and actions. Tactics are explained as the choice of channels and devices, actions taken at these channels and emotions experienced at each stage of CDJ. These choice of strategies and tactics are grounded in RFT. The questions related to stage one i.e. the "*qualitative*" stage of this thesis involving customer interviews are:

- a) What is the influence of chronic and situational regulatory focus interaction (resulting in congruence and incongruence) on the choice of means (i.e. strategy and tactics) at each stage of the customer decision journey?
- b) What is the influence of chronic and situational regulatory focus interaction (resulting in congruence and incongruence) on the emotions experienced at each stage of the customer decision journey?

²¹ Tashakkori & Creswell (2007) cite TW Christ's (2007) study titled "A recursive approach to mixed methods research in a longitudinal study of postsecondary education disability support services" for focusing on exploratory quantitative and exploratory qualitative stages in the same study.

- c) Do the regulatory orientation congruent and incongruent customer decision journeys vary with different product types?

The qualitative stage of this exploratory sequential mixed method study aims to get the rich and detailed account of the role of chronic and situational regulatory orientation in the channels and CDJ context. Data is gathered through semi-structured customer interviews. Interview method is an important qualitative technique as it helps the inquirer to decipher what people think, their experiences and the meanings that they attach to different objects (Krauss 2005)

Interviews have been used previously to study online behavior (Dervin & Dewdney, 1986; Ellis & Haugan, 1997; Schamber, 2000; Yang, 1997; Cox & Rich, 1964). Therefore, first and third stages of this thesis involve interviews with the customers and experts respectively. The chapter proceeds in the following manner:

The steps undertaken to conduct this qualitative research are explained and this is followed by the presentation of findings. Subsequently, preliminary discussion, conclusion and summary are presented.

4.2 Ethics Requirement of the study

Growth of the internet has increased consumer privacy concerns (Caudill & Murphy 2000). Online shopping security is the biggest concerns amongst the American citizen (Miyazaki & Fernandez 2001). These concerns call for subscription to quality and ethics at all levels of the research (Blankenship 1964). Resnik (2011) enumerated certain ethical codes for the researchers which include honesty, objectivity, integrity, carefulness, openness, Confidentiality, non-discrimination, animal care and human subject protection. Marketing research also enumerates certain ethical codes such as the right to unrecognizability, right to be debriefed and the right to have satisfactory data for informed selection (Tybout & Zaltman 1974). Tybout and Zaltman (1974) also provided recommendations to the researchers for the fulfilment of these requirements such as proclamation of pertinent information before participation and anticipation of subject's agreement rate.

All the relevant ethical requirements pertaining to this research are fulfilled by the researcher. The first stage in ethical compliance involved getting approvals from ERGO team at the University of Southampton (Please see the appendix F and I for detailed forms). All the relevant details regarding the customer interviews were sent to the ethics committee after the approval from the supervisors. The ethics forms included participant information sheet, risk assessment form, debriefing form, interview protocol sheet, participant information sheet, consent form and the

ethics application form along with the interview guide. The ERGO approval for the qualitative customer interviews was received on November 10, 2016. The interviews took place from November 2016 till first week of February 2016.

After receiving approval, the potential sources of contact were identified and contacted. An email including the consent form and participant information sheet was sent. At the time of the interview participants were greeted, they were generally informed about the research purpose and asked permission for audio recording. All the participants consented with the audio recording option. The interview on average lasted for 50 minutes. At the end of the interview session, the participants were thanked and debriefed. Debriefing is also an important ethical requirement. "Proper" and not "abrupt" debriefing counters the deception that may have been used in the study and one of the benefits of proper debriefing is its ability to convert participation into a learning experience (Tybout & Zaltman 1974). This may, however, yield biased results in the subsequent studies, especially if the same subjects are used (Brock & Becker 1966; Cook et al. 1970).

4.3 Interview Guide

An interview guide was designed for the purpose of conducting the semi-structured interview (Wahyuni 2012). The interview guide contains a list of topical questions that directs the interviewer during the course of the interview (Kalof, Dan & Dietz 2008). Based on the core questions identified in the previous section, a research guide was made in such a manner so that detailed account of the customer decision journey could be captured along with the role of chronic regulatory orientation and situational regulatory goal in this journey. The interview guide started with grand tour questions (Leech 2002) such as, could you describe your typical day, followed by topical questions. Example questions were also included such as, can you give me an example of time when you shopped online (Rubin & Rubin 2011). Sample hypothetical and touring questions were also included in the interview guide for the quick reference for the researcher. Example of touring questions was: Can you please take me through how you searched for your product? Prompts are important in semi-structured interview as they keep the interviewee talking. Various scripted and informal prompts were used during the interview (Leech 2002). The probing questions were: can you please tell me further about it? Can you kindly elaborate? What do you mean by...? (Gardial & Schumann 1994). A pre-test of the guide was done with 3 interviewees before starting the final interviews. Modifications were made to research questions based on the experience earned during the pre-test. The participants were also asked about the emotions they faced at each stage of their journey based on the emotions list that contained different emotions (Roseman 2004; Tracy & Robins 2009, Lazarus 1991; Watson & Clark

1988). The other questions were open ended. A detailed interview guide is attached in appendix C.

4.4 Sampling

Sample size planning is often important, and almost always difficult (Lenth 2001). Sample size depends upon the research objectives; however, researchers claim that a range between 5-50 participants is considered appropriate in qualitative researches (Mason 2010; Morse 2000; Dworkin 2012). Other scholars such as Creswell (2002) recommended a sample size of 20-30 participants in grounded research and 10 participants in phenomenological interviews. Whereas, Mason (2010) recognized sample sizes range between 1 (life history case study) to 95 (case study). A sample size of 30 participants is chosen for the semi-structured interviews in the first phase of this research. It is also important to note here that the researcher recognized the evolutionary nature of the qualitative sampling approaches (Law et al. 1998), was focused on meeting the research objectives and obtaining the point of saturation (Mason 2010; Robinson 2014). Therefore, the predetermined number of 30 participants was deemed flexible and was based on the point of saturation. Saturation point indicates the point after which further increase in the sample size would be ineffective and would not add to the findings (Mason 2010).

Qualitative research usually focuses on non-probability sampling techniques such as convenience, judgment and theoretical sampling (Marshall 1996). Sample selection in this research is based on purposive sampling technique, also called snowball sampling (Onwuegbuzie & Leech 2007). This type of sampling is beneficial in cases where there is unavailability of sampling frame and the populations are hard to reach (Silveira & Marreiros 2014; Noy 2008). Reasons for choosing purposive sampling for the qualitative phase of the research include: restricted access to online customer data, researcher's interest in interviewing online customers from different cities in order to gain a diverse account of the customer decision journey and difficulty in knowing the characteristics and qualitative constructs such as regulatory orientation of the study population (Marshall 1996; Robinson 2014). After the determination of sample size, sampling technique and participant criteria the next step comprised of data collection.

4.5 Data Collection

The first point of contact was a small scale e-tailor who shared the contact details of some of his customers belonging to only one city of Pakistan. These customers had purchased the product from his online store in a period from July 2016 till January 2017. The purpose of choosing this list as the starting point rather than convenience sampling was to include diverse groups of people in

the sample. A few customers from the list were randomly contacted via email. The potential participants were sent an email informing them about the purpose of the study along with the consent form and participant information sheet. These forms explicitly informed the participants that their identity will be kept confidential, their data will be stored on password encrypted computer, they have the right to withdraw at any time and in case of any questions they can contact the mentioned contacts in the form. They were requested to reply to the email if they agreed to participate in the interview.

Three replies were received. Due to the limited number of responses and restricted access to the customer data (the list provided contained only a few customers from only one city of Pakistan); the other interviewees were contacted based on the selection criteria set by the researcher. This sampling approach is representative of prevalence of iterative, flexible, pragmatic, recurrent and evolutionary sampling approaches in qualitative studies (Marshall 1996; Teddlie & Yu, 2007; Law et al. 1998).

Consequently, a purposive sampling technique was adopted for this research. Participant, who are above 18 years of age, had a previous online shopping experience and had made an online purchase between July 2016- January 2017 were recruited for this study. The online shopping criterion was used to ensure customer's multi-channel experience. This type of sample was deemed appropriate as the participants had the relevant background to answer questions related to the study (Morse et al. 2002). Participant recruitment, however, was further reviewed after each interview analysis (Morse et al. 2002).

The location and time of the interview was determined based on the mutual consent of the participants and the researcher. Semi-structured, in-depth interviews were conducted from different cities of Pakistan. Majority of the participants, however, were from the three major cities of Pakistan; Karachi, Lahore and Islamabad. The SKYPE interviews were conducted with participants from cities other than Karachi (interviewer's home city). It is important to note here that conducting research in a country like Pakistan is challenging because research culture is relatively new and participant recruitment is a difficult task. Pakistan was chosen for conducting this research because overall very few researches have been done in this South Asian region. The list below indicates the participants' profile in the first qualitative stage.

Table 4.1 Description of Interview Participants

	Respondent Name²²	Gender	Age	Category Purchased	Profession	City
1	Asd	Male	24	Electronic	Banker	Islamabad
2	Ash	Female	25	Clothing	Ad agency	Islamabad
3	Fati	Female	22	Clothing	Student	Gilgit
4	Ghaz	Female	43	Lamp	Housewife	Karachi
5	Har	Male	40	Scratch pen	Entrepreneur	Hyderabad
6	Harr	Male	35	Mobile Cover	Sales Executive	Lahore
7	Kash	Male	32	Clothing	Student	Islamabad
8	Khur	Male	36	Electronic	Textile Manager	Karachi
9	Mahn	Female	23	Cosmetic	Student	Lahore
10	Mahr	Female	26	Clothing	Chef	Lahore
11	Mah	Female	28	Clothing	School Teacher	Islamabad
12	MaLA	Female	27	Clothing	Entrepreneur	Lahore
13	Misb	Female	43	Clothing	School Teacher	Lahore
14	Mish	Female	26	Clothing	Dentist	Islamabad
15	Moh	Male	32	Clothing	Sales Manager	Lahore
16	Nid	Female	35	Clothing	Lecturer	Karachi
17	Osa	Male	26	Electronic	Junior Manager	Karachi
18	Quru	Female	34	Fairy Lights	Housewife	Karachi
19	Rah	Female	28	Cosmetic	School Teacher	Lahore
20	Raj	Male	38	Clothing	Sales Executive	Karachi

²² The first few letters of the first name have been used to maintain anonymity

	Respondent Name²³	Gender	Age	Category Purchased	Profession	City
21	Shah	Male	27	Electronic	IT Manager	Karachi
22	Shaz	Male	25	Electronic	IT Manager	Karachi
23	Sund	Female	33	Clothing	Teacher	Lahore
24	Uma	Male	36	Mouse & Head Phone	Export Manager	Karachi
25	Umme	Female	22	Cosmetic	Student	Gilgit
26	War	Female	26	Clothing	Engineer	Karachi
27	Was	Male	29	Electronic	Entrepreneur	Karachi
28	Zain	Female	27	Clothing	Textile designer	Karachi
29	Jaz	Male	23	Electronic	Student	Karachi
30	MaIS	Female	21	Clothing	Junior Lawyer	Karachi

After greetings and rapport building (Leech 2002), participants were informed about the interview purpose, that there were no wrong and right answers to the questions, the researcher's interested in their opinions (Day 1975) and they could stop the session if they felt uncomfortable. Interviewees were then presented with the printed consent form and participant information sheet (Thompson et al. 1989) and asked to go through the sheets. Participants were asked if they had any questions or concerns. After obtaining audio recording permission (Devers & Frankel 2000), the interview started. Participants were asked what products they had purchased in the past six months using both online and offline channels. They were given the option to choose any one product category to discuss in detail so that they could better provide details in the retrospective interviews about the entire experience. The interview guide directed the researcher during the interview process. Due to the exploratory nature of the research most questions were open ended (Devers & Frankel 2000). At the end of the interview session, the participants were thanked and debriefed. During the interview process, note taking was kept minimal so that researcher could focus on the discussion. The interviews on average lasted for fifty minutes and were conducted in "*Minglish*" a mix of both English and Urdu. Participants were told that they

²³ The first few letters of the first name have been used to maintain anonymity

could use Urdu wherever they felt comfortable. Each transcript on average contained 4500 words which makes a total of 135000 words for analysis.

4.6 Data Preparation

The interview data was saved on a password protected computer (Devers & Frankel 2000) and the participant confidentiality was ensured through pseudonyms. The researcher also explicitly recoded her feelings and thoughts at the beginning of the research analysis (Creswell 1994). Thematic analysis is used in this study for qualitative data analysis. It is a useful and flexible qualitative analytical tool which has application in grounded theory, discourse analysis, interpretive phenomenological analysis and narrative analysis (Joffe 2012; Braun & Clarke 2006). Thematic analysis is defined as “a method for identifying, analysing, and reporting patterns (themes) within data” (Braun & Clarke 2006, p. 79).

The stages involved in thematic analysis of this study included interview transcription, data familiarization, reflection and coding and theme development (Ivankova, Creswell & Stick 2006).

4.7 Coding

Saldaña (2015, p 3) defined codes as “a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data”.

Coding done in the first cycle can be a word, paragraph or even a page (Saldaña 2015). Table 4.2 indicates the researcher’s coding considerations. The researcher first developed the key “conceptual codes” (Miles & Huberman 1994) categorizing the major realms of the research. This was followed by relationship codes whereby the researcher explained any new or discrepant information within and across respective cases. The finalized code structure was applied to the data and reviewed.

Table 4.2 Coding Considerations (Adapted from Saldaña 2015)

	Coding Considerations
1	What are people doing? E.g. What do individuals do when they recognize the need?
2	How, exactly, do they do this? What specific means and/or strategies do they use? E.g. what channels and devices do the individuals use at each stage of CDJ?
3	What assumptions are they making? E.g. the level of risk associated with product category
4	What did I learn from these notes? E.g. The role of chronic and situational regulatory orientation in the choice of strategy and tactics.
5	Why did I include them? E.g. The objectives of this research relates to understanding the choice of strategy and tactics based on chronic and situational regulatory orientation.
6	What surprised me? (to track your assumptions) E.g. the change in the intensity of emotions at different stages of CDJ
7	What intrigued me? (to track your positionality) E.g. the self-control strategies adopted to curb impulsive purchases.
8.	What disturbed me? (to track the tensions within your value, attitude, and belief systems) E.g. The lower intensity of online search for purchases.

Four types of “*first cycle coding*” were done; open coding, structural coding, emotion coding and process coding. Open coding also called eclectic coding is a useful exploratory analytic technique (Saldaña 2015). The researcher carefully read and re-read the transcripts after each interview and developed codes. Structural coding on the other hand refers to coding for specific research question (Saldaña 2015). Moreover, process coding focuses on action/emotion in response to situations whereas the emotional code classifies the emotions faced (Saldaña 2015). The example of Structural coding, process coding and emotional coding is given below:

Table 4.3 Examples of Structural, Process and Emotion Code from Findings

Code	Datum Supporting Code	Researcher's interpretation
Structural Code: Prevention Goal	<i>"... And you cannot repeat in social circles. I do repeat in office, every few days but for a social circle to wear again is a big NO... You are a textile engineer, working in a textile industry; you are not going to represent your studies then who is....., be it people of any class.... They judge your personality...." (War)</i>	Considers it her duty/responsibility to dress according to the people's expectation of her. Concerned about what others would think of her. Considers her dressing to represent her degree?! Highly ought to focus.
Process Code: Search and comparison	<i>"... Before purchasing anything on Ali Express I read the user reviews and comments and make up my mind using user review and comments. There are different stores within Ali express, so you have to properly check and compare. I read complete reviews and get complete product information" (Khur)</i>	Thorough search and comparison before making up his mind. Doesn't want to make mistakes. Relies on reviews and recommendation for making the purchase. International third party e-tailor is preferred over local ones.
Emotion Code: Positive Emotion	<i>"It was a big shopping from New Look so happiness is still there. I still cannot get over it as it was a long process. After placing order, we got to know that custom prices are also charged. I got to hear from others that you have placed the order, now you'll have to pay custom and duties as well... I had to pay 3% more through credit card. Delivery was free as we (my colleague and I) had ordered so much! I still feel happy about it as it was an achievement for me" (Zain)</i>	The intensity of happiness is still relatively high after purchase as she had spent a lot of time and effort searching for the product, sorting out the payment. (long process) ... buying with her friend so risk reduced... Consider the purchase as an "achievement" due to the effort and size of the order. Perhaps a learning process for her as well.

Creswell (2014) stated that qualitative data analysis is eclectic and there is no perfect ways in doing a qualitative research analysis. In this research data gathering and data analysis happened concurrently (Morse et. al 2002) to identify any need for revision in the participant recruitment or the interview process (Golafshani 2003; Morse et al. 2002). After the first three interviews, codes were compared within and across cases (Miles & Huberman 1984). Second cycle coding was also done. This cycle involves reviewing the data, recoding and recategorization wherever necessary (Saldaña 2015). This was followed by theme development.

4.8 Thematic development

Themes have the ability to seize the important elements related to the research question and do not necessarily depend upon the frequency of its occurrence (Saldaña 2015). Themes are developed based on coding, therefore, a "theme is an outcome of coding" (Saldaña 2015). Both inductive and deductive analytical approaches were used in thematic analysis (Braun & Clarke

2006; Braun, Clarke, & Terry 2014). Deductive approach is helpful as it provides researcher with a useful starting point (Hoepfl 1997; Suddaby 2006). However, one must be cautious of forcing data into these predetermined codes (Miles & Huberman 1994). Due care was taken regarding this concern by first performing open coding i.e. data based on general categories were initially coded.

Inductive approach to thematic analysis was also applied. This approach to thematic analysis avoids fitting the data into the predefined codes (Braun & Clarke 2006) and helps gain the qualitative richness of the phenomenon under study i.e. regulatory orientation and CDJ (Fereday & Muir-Cochrane 2006; Golafshani 2003). Some of the codes in this research, therefore, successfully map on to the theoretical framework while the others are generated inductively during coding (Braun & Clarke 2006).

Theme development started after the first ten interviews. Coding and thematic analysis was an iterative process (Spiggle 1994) as the coded transcripts and the themes were frequently compared within and across cases using constant comparison method (Glaser & Strauss 1967). Quality was ensured throughout the data analysis. The following table portrays how the researcher ensured quality in this stage of the study

Table 4.4 Quality Assurance adapted from (Baxter & Eyles 1997)

Criteria	Quantitative term	Description	Researcher's solution
Credibility ²⁴	Internal validity (Hoepfl, 1997)	"Authentic representations of experience"	Purposeful sampling, Avoid Bracketing ²⁵
Dependability	Reliability	"Minimization of idiosyncrasies in interpretation, variability tracked to identifiable source"	Mechanically recorded data; Source triangulation; Inquiry audit

²⁴ Credibility is also called as Descriptive Validity (Huberman & Miles, 2002; Maxwell 1992; Yin, 2006)

²⁵ Bracketing means researcher's mindfulness of one's own ethnocentricity and biases (Baxter & Eyles 1997) quote (Lincoln and Guba 1985).

Criteria	Quantitative term	Description	Researcher's solution
Transferability	Generalizability/external validity(Hoepfl, 1997)	"Fit within contexts outside the study situation" ²⁶	Purposeful sampling, Thick description
Thinking Theoretically		Macro-Micro perspective, checking rechecking, new themes are verified in the collected data	
Confirmability	Objectivity	"Extent to which biases, motivations, interests or perspectives of the inquirer influence interpretations"	Audit Trail(raw data, data reduction and analysis products, data reconstruction and synthesis products, process notes, materials relating to intentions ²⁷ and dispositions, and instrument development information).

In order to ensure credibility, purposive sampling is chosen for this stage. Section 4.4 highlights the reason for choosing this type of sampling strategy. In order to prevent bracketing, the techniques adopted include "prolonged engagement, persistent observation and source triangulation" (Baxter & Eyles 1997). Two initial contacts with the participants were made. First contact was done through email and second one was done through telephone. The telephonic conversation not only served the purpose of venue and time confirmation but it also helped in building the rapport and trust between the two parties (Baxter & Eyles 1997). Any question or concern of the respondent was also answered during this call. Persistent observation involved

²⁶ This term means "the extent to which framework can be applied to other objects- generalizations within and across" (Huberman & Miles, 2002; Maxwell 1992; Yin, 2006);

²⁷ Another term methodological coherence meaning matching of method with the research questions, data and the analytical procedure (Morse et. al 2002)

researcher's efforts in ensuring the recruitment of participants as per the research requirement to reach data saturation (Baxter & Eyles 1997). The findings section of the qualitative stage indicated the source triangulation, "use of more than one report from a data set to corroborate a construct" (Baxter & Eyles 1997) and to ensure credibility. Negative case Analysis was also done wherever necessary i.e. any outliers in the data were further examined and further interviewed wherever necessary (Morse 2015).

Finally, summaries and discussion section of this qualitative stage were prepared. The findings from this stage provide input for the subsequent quantitative stage, experiment. The following section presents summary of codes and themes, followed by the findings and discussion of the customer interviews.

4.9 Customers' Interview Findings

First, codes and themes will be presented. This will be followed by findings, discussion and summary of the customer interviews. Section 4.9 indicates that four main themes²⁸ were identified: "what customers bring", "what customers encounter", "what customers do" and "what customers achieve". The table also mentions sub-themes, codes and examples for each code from the transcripts. In the following table, Table 4.5, the first main theme that is "what customers bring" is presented. The table also lists the relevant sub-themes and codes.

²⁸ These themes have been adapted for this research from Dholakia et al.'s (2010) study.

Table 4.5 Customer Themes and Codes: What Customers Bring

	Theme ²⁹	Sub-theme	Codes	Examples from Interview ³⁰
1	What Customers Bring	Role of Traits	ChronicRF	“I am a fashionista that’s what my friends call me because I like to be creative. I like to dress up. Yes, I design clothes differently. Like I wear some shirt with dyed lawn and wear with something different. I do many experiments with my clothing. I am too much into adventures . Honestly I have done many experiments. Not all successful but I do. On the other hand, if I am going out with my friends we are always in for let’s do something like hiking and all. I can call myself an extrovert and a risk taker ”. (Mish)
			Mental Reference	“I thought I am getting a first copy of branded watch for Rs. 4000 , I’ll just buy it. In the shops they sell it for Rs. 30000 approx. ”. (Asd)
2		Mind Game	Previous personal experience	<p>“Best website to search for mobiles is GSM Arena. It gives the configuration of all mobile phones. You can compare phones there”. (Khur)</p> <p>“I have had great experience. Once my stuff was misplaced during transit so I called them and asked for the refund, they actually refunded the amount”. (Zain)</p>

²⁹ Dholakia et al. 2010

³⁰ Bold words indicate the participants’ use of words relating to the sub-theme

	Theme	Sub-theme	Codes	Examples from Interview
3	What Customers Bring	Keep going with the Goal	Promotion Goal	“ I get bored with things very easily. I need something new after a while. It’s my hobby to change after a while. What happens is that when I get bored of things, I want something new . In case of clothing also, when I wear repeatedly I get bored of it. I need something newAlso, I feel confident if I wear something good or new. If I am wearing what I like, I feel confident”. (Zain)
			Prevention Goal	“I am that person who will look into 10 things and buy one, in fact look at the whole website and buy one”. (War)

4.9.1 What Customers Bring

The first theme “*What customers Bring*” (Dholakia et al. 2010) relates to customer’s personal dimension or one of the main areas of this study, Regulatory Focus Theory. This theme is divided into three sub-themes: 1. Role of traits 2. Mind game 3. Keep going with the goal. This first theme is explained by elaborating on each sub-theme.

4.9.1.1 Role of traits

This sub-theme involves participants’ account provision and reflection of their manifestations related to regulatory orientation. It incorporates customers’ descriptions of themselves, as a person in general and as a customer specifically. Participants shared their activities, interests, opinions and their perspectives regarding shopping. Some expressed themselves as risk takers, open to experiences, and fun loving. For instance, one of the respondents described herself as:

*“Most of the time I **hang out with my friends** and **sometimes I prefer staying at home, reading or watching a movie**. **Sometimes I go for parties**. I go **trekking and hiking** sometimes. **Sometimes I like to travel alone too**; like I have gone with clubs to Northern areas and not my **friends and ended up making new friends**. **Sometimes I am highly social** sometimes not. When it comes to your life and career I believe **you should do***

what your heart says!! Not something that is the rule of society..... that by this age you should be married and have kids. I have taken **my share of risks**. I have quit my job twice.... Lately I had been trying to **minimalize** things and make life **clutter free**. Like wherever you go, there is a lot of stuff... wastage of clothes, food etc. You buy many clothes and then discard them..... these might not be recycled. So my mind has changed from this point of view, that what are we giving back to planet, environment wise”.

(Meh, Female)

Similarly, another respondent Ash explained her personality as a risk taker as well as her shopping orientations:

“I am a **risk taker**. I live in the **moment** and things happen in that moment, not before or after. I like shirts with **unique** prints and I am not so much into shopping and brands and **I don’t spend a lot** on very **expensive clothing**, I don’t feel sad if I miss out on sales.....as it wasn’t meant for me..... Something new will come up! I don’t believe in expensive brands! Why should the price be so high?? I get the photo (of the clothing designs liked) then if I have the photo. **I make** something like that”.

(Ash, Female)

In addition to this, a few other respondents also considered themselves as risk takers and achievers, who had been trying to pursue their dreams and goals. They described themselves as someone who “*does not follow norms*” and concentrates on doing what they like and want rather than following what is expected of them. In contrast, other respondents described themselves as highly concerned about the opinions of others and focused on following the norms of the society. One of the respondents commented:

“You **think about others** when you are repeating clothes. There is always this thought that, what would **others think**? She doesn’t have other clothes? **because** of this thinking **I don’t repeat clothes**”.

(Mahn, Female)

In terms of describing the shopper side of their personality, many revealed their habit of proper planning and taking very calculated risks while a few even mentioned how risk averse they were in shopping:

*“I had **one bad experience** with Gul Ahmed, where I **ordered** something and it wasn’t my size. It was a **waste**, so I went to the store and got that **exchanged**. So, I **avoid** all this as **I don’t have time** for all this”. (Mals, Female)*

4.9.1.2 Mind Game: Mental Reference

This sub-theme relates to the customers’ reference to their previous experiences pertaining to prices, channels or product for which mental notes had been created. Some customers referred to their price-quality relationship experience, while others mentally compared the uniqueness of the product.

*“The fabric that was displayed and the **price** too were **different** from **other stores**. From what I could see there were more **unique things** and seemed to be having **better quality** so I thought of giving it a try”.*

(Was, Male)

Accepting price as the key point of comparison, many participants evaluated the available products based on this criterion. Their final decision was also based on this key mental heuristics that they had at some point in time set.

*“If this is more towards **rule of thumb** that other websites will be selling for Rs. 45k. When I was in my undergraduate I was dealing in hardware and so on. I know all these facts. I use this estimate and calculate along with shipment to be of Rs. 56k. I will get this product in market for this range. This is the price I have in **mind** and I look for it. I have the international price in **mind** and if someone is charging **more than this**, **I don’t go for it**, and if someone is selling under this cost then I will inquire”.*

(Shah, Male)

4.9.1.3 Mind Game: Personal Experience

Personal experience with the channel and brand also affected the participants’ journey involving channel and brand choices. While some relied on their previous personal experiences, recounting how those good or bad interactions had affected them, others trusted the experiences of their closed ones and used these as source of guidance for subsequent channel and brand choices.

*“There is a friend, Basit, who orders regularly and he shares his experiences. He purchases from different websites. He knows which websites have provided **bad experience**. This one he told me delivers in 3 days while some take a month”.*

(Was, Male)

*“I was **convinced by one of my friends** who used to buy everything online. I was scared of it.... I mean, how can you **trust** someone and how can you **pay** for stuff you haven’t seen?! You may get a surprise; stuff may be good or bad. But she (friend) had good **experience**. Then I tried and it was a **good experience**”.*

(Moh, Male)

Some of these interactions resulted in negative consequences such as waste of money and time while others caused mental distress. For example, one of the respondents mentioned that she really needed a particular clothing article for her sister’s wedding and she had properly planned for it but her occasion got ruined because of the delayed delivery.

4.9.1.4 Keep Going with the Goal

This sub-theme relates to the customers’ narration of the key objective related to the decision journey. This was the starting point of customers’ journey. They presented the temporal narrative of their story from this key point, what ensuing steps were followed along with resulting emotions. Some respondents associated dreams, growth, aspirations and self-satisfaction to their goal. They explained how these goal achievements would help them pursue their career and hobbies and make them feel good and confident about themselves.

*“If I like it then I buy it irrespective of whether I need it or not. If I don’t like it there can be 7 months of no purchase. It all comes down to whether I like or not. For me it’s always about **looking nice for myself** and my **self-satisfaction**. It’s not about wearing for others and they like it. I am the one person who does not care what people say”.*

(MaS, Female)

Another respondent expressed his goal regarding the purchase of an innovative device called “Nirvana”.

*“I consume content very regularly, like movies or reading. I also try to write content during weekdays. So I need some distraction as there is a lot of noise around office or home. So what I prefer is I put on music and continue **writing**. There is a lot of **creativity** involved as I have to concentrate on my words, so Nirvana was meant to help to actually **keep noise below** stress level. It helps to bring down the stress that is accumulating and it helps in **focusing more on what I am trying to do**, and in general as well as it **amplifies meditation experience**, having a **relaxed time**.” (Was, Male)*

In contrast, the other respondents expressed their goal as a duty, obligation or a necessity. Something that had to be fulfilled. For instance, one of the customers expressed his need for a new mobile phone as his office required him to get a new gadget.

*“...phone had become slow. Last mobile I used for more than a year. It had become **slow and battery timing had decreased**. The new model was insisting me to buy it. It had good configuration. I had to save 2 months for it. It cost me Rs. 29000”.*

(Khur, Male)

*“I have got 4 hard drives in my **system and one of them gave up**. It had 500 gigabytes worth of data so I quickly needed to find its **replacement** and that’s a huge hassle. It required 2 weeks restricted usage of my computer and although **I had stressed** that I will lose data. The hardware costs Rs. 6000 but the data is invaluable”.*

(Shaz, Male)

Others represented their goal as a social requirement that has to be met.

*“You think about others, if you are repeating clothes there is this thought that **what others would think....** She doesn’t have other clothes, because of this thinking I don’t repeat clothes”.*

(Mahn, Female)

Overall, these goals, trait and other personal factors affected what customers bring in their decision journey. The next sub-section highlights what customers’ encounter during their journey once they have their aspiration or requirement goals in place.

Table 4.6 Customer Themes and Codes: What Customers Encounter

	Theme	Sub-theme	Codes	Examples from Interview
1	What Customers Encounter	Channel Influence	Determinants of Online Shopping	“I like online because I can do window shopping as much as I like while visiting a shop I feel pressurized that I have to buy something that I took so much time of shop keeper so I have to buy now. Online, you can browse as much as you like”. (MaIA)
			Online Purchase Problems	“There can be difference in prints when it comes to clothing, even in texture. There are differences in picture and reality . I feel it is always better to go and try it.” (Mahn)
			Determinants of Offline Shopping	“ Offline is preferred when you are unsure of the picture shown online, there can be size issues so it’s better to just go to the shop and buy the thing from the store and save yourself from the hassle”. (Meh)
			E-tailor’s Websites	“Ali Express is better as they have a wide range . If there are 4 products and 4 sellers, then the products don’t just finish . You can select products; there are a lot of varieties”. (Moh)

	Theme	Sub-theme	Codes	Examples from Interview
2	What Customers Encounter	General Influences	Experience of others/review	"I think reviews are right . Nobody has the time to write false reviews. I have personally bought things and received request to write reviews if I like the things. It takes effort to write reviews. Nobody writes just to please others". (Misb)
			Value Equation	"I buy from Export leftover and Ali Express as the things available on these websites are not available in Pakistan". (Khur)
			E-tailor's strategy	"Like I am going through Instagram feed and I see suggestions and sometimes I see someone wearing something and I have joined many pages". (Umme)
			Product Category	"For electronics it is better to buy from the stores and check the product , otherwise there is a lot of risk. This risk is not so high in other product categories. Also for special occasion, you can't get things online it's easier to go, see and buy ". (Raj)

4.9.2 What Customers Encounter

This theme relates to what customers encounter during their decision journey involving influences from channel and general factors.

4.9.2.1 Channel Influences

Respondents who had experienced online purchase reported that it is a very "*convenient*" medium of getting the product. Mode of online payment, customer service, responsiveness to complaints, product variety, availability of unique products, ease of search and better prices were

some of the reported factors that influenced online channel choice. One of the respondents commented:

*“Why should I go outside and buy when my time is valuable as I am earning from that time. So I find **online convenient**. Earrings, rings, accessories, make up. Even If I start working, I won’t especially go for shopping of these things”.*

(MalS, Female)

*“Other reason I purchase online is because I know the technical stuff and all these companies establishing are **giving a better price**, for example, if you find something 1000 rupees more than market price it’s **better than to waste 3 hours** in the market or a day in a week to find that product”.*

(Shah, Male)

Despite the benefits related to each channel; many respondents reported various problems relating to the online channels. They expressed their fear pertaining to their inability to check the delivered product before making the cash payment or delayed deliveries or sometimes even no delivery. Other respondents conveyed their frustration regarding slowing down of website speed due to heavy website traffic especially during the sales and discount periods and poor customer service. They also pointed out how bargaining is easily done in the offline context and cannot be implemented in the online channels. A common factor of concern across most respondents was trust issue due to e-tailor’s manipulation and wide discrepancies between the pictures shown and actual product delivered.

*“There is a **difference** between what you see online and what you get.... and when you **complain** they say, **what can we do?** You did not see properly before buying.... Then you **get conscious** about what things you can buy online and what things you can buy offline”.*

(MalA, Female)

Consequently, in situations involving purchase of higher value good, offline channels were preferred due to reduced level of perceived risk. Respondents made explicit reference to situations which involved purchase of expensive goods or purchase of goods for important occasions for which brick and mortar stores were preferred due to better customer service and tactile experience. While mentioning infrequent clothing article purchases such as jackets, the importance of “*trial*” was especially highlighted. The lack of surety regarding the elements of displayed online picture, created preference for offline channels.

Moreover, some respondents preferred buying from the brand owned websites whereas others favoured to purchase from third party websites (e-tailors) such as Amazon, EBay, Ali Baba and local e-tailors such as Daraz. The reasons for choosing brand website included authenticity and brand trust that these customers had personally experienced in the offline environment or had been recommended by their friends. One of the respondents commented.

*“If I am getting the product from **brand website** the chances of it being **original** are higher than ordering from third party. I see no point if I get same thing from Sana Safinaz (Clothing Brand) then why involve **third party**”.*

(Mish, Female)

The other respondents indicated their preference for third party e-tailors due to the facility of one stop shopping solution, ease of comparison, availability of many sellers and brands in a product category, price comparison options, comments and reviews. However, other respondents expressed their concern about these third party websites pertaining to trust, quality, authenticity, warranty and clutter. One of the respondents commented:

*“I think overall Daraz is very **crowded**.... It’s **cluttered** as there is too much **information** and secondly the product over there, the image shows something else and the product differs a lot. This generally happens with clothing not with electronics. Electronics issue is that it says 1-year warranty.... Now **the warranty** maybe 1 year **Daraz warranty** or **brand warranty**.... Daraz warranty is not technically a brand warranty. If it’s a brand warranty, then it’s a **genuine warranty**. What I bought had Haier’s warranty itself so I can go to Haier”.*

(Osa, Male)

Frequent price promotions and price differences across the third party websites are also a source of concern for many customers. One of the respondents, War, commented:

*“What I have heard from friends’ review is that Daraz forum is not authentic. They are selling ego and threads, and these products have stitching issues. Because Daraz gives **crazy off. Like 60% and 70 % off**. I have not trusted such forums such as eBay. They are selling original things but there is a **quality issue** and a trust issue as well”.*

(War, Female)

*“Ali Express is better as they have a **wide range**. If there are four products and four sellers, then the products don’t just finish. You can **select** products. There are a lot of*

*varieties. There is a **huge difference** in price. Rs. 60 cover at Ali Express will be of Rs. 500 on Daraz”.*

(Uma, Male)

Another respondent criticized the lack of detailed information at the third party websites because of being “*generic*” in nature, selling everything under one roof from camping hardware, tool boxes, car body kits, wheels, tyres and engines. Respondents also indicated their preference for Facebook pages selling unique items where they can find better value and products with good customer service.

4.9.2.2 General Influences

This sub-theme relates to the influence of product category and its value equation, e-tailor’s strategy, review and recommendation by others. Most respondents indicated the preference for certain channel types based on the product category, price and risk associated with the product category. Certain product categories which are expensive and require trial are preferred to be purchased over offline channels rather than online channels.

*“For **electronics it is better to buy from the stores** and check the product, otherwise there is a lot of risk. This risk is not so high in other product categories. Also for special occasion, **you can’t get things online as it’s easier to go and see and buy**. Shoes shouldn’t be bought online as there can be size issues. Offline is preferred when you are **unsure of the picture shown online**, there can be size issues so it’s better to just go to the shop and buy the thing from the store and save yourself from the hassle”.*

(Nid, Female)

In addition to this, value derived from the channel also influenced the preference for the channel. Value is defined as the difference between the benefits derived and costs. Respondents defined benefits as product uniqueness, better quality, convenience and better service for the amount paid. They also expressed value in terms of better deals during Black Friday and other religious festivals.

*“Fairy lights **attracted** me and they are available in good price so I bought them....so it was 1000 rupees’ **difference**. **Price** does matter. Karachi has **everything available** at stores so I go and buy. So it was Rs. 1000 difference. **Price does matter**. Karachi has everything available at stores so I go and buy”.*

(Quru, Female)

Other general influences on the channel choice involve e-tailor's strategy. Respondents explained the e-tailors' strategy as the various ways through marketers expose their brands to their customers and create interest. These e-tailor strategies ranged from newsletter subscriptions, SMS notifications, Facebook pages, chat-boxes, models displaying the product instead of mannequins, 360-degree view of the product, ad displays, online suggestions, news feed updates and websites, videos on YouTube, Instagram feed, apps, pop-ups, newspaper and news channel. One of the respondents commented:

*"I'll read **reviews** of authentic pages and will see their **customer engagement**. Then, I'll order once. If it is alright, then you become confident. Recently, I liked a page and followed their **snap chat ID**. They came from Karachi specially to **exhibit** in Lahore. International make up in Pakistan, so I went to their exhibition. I am **following** different **pages online**, like Khaadi".*

(Mahr, Female)

Although many interviewees recognize the importance of well-designed web pages but one of these customers also realizes how these pages lure her into buying things because of which she has even suffered losses.

Another important point mentioned by most respondents related to reviews and recommendations. In case of online shopping many customers specifically look at the reviews and ratings of the buyers. Some of these interviewees mentioned that looking at reviews saves their time and effort and makes the decision faster. For instance, Nid mentioned:

*"Then I went for online. I read **reviews**.... It gives you **awareness**.... We get to **know** about latest brands **general discussion, peers' discussion**. I will **talk to people** around me **ask around** that where do you get your clothing embroidery done. I talk to people and **ask them**. Someone also **recommended** Daraz to me. Like I **told her** that I am **looking** for electronics and I am not getting the time, she said, I have **ordered** a lot from Daraz, why don't you try it?"*

(Nid, female)

Similarly, other respondents remarked that they look at comments on the page, the number of orders placed as some stores display number of items sold, the positivity or negativity of the reviews. One of the respondents exhibited his doubtfulness about the positive comments:

*“Some people give very **good reviews** so I don’t believe them, maybe they are given by the website owners. I also don’t ignore bad reviews overall, if majority have given **good reviews** then I go for it”.*

Correspondingly, another respondent also mentioned his doubts about extreme reviews:

“...for example on amazon you are looking at reviews with 2 and 3 not 1 and 5... A common person needs to go through a lot of comments because amazon and these websites promote good reviews as they want people to buy things. I look at medium reviews..... (between the extreme), extreme reviews might not give you actual picture so you need to do a lot of research”.

(Shah, Male)

In contrast, two respondents mentioned an extreme trust and faith on reviews as they were also requested by the sellers to post their positive experience. One of the respondents even stated that nobody has the time to write negative or positive reviews; so even if there are extreme reviews, they have to be correct. Most of the respondents also revealed that they seek advice and recommendation from their family and friends when they are buying products, especially when they buying online as it provide a sense of surety to them.

Table 4.7 Customer Themes and Codes: What Customers Do

	Theme	Sub-theme	Codes	Examples from Interview
1	What Customers Do	Medium Choices Along the Journey	Search and Purchase Device	<p>“Phone has battery issues but it is easier to manage tabs on laptop. If I wish to see 150 products, I would rather open all of them on my computer. It’s easy to compare” (MalA)</p> <p>“Purchase device is mobile as it has apps of Ali express and Yayvo”. (Uma)</p>
			Channel and Medium Migration	<p>“When I go to market I search around for 3 to 4 hours for a single product so that I get a good deal. Depending on the worth like if it’s in 5 figures. But if it’s a four figure thing, I will pay Rs. 300 to 400 more. If I can’t find in store, I look online”. (Shah)</p>

		Sub-theme	Codes	Examples from Interview
2		Moving Along the Journey	Steps	“I compared Daraz’s and Telemart’s prices. I also had previous experience of Daraz so I order from there after properly comparing on the Laptop I ordered from Daraz. If the product’s price is above Rs. 2000 then I’ll wait and have a look at different stores and will then buy”. (Asd)
3	What Customer Do	Actions Along the Journey	Eagerness Strategy	“Generally I do it on my phone. Because even a 5-minute delay or gap can make you miss that deal.... When sale is going it’s about confirming the order first and then looking liberally. You can later cancel the order” .(Osa)
Vigilance Strategy			“ I search on almost all online forums. Foreign and local ones have huge difference. Here there is difference between what they show and what they deliver”. (Shaz)	
Conservative Tactic			“I order from those (<i>known</i>) stores only and not a variety of stores. I know the stores I like and if I order something I don’t like there is 1 month return policy, irrespective of whether I order online or buy from store. I have this option of going back and returning ”. (Raj)	
Risky Tactic			“I ordered shoes. We see pages on Facebook. It can be risky but can pay off as well. ” (Moh)	

4.9.3 Tactics Code Table

Tactics code table relates to the theme “*what customers do*” and sub-theme “*actions along the journey*”. Based on the extant RFT literature codes were developed to classify customer narratives

as following conservative or risky tactics. These tactics have been discussed previously in section 2.4, 2.5, 2.6, 2.7, 2.8 and 2.9 of literature review. Conservative and risky tactics codes are given in the table below.

Table 4.8 Tactics Code Table

	Conservative	Risky	Reference Literature
1	Recommendation, reviews, advice, word of mouth	Internal rules of thumb, previous experience, implicit preferences	Crowe and Higgins (1997) Pham & Higgins (2005) Florack, Friese, & Scarabis (2010)
2	Slow speed of decision	Quick decision	Förster et al. (2003)
3	Reliability attributes	Hedonic attributes	Chernev (2004)
4	Attribute level, concrete search	Broader, global level search	Förster & Higgins (2005); Zhu & Meyers-Levy (2007); Pham & Chang (2010); Murali and Pons (2009)
5	Generate fewer options to choose from	Generate more options to choose from	Liberman et al. (2001)

4.9.4 What Customers Do?

This theme relates to the actions, steps and styles adopted by customers in order to meet their goals. This theme is sub-divided into three themes: medium choices along the journey, moving along the journey and styles along the journey.

4.9.4.1 Medium Choices Along the Journey

This sub-theme relates to the customer's choice of channels and devices. Online channel was clearly dominant channel for searches. Except for two respondents who also mentioned that they also extensively searched for their required product in the brick store. The participants who had purchased expensive goods specifically mentioned their inclination of using brick store even for search purpose as the online stores did not contain all the relevant details and answers to their

specific questions. For low ticket items the dominant search channel was online. Customers also mentioned their previous experience as the contributor towards the choice of online medium especially in cases of purchase. Except for two, all other respondents had bought their product online.

While some interviewees communicated their preference for mobile as the search device, others stated their preference for laptop. Apart from reasons such as better visibility, ease of browsing, ability of simultaneous comparisons on the laptop, clearer picture, no battery issues and user friendliness of the laptop, seriousness of purpose was also another reason for the choice laptop device. In case of having a serious look or making the final purchase decision customers preferred laptop over mobile.

Interestingly, for urgent decisions mobile was preferred over laptop. One of the interviewees, Osa, remarked:

*“On Mobile I have three things which I want to buy, so it’s **faster to progress** on a mobile. Phone has easy connectivity. The way your phone helps you is that you are very near to access and in case Wi-Fi goes out you have your 3G to rely on. In terms of **portability**, phone is in my hand. Generally, to **avail discounts**, I use my phone. Because even a 5-minute **delay or gap can make you miss that deal**.... When sale is going on, it’s about confirming the order first and then looking liberally. You can later cancel the order”.*

(Osa, Male)

Another interviewee, Shah, commented that he purchases stocks using mobile phone:

“I have a gut feeling that stock is not going to be available so I take out my mobile and purchase it.”

Some of the respondents commented that they are comfortable using both mobile and laptop for search and purchase, depending on which device is available. While there was device migration in many journeys, there was also channel migration. Some customers started their journey online and then migrated to brick store. Others started their journey in store and then moved to the online channel. Shah started his journey from the brick and mortar store of an electronics retailer and then moved on to their online store.

*“I have been making purchases from Galaxy from 2005 onwards. Galaxy is somebody you can **trust and rely** on. They do have **store**. But it’s the only website where I make big ticket item purchases which are online. There are issues in Karachi so you need someone*

*reliable. So if galaxy closes its outlet I will still purchase from them. Right now galaxy charges a **premium** and when you are looking for products for friends, you might not purchase it from Galaxy because their rates includes premium”.*

(Shah, Male)

Price of the product was another critical concern for channel migration from brick to online and from online to brick. Customers claimed that their preferences changed based on where they got better price. An interviewee, Shaz explained:

*“There are 3 deciding factors. One is, can I get this on my own. Like when I go to market I search around for **3 to 4 hours** for a single product so that I get **a good deal**. Depending on the worth like if it’s in 5 figures. But if it’s a 4 figure thing I will pay Rs. 300 to Rs. 400 more. If I can’t find it in store, I look online. Online stores are **overpriced** when it comes to **electronics**. Even during Black Fridays, they were selling **two times the market cost**. I saw at Daraz and Symbios and home shopping so on”.*

(Shaz, Male)

4.9.4.2 Moving Along the Journey

This sub-theme involved steps at different stages of the journey in order to accomplish the goal. Some customers extensively searched and compared options and then made their decisions whereas others were very quick in their decisions. Product category, price and decision for self-versus-others influenced the extensiveness of the decision journey (*Please refer to the Appendix A for examples of customer decision journey*). For make-up purchases Umme commented:

*“After seeing an **ad**, I **check** its price, look at the **delivery** options then I consider whether I can purchase it from a store when I **visit** the city”.*

(Har, Male)

Another make-up customer Mahr commented:

*“There was **pop up** on Facebook page, I opened the page; then I thought of **checking** few more pages to **compare** prices. Then I **liked a page** and **ordered** from there”.*

(Mahr, Female)

A slightly extensive journey was undertaken by Meh, who had purchased electronic tablet as a gift for her parents. She exclaimed that she made a rather quick purchase.

“First I ask my colleagues about a model and they told me a few. I did an online research and checked websites, compared them and then ordered from one website. It was delivered from Lahore the next day. When I had decided which model I shall buy, I checked from where I can buy this model. Then I compared tabs. It is good that you can compare models. As I was confused between two models, I compared which one is feasible and price wise better”.

(Meh, Female)

Jaz took an even more extensive journey compared to Meh. He commented:

“I went to United Mobile store where I could see what kinds of phones were available and what their prices were. If a phone has so many functions for just Rs. 6000 then what is the performance like? If I go above this price range, then what kinds of phones are available? I did this kind of research by going to different shops and also online. There is website called whatamobile.pk. I compared phones on that website, what kind of processers are available and LCD displays. I made these kinds of comparisons. I spent a lot of time in buying. I spent 3 hours to shop so that I can get the right phone, that’s why I went to Saddar (electronic market). I had already made up my mind that I will buy this. I had spent 5 to 6 hours max in making that decision. It was Rs. 16000 things, so past experience of my friend mattered a lot. I used his phone and had also observed my friend using the phone. Price was definitely a concern for me and because I was buying the phone from my own money”.

(Jaz, Male)

4.9.4.3 Actions Along the Journey

This sub-theme highlights strategies and specific tactics (actions) taken in each journey based on customers’ defined goals and their personality. Strategy is broader compared to tactics which are specific steps taken by the customers.

While some respondents expressed their desire to avoid missing any great stocks or deals (“I regularly check deals and sometimes you get really good ones”: Khur), others were extremely careful about taking an incorrect step (“If I have understood some options on an authentic website then I buy”: Raj). In terms of specific actions customers whose goals related to aspirations focused more on the hedonic aspects of the websites whereas others whose goals related to fulfilling duties and responsibilities emphasized on the informative content during search. For example,

Zain who defined her goals in terms of growth, expressed her preference for website in the following manner:

*“I go to the shop as I find their website **dry and boring**. The presentation of website matters, if I don’t like it I don’t buy it online”.*

(Zain, Female)

In contrast, customers with specific purchase goals expressed their preference for website as:

*“The **fancier the website**, the more time it takes to load. Perhaps it creates an impact but not for me, It’s **opposite** for me”.*

(Shah, male)

Respondents’ search strategies also differed with goal types. For instance, customers with goals pertaining to the fulfilment of needs made attribute based search and relied on external heuristics. Whereas participants with goals pertaining to aspirations had a broader level search strategy and relied on internal heuristics. The following excerpt explains a customer’s attribute level search for restoring his hard drive.

*“Hard drive’s data reliability is critical, so I look for that attribute... I have to **research critical factors** then **search the product** and see which **product matches the critical factors**. For hard drive of systems where **reliability** is a big issue I **compare even more**. Then the second important factor is **performance**. I’ll actually make a small cut off of five products in reliability, as that’s the most important attribute. Then from these five products relating to reliability, I’ll see which ones are also great in **performance**. Maybe, then I’ll get three products remaining. These 3 products will be cross referenced further as in, I will look for third important factor, **warranty**.... Maybe I’ll have one or zero products left then. There are also times when I have now narrowed down my search to one or two products or expanded even further.....After narrowing down I look for the models available in market for the products I have short listed”.*

(Shaz, Male)

On the other hand, a broader search strategy is followed by individuals with goals related to fulfilling their desires “I see ads on Face book like Denovo. Then I open its browser and browsers for other websites like Outfitters and Denizen and then compare the designs and prices and then purchase. Mostly I buy what I like”. (Kash)

In addition to this, customers with aspiration goals versus responsibility goals also differed in terms risk taking and speed of decision making. The former group being quicker due to their risk taking attitude compared to the latter group. The following excerpts explain the conservative behavior for an expensive and innovative electronics purchase.

*“I was reading about what was covered on Nirvana. **New York website had covered** it. I tried to cover all written matter then I saw the videos uploaded on **YouTube** from CNN. I tried to search about something else with similar nature. There were devices but they were either for medical reasons or they were available not in America..... These devices did not function as good as Nirvana. So all this took about **4 days of research**..... making sure they are actually claiming what they are selling”.*

(Was)

4.9.5 What Customers Achieve?

This theme relates to the consequences of customers’ actions undertaken during CDJ. These consequences are explained in terms of emotions experienced and purchases made or avoided through self-control. Table 4.9 presents the theme what customers achieve along with its sub-themes and codes. Subsequently, Table 4.10 summarizes the emotions experienced by the customers during different stages of their journey:

Table 4.9 Customer Themes and Codes: What Customers Achieve

	Theme	Sub-Theme	Codes	Examples from Interview
1	What Customers Achieve	Consequences	Emotions	“I was tensed and excited when I was buying crockery for my wife”. (Uma)
2			Purchase for Others and Self	“If I have to give a gift to someone then I go through websites” (Meh)
3			Self-Control	“If you leave something in the shopping cart of third party retailer.... they sometimes give discount on that. I recently found that.....” (Sun)

Table 4.10 Emotions Experienced at Each Stage of the Journey

	Respondent (Article Purchased)	Search and Evaluation	Purchase	Post-Purchase
1.	Asd (Mobile-Gift) <i>*Anxiety when using the website for the first time</i>	Relax	Relax	satisfied
2.	Ash (Replica clothing) <i>*Nervous when ordering from International e-tailor and Excited with local ones</i>	Alert	Excited	happy
3.	Fati (Boots)	Happy	Excited	Disappointed
4.	Ghaz (Lamp)	Happy	Concerned	Satisfied
5.	Har (scratch pen)	Excited	Excited	Disappointed
6.	Harr (Mobile cover)	Interest	Happy	Indifferent
7.	Kash (Hoodies)	Interest	Relaxed	Regret
8.	Khur (Mobile)	Relaxed	Happy	Happy
9.	Mahn (Replica clothing)	Confusion /uncertainty	Excited	Happy
10	Mahr (Lipstick) <i>*excitement remains if the product category is of great interest</i>	Anxiety	Excited	Happy
11	Meh (Tablet-Gift) <i>*When ordering for others then happy at all stages</i>	Alert	Excited	Happy
12	<i>MaLA (Replica clothing)</i> <i>*Excitement in case of great deal</i>	Concerned	Alert	Relief
13	Misb (Clothing/Fashion Jewellery)	Happy	Relaxed	Happy
14	Mish (Branded Clothing)	Excited	Excited	Happy
15	<i>Moh (Jacket)</i>	Excited	Happy & Relaxed	Relaxed
16	Nid (Child's clothing)	Anxious	Concerned	Happy
17	Osa (Mobile)	Alert and concerned	Nervous & Anxious,	Indifferent /Happy

	Respondent (Article purchased)	Search and Evaluation	Purchase	Post-Purchase
18	Quru* (fairy lights) Thrilled and excited when buying things for her.	Alert	Interested	Happy
19	Rah (General cosmetics)	Excited	Happy	Satisfied
20	Raj (Watch)	Happy	Happy	Happy
21	Shah* (Laptop) Emotional when Buying things for others. In difference when buying things for himself)	Alert	Indifferent	Indifferent
22	Shaz (Motherboard)	Apprehension, concern	Nervousness	Apprehensive
23	Sund (Replica clothing)	Eager	Enthusiastic/ frustrated	Excited
24	Uma (Mouse and headphone)	Alert	Alert	Happy
25	Umme (General cosmetics)	Interested	Excited	Disappointed
26	War* (Branded clothing) Excited about New Look purchase which was a huge bargain	Interested, Alert	Excited	Contented
27	Was* (Nirvana) Sceptical when ordering form a third party retailer: good quality is not consistent.	Concerned	Contented	Excited
28	Zain (Branded clothing)	Attentive	Happy	Happy
29	Jaz (Mobile)	Concerned	Nervous	Happy
30	MaIS (Branded clothing)	Fear, Anxiety	Excited	Happy

Table 4.10 indicates varying emotions at each stage of CDJ. Bold cases indicate chronic-situation incongruent cases. Most respondents during the search stage reported emotions related to concern and anxiety. Emotions at “*purchase stage*” for acquisitions relating to desires indicate excitement and contentment. On the other hand, emotions at “*purchase stage*” related to acquisitions satisfying essential needs exhibit concern and nervousness. Moreover, the intensity of reported emotions was highest at the purchase stage (for both store and online order placement) than at any other stage. “*Post purchase*” stage indicated positive emotions in case of satisfaction and disappointment in case of dissatisfaction with the channel and the product. The

results also indicate an overall deterioration in the intensity of emotions, from pre-purchase stage to post-purchase stage. A decline in the intensity of emotions was reported during the early post-purchase stage i.e. at the time of receiving the delivery. These emotions then significantly reduced in the later post-purchase stage (at the time of interview). However, two of the respondents (War and Was) mentioned excitement in the post-purchase stage for the purchased products which were unique (Nirvana) and great value for money (clothes).

Moreover, varying intensity of emotions at each stage of decision journey may be attributed to different levels of interest, involvement and riskiness associated with the product category. Most female respondents who indicated extreme passion for dressing up indicated more positive emotions for the clothing and cosmetics category. In case, of electronics purchase made for self-versus for others had emotions ranging from indifference to passive negative.

Another consequence of the CDJ identified inductively relates to self-control. This category indicates the importance of self-control and self-regulation manifested in the customers' steps taken during CDJ. Eleven respondents out of thirty mentioned the importance of self-control in case of shopping and measures taken to curb spending. Out of these eleven respondents, seven were categorized as prevention oriented and four as promotion oriented shoppers based on their personal descriptions. Two interviewees specifically mentioned that they avoid going to the brick stores because it creates a sense of impulsiveness in them. One of the customers, MalA, mentioned:

*“When you go shopping on foot, you go to buy **one thing**, but end up buying **ten things** and you **over spend**. From that perspective **online shopping** is better, be it clothes or perfume, anything! For example, it's very **tempting** that you have Khaadi (clothing brand) and Daraz (e-tailor like Amazon) website in front of you. That **attraction** is there, but by the time you reach the **cart**, you are exhausted. You know there are so many **pages and products**..... I went to buy three items, I would keep these in my cart, come back the next day and check out. It has **helped me not to over spend**. When you are at a shop, you are not in control, as in, we can **shut** the laptop **anytime** during purchase, and give ourselves a shut up call”.*

(MalA, Female)

Other respondents also expressed their concern over shopping and explicitly or implicitly indicated ways through which they curb over spending. These self-control strategies have been classified as cognitive and behavioural self-control strategies given in the following tables:

Table 4.11 Cognitive Self-control Strategies

	Self-Control Strategy	Examples from the Interviews
1.	Wait and See	I'll delay the decision, I'll wait
2.	Budget reference	I see money wise duties and responsibilities, it is not in my budget, I think about my budget
3.	Advice	I seek advice from siblings or friends
4.	Self-talk	I'll buy when absolutely essential, I don't need this now, I am fine without it, I bought it recently, I'll buy later

Table 4.12 Behavioural Self-control Strategies

	Self-Control Strategy	Examples from the Interviews
1	Cart Management	I organize the cart and leave it, I keep things in the cart and then go back the next day, I take out items from the cart and reduce the basket size, I leave products in the cart and you automatically get a discount
2	Channel control	I shop online to curb impulsiveness. Offline leads to a lot of impulsive shopping.
3	Visit control	I avoid going to mall, I prefer calling the grocery store and placing the order instead of going
4	Action control	I carry less cash, I do further comparison and checking to justify the purchase, I withdraw all amount from debit card

These self-control strategies are identified inductively and were mentioned by some of the respondents. These strategies suggest the importance of controlling impulsive purchases when faced with certain external cues such as deals and discounts, in-store ambience or availability of new stock. Cognitive self-control strategies highlight the mental control for impulsive purchase

whereas as behavioural control indicates specific actions taken by individuals to stop unnecessary purchase.

4.10 Summary and Preliminary Discussion

The findings indicate four main themes represented as what customers bring, what customers encounter, what customer do and what customers achieve. The first three themes relate to the channels chosen and actions taken at each stage of the CDJ based on customer goals and traits. Finally based on these goals and actions customers experience certain consequences, theme identified as "*what customers achieve*". The first three themes and some of their sub-themes are summarized in the following tables (4.13., 4.14, 4.15, 4.16) based on the purchased product categories: electronics, clothing, cosmetics and miscellaneous. A preliminary discussion is also presented for these tables.

Table 4.13 Clothing and Accessories Customers

Theme			What Customers Bring			What Customers Encounter		What Customers Do					
Sub-Theme			Trait	Goal	Mind Game	Influence		Moving Along the Journey		Medium Choices Along the Journey		Action Along the Journey	
Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
1	Ash	Replica Clothing	Promotion	Prevention	Medium	✓	Stores, FB (Page ³¹), Brand websites, e-tailor ³² , Twitter	Medium Laptop/ Laptop	High	Online	Online	Vigilance	Conservative

³¹ FB stands for Facebook and page stands for Facebook pages selling goods

³² E-tailor stands electronics retailer such Amazon

Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
2	Fati	Boots	Promotion	Prevention	Low	✓	Stores, Snapchat, FB (Page), WhatsApp, Instagram, Youtube	Low Mobile/ Laptop	Low	Online	Online	Eagemess ³³	Risky
3	Kash	Hoodies	Promotion	Prevention	Medium	✓	Stores, FB, Brand websites, e-tailor, Instagram, Twitter, Snapchat	Low Laptop/Laptop	Low	Online	Online	Eagemess ³³	Conservative
4	Mahn	Replica Clothing	Prevention	Promotion	Low	✓	Stores, FB(Page), Brand websites, e-tailor	Low Mobile/Mobile	Low	Online	Online	Eagemess ³⁴	conservative

³³ Respondent was low on vigilance in the mentioned situation

³⁴ Respondent was low on vigilance in the mentioned situation

Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
5	MalS	Branded Clothing	Promotion	Promotion	High	✓	Stores, FB(page), Brand websites, Instagram	Low <i>Mobile/ Laptop</i>	High	Online	Online	Eagerness ³⁵	Conservative
6	MalA	Replica Clothing	Prevention	Prevention	High	✓	Stores, FB(Page), Brand websites, e-tailor, Sheeps ³⁶	High <i>Laptop/ Laptop</i>	High	Online	Online	Vigilance	Conservative

³⁵ Respondent was Low on vigilance in the mentioned situation

³⁶ Online marketplace

Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High -Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/ Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
7	Misb	Clothing/jewellery	Prevention	Promotion	Low	✓	Stores, Snapchat, FB (Page), WhatsApp, Instagram, e-tailor	Low Mobile/Mobile	Low	Online	Online	Eagerness ³⁷	Conservative
8	Nid	Child's Clothes	Promotion	Promotion	Medium	✓	Stores, FB (Page), WhatsApp, e-tailor, Brand websites	Low Laptop/ Laptop	Medium	Online/ offline	Online	Eagerness ³⁸	Conservative
9	Mish	Branded Clothing	Promotion	Promotion	Medium	✓	Stores, FB, WhatsApp, e-tailor, Brand websites, Instagram	Low Mobile/Mobile	Medium	Online	Brick	Eagerness	Conservative

³⁷ Low on vigilance in the mentioned situation

³⁸ Low on vigilance in the mentioned situation

Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
10	Moh	Jacket	Prevention	Prevention	Medium	✓	Stores, FB, e-tailor	Medium Mobile Or Laptop/ Laptop	Medium	Online/ offline	Online	Vigilance ³⁹	Conservative
11	War	Branded Clothing	Prevention	Promotion	High	✓	Stores, WhatsApp, e-tailor, Brand websites,	High Mobile or Tablet/ Tablet	High	Online	Online	Eagerness ⁴⁰	Conservative

³⁹ Low on eagerness in the mentioned situation

⁴⁰ Low on vigilance in the mentioned situation

Category	Respondent	Product	(ChronicRF)	(Situational RF)	Previous Personal Experience(High -Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/ Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
12	Zain	Branded Clothing	Promotion	Promotion	High	✓	Stores, WhatsApp, e-tailor, Brand websites, FB	<i>Medium</i> <i>Laptop/Laptop</i>	High	Online	Online	Eagerness	Conservative
13	Sund	Replica Clothing	Prevention	Prevention	Low	✓	Stores, FB (Page), WhatsApp, e-tailor, Brand websites	<i>High</i> <i>Mobile or Laptop/Laptop</i>	High	Online/ offline	Online	Vigilance	Conservative

Table 4.13 summarizes themes and sub-themes for the clothing and accessories customers. “*What customers bring*” theme related to sub-themes: traits (chronic promotion or prevention regulatory orientation; Higgins 1998), goals (promotion goals relating to customers’ desires and aspirations and prevention goals relating to customer necessities and responsibilities; Higgins 2000) and mind game (customer’s previous personal online shopping experience (Herhausen et al. 2015). “*What customers encounter*” theme highlighted the sub-theme, general influences while specifically focusing on offline and online channels used and use of reviews and recommendations. “*What customers do*” theme in the table illuminated sub-themes, moving along the journey, medium across the journey and action along the journey and focuses on steps and actions taken to satisfy the goal. Bold rows in table 4.13. Indicate those cases where the regulatory goals developed (promotion or prevention) do not match with the personal orientation (promotion or prevention). These cases are referred to as cases of incongruence (Wheeler & Berger 2007; Haws et al. 2012; Lisjak et al. 2012). Whereas other rows in the table which are not bold indicate cases where chronic regulatory orientation matches with the regulatory goal orientation, also called cases of congruence (Haws et al. 2012).

Table 4.13 exhibits choice of mostly online channel for search, however, a few cases searched on both channels during their mentioned journey. Similarly, most respondents indicated online channel as a preferred channel for purchase. This indicates blurred channel boundaries due to increased channel exposure and experience. Most preferred device was laptop due to better visibility and browsing capability. Respondents highlighted that they can compare multiple options on laptop. Moreover, the device experience, quality and frequency of usage for shopping purpose also influenced its choice. Overall, the journey for prevention congruent cases for this category is more extensive compared to promotion congruent and incongruent cases. This can be explained with the previous literature that highlights that prevention oriented are careful and avoid making mistakes (Higgins 1997, 1998). Overall, the extent of intensiveness is lower compared to journeys for electronics items. Hence these are called as standard journeys in this research.

Table 4.13 also exhibits the choice of strategy (eagerness or vigilance) and tactics (risky or conservative) for congruent and incongruent cases. As explained earlier, eagerness is defined as the individual’s inclination to avoid letting go of an opportunity (section 2.7.8.2 in the literature review) for instance a good discount. Conversely, vigilance is defined as the inclination towards mistake avoidance by being careful. These definitions are found in the previous literature (Higgins 1998) and are indicated in the customers’ personal narratives. Extant literature indicated promotion (prevention) focused individual’s natural inclination towards eagerness (vigilance)

strategy (Crowe & Higgins 1997; Idson et al. 2000; Cesario et al. 2008). This is evident from Table 4.13 in chronic-situational congruence cases i.e. chronic promotion and situational promotion congruence cases preferring eagerness strategy and chronic prevention and situational prevention congruence cases preferring vigilance strategy. However, overall narratives indicated a certain level of vigilance perhaps due to channel riskiness (Please see the footnotes related to the table) (Noort 2008). For example, desire to purchase the clothing article seen but at the same time concern for checking the return options and reviews.

Similarly, narratives relating to cases of chronic-situation incongruence (e.g. chronic promotion and situational prevention) indicated a greater inclination towards eagerness or vigilance strategy based on the overriding chronic or situational orientation. However, few respondents also mentioned preference for strategies related to the less dominant orientation. For example, desire to avail the 50 % discount (eagerness strategy) but being careful about the brand giving out that discount (vigilance strategy). This combination of eagerness and vigilance behavior is, albeit, not consistent with the previous literature (Crowe & Higgins 1997; Higgins 1998). Previous literature indicated a natural preference for eagerness strategy and risky tactic for promotion orientation and vigilance strategy and conservative tactic for prevention orientation (Higgins 1997, 1998).

Whereas strategy generally guides behavior, tactics involve the actual implementation of strategies (Higgins et al. 2009). Conservative tactic in this research has been defined in terms of reliance on external factors such as attainment of advice, review or recommendations from others (Pham & Higgins 2005), use of channels or brands that are known to shoppers or have been previously experienced, along with a careful consideration (slow rather than speedy decisions; Förster, Higgins & Bianco 2003) before making the final decision (Please refer to Table 4.8).

Although, promotion (prevention) orientation are naturally inclined towards risky (conservative) tactics (Higgins 1998), both conservative and risky tactics can serve promotion or prevention orientation depending upon the expected outcome of gain/non-gain or loss/non-loss (Scholer et al. 2008; Scholer et al. 2010). Hence, this explains the choice of conservative tactic in most cases of Table 2.13 (Only one case indicates choice of risky tactic). In addition to this, choice of conservative tactics is also attributed to risk factor that is associated with online channels (Noort 2008) or product category (Khushwaha & Shankar 2012, Zhou & Pham 2004). Consistent with the researcher's disclosure on previous page regarding the combination of eagerness and vigilance strategies mostly in chronic-situation incongruent cases. This combination was also indicated in tactics. Although the pre-dominant inclination was towards conservative tactic but narratives indicated hints of implementation of risky tactics as well. For instance, case of Misb who

implemented conservative tactic by ensuring the collection of information from multiple sources, relied on recommendations but her implementation of risky tactic is understood from her revelation regarding her lack of experience of the Facebook page brand from where she was getting her item.

Most important to consider here is that previous literature has highlighted choice of eagerness/vigilance strategy and conservative/risky tactic, for chronic RF conditions and situational RF conditions separately and not for chronic-situation regulatory orientation interaction conditions. Studies that do take chronic and situational regulatory orientation interaction into account (Shah, Higgins & Friedman 1998, Lee, Aaker & Gardener 2000 (study 3), Förster, Higgins & Idson 1998 (study 3)) focus on the impact on performance and motivation due to the match between goal, disposition and means. This research described the chronic-situation interaction influence on the choice of means (strategy and tactics).

Moreover, the inconsistencies (or combination) in respondents' strategy and tactics choices can be explained through Haws et al.'s study (highlighted in literature review, section 2.10). This study explains behavioural inconsistencies especially in prevention situations due to their focus on lower level construal and concrete details. Secondly, these inconsistent choices can also be explained through the principle of equifinality (Kruglanski et al. 2015) i.e. multiple means can be used to achieve a goal.

Findings also indicated that online channel is a preferred channel for search in all cases and most of the customers narrated the use of online tools such as Facebook, Instagram or brand websites. Preferred purchase channel for these clothing category customers also remains online. However, they do choose previously experienced clothing brands from these online channels (conservative tactic). They also reported that they do once in a while visit outlets of these brands during the mall visits which further give them an online surety (conservative tactic). It was also specifically highlighted by the respondents that they prefer brand websites over third party channels or multi-vendor websites carrying the brand because original brands website has greater credibility and authenticity (Conservative tactic). In case of exposure to any new product, respondents sought recommendations and review from friends offline and online. Facebook communities, review forums provided guidance regarding the brand credibility. Most preferred device for search and purchase device was laptop.

In sum, dominant search channel was online, however, both online and offline channels were used for in case of expensive article search. Purchase channel for most participants was also online except for high ticket clothing articles. Different online channels were highlighted for search and purchase. Most participants indicated preference for brand website rather than multi-

vendor e-tailor, for example websites such as Daraz or Amazon, due to greater level of trust associated with the brands than the e-tailors. Actions on the channels involved reading reviews, seeking advice, opening up of multiple pages of the website tabs for comparison. Multiple website visits and tabs opened for comparison were mostly highlighted by the prevention congruent cases.

Participants' narratives indicated a preference for combination of strategy and tactics, preference for strategy being greater towards eagerness or vigilance depending upon the orientation of the congruent condition or the overriding orientation of incongruent condition. Similarly, although choice of conservative tactics for both promotion and prevention condition is consistent with the previous literature, however, a slight inclination towards risky tactics again points towards the combined tactical approach to achieving goal.

Table 4.14 summarizes the findings, followed by a preliminary discussion regarding the findings of customers who had purchased electronics.

Table 4.14 Electronic Items customers

Theme			What Customers Bring			What Customers Encounter		What Customers Do					
Sub-Theme			Trait	Goal	Mind Game	Influence	Influence	Moving Along the Journey		Medium Choices Along the Journey		Action Along the Journey	
	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
1	Shaz	Motherboard	Prevention	Prevention	High	✓	Stores, FB, WhatsApp, e-tailor, Brand websites	High Laptop/ Laptop	Medium	Online/ offline	Online	Vigilance	Conservative
2	Shah	Laptop	Promotion	Prevention	High	✓	Stores, WhatsApp, e-tailor, Brand websites	Medium Mobile or Laptop/ Mobile or laptop	High	Online	Online	Eagerness ⁴¹	Conservative

⁴¹ Low on vigilance in the mentioned situation

	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
3	Meh	Tablet(Gift)	Promotion	Promotion	Medium	✓	Stores, FB, WhatsApp, e-tailor, Brand websites, Instagram	Medium Laptop/ laptop	Medium	Online	Online	Eagerness	Conservative
4	Was	Nirvana	Promotion	Promotion	High	✓	Stores, Google, WhatsApp, e-tailor, Brand websites, You tube	High Mobile or Laptop/ laptop	Low	Online/ offline	Online	Eagerness ⁴²	Conservative
5	Asd	Mobile (Gift)	Prevention	Promotion	Medium	✓	Stores, WhatsApp, e-tailor, Brand websites, FB	Medium Mobile or Laptop/ Laptop	Medium	Online/ offline	Online	Eagerness	Conservative

⁴² Low on vigilance in the mentioned situation

	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search (High-Medium-Low) <u>Device</u> (Search/Purchase)	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
6	Jaz	Mobile	Prevention	Prevention	Low	✓	Stores, Google, WhatsApp, FB, e-tailor, Brand websites	High Mobile or Laptop/ Laptop	Low	Online/ offline	Store	Vigilance	Conservative
7	Khur	Mobile	Promotion	Prevention	High	✓	Stores, WhatsApp, FB, e-tailor, websites	Medium Mobile or Laptop/ Mobile	High	Online	Online	Eagerness ⁴³	Conservative
8	Osa	Mobile	Promotion	Prevention	High	✓	Stores, WhatsApp, FB, e-tailor, Brand websites	Medium Laptop/ Mobile	High	Online	Online	Eagerness ⁴⁴	Conservative

⁴³ Low on vigilance in the mentioned situation

⁴⁴ Low on vigilance in the mentioned situation

Table 4.14 summarizes cases related to the electronics category. This table indicates choice of both online and offline channels for search. Purchase channels in most cases was online. Respondents highlighted the that the channel is finalized based on the better price, warranty or delivery options from the sellers for search. Device used for search is both laptop and mobile in most cases. However, for purchase mostly laptop is preferred. The device preference was based on the previous device experience, urgency of availing the deal or app availability. This product category indicates relatively more extended journeys for chronic-situation congruent as well as the incongruent cases despite customers' previous experience (except one case) of the same product category. This is due to the riskiness (higher price and purpose of use as identified by the respondents) of the electronics product category. Hence, journey for this category is named as extended journey.

Moreover, the table highlights cases of Was and Meh with promotion chronic-situational congruence. Jaz and Shaz with prevention chronic-situational congruence. This table highlights choice of traditional channels as well online channels, perhaps due to the greater level of risk involved with the electronics purchase. The choice of strategy for both promotion and prevention congruence cases matches with the regulatory orientation i.e. eagerness for promotion congruence case and vigilance for prevention congruence case. However, the chosen tactic in both cases of promotion and prevention congruence is conservative. Scholer et al. (2008; 2010) explained the possibility of a promotion person using conservative tactic because there may be *"little room for perceived additional advancement"* (Scholer et al. 2008, p. 773) or the desire to avoid risk when gain has been attained. Similarly, conservative tactic choice for prevention focused is due to the objective of avoiding losses and to maintain status quo.

Apart from promotion or prevention goals that determine the choice of risky or conservative tactics, channel riskiness (Noort 2008) and nature of product category (Zhou & Pham 2004) also influence the choice of conservative tactic for both promotion and prevention congruent cases. Although, Zhou & Pham's (2004) and Noort's (2008) studies highlighted product's and channel's ability, respectively, to invoke promotion and prevention regulatory orientation, experiment 4 of Noort's (2008) study indicated that initial self-regulatory goals are more influential in determining choice of strategies than the regulatory orientation induction due to channels. Likewise, customers in this study entered the decision journey based on certain promotion or prevention oriented goal (Scholer et al. 2008, Scholer et al. 2010, Scholer & Higgins 2013) that determines their choice of means i.e. eagerness or vigilance strategy and risky or conservative tactic.

Interestingly, Table 4.14 also highlights choice of strategy for chronic-situation incongruent cases. Osa, Khur and Shah's chronic-situation incongruent cases indicate choice of eagerness strategy for

prevention situation (these customers pointed out the necessity of buying the electronic items to get their required job done). Although literature (Higgins 1998; 2009) suggested that the natural inclination of prevention orientation, both in chronic and situational cases, is towards the choice of vigilance strategy.

Similar to the discussion of Table 4.13, it is important to recognize that previous literature has mostly highlighted choice of eagerness/vigilance strategy and conservative/risky tactic, separately for chronic conditions and situations and not for chronic-situation interaction conditions. Hence, this choice of eagerness strategy, which is about not missing an opportunity, in a prevention situation can be explained through Haws et al.'s (2012) study that focuses on chronic-situation congruence and incongruence. They reported inconsistencies in behavior especially in prevention orientated situations, "*more variety and less predictability in decision making*" (Haws et al. 2012, p. 56). Moreover, incongruent chronic-situation RF cases reported slight inclination towards strategy related to less dominant orientation along with strategy matching with their overriding orientation.

In sum, all electronics purchase cases indicated greater preference for conservative tactic (actions involved reliance on external information such as reviews, slower decision due to extensive search and comparison on online channels and in some cases both channels) and lower inclination towards risky tactic. Moreover, a strategy combination (eagerness and vigilance) is revealed mostly in chronic-situation incongruent cases. The next sub-section summarizes and discusses the cosmetic customer cases.

Table 4.15 Cosmetics Customers

Theme			What Customers Bring			What Customers Encounter		What Customers Do					
Sub-Theme			Trait	Goal	Mind Game	Influence	Influence	Moving Along the Journey		Medium Choices Along the Journey		Action Along the Journey	
Category	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search ((High-Medium-Low) <u>Device</u> (Search/ Purchase	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
1	Mah	Lipstick	Promotion	Promotion	Medium	Medium	Stores, FB (Page), WhatsApp, Instagram, Snap chat	Medium Mobile/Mobile	✓	Online	Online	Eagerness	Conser vative
2	Umme	General cosmetics	Promotion	Promotion	Medium	Medium	Stores, FB (Page), WhatsApp, Google, Instagram, Snap chat, E-tailor	Medium Laptop/ Laptop	✓	Online	Online	Eagerness	Conser vative
3	Rah	General cosmetics	Promotion	Promotion	High	High	Stores, FB (Page), WhatsApp, Snap chat, Brand websites	High Tablet/ Tablet	✓	Online	Online	Eagerness	Conser vative

All the cosmetic customers highlighted the aspirational goal of looking great. Based on their personal descriptions they were identified as promotion oriented. Choice of channels in all cases was online, for search and for purchase. Device usage varied with previous experience. The journeys are relatively medium in terms of their extensiveness compared to clothing and electronics product categories discussed earlier. Hence, journey for this category is named as blended journey. This is perhaps due to the greater interest in the product category or the type of cosmetic being bought. Strategy identified in all cases relates to promotion person-situation congruence i.e. eagerness. They wanted to avoid the error of omission either because of the great deals or because of the great product available conveniently. The tactic however, was more *towards* conservative, perhaps because of the online channel risk. The reliance was on personal judgment as well as strong recommendation from peers. Individuals relied on word of mouth, comments and reviews as well as personal rules of thumb. Both search and purchase channels were online channels. customers specifically highlighted the influence of Facebook pages selling branded imported cosmetics and the influence of relevant reviews and recommendations in their final channel decision. Moreover, Instagram pictures and you tube videos also influenced the choice of cosmetic brands and channels.

The next section summarizes and provides preliminary discussion of miscellaneous customer cases.

Table 4.16 Miscellaneous Customers

Theme			What Customers Bring			What customers Encounter		What customers Do					
Sub-Theme			Trait	Goal	Mind Game	Influence	Influence	Moving Along the Journey		Medium Choices Along the Journey		Action Along the Journey	
	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search ((High-Medium-Low) <u>Device</u> (Search/Purchase	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
1	Ghaz	Lamp	Prevention	Promotion	Medium	Medium	Stores, FB (Page)	Low Mobile/ Mobile	✓	Online	Online	Eagerness	Risky
2	Harsh	Scratch Pen	Prevention	Promotion	Low	Low	Stores, E-tailor, website, FB, Google, Instagram WhatsApp	Low Laptop/ Laptop	✓	Online/ Offline	Online	Eagerness	Risky
3	Harr	Mobile Cover	Prevention	Promotion	Low	Medium	Stores, FB, Instagram, Twitter, website, e-tailor	Low Mobile/ Mobile	✓	Online	Online	Eagerness	Risky

	Respondent	Product	(Chronic RF)	(Situational RF)	Previous Personal Experience (High-Medium-Low)	Focus on Reviews & WOM	E-tailor's Strategy	Intensity of Search ((High-Medium-Low) <u>Device</u> (Search/ Purchase	Reliance of Personally Developed Heuristics (High-Medium-Low)	Search Channel- Online / Brick Store	Purchase Channel Online/ Brick Store	Strategy	Tactic
4	Quru	Fairy Lights	Promotion	Promotion	Medium	Medium	Stores, FB (page), brand websites	Medium Mobile/Mobile	✓	Online	Online	Eagerness	Risky
5	Raj	Watch (1 st copy of a brand)	Prevention	Promotion	Medium	Medium	FB, Google results, brand website, E-tailor	Low Laptop/Laptop	✓	Online	Online	Eagerness	Risky
6	Uma	Mouse & Headphone	Promotion	Promotion	High	Medium	Stores, websites, e-tailor, FB, Twitter	Low Laptop or Mobile/ Laptop or mobile	✓	Online	Online	Eagerness	Risky

This table highlights the choice of eagerness strategy in both person-situation congruent and incongruent cases. It is important to note here that the both incongruent cases involved promotion situation and this overriding promotional situational invoked choice of eagerness strategy. Ghaz indicated her wish to not forgo the IKEA lamp option because she thought that the product was great value for money and something that she cannot buy locally. Although she described herself as someone very cautious and careful, she avoided the error of omission by immediately contacting the owner of Facebook page selling the lamp. Her tactic is more towards risky because she did not extensively compare the options, the decision time was short and she relied more on her personal judgement. The slight inclination towards conservativeness is because she ensured that the seller was authentic by reading a few reviews and comments and seeking approval of her spouse. Other congruent cases chose an eager strategy because they either found great deals or the products were great value for money not available locally.

It is also interesting to note that most of the miscellaneous category purchases were low tickets item and their tactic was more *towards* risky compared to the tactics choice for previously discussed categories. This is perhaps due to the relatively cheaper price of these products. The speed of decision was relatively faster. However, reviews were briefly read by these respondents. All these respondents had trust doubts with the online channel but indicated the willingness to purchase the product due to its uniqueness, availability and greater value for money and relatively lower price of the item being purchased. The overall, journeys are shorter compared to clothing, electronics and cosmetics category journeys discussed earlier. Hence, journey for this category is named as short journey.

Finally, "*what customers achieve*" theme is discussed that relates to the purchases made for self or for others, emotions experienced (Table 4.10) and self-control exerted (Highlighted in Table 4.11 and Table 4.12). While some customers indicated purchase for self, the others considered purchase for others. The intriguing finding was that the intensity of vigilance or conservativeness reduced when purchases were made for others. Emotions experienced by customers varied with stages. The findings indicate that most intense emotions were felt at the time of placing an order i.e. at the time of purchase and these emotions gradually deteriorated once the goals had been fulfilled i.e. post-purchase emotions in most cases were not very intense. Literature indicates that promotion (prevention) oriented individuals experience cheerfulness (quiescence) on goal accomplishment and dejection (agitation) in case of goal failure (Higgins 2009). The results of this qualitative stage indicate that emotions experience varied with the interest, involvement and type of product category. The cases with higher level of interest and involvement in the product category indicated more intense emotions at the time of purchase or order placement. Despite

high interest and involvement in the process, the goal accomplishment related to the purchase of these products varied from positive to neutral or negative depending upon the product category. More positive emotions were indicated (happiness, excitement) for clothing and cosmetics categories whereas neutral or negative emotions (indifference/nervousness) was experienced for electronics category. This is inconsistent with the previous literature that states that goal accomplishment creates emotions related to cheerfulness for promotion oriented versus quiescence for prevention oriented (Higgins 1998, Brockner & Higgins 2001). Emotional indifference despite goal achievement may be linked to achievement of subordinate goal rather than a higher order superordinate goal (Bagozzi & Dholakia 1999).

Few customers also mentioned how they control their spending. They stated certain cognitive and behavioural strategies to control their spending habits. These self-control strategies were generally linked to their overall shopping habits rather than the specific shopping situation that they had discussed. Some of these self-control strategies such as conscious self-control is consistent with the previous literature (Wertenbroch 1998), while other findings such as online customers are more in control and less impulsive (especially prevention congruent cases) is inconsistent with the previous literature (Angela et al. 2014). However, more studies are needed in this area. Comparing the summary tables across product categories also indicates greater usage of combined strategy and tactical approach especially in incongruent cases for relatively more expensive product categories that is electronics and clothing. This suggests the role and influence of product category on the choice of channels, actions taken at these channels and the emotions experienced at each stage.

Hence the key results of the study can be summarized with the following table:

Table 4.17 Key Results of Customer Interviews

What Customers Bring	What Customers Encounter	What Customer Do					What Customer Achieve		
		Eagerness/Vigilance Strategy	Risky/Conservative tactic	Search	Purchase	Post-Purchase	Search	Purchase	Post-Purchase
Promo Cong	-Brick and Mortar Stores, Snapchat, FB (Page), WhatsApp, Instagram, You tube, Brand websites, E-tailor websites -Reviews and Recommendations -Word of Mouth Channel Ease Channel Problems	Towards Eagerness	Towards Conservative	-Online channels choice - search and comparison within known website -sometimes comparison across website (based on product category) -Look for recommendations/reviews based on product category	-Online channels choice -Device Migration depends upon product category -Channel migration depends on value attained -Faster decision time	-Continue with regular online browsing - Track the order and wait for it -Sometimes write online review upon receipt	Uncertainty, alertness and anxiety	Happiness and excitement	happiness or disappointment or indifference
Prev Cong		Towards Vigilance	Towards Conservative	- Mostly Online choice -Both online and offline based on product category. - Extensive search and comparison within and across multiple website -Thoroughly check one website/store then compare with others -Extensively look for recommendations/reviews	-both online/offline preferred -Device and channel migration depends upon product category, value attained and credibility. -Finalize decision after completely understanding the value received. -decision making takes longer for some product categories	- Further check the ordered option - Track the order and wait for it - Sometimes write online review upon receipt	Concern and Apprehensiveness	Nervousness , concern, relaxed	Happiness/ relief, nervousness and concern
Incong		Eagerness/Vigilance depending upon the dominate regulatory orientation during incongruence	Conservative/risky depending upon the dominate regulatory orientation during incongruence	Prev Cong/promo Cong actions depending upon the dominate regulatory orientation during incongruence			Blend of active and passive positive and negative emotions		

Table 4.17 highlights key results of this qualitative phase of research in terms of the chronic-situational regulatory focus congruence and incongruence on different decision journey steps and channel choice. Regulatory focus congruence was defined in terms of match between chronic regulatory orientation and situational regulatory orientation whereas incongruence was defined in terms of mismatch between chronic and situational regulatory orientation. What customers bring theme highlights chronic and situational regulatory focus congruence or incongruence. The other aspect of what customer bring theme (Please refer to Section 4.9.1) involved mental reference and previous experience. All the respondents mentioned using previous experience and mental references with different levels of intensity during the entire decision journey. Since this usage variation of mental reference and previous experience did not differ with regulatory focus congruence or incongruence; therefore, these have not been included in Table 4.17.

What customers encounter theme emphasized on the channels used and the positives and negatives associated with those channels. Respondents highlighted usage of offline as well as online channels. Online channels included branded websites, Facebook pages, E-tailor's website, Instagram and You tube and offline channels their search and purchase phases. They also highlighted problems encountered at these online channels such as differences in what marketers show and what they get, delivery time issue, reliability issues etc. They also expressed the positive aspects of online channels (such as convenience, value for money, uniqueness, accessibility) and offline channels (such as tactile experience, trial, reliability).

The theme what customer do related with the usage of strategies and tactics based on chronic-situation congruence or incongruence. In terms of promotion congruence, predominantly eagerness strategy was chosen. Eagerness strategy means that respondents did not want to miss any opportunity. However, three promotion congruent respondents indicated using a combination of eagerness and vigilance, which means that they not only wanted to miss opportunity but at the same time wanted to avoid making errors. The promotion congruent individuals mostly used a combination of conservative and risky tactics. However, the predominant tactic in such instances was conservative. Classification of conservative and risky tactic is based on the tactics definition highlighted in Table 4.8. The promotion congruent individuals indicated that they searched and compared within the same website and checked a few additional websites. This type of search behavior can be compared with the global/concrete level search behavior and generation of fewer/greater alternatives (Förster & Higgins (2005); Zhu & Meyers-Levy (2007); Pham & Chang (2010); Murali and Pons (2009); Liberman et al. (2001)). Moreover, the speed of decision (Förster et al. 2003) varied with the product category. For instance, promotion congruent respondents buying cosmetics and miscellaneous items made a relatively quicker decision compared to respondents buying clothing and electronics. Additionally, the promotion congruent individuals relied on recommendations/reviews along with their

reliance on internally developed heuristics. The promotion congruent individuals experienced emotions of anxiety, uncertainty and alertness during the search stage, happiness and excitement during the purchase stage and feeling of happiness or disappointment or indifference during the post-purchase stage. Device migration (from mobile to laptop) was reported by two respondents for better visibility. Moreover, promo congruent respondents did not indicate any channel migration (except for one case).

In contrast, prevention congruent cases indicated choice of predominant vigilance strategy i.e. they wanted to avoid commissioning errors. However, only one prevention congruent case indicated using a combination of vigilance and eagerness strategy. Prevention congruent individuals highlighted usage of extensive search and comparison strategies such as search within the same website, across different websites and generation of greater number of alternatives in order to avoid mistakes (Lieberman et al. 2001). They were concerned about the reliability of the product as well as the channel (Chernev 2004). Attribute level search was specifically more evident in the electronics category (Förster & Higgins 2005). The prevention congruent cases purchasing electronics items reported undergoing an attribute level search and comparison. The speed of decision was slower compared to promotion congruent cases. Moreover, the speed also varied with product category. For instance, prevention congruent individuals buying electronics had the slowest speed. The prevention congruent individuals experienced emotions ranging from concern and apprehensiveness during the search stage (only one respondent mentioned being excited during the search stage). They experienced nervousness, concern and relaxed emotions (only one respondent mentioned happiness along with concerned emotions) during the purchase stage. Moreover, happiness, relief, nervousness and concern was experienced during the post-purchase stage. Prevention congruent cases reported device migration in the purchase stage i.e. shift from mobile to laptop during the search stage to gain better visibility. Two prevention congruent cases also reported channel migration during the purchase stage.

For incongruent cases, there was a blend of active and passive positive and negative emotions in the search, purchase and post-purchase stage. There wasn't a fixed pattern in the type of search (two respondents from the electronics category and one from the clothing category indicated that they do an extensive search within and across multiple websites). There was no device migration (only one respondent reported switching over from mobile to laptop). Channel migration (from offline to online/ online to offline) due to better value was also reported in case of electronics category.

4.11 Overall Summary

Overall, the tables in this chapter indicate the person-situation congruence or incongruence that is chronic promotion or prevention regulatory orientation matched or did not match with the situational promotion and prevention regulatory orientation. Chronic regulatory orientation, promotion or prevention, is defined in terms of individual activities, interests, opinions and perspectives regarding shopping. Some participants expressed themselves as risk averse and close minded while the others viewed themselves as fun loving, risk takers and open to experiences. Situational regulatory orientation is defined in terms of goals either relating to aspirations and growth or necessities and obligations.

Extant literature discusses the influence of person-situation congruence on intention to pursue goals, preferences and differences in individual efforts (Literature review Section 2.10). The qualitative stage of this research highlights the lack of difference in the choice of channels especially during search and evaluation stage which reflects blurring of channel boundaries. This is perhaps due to the previous experience with the channel. Moreover, device mostly preferred was laptop for search and purchase. However, the previous experience, frequency of usage, the quality of device and seriousness of purpose influenced the device choice. Mostly, mobile phones were preferred for browsing purpose. The extensiveness of customer decision journey varied with the product category. Electronics and clothing article journey were most extensive compared to journeys related to cosmetics and miscellaneous items journeys. These journeys have been named as extended journeys (electronics), standard journeys (clothing), blended journeys (cosmetics) and short journeys (miscellaneous category). Moreover, previous experience with the product category or the brand also influenced the length of the journey.

Results also indicate greater inclination towards adopting conservative tactics (search for reviews, seeking advice, extensiveness of search and comparison, time taken for the decision) in almost all cases (one out of 30 respondents opted for a risky tactic). This may be explained due to the riskiness of online channels (Noort 2008) or perhaps the riskiness associated with the product (Zhou & Pham 2004). However, differences in choice of strategy were identified based on person-situation congruence

or incongruence. Greater inconsistencies in choice of strategies are found especially in incongruent cases whereby the importance of both eagerness and vigilance strategy is highlighted at a rather equal level compared to the congruent chronic-situation cases. This is inconsistent with the previous literature that indicates a natural inclination of promotion (prevention) orientation for eagerness (vigilance) strategy.

The present results may be explained due to the chronic-situation interaction effects (Haws et al. 2012) and with the assertion that promotion and prevention orientations as two distinct orientations which lie on separate continuums rather than dimensions of the same continuum (Higgins 1997; Wu et al. 2008). Therefore, individuals can be high on both, low on both or high in one low in other (Gamache et al. 2015). Based, on this theorizing and the results of this study it is proposed that eagerness and vigilance strategies and risky and conservative tactics are separate continuums. Hence, a combination of these strategies and tactics are used to achieve ones' goals (Kruglanski et al. 2015). Although, Higgins (2000) indicates that individuals have a natural inclination towards eagerness or vigilance strategy and risky or conservative tactics to achieve a goal but this research indicates that the choice of strategy and tactics can be classified on continuums whereby individuals are high on one means dimension and low on the other means (or high on both or low on both dimensions) to efficiently meet the objectives (Kruglanski et al. 2015).

Moreover, comparing the summary Tables 4.13, 4.14, 4.15 and 4.16 across product categories indicates greater usage of combined strategy and tactical approach especially in incongruent cases for relatively more expensive product categories that is electronics and clothing. This suggests the role and influence of product category on the choice of channels and actions taken at these channels.

The results also highlight differences in the intensities of emotions at each stage of the decision journey. The most intense emotions are experienced at the time of order placement or purchase. Moreover, these results are intriguing because they indicate that despite goal achievement the intensity of emotions vary from positive to neutral and negative for chronic-situation incongruent and congruent cases. Although, previous literature (Brockner & Higgins 2001) highlights the emotions of cheerfulness (promotion oriented) and quiescence (prevention oriented) in case of goal achievement. The results of this study indicate that chronic-situation incongruent and prevention congruent cases for electronics items indicate emotions ranging from indifference to negative. This perhaps suggests the influence of level of interest and involvement and the type of product category

on emotional experience. The emotions related to promotion congruent cases are consistent with the previous literature (Higgins 2009).

4.12 Conclusion, Strengths and Limitations

This chapter discusses the procedure adopted to conduct the qualitative study, along with the key findings, summary and preliminary discussion. Firstly, the key results indicate that the extensiveness of journeys vary with the product categories. Electronics had the most extended CDJ compared to clothing, cosmetics and miscellaneous categories. Secondly, the combination of strategy and tactics suggest that strategies (eagerness/vigilance) and tactics (riskiness/conservative) can be classified on separate continuums. Rather than two extreme ends of the same strategy and tactics continuum. The choice of strategies and tactics was mostly inconsistent for chronic-situation incongruent cases. Chronic-situation incongruent cases can be classified using strategy that matched with the overriding chronic or situation orientation. Similarly, most promotion or prevention congruent cases indicated preference for strategy that matched with their chronic-situation congruence orientation. Overall, tactics used were high on conservative tactic perhaps due to the riskiness of product or the channel (except for miscellaneous category). Thirdly, the type and intensity of emotions varied with each stage of the journey. The valence of emotions also varied with the product category. Lastly, individuals develop cognitive and behavioural self-control strategies to control their impulsive purchase behaviour.

Overall, the strength of the qualitative stage was that it provided rich insight regarding the customer decision journey based on chronic and situational congruence and incongruence. The participants of this study belonged to different regions, age groups and professions which reduced the homogeneity of responses and added richness to the data. The limitation of this stage involved sample size pertaining to each chronic-situation congruent and incongruent conditions and the sampling technique used that restricts its generalizability. The sample size consisted of only 30 participants and was based on purposive sampling. The next stage involves quantitatively studying the customer behaviour during the search, evaluation and purchase stages of CDJ in an online context.

Chapter 5 Experimental Design

The literature review and findings of the customer interviews (Chapter 4) highlighted the need to understand the influence of chronic and situational regulatory focus interaction on the different stages of CDJ. After attaining these rich descriptions, the purpose of conducting an experiment is to quantitatively determine the influences of chronic and situational regulatory focus interplay resulting in congruence and incongruence on search and evaluation and purchase stages of CDJ. The reason for restricting the number of stages in the experimental design to search and evaluation and purchase stages is because CDJ is complicated, and this research is a starting point. Therefore, there is a need to limit the number of stages investigated in order to deep dive into the area. In the same vein, customer interviews i.e. chapter 4 focused on the multi-channel context. However, due to time and resource limitations this experimental stage will focus on the online channel context.

Previously search stage has been studied through mixed method research (Hölscher & Strube 2000), panel data (Johnson, Moe, Fader, Bellman, & Lohse 2004) and experiments (Kumar, Lang, & Peng 2005). There have been a few experimental studies pertaining to regulatory focus relating to search and evaluation stage of the online decision journey (Pham & Chang 2010). However, there is no study that identifies the chronic-situation regulatory focus influence on the actions taken and behavioural outcomes during the search, evaluation and purchase stages of an online CDJ. Based on this gap, this experimental stage presents and tests hypotheses related to behavioural outcomes and actions taken at different search, evaluation and purchase stages of customer decision journey in an online channel context.

5.1 Key Terms and Codes

The independent variables in this study involve chronic regulatory focus (promotion and prevention orientation), situational regulatory focus (promotion and prevention oriented goal) and chronic-situational interaction resulting in congruence or incongruence. These independent variables are based on previous literature. Chronic regulatory focus is person based motivation that is measured through different scales (Please refer to section 2.4). For the purpose of this study individual regulatory focus is measured with regulatory focus questionnaire-RFQ (Higgins 2001). Similarly, situation based regulatory focus for this study is defined in terms regulatory goals (promotion or prevention goals) which are induced through scenarios (Please refer to section 2.8) based on Pham and Chang's (2010) study. The purpose of choosing both chronic and situational regulatory orientation is because human behavior is the result of personal factors as well as situational factors

(Ross & Nisbett 1991). Hence, the study of both person-situation based regulatory orientation will help to better understand individual behaviour in the CDJ context.

The dependent variables for this experimental study are based on previous regulatory focus literature and qualitative customer interviews (Chapter 4). Previous literature, Higgins (2001), indicated that promotion and prevention oriented individuals differ in terms of affect and behaviour i.e. choice of means. These differences in the choice of means were also identified during customer interviews (Chapter 4). Therefore, this experimental study seeks to identify the influence of chronic-situational regulatory focus interplay on the choice of means used and actions undertaken during the search, evaluation and purchase stages during the online customer decision journey. Hence, the dependent variables chosen for this experimental study are behavioural outcomes, search strategies and affect.

One of the objectives of this experimental research is to study the actions undertaken during the search and evaluation and purchase stages of CDJ when individuals are faced with promotion, prevention or control situations. Therefore, results of customer interviews (Chapter 4) and previous literature (Pham & Chang 2010; Chang et al. 2004; Hargittai 2004) served as a useful starting point and informed the researcher regarding ways customers may search and browse online. Since these search actions have a limited number of possible values (Lewis, R.A., Rao, J.M. & Reiley, D.H., 2011) they were categorized into groups denoted as binary values (Yue, Z., Han, S. & He, D., 2014). Hence, if search was done in a particular manner, for instance search across websites, it was coded as 1, otherwise 0. Previous studies have also used binary codes for actions to indicate whether a particular course of action was or was not selected (Koufaris, M., Kambil, A. & LaBarbera, P.A., 2001; Sismeiro, C. & Bucklin, R.E., 2004; Kumar, N., Lang, K.R. & Peng, Q., 2005; Zhang, X., Li, S., Burke, R.R. & Leykin, A., 2014; Park, C.H., 2017). In addition to this, dummifying variables also aids in finding non-linear relationships between variables (Büschken, J., 2009). Apart from these action oriented binary variables, other outcome variables such as session duration and number of websites visited were metric variables.

Table 6.1 provides conceptual and operational definitions of these dependent variables.

Table 5.1 Definitions of Video Codes

Dependent Variables	Type of Dependent Variable	Variable Description	Supporting Literature	Terminology in the supporting Literature
Session Duration	Behavioural Outcomes	The number of requests submitted during one search episode, from the first to the last recorded time spent, on a particular device and on a particular day ⁴⁵ (Measured as the total duration of experimental session)	Jansen & Spink 2006; Lee et al. 2001	Session Length
Basket Amount		Basket Value ⁴⁶ (Currency value of the items placed in the online shopping cart)	Nicholas, Raska & Flint (2015)	Basket Value
Basket Size		Number of items in the basket ⁴⁷ (Number of items placed in the online shopping cart)	Chintagunta, Chu & Cebollada (2012)	Number of basket items
Number of websites visited		Number of different websites visited during the entire search episode, where episode is the first to the last recorded time.	Schellong, Kemper & Brettel (2016)	Number of websites visited
E-tailor website visited		Number of e-tailor websites visited during the entire session	Gefen (2000)	E-commerce website
Positive Affect	Affect	Positive emotions experienced (Measured by Watson & Clark (1988) scale)	Watson & Clark (1988)	Positive Affect
Negative Affect		Negative Emotions experienced (Measured by Watson & Clark (1988) scale)	Watson & Clark (1988)	Negative Affect

⁴⁵ Adapted from Jansen and Spink (2006)

⁴⁶ Based on Nicholas, Raska & Flint (2015)

⁴⁷ Based on Nicholas, Raska & Flint (2015)

Dependent Variables	Type of Dependent Variable	Variable Description	Supporting Literature	Terminology in the supporting Literature
Search within websites	Search Strategies (Actions Taken)	Distinct pages of each website viewed during one search episode, where episode is the first to the last recorded time (1, if search done in the described manner; 0 , otherwise)	Montgomery et al. (2004)	Search depth
Search across websites		Distinct websites viewed during one search episode, where episode is the first to the last recorded time (1, if search done in the described manner; 0 , otherwise)	Dana her 2007	Page Views Across Multiple Websites
Stepwise search and comparison		Pages of one website are seen, relevant product are added if necessary, then the next website is visited. Same procedure follows. Overall comparison done at the end of session (1, if search done in the described manner; 0 , otherwise)	Santos, Hortaçsu, Wildenbeest (2012)	Sequential Search
Search Based on Google results		Key words typed on Google's search bar. The results mentioned by google are checked (1, if search done in the described manner; 0 , otherwise)	Choo et al. (1999)	Extraction
Brands Searched on Google		Brand name type in Google search bar and then clicked based on Google results (1, if search done in the described manner; 0 , otherwise)	Choo et al. (1999)	Extraction
Direct Brand Website Visited		Shopper recalls brand website and goes to the page directly (1, if search done in the described manner; 0, otherwise)	Broder (2002)	Navigational Search

Dependent Variables	Type of Dependent Variable	Variable Description	Supporting Literature	Terminology in the supporting Literature
Number of Tabs opened		Number of search tabs opened during search and comparison. (1, if search done in the described manner; 0 , otherwise)	Aula et al. (2005)	Multiple Tabs

It is important to highlight here that the dependent variables related to the behavioural outcomes and website search strategies mostly appear in the technology literature. Research focusing on these online search, comparison and purchase dependent variables from the psychological perspective is not present (Please also refer to section 2.5.1 in literature review). Table 5.1 also highlights the actions taken on the online mean chosen (e.g. the search strategies) and behavioural outcome (e.g. basket size). The following hypotheses indicate the influence of the independent variables on dependent variables.

5.2 Hypotheses

The presentation of the hypotheses follows a certain sequence. First the hypotheses related to the behavioural outcomes are discussed. This is followed by hypotheses presentation related to affect. Subsequently, hypotheses related to search strategies are presented.

Zhou and Pham (2004) asserted that both promotion and prevention orientations exists in individuals. However, each individual is either predominantly promotion or prevention focused (Higgins 1998), and has a natural tendency to choose means that match their regulatory orientation (Crowe & Higgins 1997; Shah et. al 1998). Recent RFT literature (Haws et al. 2012; Lisjak et al. 2012; Shah et al. 1998) also highlighted that chronic and situational interaction creates a state of congruence or incongruence (Literature review section 2.10) that affects choices and mental processing. Although literature differentiates promotion and prevention orientations in terms of their search and evaluation strategies (Förster et al. 2003; Avnet & Higgins 2003; Pham & Avnet 2004; Keller, lee and Sternthal 2006) these hypotheses are tested for chronic and situational conditions separately. For this experimental stage of thesis, the aim is to identify the influence of chronic and situational interaction on the actions taken and the behavioural outcomes during search, evaluation and purchase stages of online CDJ.

Research indicated that chronic and situational interaction creates congruence and incongruence. For example, promotion congruent condition involves exposure of chronic promotion individual to promotion situation, which creates a stronger promotional effect (Haws et al. 2012). Literature also indicated differences in actions and behavioural outcomes due to the two types of regulatory orientations. For instance, Crowe and Higgins (1997) identified that promotion oriented individuals avoid the error of omission by avoiding misses while prevention oriented individuals avoid the error of commission by avoiding hits. Moreover, prevention oriented individuals focus more on gaining accuracy (Förster et al. 2003). Based on these previous findings in the psychology literature, this research posits that promotion and prevention congruent condition would have an overall stronger regulatory focus (Haws et al. 2012) and would, therefore, engage more in the task to avoid the error of omission (promotion congruent) or to avoid the error of commission (prevention congruent). Therefore, the hypotheses related to behavioural outcome, session duration, is:

H₁: Compared to incongruence between chronic and situational regulatory orientation, congruence between chronic and situational regulatory orientation increases the session duration.

Lisjak et al. (2012) reported mismatch between chronic and situational regulatory orientation create inhibition of automatic responses and greater cognitive resource spending. Experiments conducted by Lisjak et al (2012) indicated that incongruity between chronic and situational orientation leads to resource depletion, hampered performance and lowered resistance to temptation. Specifically, experiment 6 of their study identifies that the odds of selecting unhealthy food over healthy food is greater due to incongruence between chronic and situational regulatory orientation. Hence, chronic and situational goal incongruence creates negative consequences (Lisjak et al. 2012). These negative consequences in an online context relate to impulsive buying (Silvera, Lavak & Kropp 2008). Therefore, on the basis of this indirect evidence, the behavioural outcome, basket amount and basket size, hypotheses are:

H₂: Compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket amount.

H₃: Compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket size

Literature indicated that promotion oriented individuals generate greater number of alternatives (Liberman et al. 2001) compared to prevention oriented individuals as they want to avoid the error of omission (Crowe & Higgins 1997). Similarly, Pham and Higgins (2005) theorized that promotion

oriented individuals will have a bigger consideration set compared to prevention oriented individuals. In the context of this research greater number of alternatives or consideration set means greater number of websites visited and variety of options seen at e-tailor (e-commerce websites). It is also important to highlight here that there are similarities among the hypotheses 4 and 5 mentioned on the next page and hypotheses from Liberman et al. 's (2001) and Pham and Chang (2010) studies. Similar to Liberman et al.'s (2001) study regarding self-generated hypotheses of participants, the website choices in this study are self-generated. Moreover, similar to Pham and Chang's (2010, p. 628) study, the options in this experiment concern "choice alternatives" rather than hypotheses. Therefore, in the context of this research, the hypotheses are:

H₄: Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views more websites

H₅: Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views the e-tailor websites

Different emotions are experienced in promotion and prevention oriented individuals (Higgins 2009). Higgins (2000) asked participants in his study to imagine prospectively and retrospectively, how a negative decision would make them feel. Participants in the promotion fit condition (Please refer to section 2.8 and 2.9 of literature review) had a stronger positive evaluative reaction and more negative evaluative reaction in the prevention fit condition. Another study conducted by Higgins, Liberman and Idson (2000a & b), required the participants to imagine the feelings at the thought of positive outcome versus the negative outcome after succeeding or failing at a task. The results showed that the positive feeling about how good they felt was higher for promotion focused and how bad they felt was higher in prevention focused participants. Additionally, Idson et al. (2000) established that the intensity of emotions is higher when achieving maximal goals (goals related to aspiration and growth) and intensity of emotions is stronger due to non-achievement of minimal goal (goals related to duties and responsibilities). Based on this literature, goal achievement in the context of this experimental study involves shopping for a new job. It is predicted that successful task completion will create greater accentuated positive affect in the promotion congruent regulatory orientation (Haws et al. 2012) compared to prevention congruent regulatory condition and incongruent regulatory condition. Therefore, the hypothesis is:

H₆: Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation experience stronger positive affect due to task completion

Literature related to self-discrepancy (Please refer to section 2.7 of literature review) indicates variations in emotions due to congruence or incongruence between the actual-ideal goal and the actual-ought goals. For instance, Higgins et al. (1986) reported that the actual-ought discrepancy and the actual-ideal discrepancy creates negative emotions. Another study by Higgins, Shah and Friedman (1997) found that actual-ideal goal congruencies create positive emotional responses of cheerfulness and actual-ought congruencies create emotions of quiescence. Similarly, actual-ideal discrepancy creates feelings of dejection and actual-ought discrepancies create feelings of agitation. In addition to these studies, Brockner and Higgins (2001) opined that incongruent person-situation conditions may cause differing emotional experiences. They explained that individuals facing incongruent person-situational conditions are more likely to perform poorly and therefore will experience negative emotions. Hence, in the context of this research, incongruence due to chronic and situational regulatory orientation may create significant negative emotions. Therefore, the hypothesis is:

H₇: Compared to congruence between chronic and situational regulatory, incongruence between chronic and situational regulatory orientation will create stronger negative affect

Previous literature (such as Choo et al. 1999; Broder 2002) has classified the different types of search strategies. For example, browsing, chaining, differentiating, navigational and transactional search strategies (Please refer to section 2.3.2 in the literature review). RFT Literature also highlights the differences in search strategies of promotion and prevention orientation (Please refer to section 2.5 in the literature review). For instance, promotion orientation search more at a global level while prevention orientation search more at a local level (Förster & Higgins 2005; Semin et al. 2005; Lee, Keller, & Sternthal 2009; Pham & Chang 2010). Förster and Higgins (2005) opined that prevention (promotion) oriented individuals are careful (eager) and avoid making mistakes (undertake risk). Therefore, prevention (promotion) focus on the concrete details (bigger picture) during analysis. Similarly, local (global) level of search for prevention (promotion) oriented individuals involves looking at specific details of each options (looking for a variety of options) to avoid mistakes (identify new opportunities) (Pham & Higgins 2005; Pham & Chang 2010). Therefore, in the context of this research it is predicted that prevention oriented individuals should search and evaluate options by looking at details of options at each website i.e. search and compare within each website and perform stepwise search and comparison. On the other hand, it is predicted that promotion oriented individuals will

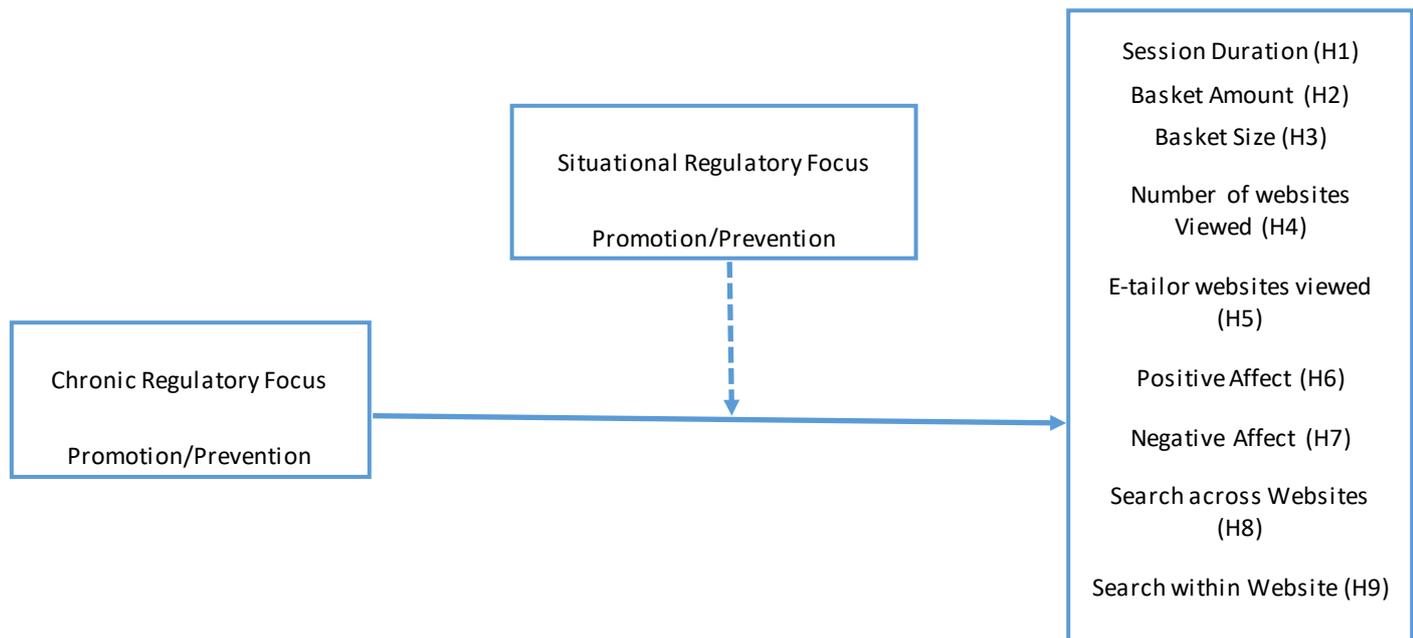
look at a range of websites i.e. perform search and comparison across websites. Therefore, the hypotheses are:

H₈: Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, the odds of promotion congruent regulatory orientation searching and comparing across websites are higher.

H₉: Compared to incongruence between chronic and situational regulatory condition and promotion congruent regulatory orientation condition, the odds of prevention congruent regulatory orientation searching and comparing within the same websites are higher

H₁₀: Compared to incongruence between chronic and situational regulatory orientation and promotion congruent regulatory orientation, the odds of prevention congruent regulatory orientation of doing a stepwise search and comparison are higher

Figure 5.1 Effect of chronic and Situational Regulatory orientation interaction on Behavioural Outcomes (Adapted from Haws et al. 2012)



The next section involves explanation regarding the different steps taken in the implementation of this experimental stage.

5.3 Ethics Approval and Participants Selection

The first stage in the experiment involved getting approval from the ethics committee (ERGO) at the University of Southampton. All relevant ethics forms, including consent form, protocol form, risk assessment form, debriefing form and participant information sheet were submitted on December 13, 2017 (Please refer to the appendix E). The ethics approval was received on December 22, 2017. This was followed by contact with the potential participants.

Experiments are increasingly used in political science and psychology and generally have students as participants (Kam, Wilking, & Zechmeister 2007). Kam et al. (2007, p. 421) specify the recruitment of student participants, *"We have argued that the use of student subjects is not only common, but it is also appropriate under certain conditions. Yet, in some cases, researchers might want to avoid the use of student subjects. First, student subjects may possess some distinct qualities that can limit their value in some domains of research. Second, evidence exists that, in some cases, student subjects react differently to experimental stimuli compared to nonstudent subjects..."*

Since this experimental research involved participants who had used online channels for search, and evaluation; the student population fitted very well with this description. Moreover, most of these students had purchased products from different online sources. Therefore, participants for this experiment were the undergraduate students at a semi-private university in Pakistan. The respondents were identified through convenience sampling.

5.4 Data collection

5.4.1 Phase 1: Participant Recruitment and Chronic Regulatory Focus measurement

The experimental study took place in two phases. The first phase involved participant recruitment. Participants recruited were the undergraduate students attending different courses at a university who received a few course points in their courses (Shah, Friedman & Kruglanski 2002). They were requested to fill the Regulatory Focus Questionnaire (RFQ) which measures chronic regulatory orientation. Regulatory orientation is a disposition and it can also be primed through situations (Kühberger & Wiener 2012). The disposition or chronic regulatory orientation is measured through scales such as the regulatory focus questionnaire (RFQ) developed by Higgins (2001). It is an 11 items questionnaire; six items measuring promotion focus and five items measuring prevention focus. Other dominant scales for regulatory orientation measurement include Lockwood scale (Lockwood, Jordan & Kunda 2002); behavioural activation system and behavioural inhibition system scale called the BAS/BIS scale (Carver & White 1994); selves questionnaire (Higgins 1986), the self-guide strength measure (Higgins 1997) and scale developed by Fellner, Holler, Kirchler & Schabmann (2007). The reason for choosing RFQ versus other scales in this research is because RFQ measures the self-guide definition whereas other scales such as the Lockwood et al. (2002) scale measures the reference point emphasizing on academic achievements (Summerville & Roese 2008). Moreover, RFQ has been found to be superior compared to other scales (Haws, Dholakia & Bearden, 2009). RFQ is basically built on “*achievement motivation*”, expressed as promotion pride and prevention pride which are extracted from individual past success and failure and predict responses to new situations (Haws, Dholakia & Bearden 2009). After the questionnaire completion, participant’s RFQ scores were calculated by subtracting the prevention score from promotion score (Pham & Chang 2010). After the score calculation, a list of participants was prepared based on their regulatory orientation score. These participants were further contacted through their class notice boards. The promotion, prevention oriented and control participants were requested to attend a lab session on separate dates. The announcement of separate dates was done for better logistics.

5.4.2 Phase 2: Lab Experiment

The experiment took place in the lab setting. Other scholars have also used experiments for determining online behavior (Choo, Detlor & Turnbull 1999; Hölscher & Strube 2000; Koufaris 2002). However, the open and dynamic nature of the internet makes it difficult to design a realistic and relevant online task. Therefore, lab experiments in such cases are becoming less stringent in terms of methodology (Kumar et al. 2005). The downside of the reduced experimental stringency is that it sometimes creates the dismissal of results, as long as it provides the necessary statistics to gauge validity that may have been compromised due to design (Lynn & Lynn 2003).

Upon arrival the participants were randomly assigned to the one the three situational conditions for which lab preparations had been done before hand. These preparations included installation of computer software, Camtasia, on each computer for screen recording purposes. The screen video recording has become a popular tool (Knoblauch & Schnettler 2012). Such a procedure has been used IS and management researches to develop process models (Hölscher & Strube 2000; Karimi, Holland & Papamichail 2018; Karimi, Papamichail & Holland 2014) and in educational researches to improve teaching methods (Bhatt 2014; Page & Thorsteinsson 2008). Some of the researchers have used the recoding procedure with verbal protocols (Karimi 2013) while others have not used verbal protocols (Hölscher & Strube 2000). The researcher kept the task natural and did not require verbal protocols during the course of this study as it has been found to change performance in certain cases (Ericsson & Simon 1980). Camtasia software permits video observations by aiding the researcher to record person-technology interaction with minimum interruption. Although Camtasia provides unobtrusive, rich and detailed data recording capability but it is considered to be invasive (Tang et al. 2006). The researcher took care of this by informing the participants before the session that their activities will be recorded, they may discontinue at any time and through the disclosure of anonymity agreement (Details provided in ethics section 6.3). The other limitations of using Camtasia involve its inability to record information related to user's surrounding environment, screen recording problems and reduced computer performance due to program download (Tang et al. 2006). Despite these limitations, screen recording software has been used previously (Bhatt 2014; Page & Thorsteinsson 2008; Karimi, Holland & Papamichail 2018; Karimi, Papamichail & Holland, 2014). Hence, usage of Camtasia in the present study enabled capturing detailed activities of the participants. The participants could freely approach the assignment and choose any website with no time restrictions (Hölscher & Strube 2000). Moreover, each recorded session in this study generated huge gigabytes of data which required storage in the correct format (Bhatt et al. 2015).

5.4.3 Instruction Booklet design

Each participant was randomly assigned to sit at the computer terminal which had an instruction booklet placed at their table. Three separate instruction booklets were developed involving promotion oriented goal, prevention oriented goal and control (Please refer to Appendix F for a sample instruction booklet). The first section of the booklet contained the important instructions and consent form. Tybout and Zaltman (1974, p. 360) quoted Holmes and Bennett (1974) regarding the importance of experimental informed consent, *“informed consent procedure which initially entails providing the subjects with an introduction to experimentation where it is mentioned that deception is sometimes essential to produce valid results. Subjects are then told the general nature of the particular experiment including what they will be asked to do, and are informed that they may withdraw from the study at any time; only after the data have been gathered will they be informed of all the aspects of the research. At this point subjects are allowed to withdraw their data if they so desire. Holmes and Bennett empirically support the efficacy of their procedure by demonstrating that the data obtained are similar whether or not participants are forewarned about deception”*.

The second part of the booklet contained the experimental scenario which was adapted from Pham and Chang's (2010) restaurant menu selection study. The participants in the promotion condition received job description in terms of growth opportunity, dream job, opportunity to fulfil aspirations *“you got an ideal job that puts you on track towards your dream job, and you accept.....and online clothing article purchase is described as an occasion “if you find the perfect clothing article(s), you will buy them online. The prevention version contained job description in terms of duty, security, and opportunity to fulfil responsibility “you are offered a job that you needed, and you accept..... And online clothing article purchase is described as an occasion” if you find the right clothing article (s), you will buy them online. Participants in the control condition were told that they have a new job for which they have to find clothing article(s) online. They were asked to place item (s) in the online cart that they seriously considered purchasing.*

The scenario was followed by task instructions and questionnaires. The participants had to first complete their computer session followed by questionnaires. Questionnaires included PANAS scale (Watson & Clark 1984), clothing purchase importance scale (Shah et al 1998), website familiarity scale (Gefen 2000) and demographic questions. All the questionnaires used in this research were validated questionnaires. Overall, every instruction was written in the instruction booklet and the researcher just randomly assigned the participant to each computer. At the end of the session the researcher thanked and debriefed the participants.

5.4.4 Pre-test

Before running the actual experiment, a pre-test was conducted to check flow of procedures and to determine the reliability of the adapted scenarios (Pham & Chang 2010). A between subject pre-test was conducted on different group of 50 participants from the identical population (Kirmani & Zhou 2007). The participants comprised of undergraduate students (26 males and 24 females) who participated in exchange for partial course credit. Participants were randomly assigned to promotion, prevention or control versions of the scenario. They were asked to imagine themselves to the provided version of the scenario and to complete the online shopping task. The entire instruction booklet remained the same except for the inclusion of open ended questions during the pre-test phase to check for the manipulation of scenarios. These open ended questions involved writing of beliefs and thoughts that came to the participants' mind pertaining to their respective scenarios. These feelings and thoughts coded as (a) hopes and aspirations, (b) duties and responsibilities, (c) things they would seek to do, (d) things they would avoid doing, and (e) none of the above (Pham & Chang 2010, p. 630). An index of "*the relative activation of promotion versus prevention*" was created by subtracting duties and responsibilities (b + d) from hopes and aspirations (a + c). The index was found to be higher for promotion condition ($M = 1.08$) than the prevention condition ($M = -0.28$; $F(1, 49) = 11.46$ $p = 0.001$). The significant p value indicates the successful manipulation of the scenarios.

After the pre-test the same procedure was followed for the actual experiment that happened in January 2018. The first stage of the experiment involved filling the RFQ survey form. 243 students completed the questionnaire. These students were then requested to attend the lab session on the announced dates. Separate sessions were conducted for promotion, prevention and control participants. Of the 243 participants who had completed RFQ, 192 attended the lab session. Once the session was complete, the recorded videos were saved on a separate external drive (Page & Thorsteinsson 2008). Approximately 70 hours of total data was collected. After careful viewing and running all the videos, 50 hours of video data was usable. Visual summaries were prepared for each video and coding was done on excel and later transferred to SPSS.

5.4.5 Data Reduction

The video summaries for each session were developed to assist in the analysis and writing of experimental stage of this thesis (Bhatt, de Roock & Adams 2015). Sample Camtasia video summary is given in Appendix H. Video activities were coded based on the terminologies used in previous studies. One of the challenges related to this stage involved the storing of massive video data and

Camtasia program on the computer which sometimes had an adverse impact on the processing speed of the computer. The other challenge involved watching of lengthy videos, taking down notes for each video session on Microsoft word and typing the relevant codes on Microsoft Excel. Coding itself is considered a primary stage of analysis because the data is analysed and understood at length (McMillan, McGregor & Brown 2015). McMillan et al. (2015) also highlighted the importance of “*multi-party coding*” in video data, log data and other types of channel data because it increases coder reliability. Another researcher also coded these videos. Notes were compared and the videos were revisited whenever necessary. Video coding was done based on the definitions provided in Table 6.1.

All the coded data on excel was transferred to SPSS. ANOVA and logistic regression were deemed suitable for the purpose of this analysis. ANOVA was suitable as the purpose was to compare one regulatory orientation group with the other for the online decisions such as search strategy, basket size and amount and session duration. Logistic regression was used in cases where the outcome variable was binary. The findings and results were prepared for this section. The assurance of quality in quantitative research was ensured through external validity, internal validity and construct validity. Validity and reliability at this stage of the research was ensured with the help of validated questionnaires, scenarios, procedures and use of statistical analytical tool.

5.4.6 Data Cleaning

Data was first entered into excel and double checked for any errors (DiLalla et al. 2006). This data was then transferred to SPSS. In the initial stage, cases with missing responses related to chronic regulatory orientation were removed. After Camtasia video data collection, cases with more than ten percent missing responses in the questionnaire were removed. The remaining missing data points were assigned the value of 99. In addition to this, data was checked for outliers. Extreme cases were also removed from the analysis. Overall, 192 cases were recorded on excel sheet and 115 cases were used for the final analysis. The 115 participants belonged to the undergraduate and graduate program of a university. 53 males and 62 females in the age bracket of 20-25 participated in the experiment in return for course credit.

5.5 Reliability Analysis and Factor Analysis

The independent variable in this study is the Regulatory Focus Score (Higgins 2001). The chronic promotion subscale included 3 items ($\alpha = .62$) and the chronic prevention subscale included 5 items ($\alpha = .70$). First the appropriate items were reverse coded and then prevention subscale score was

subtracted from the promotion subscale score to compute the overall regulatory focus score ($M=.018$ $SD=1.2$). The clothing category purchase importance subscale consisted of 9 items ($\alpha = .94$), the website familiarity subscale consisted of 4 items ($\alpha = .89$). EFA was conducted to categorize the different emotions within the PANAS scale.

Initially, the factorability of the 20 emotion items was examined. The Kaiser-Meyer-Olkin measure of sampling adequacy was .83, above the commonly recommended value of .6 (Leong & Austin 2006), and Bartlett's test of sphericity was significant ($\chi^2(190) = 1071.01, p < .05$). The communalities were all above .5 (Rahn 2013).

Principal components analysis was used because the primary purpose was to identify and compute composite scores for the factors underlying the emotional scale (Leong & Austin 2006). Solutions for the two, three, and four factors were each examined using varimax of the factor loading matrix. The two factor solution, which explained 49% of the variance, was preferred because of: (a) its previous theoretical support; (b) the 'levelling off' of Eigen values on the scree plot after two factors; and (c) the insufficient number of primary loadings and difficulty of interpreting the third, fourth factor and fifth factors. All items within the final factor had loadings of .5 and above and no cross loadings (Williams et al. 2010).

The factor labels "*Positive Affect*" and "*Negative Affect*" proposed by Watson & Clark (1984) were retained for the new variables. The following table indicates the factor loadings of 20 items of PANAS scale using principal component analysis with varimax rotation.

Table 5.2 Factor Analysis

	Positive Affect	Negative Affect
Interested	0.74	
Distressed		0.66
Excited	0.76	
Upset		0.62
Strong	0.67	
Guilty		0.55
Scared		0.79
Hostile		0.63
Enthusiastic	0.83	
Proud	0.75	
Irritable	0.63	
Alert	0.51	
Ashamed		0.63
Inspired	0.66	
Nervous		0.74

	Positive Affect	Negative Affect
Determined	0.77	
Attentive	0.69	
Jittery		0.63
Active	0.73	
Afraid		0.75

The descriptive statistics related to the main constructs of this study are also provided in Table 5.3.

Table 5.3 Descriptive Statistics

	No of Items	M(SD)	Skewness	Kurtosis	Cronbach's α
Prevention Subscale	5	4.59(1.01)	-.27	-.46	.70
Promotion Subscale	3	4.74(.96)	.03	-.74	.62
Clothing Purchase Importance	9	2.20(1.04)	1.44	2.00	.94
Website Familiarity	4	3.19(1.71)	.60	-.54	.89
Positive Affect	10	4.70(1.19)	-.81	1.15	.89
Negative Affect	10	2.07(.994)	1.11	1.43	.86

5.6 Findings

Continuous and binary dependent measures of participants' online search pattern were developed based on Camtasia videos. Behavioural outcome and emotional dependent measures were continuous in nature. These included: (a) Session duration (b) Basket amount (c) Basket size (d) Number of websites visited (e) E-tailor website visited (f) Positive Affect (g) Negative Affect. Website search strategy dependent variables were binary in nature. These included: (a) search and

comparison across website (b) search and comparison within the same website (c) stepwise search and comparison.

5.6.1 Behavioural and Emotional Outcomes

To determine the effect of CRF and S-RF on the online purchasing task, the aforementioned behavioural and emotion dependent variables were submitted to the ANOVAs. Gender and clothing purchase importance were the control variables. The reason for controlling gender is because the same prime can induce different effects in different people (Wheeler & Berger 2007). Wheeler and Berger (2007) found in their clothes shopping experiment that women made more possibility driven choices while men made more purpose driven choices. Similarly, in experiment 2 of their study, introverts and extroverts responded differently to the same stimulus. This emphasizes the importance of non-conscious stimulus. The reason for controlling clothing purchase importance variable is because sensitivity towards need related information is greater due to present needs (Shah et al. 1998).

The findings indicating ANOVA results include independent variables CRF, S-RF and CRF X S-RF; unless otherwise stated for the sensitivities of the two control variables, gender and clothing purchase importance.

The result of the 2 x 3 ANOVA (Chronic Regulatory Focus⁴⁸ x Situational Regulatory Focus⁴⁹) reported the following results:

⁴⁸ Chronic promotion and chronic prevention orientation

⁴⁹ Situation promotion, situation prevention and situation control

Table 5.4 Group-wise Cell means and Standard Deviations

	Session Duration	Number of Websites Visited	Basket Size	Basket Amount	Positive Affect	Negative Affect	E-Tailor Website visited
Chronic Prevention- Situation Prevention	16.10 (6.76)	4.05 (1.85)	4.45 (3.19)	15514 (15076)	4.78 (1.03)	1.92 (0.87)	.35 (0.59)
Chronic Prevention- Situation Promotion	13.31 (5.71)	3.69 (2.47)	3.75 (1.95)	21499 (18508)	4.91 (0.74)	2.40 (1.26)	.69 (0.87)
Chronic Prevention- Situation Control	16.35 (7.64)	3.00 (1.37)	5.30 (4.04)	22662 (19974)	4.60 (1.21)	2.11 (0.77)	.48 (0.67)
Chronic Promotion- Situation Prevention	16.83 (9.39)	3.40 (1.67)	4.94 (3.57)	27134 (26888)	4.41 (1.17)	2.50 (1.29)	.41 (0.51)
Chronic Promotion- Situation Promotion	17.65 (9.89)	3.39 (1.58)	4.60 (2.30)	17648 (12649)	4.58 (1.68)	1.86 (0.89)	.80 (1.24)
Chronic Promotion- Situation Control	10.94 (4.26)	3.41 (1.76)	4.06 (2.41)	16006 (12919)	4.97 (1.11)	1.68 (0.71)	.11 (0.32)

The following sub-sections report the findings related to behavioural outcome and emotions variables.

5.6.1.1 Session Duration

There was no main effect of CRF ($F(1, 109) = 0.01, p > .05$) or S-RF ($F(2, 109) = 1.39, p > .05$) on session duration. However, a significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 4.01, p < .05$).⁵⁰ Post hoc comparisons using Bonferroni Correction indicated a marginally significant difference ($p = .12$) in session duration for promo CRF – promo S-RF and promo CRF – S-RF Control.

$M_{\text{Chronic Promotion - Situation Promotion}} = 17.65, M_{\text{Chronic Promotion - Situation Control}} = 10.94$

For the purpose of determining the behaviour of predominant chronic promotion and chronic prevention cases, data was divided based on the regulatory focus score at one standard deviation above and below the mean. The results indicated no significant main effect of CRF ($F(2, 106) = 1.98, p > .05$) and a significant main effect of S-RF ($F(2, 106) = 3.19, p < .05$) on session duration. However, a significant interaction effect of CRF X S-RF was revealed ($F(4, 106) = 4.14, p = .004$). Post hoc comparisons for chronic promotion and prevention regulatory orientations using Bonferroni Correction indicated that session duration for promo CRF – promo S-RF was significantly higher than prev CRF – promo S-RF ($M_{\text{Chronic Prevention - Situation Promotion}} = 10.25, M_{\text{Chronic Promotion - Situation promotion}} = 26.57$), $p < .05$. Promo CRF – promo S-RF was significantly higher than promo CRF – S-RF control ($M_{\text{Chronic Promotion - Situation Promotion}} = 26.57, M_{\text{Chronic Promotion - Situation control}} = 9.67$), $p < .05$. Moreover, promo CRF – promo S-RF was significantly higher than prev CRF – S-RF control ($M_{\text{Chronic Promotion - Situation Promotion}} = 26.57, M_{\text{Chronic Prevention - Situation control}} = 14.67$) were significantly different, $p < .05$.

Hence, these findings partially support H_1 that states that compared to incongruence between chronic and situational regulatory orientation, congruence between chronic and situational regulatory orientation increases the session duration. These results indicate significantly high session duration for promotion congruent condition but not for the prevention congruent condition.

⁵⁰ Controlling for gender and clothing purchase importance revealed a significant interaction effect of chronic RF and situation RF ($F(2, 106) = 3.75, p = .027$).

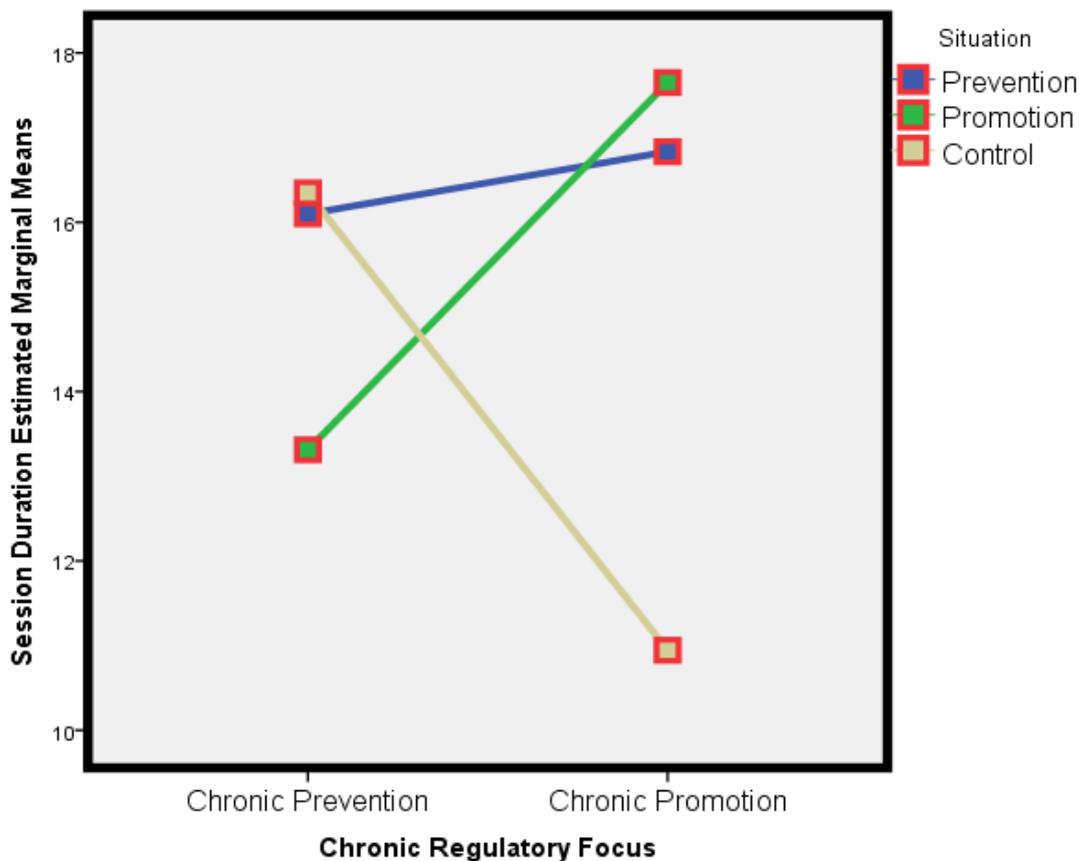


Figure 5.2 Chronic Regulatory Focus x Situation: Dependent Variable–Session Duration

5.6.1.2 Basket Amount

There was no main effect of CRF ($F(1, 109) = .01, p > .05$) or S-RF ($F(2, 109) = 0.14, p > .05$) on basket amount. However, a significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 2.78, p < 0.1$).⁵¹ Albeit, post hoc comparisons using Bonferroni Correction indicated no significant differences among chronic-situational congruent and incongruent groups. Additionally, for the purpose of determining the behaviour of predominant chronic promotion and chronic prevention cases, data was divided based on the regulatory focus score at one standard deviation above and below the mean. The results indicated no significant main effect of CRF ($F(2, 106) = 1.29, p > .05$) and S-RF ($F(2, 106) = .14, p > .05$) on basket amount. However, a significant interaction effect of CRF X S-RF was identified ($F(4, 106) = 4.04, p < .05$). Post hoc comparisons of predominant chronic promotion and chronic prevention orientations using Bonferroni Correction indicated that basket amount for promo

⁵¹ Controlling for gender and clothing purchase importance revealed a marginal interaction effect of chronic RF and situation RF ($F(2, 106) = 1.66, p = .19$).

CRF – prev S-RF was significantly higher than prev CRF – prev S-RF ($M_{\text{Chronic Promotion - Situation Prevention}} = 40,836$, $M_{\text{Chronic prevention - Situation prevention}} = 6699$, $p < .05$).

Hence, these findings support H₂ which states that compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket amount.

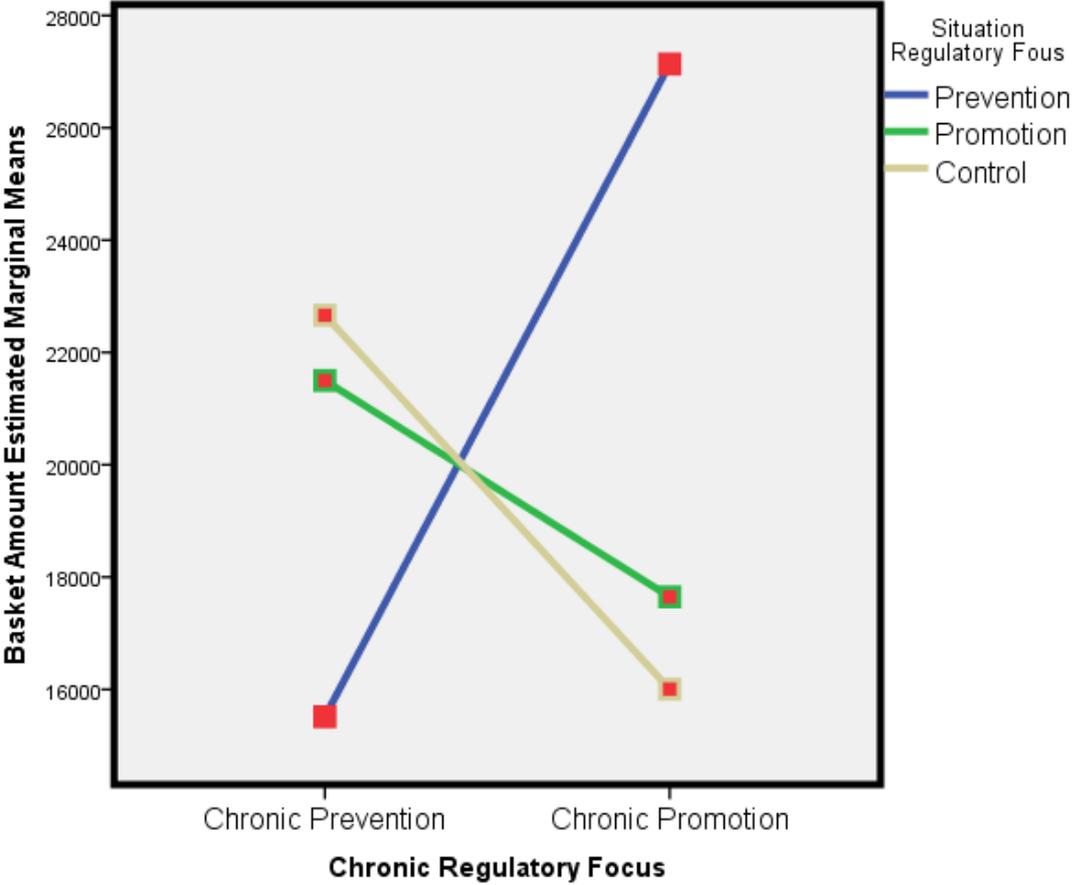


Figure 5.3 Chronic Regulatory Focus x Situation: Dependent Variable – Basket Amount

5.6.1.3 Basket Size

There was no main effect of CRF ($F(1, 109) = 0.003, p > .05$) or S-RF ($F(2, 109) = 0.34, p > .05$) on the basket size. Moreover, no significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 1.30, p > .05$). Hence, these findings do not support the hypothesis H_3 which states that compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket size.

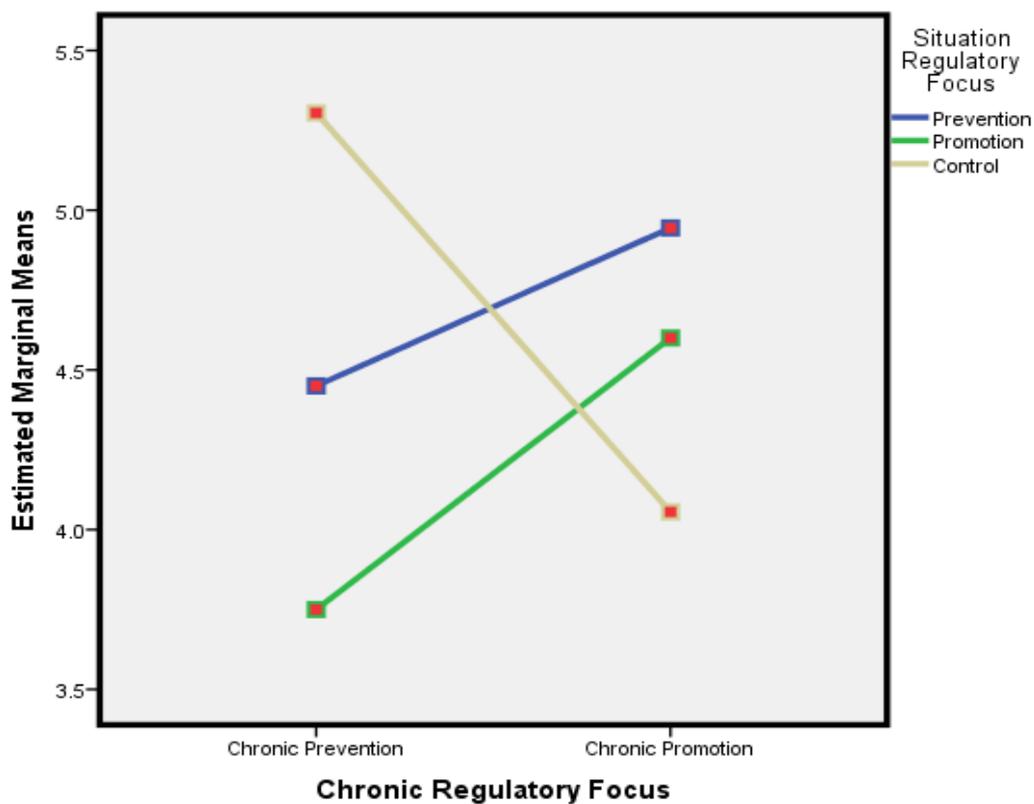


Figure 5.4 Chronic Regulatory Focus X Situation: Dependent Variable – Basket Size

5.6.1.4 Number of Websites Visited

There was no main effect of CRF ($F(1, 109) = 0.92, p > .05$) or S-RF ($F(2, 109) = 0.49, p > .05$) on the number of websites visited. Moreover, no significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 1.64, p > .05$).

Hence, these findings do not support H_4 which states that compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views more websites.

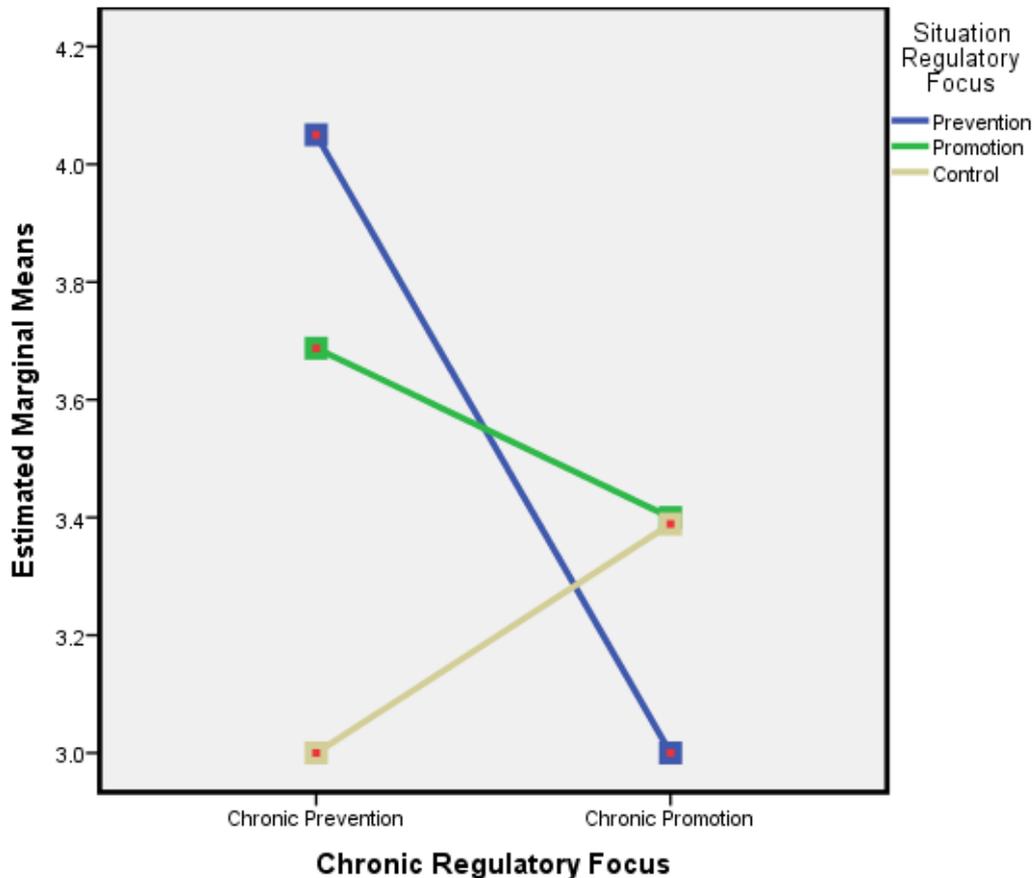


Figure 5.5 Chronic Regulatory Focus X Situation: Dependent Variable –Number of Websites Visited

5.6.1.5 E-tailor website visited:

There was no main effect of CRF ($F(1, 109) = 0.00, p > .05$) or interaction effect of CRF X S-RF was revealed ($F(2, 109) = 1.72, p > .05$). However, there was a significant main effect of S-RF ($F(2, 109) = 3.12, p < .05$) on the E-tailor website visited. Post hoc comparisons using Bonferroni Correction indicated that mean E-tailor website visited for Chronic Promotion – Situation Promotion was marginally significant ($p = .11$) than chronic promotion – Situation Control ($M_{\text{Chronic medium - Situation Promotion}} = .80, M_{\text{Chronic Promotion - Situation Control}} = .11$). For the purpose of determining the behaviour of predominant chronic promotion and chronic prevention cases, data was divided based on the regulatory focus score at one standard deviation above and below the mean. The results indicated no main effect of CRF ($F(2, 106) = .98, p > .05$) and S-RF ($F(2, 106) = .40, p > .05$) on E-tailor website

visited. However, there was a significant CRF X S-RF interaction effect ($F(4, 106) = 2.42, p < .10$).

Post hoc comparisons of predominant chronic promotion and chronic prevention orientations using Bonferroni Correction indicated that medium CRF – promo S-RF was significantly higher than medium CRF – S-RF control ($M_{\text{Chronic Medium - Situation Promo}} = .92, M_{\text{Chronic Medium - Situation Control}} = .13, p < .05$).

Hence, these findings do not support H_5 which states that compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views the e-tailor websites

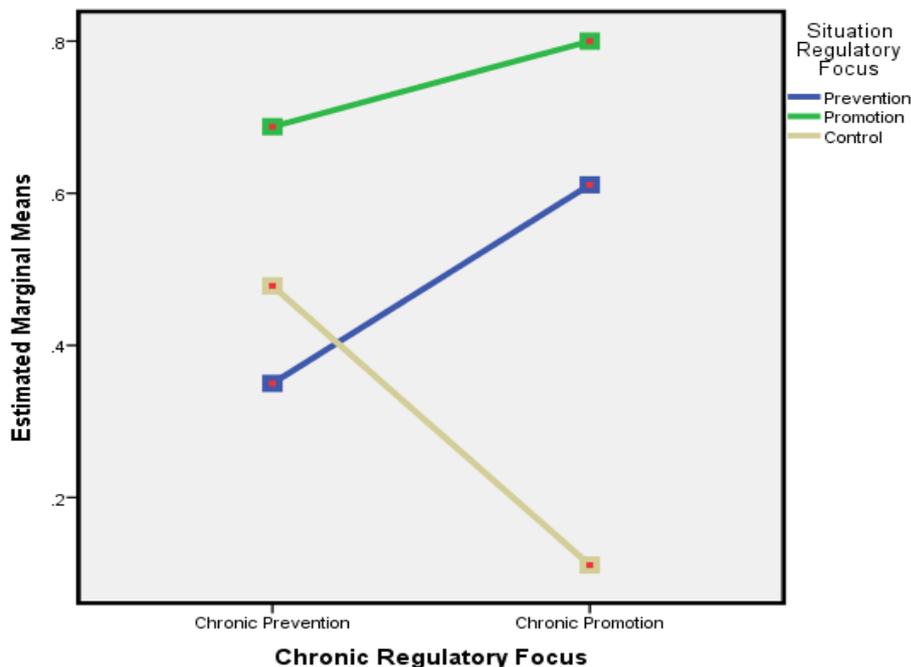


Figure 5.6 Chronic Regulatory Focus X Situation: Dependent Variable – E-tailor website visited

5.6.1.6 Positive Affect

There was no main effect of CRF ($F(1, 109) = 0.23, p > .05$) or S-RF ($F(2, 109) = 0.27, p > .05$) on the positive affect. Moreover, no significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 1.15, p > .05$). Moreover, in case of predominant chronic promotion and prevention orientation, no significant main effect of CRF ($F(2, 106) = .49, p > .05$) and S-RF ($F(2, 106) = .35, p > .05$) or interaction effect of CRF X S-RF revealed ($F(4, 106) = 0.81, p < .1$).

Hence, these findings do not support H_6 which states that compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation,

promotion congruent regulatory orientation experience stronger positive affect due to task completion.

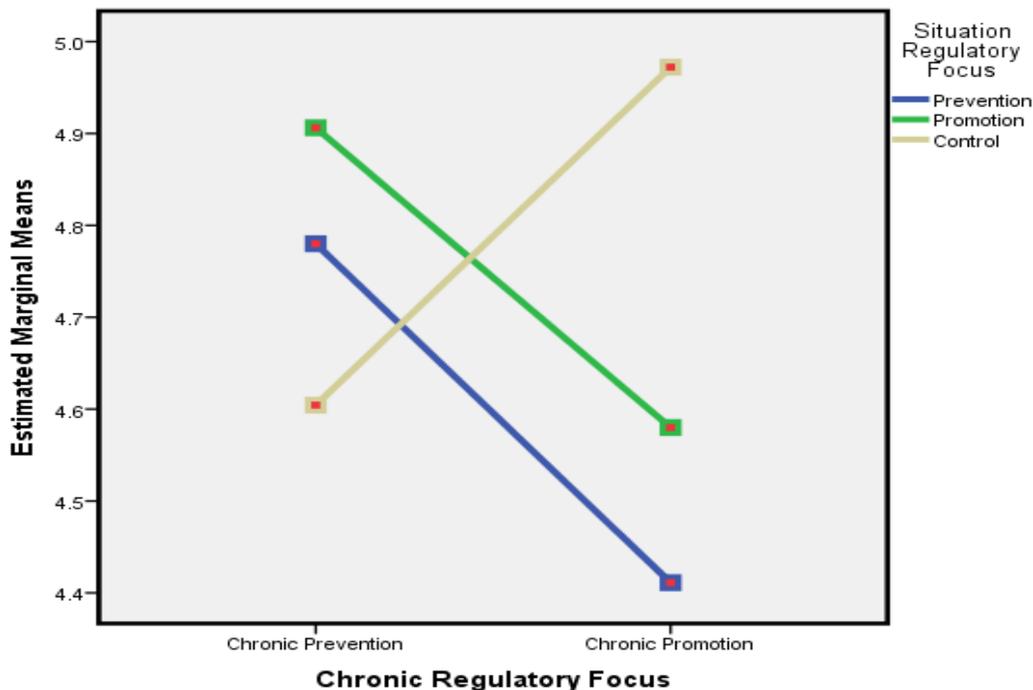


Figure 5.7 Chronic Regulatory Focus X Situation: Dependent Variable – Positive Affect

5.6.1.7 Negative Affect:

There was no main effect of CRF ($F(1, 109) = 0.45, p > .05$) or S-RF ($F(2, 109) = 1.10, p > .05$) on negative affect. There was a significant interaction effect of CRF X S-RF revealed ($F(2, 109) = 3.67, p < .05$).⁵² However, post hoc comparisons using Bonferroni corrections indicated no significant differences among groups.

Hence, these findings do not support H_7 , which states that compared to congruence between chronic and situational regulatory, incongruence between chronic and situational regulatory orientation will create stronger negative affect.

⁵² Controlling for gender and clothing purchase importance revealed a significant interaction effect of chronic RF and situation RF ($F(2, 106) = 4.12, p < .05$).

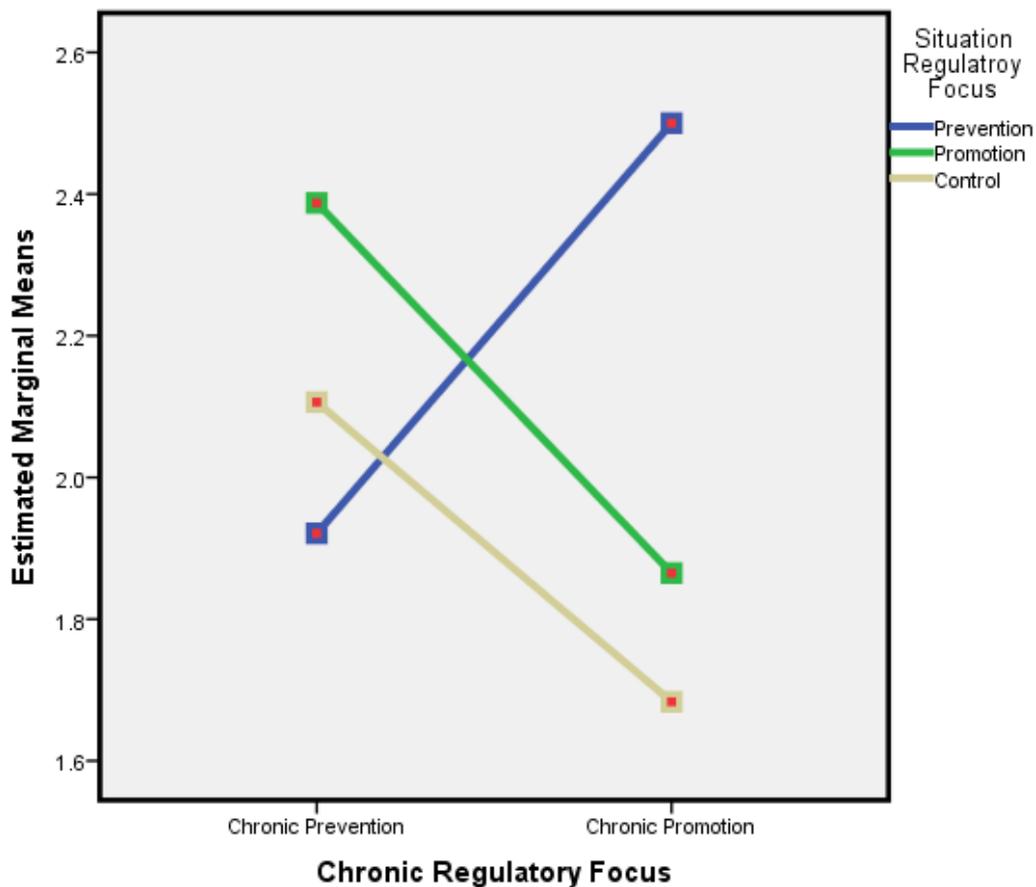


Figure 5.8 Chronic Regulatory Focus X Situation: Dependent Variable – Negative Affect

5.6.2 Additional Analysis

In addition to these behavioural outcome variables, other outcome variables were also identified while watching the videos such as the number of local and international brand websites visited, number of tabs opened during the session and end of the session. The descriptive statistics related to these variables are given in Table 6.5.

Table 5.5 Additional Analysis of Behavioural Outcome Variables
Group-wise Cell means and Standard Deviations

	Website Familiarity	Number of Carts	Number of Local brands in Cart	Number of International brands in Cart	Number of Items in a single Cart	Number of Tabs opened at the end of the Session	Number of Tabs opened at the during the Session
Chronic Prevention- Situation Prevention	3.71 (1.96)	1.90 (1.11)	1.25 (1.29)	0.65 (1.09)	0.65 (1.18)	3.15 (1.84)	3.95 (1.67)
Chronic Prevention- Situation Promotion	3.06 (1.69)	1.56 (1.03)	0.69 (0.87)	0.81 (1.04)	1.81 (2.19)	3.63 (1.89)	3.13 (1.31)
Chronic Prevention- Situation Control	2.79 (1.43)	2.04 (1.19)	1.13 (1.01)	0.52 (0.59)	1.09 (1.98)	3.17 (1.88)	3.09 (1.59)
Chronic Promotion- Situation Prevention	3.14 (1.68)	1.44 (0.78)	1.06 (0.87)	0.39 (0.50)	2.61 (3.18)	2.56 (1.15)	3.67 (2.17)
Chronic Promotion- Situation Promotion	3.38 (1.63)	1.85 (0.98)	1.00 (0.88)	0.75 (1.11)	1.05 (1.88)	3.45 (1.98)	3.75 (1.80)
Chronic Promotion- Situation Control	3.06 (1.95)	1.78 (1.11)	1.50 (1.20)	0.28 (0.75)	1.72 (2.14)	2.89 (1.32)	3.28 (1.67)

These behavioural outcome variables were submitted to the ANOVA. The results related to all variables was non-significant except for the variable number of items in a single cart.

The ANOVA result for the number of items in the single cart indicated no main effect of CRF ($F(1, 109) = 2.31, p > .05$) or S-RF ($F(2, 109) = 0.13, p > .05$) on the number of items in a single cart. However, a significant interaction effect of CRF X S-RF was revealed ($F(2, 109) = 3.69, p < 0.1$). Post hoc comparisons using Bonferroni Correction indicated that number of items in single cart was significantly higher for promo CRF – prev S-RF than prev CRF – prev S-RF ($M_{\text{Chronic Promotion - Situation Prevention}} = 2.61, M_{\text{Chronic prevention - Situation prevention}} = .65, p < .05$). The next sub-section discusses the results related to the search strategies.

5.6.3 Search Strategies

Literature has indicated differences in search and evaluation strategies for promotion and prevention oriented individuals (Higgins 2001). A logistic regression was conducted for the website search strategies which were captured through the recorded videos. Logistic regression is a recommended procedure when categorical and continuous variables are unlikely to satisfy the assumption related to the normal distribution (Sharma 1996). The independent variables included CRF (Promotion vs. prevention), S-RF (promotion vs. prevention) and CRF X S-RF interaction term. The dependent variables, which were binary in nature, included search strategies i.e. search and comparison across websites, search and comparison within the same website and stepwise search and comparison. The promo CRF and control S-RF were entered as base categories. Following are the results of logistic regression analysis:

5.6.3.1 Search and Comparison across Websites

Search and comparison across websites, coded as 1= Yes and 0= No, was entered as a dependent variable. The Hosmer-Lemeshow tests the null hypothesis and the value $p > .05$ indicated that the model is a good fit. A test of the full model with all variables against a constant only model was not significant ($\chi^2(5) = 5.27, p > .10$). A classification model encapsulates the results of predictor variables in the model. The Wald test indicates the significance of the variable contribution in the model. In the context of this research, predictor variables include CRF, S-RF, CRF-S-RF.

The results of the classification table indicate that there is no main effect of promo S-RF (Wald (1) = 1.77, $p > .1$). However, there was a main effect of prev CRF ($b = -1.14, \text{Wald}(1) = 2.98, p < .1$) and prev S-RF ($b = -1.15, \text{Wald}(1) = 2.71, p = .1$), and marginally significant interaction effect of prev CRF and prev S-RF ($b = 1.38, \text{Wald}(1) = 2.21, p = .14$). Nagelkerke's R^2 of .06 indicated a weak relationship between prediction and grouping. Prediction success overall was 60.9%.

The odds ratio indicates the probabilities or the odds of belonging to one of the dependent variable categories for each unit rise of any given variable in the model. The main effect of prev CRF and prev S-RF indicated that the odds of prev CRF and prev S-RF searching and comparing for clothing across websites are .32 times and .31 times, respectively, lower than participants in the base group. The interaction effect of prev CRF X prev S-RF indicated that the chronic prev individuals facing prev situation are 4.00 times more likely to go for search and comparison for clothing options across websites than participants in the base category ($\text{Exp (B)} = 4.00$).

Hence, based on the aforementioned finding H_8 which states that compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, the odds of promotion congruent regulatory orientation searching and comparing across websites are higher is not supported.

5.6.3.2 Search and Comparison within the Same Website

Search and comparison within the same websites, coded as 1= Yes and 0= No, was entered as a dependent variable. A test of the full model with all the variables against a constant only model was marginally significant ($\chi^2 (5) = 7.06, p > .05$). A classification model encapsulates the results of predictor variables in the model. There was no significant main effect of CRF (Wald (1) = 1.97, $p > .05$) and promo S-RF (Wald (1) = .29, $p > .05$). However, there was significant main effect of prev S-RF ($b = -1.71$, Wald (1) = 5.23, $p < .05$) and a significant interaction effect of prev CRF X prev S-RF ($b = 2.06$, Wald (1) = 4.46, $p < .05$). *Nagelkerke's R2* of .08 indicated a weak relationship between prediction and grouping. Prediction success overall was 64.3%.

The odds ratio indicates the probabilities or the odds of belonging to one of the dependent variable categories for each unit rise of any given variable in the model. The main effect of prev S-RF indicated that odds of prev S-RF searching and compare clothing within the same websites are .18 times lower than participants in the base group. The interaction effect of prev CRF X prev S-RF indicated that the chronic prev individuals facing prev situation are 7.86 times more likely to go for search and comparison for clothing options within the same website than participants in the base category ($\text{Exp (B)} = 7.86$).

Hence, based on these findings H_9 which states that compared to incongruence between chronic and situational regulatory condition and promotion congruent regulatory orientation condition, the odds of prevention congruent regulatory orientation searching and comparing within the same websites are higher is supported.

5.6.3.3 Stepwise Search and Comparison

Search and comparison within the same websites, coded as 1= Yes and 0= No, was entered as a dependent variable. A test of the full model with all the variables against a constant only model was not significant ($\chi^2(5) = 5.83, p > .1$). There was no significant main effect of CRF (Wald (1) = 0.96, $p > .05$) and promo S-RF (Wald (1) = 2.47, $p > .05$). However, there was significant main effect of prev S-RF $b = -1.41$, Wald (1) = 2.89, $p < .05$) and significant interaction effect of prev CRF X prev S-RF ($b = 3.23$, Wald (1) = 3.78, $p < .05$). *Nagelkerke's R2* of .07 indicated a weak relationship between prediction and grouping. Prediction success overall was 63.5%.

The main effect of prev S-RF indicated that odds of prev S-RF doing step wise search and comparison are .28 times lower than participants in the base group. The interaction effect of prev CRF X prev S-RF indicated that the prev CRF individuals facing prev S-RF are 6.56 times more likely to do stepwise search and comparison for clothing options than participants in the base category (Exp (B) = 6.56).

Hence based on these findings H_{10} which states that compared to incongruence between chronic and situational regulatory orientation and promotion congruent regulatory orientation, the odds of prevention congruent regulatory orientation of doing a stepwise search and comparison are higher is supported.

5.6.4 Additional Analysis

An additional analysis regarding other variables related to the search and comparison strategies was conducted. These variables were identified based on watching Camtasia videos. A logistic regression analysis was conducted for these variables as they are binary in nature.

5.6.4.1 Direct Brand Website Visit

Direct brand website visits (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was not significant ($\chi^2(5) = 7.01, p > .1$). There was no significant main effect of CRF (Wald (1) = 0.03, $p > .10$), promo S-RF (Wald (1) = .00, $p > .10$), prev S-RF (Wald (1) = 1.03, $p > .10$), prev CRF and prev S-RF interaction effect (Wald (1) = .33, $p > .10$) and prev CRF and promo S-RF interaction effect (Wald (1) = .00, $p > .10$). *Nagelkerke's R2* of .18 indicated a moderate relationship between prediction and grouping. Prediction success overall was 94.8%.

5.6.4.2 Website Visit based on Google Results

Website visit based on Google results (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was not significant ($\chi^2(5) = 3.67, p > .1$). There was no significant main effect of CRF (Wald (1) = 1.06, $p > .10$), prev S-RF (Wald (1) = .13, $p > .10$), prev CRF and prev S-RF interaction effect (Wald (1) = .04, $p > .10$). However, there was a significant effect of promo S-RF (Wald (1) = 2.79, $p < .10$), and marginally significant interaction effect of prev CRF and promo S-RF (Wald (1) = 2.14, $p = .14$). *Nagelkerke's R2* of .04 indicated a weak relationship between prediction and grouping. Prediction success overall was 60.9%.

5.6.4.3 Specific brands searched on Google

Specific brands searched on Google results (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was not significant ($\chi^2(5) = 3.71, p > .1$). There was no significant main effect of CRF (Wald (1) = .58, $p > .10$), prev S-RF (Wald (1) = .23, $p > .10$), promo S-RF (Wald (1) = .39, $p < .10$), no interaction effect of prev CRF and prev S-RF (Wald (1) = .19, $p > .10$). and prev CRF and promo S-RF (Wald (1) = .33, $p = .14$). *Nagelkerke's R2* of .06 indicated a weak relationship between prediction and grouping. Prediction success overall was 87%.

5.6.4.4 Single cart

Single cart (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was significant ($\chi^2(5) = 10.58, p = .06$). There was no significant main effect of CRF (Wald (1) = 1.97, $p > .05$), promo S-RF (Wald (1) = .87, $p > .05$) or prev S-RF (Wald (1) = .45). However, there was a significant interaction effect of prev CRF X Promo S-RF ($b = 1.57, Wald(1) = 2.77, p < .1$). *Nagelkerke's R2* of .12 indicated a moderate relationship between prediction and grouping. Prediction success overall was 63.5%.

The interaction effect of prev CRF X Promo S-RF indicated that the chronic prev individuals facing promo situation are 4.82 times more likely to have a single cart than participants in the base category (Exp (B) = 4.82).

5.6.4.5 Multiple Carts

Multiple carts (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was marginally significant ($\chi^2(5) = 10.58, p = .13$). There was no significant main effect of CRF (Wald (1) = 0.48, $p > .05$), promo S-RF (Wald (1) = .87, $p > .05$) or prev S-RF (Wald (1) = 1.02). However, there was a significant interaction effect of prev CRF X Promo S-RF ($b = -1.57$, Wald (1) = 2.77, $p < .1$). *Nagelkerke's R2* of .10 indicated a moderate relationship between prediction and grouping. Prediction success overall was 62.6%.

The interaction effect of prev CRF X Promo S-RF indicated that the chronic prev individuals facing promo situation are .21 times less likely to have multiple carts than participants in the base category (Exp (B) = .21).

5.6.4.6 Single Tab during Search

Specific brands searched on Google results (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was significant ($\chi^2(5) = 10.81, p < .1$). There was no significant main effect of CRF (Wald (1) = .78, $p > .10$, prev S-RF (Wald (1) = .00, $p > .10$), promo S-RF (Wald (1) = .00, $p < .10$), no interaction effect of prev CRF and prev S-RF (Wald (1) = 1.14, $p > .10$). and prev CRF and promo S-RF (Wald (1) = .00, $p = .14$). *Nagelkerke's R2* of .20 indicated a moderate relationship between prediction and grouping. Prediction success overall was 91.3%.

5.6.4.7 Many Tabs of Multiple Websites During Search

Many tabs of multiple websites during search (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was not significant ($\chi^2(5) = 2.29, p > .1$). There was no significant main effect of CRF (Wald (1) = .35, $p > .10$, prev S-RF (Wald (1) = .15, $p > .10$), promo S-RF (Wald (1) = .04, $p < .10$), no interaction effect of prev CRF and prev S-RF (Wald (1) = 0.10, $p > .10$). and prev CRF and promo S-RF (Wald (1) = 1.19, $p > .10$). *Nagelkerke's R2* of .03 indicated a weak relationship between prediction and grouping. Prediction success overall was 74.8%.

5.6.4.8 Many Tabs of a single website During Search

Many tabs of single website during search (coded as 1= Yes and 0= No) was entered as a dependent variable. A test of the full model against a constant only model was not significant ($\chi^2(5) = 6.55, p > .1$). There was no significant main effect of CRF (Wald (1) = 1.52, $p > .10$), prev S-RF (Wald (1) = 1.29, $p > .10$), promo S-RF (Wald (1) = .02, $p < .10$), no interaction effect of prev CRF and prev S-RF (Wald (1) = 0.09, $p > .10$) and prev CRF and promo S-RF (Wald (1) = .67, $p > .10$). *Nagelkerke's R2* of .1 indicated a weak relationship between prediction and grouping. Prediction success overall was 84.3%.

5.7 Summary and Discussion

In the present study the participants were endowed with the goal of finding perfect (required) clothing article(s) for their dream (required) job from online sources. The objective was to find the effect of chronic and situation congruence and incongruence on the actions and behavioural outcomes during the online CDJ. The effect of CRF x S-RF congruence (incongruence) on the behavioural and affect variables (session duration, number of websites visited, basket amount, basket size, positive and negative affect and E-tailor website visit) and search strategy variables (search across websites, search within the same website and stepwise search and comparison) are discussed below.

5.7.1 Behavioural and Emotional Outcomes

This section includes the discussion regarding behavioural and affect outcome variables. The sequence of discussion follows the same pattern as the presentation of hypotheses.

5.7.1.1 Session duration

Results of H_1 indicate significantly higher session duration for promotion congruent condition which is consistent with the Haws et al.'s (2012) study. Their study reported significant results for the promotion congruent conditions but not for prevention congruent conditions. They maintain that chronic promotion orientation interaction with situational promotion orientation, results in a stronger promotional orientation. On the other hand, the lack of significant results for prevention congruent condition is because of the prevention orientation's association with lower level construal and focus on concrete details. Therefore, this desire to focus on concrete details *"support more variability and inconsistency in decisions with the individual's enduring traits and goals"* (Haws et al., p. 56).

Additionally, comparison of control group with the factorial group indicated that chronic prevention individuals in the control condition have greater session duration than the chronic promotion individuals. This may be explained with chronic prevention orientation's tendency to avoid risk (Higgins 1998). However, Promo CRF- Promo S-RF congruence results in overall higher session duration which can be explained by the study conducted by Vaughn et al. (2006). They explained the amount of time spent on a task based on enjoyment stop rule and sufficiency stop rule. That is, when an individual pursues task for advancement and growth (promotion orientation) then enjoyment stop rule works. Conversely, when the task is taken up to meet a certain criteria or to fulfil a duty (prevention orientation) then sufficiency stop rule operates. Task enjoyment leads to more things accomplished in a task because of the continuation of activity due

to enjoyment. Sufficiency stop rule terminates the activity once the requirement has been fulfilled. Since, the task in this study required participants to buy clothing article(s) for their dream (required) job. Sufficiency stop rule may have led the prev CRF participants facing prev S-RF (congruence) to stop the task once they had met the necessary task conditions, reducing the overall session duration. The higher promo congruent session duration suggests greater propensity of promo congruent cases to be side-tracked by distractions compared to prevention congruent groups (Freitas, Liberman & Higgins 2002).

The greater session duration results for promo CRF and promo S-RF condition are inconsistent with the previous Liberman et al.'s (1999) study. This study indicates that the promotion focused is concerned with generating and endorsing more hypotheses by take less time on average. Similarly, non-significant session duration results for CRF and S-RF incongruence conditions are inconsistent with Lee's (2009) and Lisjak et al.'s (2012, study 2) studies. Lee (2009) asserted that misfit conditions (Please refer to section 2.9 of literature review) create feelings of wrongness which may enhance individual motivation to engage in careful information processing. Similarly, Lisjak et al. (2012) research indicated that incongruence between chronic and situational regulatory orientation depletes mental resources and creates slower responses to task (study 2).

5.7.1.2 Basket Amount and Basket Size

Results related to basket amount indicate significantly greater amount spent by chronic-situation incongruent group (promo CRF- prev S-RF) compared to the congruent regulatory group; albeit latter group's significantly greater session duration (promotion congruent group). The non-significant basket amount and basket size results for promotion congruent group may be explained with directed online browsing (Choo et al. 1999) resulting in higher session duration. However, greater session duration may not necessarily lead to immediate conversion in the same search and comparison episode.

Similarly, the non-significant prevention congruent results related to basket size and basket amount can be explained with the same assertion that search and comparison for the prevention congruent conditions may not lead to conversion in the same episode. The result for this group can also be explained with the study conducted by Freitas, Liberman & Higgins (2002) and Trope and Liberman's (2003) construal level theory. Freitas, Liberman & Higgins (2002) found that prevention focused is better capable to resist temptation compared to promotion focused. Experiment 1 of their study had a message decryption task framed as either promotion or prevention oriented. The task required participants to detect and accept/reject authentic/counterfeit messages. During this activity the participants were presented with distractions such as video clips and commercials. The results of their study indicated that the

prevention focused enjoyed the task more while avoiding the distractions. This overall greater enjoyment by the prevention focused was due to the regulatory fit between the regulatory focus and the action of distraction avoidance which led to the overall greater level of task enjoyment and hence temptation avoidance. The non-significant basket amount and basket size results of the prevention congruent condition indicate that such groups emphasize more on focusing at the concrete details of websites and are perhaps better able to identify shortcomings in the website content. Moreover, due to their higher level of vigilance (Higgins 1997) they may be more careful before spending. However, comparison of control group with factorial group indicated that chronic prevention individual in a control group have a higher basket amount and basket size compared to chronic promotion in control group. This can be explained with chronic prevention orientation's tendency to consider task as necessities (Higgins 2001).

Additionally, prev S-RF in incongruent group indicates significantly higher basket amount. Comparison of significant basket amount results pertaining to promo CRF- prev S-RF group to the significant results of the same group regarding "*number of items in the single cart*" (Please refer to Table 5.5) variables is interesting. Promo CRF- prev S-RF group's single cart has overall more items compared to other groups leading to overall higher basket amount. In the promo CRF-prev S-RF group, the chronic promotion orientation may have created the temptation to add more items to the cart hence increasing the overall basket amount. However, the number of carts may have been controlled due to the prevention situation.

Furthermore, the higher basket amount for incongruent condition can be explained with the indirect evidence provided by the study conducted by Lisjak et al. (2012, study 6). Their results indicated that incongruity between chronic and situational regulatory orientation creates cognitive impairment leading to weaker resistance to temptation. However, in the context of this study significantly variability is found in incongruent groups with prevention situation only. Indeed, this can be explained with Haws et al.'s (2012) assertion that prevention situations create greater result variability. In prev situation pertaining to prev congruence group the results are non-significant. On the hand, prev situation pertaining to incongruent group reveal significantly higher basket amount.

5.7.1.3 Number of Websites Visited

The non-significant findings for this variable indicates that all groups had little difference in the number of websites visited. However, a comparison of number of websites visited for the control group versus the factorial group indicated that chronic promotion in the control group visit

greater number of websites compared to chronic prevention in the control group. Interestingly, the number of websites visited by chronic promotion in the control group is similar to promotion congruence group. Additionally, the number of websites visited is the highest for chronic prevention- situation promotion group. The greater tendency for the promotion orientation to view more websites can be explained with the results of the study conducted by Crowe and Higgins (1997). Their research explains that promotion focused individuals (prevention focused) choose eagerness (vigilance) strategy and generate greater (fewer) alternatives in order to avoid the error of omission (commission).

5.7.1.4 E-tailor Website Visited

The e-tailor (e-commerce) websites like Amazon, eBay have multiple categories and multiple options which may be an attractive option for promotion focused because they do not want to miss the opportunity of selecting the best option from the multitude of available options (Higgins 1997; Crowe and Higgins 1997). However, in the context of this study these results are not significant for promotion congruent group or incongruent group with promotion situation. This suggests that looking for many options does not necessarily mean many options from one stop shopping website.

5.7.1.5 Positive Affect and Negative Affect:

Previous studies have revealed emotions as a result of person-situation congruence (Brockner and Higgins 2001), regulatory goal achievement (Idson et al. 2000) and regulatory fit (Higgins et al. 2003). However, the results of the present study do not indicate any significant differences in the results of chronic-situation congruent or incongruent groups. However, graphical results depict positive affect experienced by the chronic promotion in the control group to be higher than all other groups. In addition to this, chronic promotion individuals in the control group experience the lowest negative affect compared to all other groups.

The non-significant affect results for control, congruent and incongruent groups is inconsistent with Brockner and Higgins (2001) study. Their study showed that person-situation (organizational task incentives) congruence creates emotions of cheerfulness for promotion focused and emotions of quiescence in case of prevention focused. Whereas person – situation incongruence affects performance and creates emotions of disappointment in promotion focused and agitation in prevention focused

Moreover, affect results of this study are also inconsistent with the results provided by Higgins, James and Friedman (1997) and Higgins (2000). The results of their study indicate that in case of strong promotion orientation, goal attainment (failure) produces intense emotions of cheerfulness (dejection). Prevention orientation on the hand yield emotions of quiescence (agitation) due to goal achievement (failure). These strong positive emotions are not evident specifically in the promo congruence group of the present study.

Overall, the lack of significant results for the positive and negative affect hypotheses may be explained with superordinate and subordinate goals. The task of clothing purchase is related to the subordinate goal that will help to accomplish the overall superordinate goal related to successful career or required job to meet the responsibilities (Bagozzi & Dholakia 1999). Hence, successfully accomplishing the sub-ordinate goal by congruent or incongruent regulatory orientation groups may not have created strong positive or negative emotions.

5.7.2 Search and Comparison Strategies

Actions in the current study include how the websites are searched i.e. search and comparison strategies. These include, search and comparison across websites, search and comparison within the same website and step wise search and comparison.

The results pertaining to these hypotheses can be explained with Crowe & Higgins's (1997) error of omission and commission, Kruglanski et al.'s (2015) assertion related to equifinality and abstract and concrete construal of information (Keller, Lee & Sternthal 2004; Lee, Keller, Sternthal 2009; Trope & Liberman 2010). Based on the careful and vigilant nature of prevention oriented individuals it was posited that they are more likely to do an extensive search i.e. search and comparison within the same website, across multiple websites and stepwise search and comparison to find the right product for themselves. This because they want to ensure correct choice of option and avoid the error of commission (Crowe & Higgins 1997).

Kruglanski et al.'s (2015) concept of equifinality stated that multiple means lead to the same goal (Kruglanski et al. 2015; Kruglanski, Pierro & Sheveland 2011). Hence, the choice of multiple means, that is search and comparison across website, within website and stepwise search and comparison, by prev congruent group to attain the goal.

Kruglanski et al.'s (2015) assertion can also be used to explain the non-significant promo congruent and chronic situation incongruent results. The results suggest similar choice of actions to attain a goal (Kruglanski 2015). One group may use the same mean or action to avoid the error

or omission and the other one may use it in order to avoid the error of commission. However, the odds appear to be greater for prev congruent groups compared to the other groups.

Previous studies indicated that prevention orientation construes information at a concrete level whereas the promotion orientation construes the information at an abstract level. The significant search and comparison results for prev congruent condition indicates this propensity to analyse information at greater detail. This is done by looking at multiple website, checking multiple pages of the same website and doing it in a sequential or step by step manner (Please refer to Table 5.1 for the definitions of term codes)

The findings of this study are slightly inconsistent with Pham and Chang's (2010) menu study that stated that promotion focused are more prone searching at a global level. The result of this study indicate that when searching for products online, prevention congruent people also consider multiple options and look at various websites in order to reduce the level of risk and to avoid making mistakes by choosing the incorrect options. Previous theorizing also stated that there is not much difference in the depth of processing of promotion and prevention focused (Pham & Higgins 2005).

The significant results regarding prevention congruent condition searching in-depth i.e. looking at the concrete details of the single website along with the search across multiple websites and stepwise search can also be explained with Noort's (2008). This study suggests that the level of perceived risk in online channels is higher compared to the offline channel. Therefore, prevention oriented individuals being true to their nature of being careful and vigilant (Higgins 2000) would avoid the error of commission before making any decision. Therefore, they are more elaborate in their search and comparison strategy to minimize false alarms and to attain correct rejection (Higgins 1997; Crowe and Higgins 1997). These results can also be explained with Wan et al.'s (2008) study that specified that prevention focus (promotion focus) individuals focus more on accuracy strategy (progress strategy).

Overall, the additional non-significant results regarding search and comparison strategies, for example, direct website search, search on Google, number of tabs opened, support the previous studies which state that any means or tactics can be used to attain the goal (Kruglanski 2015; Scholer et al. 2013)

5.8 Summary

Overall, the results of this phase helps in the identification of four sets of individuals i.e. prev congruent, promo congruent, prev S-RF incongruent and promo S-RF incongruent. Prev congruent

group depict the most extensive search behaviour but do not indicate higher conversion propensity (based on basket size and basket amount). This can be explained due to heightened vigilance due chronic-situation congruence. Promo congruent group depict the higher task session duration but do not indicate higher conversion propensity (based on basket size and basket amount). This can be explained due to increased task enjoyment (Vaughn et al. 2006) or perhaps due to distractions (Freitas, Liberman & Higgins 2002). The prev S-RF incongruent group indicates higher conversion propensity due to their higher basket amount perhaps due to their lower self-control due to expended cognitive resources (Lisjak et al. 2012).

The non-significant results for the different types of search strategies such as number of tabs opened, rand website visited or search on Google suggests that similar types of means can be used to attain a goal (Kruglanski et al. 2015). Similarly, the non-significant affect results may be due to the achievement associated with the sub-ordinate goal of purchasing a clothing article rather than attainment of higher order goal ((Bagozzi & Dholakia 1999). Table 5.6 presents the overall summary of all the presented hypotheses.

Table 5.6 Hypothesis Summary Table

H1	<i>Compared to incongruence between chronic and situational regulatory orientation, congruence between chronic and situational regulatory orientation increases the session duration.</i>	Partially Supported
H2	<i>Compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket amount.</i>	Supported
H3	<i>Compared to congruence between chronic and situational regulatory orientation, incongruence between chronic and situational regulatory orientation leads to bigger basket size</i>	Not Supported
H4	<i>Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views more websites</i>	Not Supported
H5	<i>Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation views the e-tailor websites</i>	Not Supported
H6	<i>Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, promotion congruent regulatory orientation experience stronger positive affect due to task completion</i>	Not Supported

H7	<i>Compared to congruence between chronic and situational regulatory, incongruence between chronic and situational regulatory orientation will create stronger negative affect</i>	Not Supported
H8	<i>Compared to incongruence between chronic and situational regulatory orientation and prevention congruent regulatory orientation, the odds of promotion congruent regulatory orientation searching and comparing across websites are higher.</i>	Not Supported
H9	<i>Compared to incongruence between chronic and situational regulatory condition and promotion congruent regulatory orientation condition, the odds of prevention congruent regulatory orientation searching and comparing within the same websites are higher</i>	Supported
H10	<i>Compared to incongruence between chronic and situational regulatory orientation and promotion congruent regulatory orientation, the odds of prevention congruent regulatory orientation of doing a stepwise search and comparison are higher</i>	Supported

5.9 Study Strengths and Limitations

The strength of the study lies in the way search and evaluation data was captured i.e. through video recording. Since, individual level search data is difficult to obtain (Gensler et al. 2012) such experiments with less stringent conditions help in capturing the dynamic online customer behaviour which may be difficult to capture otherwise (Hewson et al. 2003; Kumar, Lang & Peng 2005). Moreover, empirical testing of the influence of chronic and situational regulatory interaction on the actions and behaviour that take place in the online channel environment during search, evaluation and purchase is unique.

The limitation of this study relates to the small sample size and the use of student sample. Although, students sample is extensively utilized in experiments (Darley 2010) but it limits the

generalizability of the results. Another limitation involves the non-usage of verbal protocol analysis (retrospective or concurrent) for the purpose of analysing the reasons behind the actions. Moreover, the recorded videos in the lab restricted participant's choice of accessing social media websites to seek advice and reviews. Future research may overcome this limitation by incorporating this element through questionnaire or identifying other methods to record the activities in the surrounding environment.

Moreover, many hypotheses of this study are not validated. This is perhaps due to the fact that rationale for several hypotheses, for instance H2 and H3, use the concept of impulsion. This suggests that consumers will buy more than originally planned. However, this study does not take into account planned purchase, only actual purchase is accounted for – whether they were planned or not. Additionally, there is a comparison of number of items bought between condition but not the number of unplanned items bought. This may explain that many hypotheses are not validated and is a limitation of this study.

One of the factors i.e. chronic regulatory focus is not manipulated but measured. Therefore, the participants are not randomly allocated to different conditions and may have created bias. Hence, this is also another limitation of this study.

Some of the dependent variables regarding search actions were binary. Use of metric variable, such as the number of pages within particular website searched or the duration of these visits, may potentially have led to different results.

To further understand the concept of CDJ, this research takes the expert's perspective to understand their views on CDJ, from their brand perspective and to identify how they connect CDJ and channels with RFT.

Chapter 6 Experts' interviews

The findings of the first qualitative and second quantitative stages i.e. customer interviews and experiment informed the key questions for the third semi-structured interview stage. The third stage of the research is qualitative and involves expert interviews. Qualitative approach has been used in other studies to gain insights from the experts (Flint et al. 2002; Morgan et al. 2005). However, research related to the expert's perspective in RFT and CDJ literature's domain remains sparse. Moreover, it is important to gain expert viewpoint regarding the regulatory orientation's influence on CDJ firstly because RFT has previously identified important managerial and policy implications in other marketing domains. For instance, implications in the realm of advertising (Ashraf & Thongpapanl 2015) and social marketing (Keller et al. 2011).

Secondly, these interviews will help in gaining a rich account of the experts' opinion on the present topic. Thirdly, common grounds and differences between the channels and CDJs experienced by customers in the first and second stages are corroborated with experts' account in the third stage that can help marketers in designing better journeys. In essence, these expert interviews will help to identify current practitioners' strategies and compare them to the dynamic shoppers' practices in the real world. The specific research questions for this stage include:

- a) What is the retailer/e-tailor awareness of RFT?
- b) How do the retailers adapt to different customer decision journeys? Is there adaptation in customer decision journey from the RFT perspective?

6.1 Interview Guide

An interviewer guide was developed for the semi-structured interviews to serve as a point of reference (Wahyuni 2012). Different questions were included in the guide; main questions, probes, hypothetical questions and the follow up questions (Rubin & Rubin 2011; Leech 2002; Chenail 2011; Gill et al. 2008). The interview guide started with rapport building questions, followed by general questions which involved asking the expert about their company and industry in general. These were followed by the topical questions. Hypothetical, touring questions (Rubin & Rubin 2011) such as, can you please take me through how your customers search for your product? Prompts (Leech 2002) were also included. (Please refer to the interview guide in appendix D).

6.2 Sampling and Selection of Experts

The researcher contacted her employer's alumni office to provide contacts of the managers or entrepreneurs in the retail and e-tailing sectors. The criteria for selecting experts from the retail or e-tailing were the years of experience in that particular sector, retailer's multiple channel or online presence, operations in one of the product categories highlighted by the participants in the first stage of this study.

Participants were selected based on maximum variation sampling technique, a type of purposive sampling, which has found to be useful in qualitative research (Onwuegbuzie & Leech 2007). The objective of using this technique was to get a diverse range of respondents with several perspectives in order to better understand the phenomenon under consideration (Onwuegbuzie & Leech 2007).

The experts were sent an email informing them of the purpose of the study along with consent form and participant information sheet. Similar to the previous stage, these emailed forms explicitly informed the participants that their identity will be kept confidential, their data will be stored on password encrypted computer, they have the right to withdraw at any time and in case of any questions they could contact the mentioned contacts in the form. They were requested to reply to the email if they agreed to participate in the interview. Follow-up emails were also sent wherever required. Twenty-five emails were sent and sixteen responses were received. All interviews were face-face interviews. The interview timing was mutually agreed upon and venue in all the cases was the expert's office. Fourteen experts allowed audio-recording of the data; whereas the two experts who refused audio-recording were interviewed but later on not included in the analysis. This is because the researcher was unable to take down all the notes during that session. The data collection for this stage happened from September 2017 till November 2017. The following list indicates the list of experts from different sectors.

Table 6.1 List of Experts

	Organization Name	Sector	Channel Presence
1	Taza Mart	E-Grocery	Online
2	Surmawala	Electronics	Multi-channel
3	My Cart	E-Tailor (Multiple Category)	Online
4	Shandaar Buy	Electronics E-Tailor	Online

	Organization Name	Sector	Channel Presence
5	J.	Clothing	Multi-channel
6	Sana Safinaz	Clothing	Multi-channel
7	Diners	Clothing	Multi-channel
8	Daraz	E-Tailor (Multiple Category)	Online
9	Sapphire	Clothing	Multi-channel
10	Anas	E-Tailor	Online
11	Yayvo	E-Tailor (Multiple Category)	Online
12	Habitt	Furniture	Multi-channel
13	Telemart	E-Tailor (Multiple Category)	Online
14	Service	Shoes	Multi-channel

6.3 Data Collection and Preparation

The interviews started at the agreed upon timings at the office premises of the interviewees. At the start of the interview, experts were greeted, after rapport building; respondents were given a printed copy of the participant information sheet and consent form. They were given a few minutes to go through the forms and asked for questions or concern. The experts were told that there is no right or wrong answer and the objectives relate to gaining the expert's perspective of their customer's journey (Day 1975). Interview started after seeking permission for audio recording. All questions from the interview guide were asked and probes were made wherever necessary. Specific decision journey and regulatory orientation terminologies were used explicitly during the interviews (Hölscher & Strube 2000). It ensured that all relevant points were being covered and at the same time it gave flexibility to probe and further question as per the requirement of the session. At the end of the session the experts were thanked and debriefed.

All audio recorded interviews were later transferred to the password protected computer and the experts' confidentiality was ensured through pseudonyms. These interviews were transcribed immediately after each session and follow up questions (Chenail 2011) were prepared based upon

responses received during the interviews. Further follow-up questions were prepared during notes writing during interview transcription.

The interview transcriptions were followed by data familiarization, reflection, and coding and theme development. Although qualitative software such as N 'Vivo and ATLAS TI are present but manual method was preferred for this research as it is deemed suitable for data interpretation (Richards & Richards 1994). Themes were identified through constant comparison within and across cases. A concurrent data collection and thematic analysis was followed (Morse et. al 2002). This helped in potential expert recruitment and interview guide modification. Interviews were conducted till the point of saturation (Mason 2010; Robinson 2014).

The interviews on average lasted for fifty minutes and were conducted in "Minglish" a mix of both English and Urdu. The experts generally used English for answering but Urdu phrases were also included at certain places to elaborate or to add emphasis to a point. Each transcript on average contained 10,000 words which makes a total of 140,000 words for analysis.

For the purpose of assuring quality in data analysis all factors relating to credibility, transferability, dependability and objectivity were followed similar to the first stage (Baxter & Eyles 1997). Moreover, the researcher also used other qualitative data measure such as clarifying research bias, ruling out spurious relationships, rich description, and assessing rival explanations (Onwuegbuzie & Teddlie 2003). After the thematic analysis of the expert interviews, data of the first and second qualitative stages were compared and contrasted. The following section describes the codes and themes identified through experts' interviews, presents the findings and the preliminary discussion related to the chapter. In order to maintain confidentiality of these experts only interview numbers are given.

6.4 Data Analysis, Coding and Theme Development

Data analysis started with code development. Open coding, structural coding and process coding was done. Similar to the first qualitative stage, data analysis and data collection happened concurrently. The core research questions related to experts' usage of regulatory orientation in their customer analysis and how retailers adapt to different customer decision journeys and customers. Codes were compared after the first three interviews and revisions in the interview process was made accordingly. The experts were chosen from a cross section of industries. Respondents' recruitment stopped at the point of data saturation (Strauss & Corbin 1990; Guest, Bunce & Johnson 2006). Table 5.2 presents examples of the process code and structural coding done for the expert interviews.

Table 6.2 Examples of Structural and Process Coding

Code	Datum Supporting Code	Researcher's interpretation
Structural Code	<i>"I will be showing ads to people who don't know about us or have never been to our website for past 6 months. I try to get them to my website somehow. If they click the link and reach the website, they come to 2nd part of the journey where we are again targeting people with different batch of creative. We are trying that they purchase something from us. In the first part of the funnel, we try that the shopper clicks the website and 2nd we try that they buy something" (Interview 1).</i>	Explains the targeting and re-targeting strategies adopted. Breaks down journey into parts. The first part of journey involves strategies relating to targeting and the second part involves strategy relating to retargeting.
Process Code	<i>"... They want to go to website. They don't want to buy, but they will go to website and search every product. They might even stay on your website and do other things in back ground. In actual sales usually customer comes to website he searches for a particular thing. for example, Gree 1-ton AC. He will look at that. And then he usually calls or there is live chat on website. They call and make inquiries" (Interview 12)</i>	Describes and differentiates the purchase process of serious and non-serious customers.

Thematic analysis was adopted in order to understand the meaning of the expert responses and their range of attitudes towards customers and customer decision journey (Warwick & Liniger 1975; Aronson 1994). Based on the thematic analysis of one-one interviews, themes were deductively and inductively identified. Table 5.3 indicates themes identified based on expert interviews:

Table 6.3 Expert Themes

	Themes	Sub-themes	Key Terms	Examples
1	Understanding the Customers	Customer categories	Perceived risk, deal prone customer, classification based on demand drivers, SEO versus Facebook customer	<i>"There are bargain hunters who wait for sales and discounts and then there are these rich people who don't care about the price and they just buy". (Interview 3)</i>
2	Understanding the journey	Need recognition	Black Friday, Shopping day, Channel usage for promotions	<i>"We don't have Black Friday, because during Black Friday, shopper doesn't come online to purchase groceries. They buy big items like mobile phones, laptops cameras. All those items which are expensive and consumers get big discount on... So they primarily come to buy electronics and apparels not groceries. Which we don't specialize in and that's the basic reason we don't have black Friday campaign. Other than that we have the whole calendar year planned Like we have a regular wow weekend that we give big discounts on any items. 14th August, Eid, Ramadan, New Year". (Interview 6)</i>
		Search and evaluation	Redirection, Push versus pull, SEO versus Facebook traffic, newsletter, push notifications, email marketing, retargeting, ads, paid channels and unpaid channels, display channel, search channel, Native marketing, website design, search filters, Micro moments, Integrated communication	<i>"If I am running an ad on Facebook, there are some people who just have to click on the ad. They want to go to website. They are not customers they don't want to buy, but they will go to the website and search every product. They might even stay on your website and do other things in back ground. But when it comes to actual sales, it usually comes from customers who search for a particular thing".(Interview 10)</i>
		Purchase	Decision window, conversion window, closing the sale, vouchers, click through rates, conversion rates, bounce rates, chat box importance, importance of trust and credibility	<i>"We don't believe in quantity but the quality of traffic. We are focused on conversion rates. And we enjoy the highest that I have heard from all other e-commerce. Rather than having garbage traffic coming on website and claiming that we are the biggest online website."(Interview 14)</i>
		Post-purchase	Loyalty programs, Word of Mouth, complains, returns, warranty	<i>".... refrigerator, deep freezer and microwave can be checked and sent. But AC we can't. And sometimes by default we receive 1000 pieces which have manufacturing faults. When someone purchases from us and then they complain, we can't do anything. We have to call the company go and get it fixed." (Interview 11)</i>
		Devices used	Revenue based on device, conversion rates, product category	<i>"Our first customer usually comes from website and then the routine customer, who has placed an order with us and re orders, they convert to our mobile app."(Interview 12)</i>

	Themes	Sub-themes	Key Terms	Examples
3	Understanding the Challenges	Challenges highlighted	Trust, Returns and cancellations, channel conflict, Cart abandonment	<i>"It's all about system software technology, if you can get the right technology and system. People can always be trained to use it. It's not rocket science. It's being used. The thing we are working is to get the best ERP working. It would then enable us to be on that international platform"</i> Interview 8

6.5 Findings

The experts first spoke about the retailing and e-tailing scenario in general and specific to Pakistan. They also discussed their company's business model and how that model has evolved. The multi-channel experts mentioned the importance of technology for better online and offline channel integration. Out of fourteen experts interviewed, only one expert classified his business as *"almost on the way to become an omni-channel organization"*. He claimed that their retail brand would be the only retail brand in Pakistan with the omni-channel model. The ability to deliver the omni-channel experience i.e. seamless online and offline experience is due to their recent installation of advanced technology solution that would integrate all channels. None of the respondents operating multi-channel brand considered brand cannibalization due to the availability of multiple channels. They explained that all these channels overall complemented each other and together provided better results for the company.

After the company and industry introduction, the experts described their customers. Five experts illuminated the use of demographic and geographic data for understanding customers and catering to their respective requirements. They targeted different customers based on their age group or gender or city. Whereas one expert highlighted behavioural data usage. He mentioned:

*"We don't believe I would say in **demographic based targeting**And so is the case with Amazon. We did a case study 2 years back. If I want to target female fashion what comes to mind. Like yellow bag, for example; Mothers won't buy a bright yellow bag.....perhaps ladies **aged 18 to 24 would or 24 to 35, young mothers**. We'll always miss out a husband who is interested in gifting his wife. We will miss a person who wants to gift his friend. We'll always miss out a kid who wants to gift his mother. That is why **we don't believe in demographic based targeting**. It's good if you want to see the share, that how much Karachi (city) is contributing and how much Lahore (city) is contributing. We believe in behavior based data. So, people don't do what they say and don't say what they do. In online shopping, Google helps filter these things..... We focus on shopper behavior. **Whatever behavior is shown online we focus on that**. I would target someone for yellow bag who has already shown interest in a red bag. That can be a 60 year or mother in law buying for her daughter in law.... we will miss that opportunity if we focus on demographics".*

(Interview 14)

The experts also highlighted how they adapted to customers and the customer decision journeys. Firstly, the deductive themes will be discussed and this will be followed by the inductive themes.

6.5.1 Understanding the Customers

Throughout the experts' interviews different customer descriptions were identified. As highlighted earlier that five experts classified their customers based on demographic and geographic factors. While one expert highlighted use of behavioural data. The others classified their customers based on the type of need, others classified the customers based on the purchase frequency or type of purchased good (i.e. branded versus unbranded product purchased) or lifestyle. Marketing head of a multi-channel store explains her classification of different customers based on the demand drivers:

*"I call them demand driver. These are the ones that we have learnt over a period of time as reasons that bring customer to our store. **We have 5 drivers.** One is **occasions**. Then one is **new homes**, then **replacement and upgrading**, your current thing which is different from new home as new homes is entirely moving not renovating the existing one. There is a little driver called **every day**, where you tend to come to the store for the stuff which you need for daily life whether its kitchen, bedding or tools. Everyday are weekday drivers because people who come in, for everyday shopping find us expensive so they are mostly explorers. And we are converting them it's a good thing. People who can't choose us for new homes they are easier to convert although they draw a lot of comparisons. People who come to us for **renovation** are slightly more likely to get converted because our relationship with people who have just constructed their homes as opposed to our relationship with people who are trying to renovate their existing homes. The **renovation part is stronger** because there are lots of other companies that connect with consumer when they are constructing new homes and they claim most of the share as people are spending a lot of money on finishing, lighting, fixtures and stuff like that".*

(Interview 4)

Similarly, two experts classify their customers based on their conversion. For instance, shoppers who convert because of Facebook ads are classified as less serious shoppers compared to shoppers who visit websites based on SEO (search engine optimization). These experts elaborated that Facebook shoppers are easier to persuade and convert compared to SEO (search engine optimization) based shoppers. Additionally, other respondents classified their customers based on the loyalty status, brand consciousness and price consciousness. An electronics e-tailor classified

his customers based on the product category and income group (Socio Economic Classification, SEC) and age group:

*“In electronics we have different categories. For example, if we talk about mobile phone customers, these are usually **young people** who tend to change their phone once a year or in two years as there is new technology every day. In home appliances majority customer is 25 plus. Who is doing a job or **is married and is decision maker**. In our case people below 25 years don’t go for AC or washing machine. It’s either the house wife or the man who is in charge. There is a need when the current product is almost finished. It cannot be repaired. Usually it happens **in SEC B**. **Talking about SEC A** we have customers who have used AC for a year but they want it replaced though its working fine. It can work fine for another 8 months but since they don’t want any trouble they change it”.*

Customer differences were also highlighted in terms of channel choices. Multi-channel experts highlighted that their online customers are younger and more price conscious compared to their offline customers.

It is, however, interesting to note that despite experts’ acknowledgement of the role of motivations in customer decision journey and their interest in knowing the influence of these different types of motivations on shopping, no research related to individual motivation or psychographic factors has been previously conducted by their respective organizations. They were not aware specifically of regulatory orientations. Moreover, they pointed out that introducing surveys and forms related to personal questions during any stage of purchase increases the bounce rates i.e. shoppers leaving their website.

6.5.2 Understanding the Customer Decision Journey

This theme relates to the experts’ opinion about the stages of their customer journey and how their company adapts to these stages. The experts highlighted different stages of the customer decision journey along with the relevant company strategies. Three respondents mentioned the concept of funnel approach whereby the *“the customer goes through the whole journey of getting awareness and product consideration and purchase”*. For the first stage of CDJ, experts emphasized the greater role of push rather than pull marketing, where *“push is mostly generated through Facebook”* and involves marketers’ display of ads whereas pull requires shoppers’ initiatives and is generated through *“search engine optimization”* on Google. Nine experts highlighted that focus on push is because more people are using Facebook and showing ads or banners to this audience helps in need recognition stage and brand awareness. One of the experts commented:

*“Why **Facebook** because around **80% online audience** can be found on Facebook, it is your **basic channel**. If we are trying to get traffic on our website, then Facebook is the focus. We also started with **Twitter** but it doesn’t have the audience that we are looking for. **We want to get the masses**; Twitter’s audience is different it’s not really looking for shopping..... For me face book is a **prospecting channel**”*

(Interview 2)

Most commonly used push channels are ads displayed through Facebook or ads placed on the website of affiliate partners. Other channel classification is paid channel and unpaid channel. These channels are used for the purpose of creating awareness and also for retargeting. These paid and unpaid channels are defined as:

*“Facebook, **Google Display Network**, **search marketing** and **affiliate marketing** are part of paid channels. Within unpaid channel category, we have channels like **email marketing**. The basic difference between both channels is **budget allocation**. For unpaid channels we have different kinds of tactics”.*

(Interview 2)

Awareness creation is also done through ads. Ads that highlight brands or deals, especially in categories such as clothing, accessories and other cheaper goods, increases the probability of shoppers’ website visit and purchase. Although, these professionals recognize the availability and importance of channels such as Google, social networking sites such as Facebook and websites, they also consider costs associated with channel duplication. One of these experts identified:

*“**Instagram** is there but we are not active on that platform because Facebook has 25 million Pakistani users and Insta has less than **10 million** and these are mostly the same users that we target through **Facebook**”.*

(Interview 3)

Most experts expressed the importance of deals and discounts to bring more shoppers to their online and offline stores. “**Black Friday**”, “**Shopping day**” and other events such as Eid festival, New Year, 14th August etc. increase store traffic and sales, sometimes up to “**600% in 3 days**”. However, three managers expressed their hesitation for these “**short terms tactics**”. One of the managers stated:

*“We don’t want to keep a **discount focus**. We actually want to be very much delivery driven. So, delivery on time and deliver whenever you require! We want to be in the lives*

*of people. For example, I want to buy this today, let me see this..... Like food business, like cab riding services. These companies are in the lives of people. All these are in the life moments of an individual...and this is our **strategy**. That's where we want to gain. We don't want to have this one campaign. Obviously, **sales are a part of event**. But this is the long term strategy!"*

(Interview 14)

Owners and managers of businesses related to electronics sector expressed that most customers of electronics items such as refrigerators and air-conditioners have their pre-existing needs that brings them to the offline or online store for search.

Marketer's availability during search or any stage of the journey called as customer "micro-moments" is important, as it ensures success over competitors.

*"According to google these **micro moments** are divided into I want to know, I want to go, I want to do and I want to buy. As a shopper, I start from I want to know, and start searching. For example, green shirt for my child.... Retailers need to win that micro moment. If you are not available on that search, so your **competitor** will beat you.*

(Interview 5)

Experts adaptation to this search and evaluation stages of customer journey involves focus on SEO (search engine optimization), in-store design, website design, email marketing, push notifications, chat boxes and native marketing. There were mixed views regarding the importance of SEOs. Eight respondents viewed SEO as a very important tool during search and highlighted their team effort to gain ranks based on the key word searched. A clothing brand manager explained SEO as:

*"You place an ad according to **the tags or the searches** that people make. For example, if someone searches for my brand or a shirt she should see my ad. If someone is **searching** for an evening gown, they should see my ad".*

(Interview 7)

Experts highlighted that shoppers visiting brand website through SEOs are fewer in numbers but are considered more serious shoppers compared to shoppers visiting websites through Facebook. It is assumed that these shoppers have a pre-existing need therefore they are serious during their search for the required product category. However, SEO management is identified as a costly proposition especially for companies with limited marketing budgets as it requires dedicated staff,

analysis and budget allocations. One of the experts explained customer search on search engines as:

*“Usually we look at the **key words** and all **brands optimize their websites** based on these key words. For example, key words could be Samsung Galaxy S6 price in Pakistan. Whichever **top websites** appear, they (shoppers) go to this website to compare prices. This is where they will **short list three websites**. They might message and ask about the warranty and may be different questions and then place order. From the very beginning, customer knows what has to be bought. They usually search with that name”.*

(Interview 10)

While some had become adept at using SEO, others were new to it and believed that SEO doesn't give quick results. Moreover, a few believed that it is risky because most brands in one product category purchase similar key words by paying a higher amount and can have better search results. Another expert was sceptical of SEO, he highlighted:

*“Like we have gold plated products on our website, we were the first ones to bring this to Pakistan. If I do **mass marketing** for this or go for key word search option, what do you think, how many people are going to search for gold plated phones on **Google**? Mostly, would not be aware that these gold plated phones, watches or pen are sold. So, it's very **far-fetched** thing that someone will search this way. Impulse buying concept is that you see something in front of you and you go, I want to buy this! I won't wait for someone to search for these terms. The ratio of such people is very low”.*

(Interview 13)

Search phase involves website visits or store visits or sometimes both. Respondents highlighted the importance of visuals in website design. A digital marketing manager at a clothing brand mentioned that each clothing article they sell online has a close up shot of the article, along with description and a video. This replaces shoppers concern regarding the lack of tactile experience and requirement for a close look at the clothing material. Other experts opined that search for product categories such as furniture, clothing and electronics is usually done in-stores, where people try and test the brand first before switching to online channels. The in-store experience, design, layout and service are also important during this search stage.

*“When they [shoppers] are inside the shop that's an experience... Minus our web store we have a very **well planned store layout**, in terms of our **views, walkways, and space**. Each primary and secondary display is very well planned. Traffic flow is well planned and*

*we keep **doing experiments** in terms of improving our stores. Our wedding store is different from how our back store in Lahore is. On ground there is variation as evolution keeps happening and you keep bringing stuff according to how people are viewing it. Our store is setup in a manner which will give you a view of what your room will look like. If you have this **colour combination** or this stuff going with this. They[shoppers] would mostly come and look at our store. Buy furniture from our store but everything that is used to decorate or fill it up like beddings and cushions and stuff. To me as a home maker, going through my outlet will be a very interesting experience. It would make me think about the **positive side of life**. It will make me think about the things I can do with all those things, the kind of décor, events that I can host, the kind of ambience I can have in my living room. There are a lot of things that pop up in my head and make me look away from my problems. Make me imagine a sense of life. This is the kind of love and **therapeutic experience** that we actually give to people.....in a way we fuel people's **imagination when they walk through our store**. I don't think other stores are able to do that, that's why I am very confident that when it comes to brand love we have lots of it".*

(interview 4)

Similarly, store's customer service and trained staff during the search phase of customer decision journey creates a smooth experience for customers. The same assistance is provided in the online environment through chat boxes. As soon as the customer spends a few seconds on the website, chat box options ask if the shopper requires any assistance or if there are any queries. This helps reduce shopper confusion and increases chances of conversion. In addition to this, another indirect method of promoting the brand such as native marketing involves sending samples and products to the bloggers. These bloggers then test and try the products and mention products in their reviews which direct shoppers, who have searched for reviews on a particular blog, to product's websites or Facebook page. Other tools used by experts involve push notifications, newsletters and apps.

Four out of fourteen experts had their brand apps and believed that mobile apps overall make the product search and purchase easier and convenient. Three other experts believed in the mobile app technology whereas the others felt that it is not required as shoppers already have a lot of social media and other routine apps. Moreover, they highlighted that addition of apps makes the phone slower so they don't see the need to develop apps for their product.

Experts highlighted that search and evaluation is higher for more expensive purchase. For such categories shopper tend to make more frequent telephone calls and place queries on chat boxes. If the shopper leaves the website during the search and evaluation stage of the customer journey,

then they are “*retargeted*”. These retargeting strategies involve call and emails to shoppers that increase shopper intention to purchase.

After search and evaluation customer places the product in the cart which one of the experts calls as “*micro – conversion*”. Micro-conversion is defined in terms of product placement in the cart and account development or registration. This may not involve final order placement. During this micro conversion window, customers are presented with other deals, offers and suggestion in case they are interested. Overall, conversions are quicker during the sales and discount periods. Experts also report a regular online conversion rate of 3-4% for low ticket items and 0.8% to 1.7% conversion rate in clothing. Conversion rate in brick stores can increase due to customer service, negotiation and lease offers (in case of electronics). The location of the brick stores also determines the rate of conversion as highlighted by the marketing manager for one of the clothing retail brands:

*“If the shop is inside a mall it has **greater traffic** and lower conversions and greater number of **window shoppers**. Stand-alone shops will have higher conversion, low foot traffic and more serious shoppers. They come for a purpose, they buy.... they don’t hang around. In malls there are a lot of window shoppers. Other thing in mall is that it depends on the area around the mall”.*

(Interview 8)

Conversion devices vary with the product categories. For most low ticket items, the conversion device is mobile whereas for high ticket items the conversion device is desktop or laptop. This means that most low ticket searches and purchase happen on the same device. One of the respondents highlighted that 60% of the search and conversions happen through the mobile device for low ticket items while 40% conversions happen at a desktop. However, she recognized that the overall dollar value of mobile sales is lower compared to desktop sales. Similarly, another expert highlighted that 65% of their web traffic came from IOS devices. Overall, most of the respondents agreed that searches start with the mobile and conversions happen on mobile or a desktop depending upon the type of product (expensive or cheap), customers’ age group (greater conversions on mobile in younger audience) and previous experience.

Purchase stage of the customer decision journey is followed by the post-purchase stage. Experts highlighted the importance of loyalty, handling returns, cancellation and complaint, along with customer feedback. While all the respondents emphasized the importance of loyalty, five out of fourteen respondents indicated that they have loyalty cards or other ways of rewarding loyal customers. Loyalty cards involved providing discounts, offering reward points that could be

redeemed later, calls and messages to inform about the new product additions, chance to purchase new stock as well discounted stock before it is available for others in the outlet. One of the experts informed the eligibility criteria and benefits of their loyalty card:

*“To become a part of our **loyalty program**, you have to do a one-time transaction of Rs. 30,000. And once you do that you are eligible for loyalty program and you get a silver card. You get **discounts** on it. We do promotions for silver members. Similarly, gold cards are given to member who has transactions worth Rs. 1,000,000, based on the data we have. The gold card members have separate privileges, for instance in case of any launch they get to see the product first and get to buy the product first as well, when they go to our store. We want to do that online as well. These Gold card members have private sales and even end of season sale. Because sometimes they complain that they couldn’t find their sizes that is why we want to expose them to sales first. We also have our **net promoter score system (NPS)**; so we call up our regular customers, almost religiously check NPS across board; as in if they have any complains. Then there is separate NPS for e commerce as well. **We know exactly what they are saying**. If there is any problem, we have a separate **customer service champion** team here. We attend to those. We do look at those and it’s very important”.*

(Interview 7)

Another owner of a multi-channel electronic store disclosed that instead of loyalty card they offer a discount card which comes free with every online or offline purchase. It has two hundred local brands of different categories on board which allow the customers to avail certain percentage of discounts at different stores of their choice. Another important step taken by this multi-channel brand is to ensure customer satisfaction through feedback call. The owner mentioned:

*“Our transaction doesn’t close until delivery. After six days you get a feedback call. Like, how was the product? Did you get the **discount card**? Any suggestions etc. this is done to develop **trust**. Another thing, retail also has a **feedback system**. There is no such customer who has shopped from our retail outlet and has not received a phone call. All sale transactions are forwarded to us with customer details and our representatives call the customers. How was ambience, did you get the card? etc. We do it across the board, so its integrated. It’s not just for **online customers**... we don’t want to neglect our retail customer. Online is service based, but customers do visit retail outlets once in a while. We have same policies across the board. We also have the **replacement warranty** which is applicable for 7 days after buying, it’s available for both online and offline shoppers”.*

(Interview 13)

Experts also highlighted order cancellations especially in case of low ticket items. These cancellations happen at the time of order delivery or after order placement. Managers classify order cancellations after order placement due to lack of surety or increased impulsiveness or willingness to avail a certain deal. These types of cancellation pose a huge cost problem to the organizations.

6.5.3 Understanding the Challenges

This theme relates to the problems faced by these professionals at each stage of the customer journey. One of the hurdles highlighted during the interview relates to lower online sales due to mistrust of customers. This mistrust is due to the differences between what many small e-tailors promise and what they deliver. As some of the experts highlighted that during the initial e-commerce years in Pakistan, lack of proper policies brought in many online ventures which had the objective of gaining short term profits at the cost of plundering the buyers. This created an overall environment of mistrust in internet shopping. However, the environment has improved due to the entry of new and bigger players, placement of policy frameworks and increased customer awareness. To further reduce this mistrust and to increase sales and conversions specifically for high ticket items, cash on delivery system is introduced. Although this has significantly increased online traffic and conversion but it has created other set of problems for these businesses. These problems include fraudulent order placements and returns. Experts report that although there are genuine cases of return whereby customers place an order and when the product gets delivered at their door-steps they reject the order based on its incorrectness. One of the experts categorized these returns:

*"There are 2 types of return **voluntary and involuntary**. Voluntary returns are when we send you something you receive it but didn't like it. There is an issue in Pakistan that people either tell the **wrong address** or refuse to accept the delivery probably because they changed their mind. Courier service brings it back as it is...and that's involuntary return. Involuntary return percentage is slightly higher. We also keep this number in check. If it goes above 9% then **we strictly control** it. And black list people if they don't give their correct number or address. We are looking into that data and we are especially careful in case of **International shipments**".*

(Interview 7)

Moreover, others disclosed their companies' clear guidelines regarding returns, exchange and refunds. While some respondents identified their company's three-day return and exchange policy, others acknowledged a seven-day return, exchange and refund period.

In addition to aforementioned problems, bounce rate is another challenge in online shopping. The solutions to this problem identified were AB testing, focus on improving the website through “*website optimization*”, and designing a user friendly and attractive website. AB testing involves testing the different elements of the website such as colours, call to action etcetera and identifying which elements results in more clicks and conversions. As exemplified by one of the respondents:

*“We have different subject lines so we try **generic offer versus discount offer**.... Brand sale or discount 75%. We got greater clicks on 75%. So we have made this testing a standard practice. This is how we do it if we come up with a campaign”.*

(Interview 1)

Respondents handling multi-channel businesses also highlighted management related problems for instance online and offline channel conflict that was resolved through communication and clearly designed incentives. One of the respondents remarked:

*“We had this challenge some time back. The member of the retail team considered **online as their competitor**. Why should we transfer our customers online? We told them that WE are a company and need to work towards the **betterment of our company**. They [offline teams] were fearful that if customers shop online then **their inventory won’t sell**. We **motivated** them by giving them incentives for sending their customer to the online store”.*

(Interview 9)

Cart abandonment sub-theme was inductively identified. Although all experts agreed to having faced this issue, they could not specify particular reasons pertaining to this problem. Three respondents highlighted a few possible reasons for this problem that involved lack of shopper’s decisiveness, window shopping, availability of other better products and increased urgency of need. Another expert illuminated the window shopping factor and mentioned that usually abandonment occurs around *10 pm to 1 am whereas most transactions for their brand happen around 1 pm*. Overall, each respondent explained their strategies of handling cart abandonment problems which mostly involved retargeting, phone call and email marketing.

6.6 Summary and Preliminary Discussion:

The findings from this stage of the research reveals ways through which professionals adapt decision journey based on customers, product categories and industries that they are operating

in. The overall key results of this stage are recapitulated in Table 6.4. The bold themes relate to expert interviews and themes written in bracket are from customer interviews.

Table 6.4 Key Results of Expert Interviews

Understanding the Customer/ (What Customers Bring)	Understanding the Journey/ (What Customers Encounter & What Customer Do)				Understanding the Challenges/ (What Customer Achieve)
	Need Recognition	Search and Evaluation	Purchase	Post- purchase	
Customer classification based on channel usage, need states, demographic and personality characteristics	-Demand creation through consumer promotions (sale) -Channel choices of customers differ based on whether customers' needs are recognized internally or through external stimuli	-Channel strategies adopted by experts to aid customers in search and evaluation -Integrated communication adopted by multi-channel marketers -Channel design based on the product category.	-Strategies adopted by experts to reduce cart abandonment and exit rates. -Strategies devised to increase acquisition and conversion rates	-Experts' use of email marketing, retargeting and app development strategies. -Loyalty programs - Request customers to write reviews - Handle customer feedback and complaints	-Getting repeat orders from satisfied customers -Handling fraudulent orders, returns and cancellations -Handling disgruntled customers - Channel conflict

Overall, experts' interviews suggested suggested practices which relate more with the promotion congruent cases. From the RFT perspective, this means that expert strategies related more with promotion oriented shoppers who avoid letting go of any opportunity that comes their way and indulge in risky behavior. Each point in Table 6.4 is explained below and is further related with customer findings in the integrated findings and discussion chapter, that is Chapter 7. This is done to elaborate what are the points of convergence and what are the points of divergence between experts and customers.

"Understanding the customer" theme indicates that customers are characterized by these experts based on the demographic factors such as age, gender and education, geographic factors such as urban areas versus the rural areas/provinces, search behavior or demand characteristics. The most commonly used classification was the demographic and geographic classification. Although, these professionals indicated the importance of understanding motivational, psychological and behavioural factors for better understanding customer behavior, they did not invest in this type of research. Neither with the potential customers nor with the existing customers due to their fear of losing customer at any crucial stage of the journey. They mentioned experiencing increased shopper bounce rate due to pop up surveys or additional questions asked.

Marketers' adaptations to customer decision journey ranged from advertising, email marketing, Google search engine optimization to chat boxes, phone calls, order confirmations and handling returns and complaints. These adaptations varied with the product categories. Low priced product

categories involved more push approaches (Facebook marketing) whereas high priced product categories are both push and pull focused (SEO). Although, previous literature highlights the ability of Facebook and other social media in reaching out to masses and its ability manage brand status (Leeflang 2014). The experts use of social media such as Facebook mostly involve ad placement to get conversion from a mass audience rather customer engagement and experience creation. Moreover, the experts highlighted the increased emphasis on partner owned channel (e.g. e-tailor) and brand owned channels (e.g. company website) rather than customer owned channels (e.g. channel) (Lemon et al. 2016).

In case of website design for experts' brands, low ticket items are the least invested categories in terms of visuals and descriptions put up on the websites which results in returns and complains for some of these companies. Most expert narratives suggest the traditional funnel approach (Haven 2007) to handling customers of the new digital era where these customers are pushed through the funnel to ensure maximum conversions. Except for four industry experts who believed in providing assistance throughout the customer journey and enhancing customer experiences, others were more inclined towards barraging messages at channels to maximize conversions.

Moreover, experts with multiple channels indicated separate journeys for each channel that is separate journeys for online and offline channels. This suggests that customers coming from offline to online and online to offline channels cannot be tracked. The tracking problems usually fade in online channel journeys where these experts can track whether the customers landing on their websites was due to the Facebook page or Google search. These results eventually impacted budget allocations.

The findings also indicated an overall higher preference for mobile device for search purpose and desktop for purchase purpose among customers of these experts. This is also consistent with previous literature (Bosomworth 2015; De Haan et al. 2015). Additionally, findings indicated that greater cross-channel synergies (Rapp et al. 2015) between online and store channels, mostly in case of low ticket items, result in more mobile conversions for these low prices item categories. Except for e-tailors, most experts mentioned their lack of focus on mobile apps as they thought that it was not relevant for their brand.

Literature highlighted the importance of a combination approach (cognitive, affective and behavioural) to creating customer experience (Brakus et al. 2009). However, these interviews indicated a greater focus on behavioural aspects such as conversions, basket amounts and extreme reliance on data which may suppress innovation in the long run (Leeflang 2014). Similarly, most respondents classified their customers based on demographic and behavioural data. What is

clearly missing from most expert narratives is the practice of developing buyer's persona highlighting their motivations and goals that reflects an organization's focus on customer centricity (Kusinitz 2015; Konuş et al. 2008). Literature highlighted the importance of "*beyond purchase*" customer engagement and value extraction (VanDoorn et al. 2010), although narratives of these interviews indicate a contrary situation.

The increased emphasis of most experts on behavioural dimensions and their objectives relating to the *KPI (key performance indicator)* of increased conversions on certain channels is consistent with the previous literature. The channel literature indicated increased channel preference and usage due to channel inertia (Gensler et al. 2012; Konuş et al. 2014). Incentivizing product purchases on certain channels creates the "*desired channel inertia*". Loyalty cards and discounts are some of the ways through which marketers build this inertia on the desire channels. Although literature also suggests that loyalty is developed not just through repeat purchases but also through increased engagements (Elzinga, Mulder & Vetvik 2009). Experts who mentioned their loyalty cards did not indicate usage of loyalty card, website and scanner to get richer insights about their customer (Leeflang 2014).

Experts also expressed their concern over increased competition from smaller player, cart abandonment, bounce rate, fraudulent orders and returns. They also highlighted the solutions to some of these problems which included remarketing and retargeting, discounts on special occasions, websites that includes better visuals, increased add on social media and use of chat bots.

6.7 Conclusions, Strengths and Limitations

This chapter provided an overview of the second qualitative stage of this mixed methods study. It provides details about the research design, findings and discussion. These interviews highlighted experts' understanding of their customers and their CDJs. The results indicated that customers have been defined mostly based on demographic and geographical factors. Customer decision journeys are understood mostly based on the individual channels rather than overall integrated journey involving all channels. Most experts are not aware of RFT and most importantly they mostly do not classify journeys based on motivational states. Most of the experts highlighted their emphasis on customer acquisition and conversion rather than customer engagement and loyalty. Hence, focus is more on company owned and partner owned touch points rather than customer owned touch points. Each stage of the customer decision journey is adapted based on the customer data and product category. Albeit experts' increasing recognition of understanding customer motivation in general existed, the particular awareness about RFT, its

variables remain very low. These experts were interested in knowing the nuanced customer behavior involving channels at different stages of the CDJ grounded in motivation. However, they had not previously invested in any such a research.

Moreover, the expert narratives gave a new dimension to the themes identified through the customer interviews and experiment in the first and second stages of this research (“what customers bring”, “what customers encounter” and “what customers do” (Dholakia et al. 2010)). Experts’ narrative is related to “*what customers bring*” theme in terms of experts’ classification of their customers based on demographic and behavioural factors. “What customers encounter” theme from the first qualitative stage relates to the e-tailor strategies adopted at different stages of their customers’ CDJ. From making customers realize needs through ads, to aiding search through push and pull techniques, to conversion through discounts and assistance and post-purchase experience through loyalty cards. “What customers do” theme relates to the use of devices by their customers and the possibility of channel migration.

The strength of this qualitative stage involved detailed insights of experts from different industries regarding their customers’ journey. Professionals chosen were from industries which were highlighted during customers’ interviews. Although professionals from different sectors provided multiple perspectives, the overall size of the sample was relatively small (14). Moreover, e-commerce in the developing Pakistani context is in the growth stage unlike certain developed economies such as the UK. Therefore, inferences drawn from this stage of the thesis should be considered in the perspective of this limitation. The next chapter presents the integrated findings of three studies (Chapter 4,5 and 6) along with an integrated discussion of the three studies and conclusion.

Chapter 7 Integration of Findings and Discussion

This section provides integrated findings from the three studies of this thesis: first and third qualitative stages (customers' and experts' interviews) and second quantitative stage (experiment). The flow of these findings is in accordance with the sequence of studies and the objectives of the study presented in section 1.3. Consequently, the section begins with the integrated findings related to chronic regulatory orientation, situational goal and the types of means used (Table 7.1). This is followed by the presentation of details related to the key findings of the three studies. Subsequently, integrated discussion related to the three studies is presented. Finally, the strengths, practical and theoretical contributions, limitations and direction for future research are presented.

Table 7.1 Chronic & Situational Regulatory Orientation in Customer Decision Journey- Objectives and Findings Summary

Core aim: To explore customer decision journey and the relevant means at each stage of the journey based on the chronic and situational regulatory orientation		
<p>Stage 1: Customer Interviews Research Objectives Explore the customers' perspective regarding their decision journey, actions such as channel choice and emotions experienced based on chronic and situational regulatory orientation Research Questions Section 4.1</p>	<p>Stage 2: Experiment Research Objectives Explore the impact of chronic and situational regulatory orientation interaction (resulting in congruence and incongruence) on behavioural outcomes, affect and search strategies. Hypotheses Section 5.2</p>	<p>Stage 3: Expert Interviews Research Objectives Explore the experts' awareness of RFT and how do they adapt to customer decision journey. Research Questions Section 6.1</p>
<p>Findings Summary</p> <ul style="list-style-type: none"> - Online channel preferred especially during search and evaluation stage. Previous channel experience influences preference for the channel. - Device mostly preferred was laptop for search and evaluation and for purchase. Device preference also varied with the previous usage and experience, type of model used, app availability, urgency to avail deal. - Mobile device used both for search and purchase especially for cheaper purchase - Extensiveness of journeys vary with the product categories. - Electronics had the most extended CDJ. Journeys categorized on product categories, named as standard (clothing), blended (cosmetics), short (miscellaneous) and extended (electronics). - Combination of strategy and tactics suggest that strategies (eagerness/vigilance) and tactics (riskiness/conservative) can be classified on separate continuums. - The choice of strategies and tactics was mostly inconsistent for chronic-situation incongruent cases. Overall, tactics used were high on conservative tactic perhaps due to the riskiness of product or the channel (except for miscellaneous category). - The type and intensity of emotions varied with each stage of the journey. The valence of emotions also varied with regulatory congruence or incongruence and the product category. - Individuals develop cognitive and behavioural self-control strategies to control their impulsive purchases. 	<p>Findings Summary</p> <ul style="list-style-type: none"> - The promotion congruent individuals have longer session duration compared to prevention congruent conditions - Promo chronic and prev situation incongruent condition have a bigger basket amount and multiple items in the same cart. - Prevention congruent conditions have greater odds of search and comparison across multiple websites, within the same website and doing stepwise search and comparison. - Search strategies for example direct brand website access, search based on Google results, brands search on Google, for chronic and situational congruent and incongruent conditions are not significantly different. - Mean of number of website searched for both chronic and situational regulatory congruent and incongruent cases is not significantly different. - There is no significant difference in the positive or negative affect experienced by the chronic-situation congruent or incongruent groups. - Product category involvement influences the regulatory orientation interaction effect on means and actions. 	<p>Findings Summary</p> <ul style="list-style-type: none"> - Customer decision journeys are mostly adapted based on the type of product or the customer demographic and geographic characteristics. - For expensive products, with elaborate decision journeys, experts focus is more on search engine optimization, in-store services and online chat bots during the search and evaluation phases. Purchase phase involves order confirmation through calls or in-store assistance. Post-purchase involves use of loyalty cards, calls for feedback and warranty related queries, retargeting in case of cart abandonment and handling of online cancellations and returns. - For cheaper products, focus is more on Facebook marketing, chat bots during search, discounts and promotions during certain festivals, calls for confirmations, email marketing, suggestions, and placement and request for reviews in the post purchase stage. - Apart from adaptations w.r.t. products, adaptation based on customers involve preference for certain type of channels over others, design and communication of message. - Problems such as fraudulent orders, cart abandonment and bounce rates were highlighted by the experts.

Table 7.2 Stage wise Key Findings

Stage	Key Findings That Go Beyond Existing Research	Description from Current Research	Comparison with Previous Research
Stage 1: Customer Interviews	<p>Differences in choice of strategies and tactics based on regulatory focus congruence and incongruence.</p> <p>Classification of strategies and tactics on continuums</p> <p>Difference in emotional experience at each stage of CDJ.</p> <p>Variation in customer journey based on product category</p>	<p>Usage of strategies and tactics differ in promotion congruent, prevention congruent and incongruent regulatory orientations. Strategies adopted by promotion (prevention) congruent are <i>towards</i> eagerness (vigilance). Incongruent regulatory orientation opts for strategy based on their dominant regulatory orientation. Choice of tactics are towards conservative. These involve choice of channels, device, use of recommendation and reliance on personal experience. Choice of strategies and tactics also vary with product category and personal experience.</p> <p>Each strategy (eagerness and vigilance) and tactic (risky and conservative) can be classified on a separate continuum rather than considering each as two ends of the same continuum. This is because individuals may use a blend of strategies and tactics to achieve their goals.</p> <p>Promotion congruent and prevention congruent experience different emotions at each stage of the CDJ. Moreover, the intensity of emotions also declines during CDJ.</p> <p>Customer journeys also vary with product category and are categorized as Standard (clothing), Blended (cosmetics), Short (miscellaneous) and Extended (electronics). While strategies chosen match with the corresponding regulatory orientation, tactics used are towards conservative for electronics and clothing.</p>	<p>Scholer et al. (2013); Crowe & Higgins (1997) focus on either chronic or situational RF. Higgins, Shah & Friedman (1997); Haws et al. (2012), Lisjak et al. (2012) consider both chronic and situational regulatory orientation but do not study how congruence and incongruence influence customers during the CDJ stages.</p> <p>Gamache et al. (2015); Lanaj, Chang & Johnson (2012) explained that promotion and prevention could be classified on a continuum. They do not, however, specify classification of means choice on continuum.</p> <p>Brockner & Higgins (2010) specify emotions faced due to different types of fit. There is no research that indicates emotions experienced due to chronic-situation congruence or incongruence in CDJ and channel context.</p> <p>Charoensuksai & Wolny (2014) classified customer journey for cosmetics category based on interviews</p>
Stage	Key Findings That Go Beyond Existing Research	Description from Current Research	Comparison with Previous Research

Stage 2: Experiment	Means and actions variation due to regulatory focus congruence/incongruence	Search tactics, basket amount and session duration vary with regulatory orientation congruence and incongruence. Promotion congruent condition has the highest session duration. Prevention congruent condition perform an extensive search and evaluation whereby they search within a website, across website and perform a stepwise search and comparison. Incongruent regulatory orientation (chronic promotion-situation prevention) have a bigger basket amount compared to other regulatory orientation groups.	Lisjak et al. (2012) studied the influence of primed interference on resistance to temptation for products-apple versus candy bar- in a lab experiment.
Stage 3: Expert Interviews	Comparison of convergent and divergent views between experts and customer data	Experts classification of customers is mostly based on demographic and geographic factors rather than individual motivation. Few experts focus on the behavioral factors. Marketing strategies vary with product category and with each stage of CDJ. Channel strategy mainly focuses on customer acquisition rather than customer retention	Easingwood & Coelho (2003) and Valos et al. (2008) interview experts to develop channel typologies and channel related themes respectively.

7.1 Understanding the Customers – What They Bring and What They Do

The results of the qualitative customer stage indicated that each participant started their decision journey with a certain situational goal which was either related to a requirement and necessity (prevention orientation) or related to their dream and aspiration (promotion orientation). In addition to these situational promotion or prevention oriented goals, each person described themselves as promotion or prevention oriented by highlighting certain aspects such as their interests, opinions, life goals and their orientation towards shopping. Some of the customers described themselves as purposeful shoppers and necessity fulfillers, few considered their transformation as deal prone during heavy discounts periods whereas other considered themselves as shopaholics. Indeed, interest in clothing category was also revealed in clothing purchase importance scale results (Table 5.3, chapter 5) of the experimental study.

Personal description of customers involved narratives related to their personality. While some defined themselves as risk takers and ambitious; others called themselves risk averse and concerned about the opinion of others. Hence, there were cases where for instance, customers described themselves as promotion oriented but the situational goal focused on prevention orientation i.e. cases of chronic-situational incongruence. Conversely, narratives of other customers indicated situational goal orientation match with their chronic orientation. All interviewees, with congruent and incongruent orientations, recounted their entire journey right from the point where they developed the goal till their post purchase experience. Not only did the customers explain these journeys in terms of actions undertaken, or the channels chosen but also in terms of what emotions they faced at each stage of their journey. Hence, four sets of groups were identified, namely, promotion congruent, prevention congruent, prevention S-RF incongruent and promotion S-RF incongruent.

The promotion congruent cases described their journey's starting point with goals relating to growth and aspiration and how they ensured not missing any opportunity that came their way. For instance, one of the customers highlighted that she loved dressing up and how looking nice makes her feel confident. Therefore, she has liked different pages on Facebook, is following multiple pages on Instagram, browses her favourite brand websites and checks cosmetics at different stores whenever she gets a chance. She had her own criteria when it comes to cosmetics. Moreover, when she sees something really nice and meeting those set standards, she immediately buys that product. Although, she was more careful when purchasing from sellers at unknown Facebook pages. The customer interviews indicated promotion congruent conditions generally love browsing and checking different options. The promotion congruent emphasis of not missing the opportunity is depicted through significantly higher session duration compared to the control group in the experimental stage.

The prevention congruent cases on the other hand, were extremely careful with their purchases. Their buying was not only based on their own experience and heuristics but also on the advice from the online and offline sources. In fact, their choice of brands and channels were based on either their own experience or experiences of others or both in many cases. For instance, one of the respondents, Shaz, mentioned that he first identified a list of important product attributes and then searched for brands meeting those attributes both from online and offline channels. He ensured reading reviews on different forums and also asked his peers for advice. He then finally purchased the brand which met most of his set criteria, from the channel that gives him a better price along with service. This was also apparent in

the experimental results of phase two, where the prevention congruent cases searched for options within a website, across different website and looked at each website in a careful step by step manner.

Incongruent customers' description of their journey actions and steps were a combination of both promotion and prevention orientation, with a greater inclination towards the overriding orientation. For instance, one of the respondents described himself as achievement oriented, risk taker and with the love for learning mind-set. He narrated his journey of a new laptop purchase as his old one had issues. He recalled not forgoing a deal on the laptop and how he relied on his previous experience. He also confessed that despite his eagerness to avail the deal he was careful about the brand being purchased, price difference at different channels and available warranty. Similarly, another customer with chronic prevention orientation reported how excited she was when she saw discounts on bags and clutches at an international brand website, New Look. This website was recommended to her. She made every possible effort, from sorting credit card issues to getting free shipment by convincing her friends to buy so that she could avail those website discounts. The experimental results of stage 2 also indicated bigger basket amount and bigger single cart for chronic prevention and situation promotion condition i.e. the incongruent condition. This suggests an overriding promotional situation where individuals do not want to miss an opportunity.

Overall, customers' interview results suggested that the type of devices chosen was influenced not only by the chronic-situation interaction but also by the product category and their previous experience. Mobile device preference was indicated for cheaper product categories both for search and evaluation and purchase stage. Laptop were preferred for more expensive purchases and for extensive search and comparison. This is also supported by experts' assertion that overall order received from mobile phones are greater but the sales value is greater from laptop orders.

Some respondents mentioned using laptop even for cheaper product's search and purchase as it gave them clearer view of the products and comparison was easier when they opened multiple tabs. A few respondents mentioned that they had switched over to mobile phone for purchase due to apps and the offers that they get through those apps. Hence, device migration also varied with the level of experience, ease of usage and additional value offered.

Online channel remained the most dominant search and evaluation channel. For riskier or expensive products, both online and offline channel were preferred for search. Both online and offline channels were preferred for purchase depending upon the previous product category and channel experience.

Overall, length of customer journeys varied due to product category. Electronics had the most extended customer journey compared to miscellaneous product category journey. Mobile conversion, eagerness strategy and risky tactics was also higher for the miscellaneous categories perhaps due their lower prices. Customer interviews also revealed usage of reviews, word of mouth and advice.

Despite customers' more nuanced approaches to customer journey, most experts described their customers in terms of demographic and geographical factors with two exceptions (Interviews 5 and 14), who emphasized on a behavioural description of their customers. Experts' description of their customer journey was adapted according to shopper types for instance age, product category or a combination approach. In case of multi-channel retailers, shopper journey was identified separately based on each channel, online or offline. Experts allocated budgets based on the identification of their customer choice of channels. That is, based on the identification of their customers' purchase preference for push channel (e.g. Facebook) or pull channel (e.g. Google search). Experts explained that a more serious need based shopper came through Google searches or website addresses available at certain forums or through bloggers' websites. The experts accepted greater budget spend on push mediums rather than pull medium because they believed that chances for conversions are greater in the latter case. Moreover, some of these experts also elucidated how the existing customers are rewarded through their loyalty programs. In sum, experts focus was on increasing conversions. Their customers' decision journey descriptions were based on product category or their customers' age bracket or belongingness to certain geographies. While the experts could generally explain how shoppers browses through their website or the average amount of time they spent, they could not specify what motivated these shoppers to extend or curtail certain journeys and what types of actions takes place at each type of journey.

7.2 What Customers Encounter and Experts' Strategies

Some of the customers narrated seeing flashy banners that make them click. A few customers who reported clicking these ads also mentioned that such glossy pictures and banners should be considered with caution as they had experienced stark difference between what they had seen in the picture and what was delivered to them. One of the participants even mentioned that he does not trust online shopping and would only purchase from known brands if it was essential. Some of the other customers who had purchased from international brand websites expressed their concern and anxiety over delayed

shipments or product clearance at customs. Their way of navigation through such difficulties was either through order for cheaper products or requesting their family members to bring those products.

While the low ticket item purchasers complained of picture and delivered product discrepancies, the purchasers of high involvement products complained of lack of sufficient information related to product attributes that made the process of search and comparison more difficult. This also wasted their time as they had to visit offline stores to get more information.

There were also preferences mentioned for e-tailor websites as customers had multiple categories to choose from. International brands such as Amazon and local brands such as Daraz were mentioned for purchases related especially to low ticket items and special events such as Black Friday discounts. Black Friday sales were considered not only for cheaper products but also for the expensive products. Some of the customers mentioned purchasing expensive products such as electronics during discount periods. However, branded item purchase (such as clothing) was preferred from brand website rather than e-tailor due to former channel's greater credibility. This was also evidenced in the non-significant ANOVA results of both predominant promotion and prevention oriented individuals. Similarly, experts in the e-tailing sector mentioned greater sales contribution of low ticket items and increased purchases of relatively more expensive items during the period of sales and discounts.

While channel preferences for purchase varied based on product categories, these choices also varied based on the delivered value. Value obtained from channels varied across respondents. For instance, some customers identified value from channel as greater saving on the same product, availability of unique products which would have been difficult to acquire otherwise or greater convenience with a little difference in price. In terms of emotions, customers mentioned experiencing different types of emotions at different stages. The emotions varied from alertness, interest and happiness in the search and evaluation stage, concern, nervousness, happiness or excitement in the purchase stage and indifference, happiness, relaxed, disappointed in the post-purchase stage. The intensity of emotions overall declined in the post-purchase stage which suggests that goal achievement is completed in the purchase stage. The most intriguing affect results were of prevention congruent groups. The prevention congruent respondents in the interview highlighted that they experienced negative or neutral emotions despite their goal accomplishment of product purchase. In contrast, emotions expressed by the experts related to post purchase stage. Experts mentioned about satisfied customers writing positive reviews on their websites or the dissatisfied customer writing negative reviews, calling to complain or returning

products. However, the experimental stage results did not reveal significant affect results. This is perhaps due to the lack of personal budget involved.

Given the importance of reviews and feedback, both customers and experts reported an incorporation of these aspects in their journeys and strategies. While customers ensured checking online reviews, blogs and forums before finalizing their decisions, experts mostly requested their satisfied customer to post reviews on their page or relevant forums. However, in the experimental stage participants were hesitant to enter their personal social media details which was a limitation of the study.

Experts informed about providing samples to bloggers so that the bloggers could write reviews regarding their respective products. Overall, analysis of the experts' strategies for the search and evaluation related more with the promotion congruent cases. This can be explained with the experts' reliance on hedonic aspects of the channels more rather than utilitarian. This is another divergence between the findings of customer data and expert data.

Moreover, customers explained that they frequently visited store outlets and brand websites for window shopping. Sometimes while browsing online they placed things in the cart and abandon it. This was either because of their self-control or their tendency to have fun through window shopping or product price comparisons. Some prudent customers claimed to have achieved big discounts through this strategy of leaving products in the cart. A few customers even commented that online medium is a source of self-control compared to offline channels. Viewing products at the offline stores created greater persuasion to purchase products than the online channels. This was albeit a point of divergence between the results of phase 1 and phase 3. Most experts greatly believed in retargeting strategies. Registered shoppers leaving the cart were targeted through ads and emails which increased conversions. However, for most customers these ads and emails were considered intrusive and irritating. Online customer brand loyalty was high in clothing and electronics compared to miscellaneous and cheaper cosmetic options. For sensitive cosmetic items such as skin related product, both brand and channel loyalties were high. Experts also highlighted that they focused on their loyal customers through their loyalty card programs.

Hence, new environment calls for deep understanding of market research (Parker & Heapy, 2006; Vázquez et al, 2014). The qualitative approach was used to provide rich descriptions of the journeys (Følstad et al. 2013) from the customers' as well as the experts'. Retrospective interviews were utilized (Følstad et al. 2013). The overall results indicated that:

- Prevention congruent group undergo a significantly extensive search and comparison process. This is consistent with results of the customers' interviews.
- Experimental results also indicated a significantly higher session duration for the promotion congruent condition compared to other groups. This is also consistent with customers' interviews.
- Choice of means results indicated a combination of eagerness and vigilance strategy and combination of risky and conservative tactics to efficiently achieve a goal. This result is consistent across customers' and experts' interviews as well as experiment.
- Product category also influenced the choice of means in the decision journey stages. This is consistently found in customers' as well as experts' interviews.
- Customers' and experts' interviews revealed that online is the most dominant channel for search for all product categories and brick and mortar stores is dominant channel for the purchase of high ticket items (also based upon previous experience). Mobile device is the dominant device for search and laptop and desktops are the dominant devices for purchase (also based upon previous experience).
- In case of multi-channel retailer, cross channel synergies created channel and device indifference and channel migration (Verhoef et al. 2007) (customers' and experts' interviews)
- Experience of emotions differ at each stage of the CDJ. More intense emotions were experienced at the purchase stage of the decision journey (customers' interviews).
- The valence of emotions also varied with promotion and prevention congruent conditions and was influenced by the type of product category (customers' interviews).
- The basket amount was significantly higher for chronic promotion and situation prevention incongruent condition indicating the lack of self-control due to incongruence (Experiment).
- The gaps between services provided by the experts and experiences of the customers specifically involved discrepancy between what was shown and what was delivered. This may be attributed to the flashy design of the website that was developed to capture attention of individuals. Since a product category can serve both prevention and promotion goals, therefore, customers demand proper visual presentations on websites as well as the availability of required information (customers' and experts' interviews).

7.3 Discussion

This section presents an integrated discussion of the findings from all three phases (Chapter 4, 5 and 6) of this thesis. Each stage of customer decision journey is separately discussed in section 7.3, highlighting the customers' interviews (Chapter 4), experimental results (chapter 5) and experts' interviews (chapter 6). Discussion pertaining to each stage indicates means chosen at each stage of the decision journey based on aforementioned chapters of this thesis. Points of convergence and divergence in the three studies are also mentioned.

The results of this thesis indicated that different customer decision journeys were experienced based on the interplay between the chronic (trait) and situational (goals) regulatory focus. Customers and experts reported (interviews) and displayed (experiment) an array of means i.e. steps and actions at each stage of the decision journey in order to fulfil their goals. These actions at each stage involved choice of channels and devices, the extensiveness of search and evaluation and reliance on reviews and internal heuristics⁵³. Although research exists regarding customer journey (Lemon et al. 2016) and the influence of chronic and situational regulatory focus interplay (Haws et al. 2012; Lisjak et al. 2012) but none of these researches to the best of author's knowledge addresses the gap pertaining to the influence of regulatory focus interplay on the means chosen at different stages of CDJ.

The results of the end-end customer journeys, from the time a person recognizes the need till the post-purchase stage (Parker & Heapy 2006), indicated that journeys are non-linear and happen across multiple channels, websites and devices. The results of this research also highlighted the interconnectedness of all journey stages along with their recurring manner of occurrence following Court et al.'s (2009) loop model. Moreover, channel choices at each stage varied with channel usage frequency, personal experience (Gefen 2003), type of product category (Khushwaha & Shankar 2013) and their related perceived risk (Cox 1967; Noort 2008). The following sub-sections discuss each CDJ stage along with the choice of means based on the results of interviews of customers and experts as well as the experiment.

⁵³ Actions pertaining to the qualitative phase involving customer interviews

7.3.1 What Customers Bring and their Need recognition

The starting point of every journey involves goals (Pieters, Baumgartner & Allen 1995, Balasubramanian et al. 2005) and consideration of customer as an individual with a certain type of motivation and personality (McAdams & Pals 2006; Manczak et al. 2014). The results of the first qualitative phase involving customer interviews indicated that each participant started their decision journey with a certain situational goal which was either related to a requirement and necessity (prevention orientation) or related to their dream and aspiration (promotion orientation). This is consistent with the previous literature that stated that regulatory orientations can be situational or chronic (Zhou & Pham 2004; Avnet & Higgins 2006).

In addition to the regulatory focus goals, chronic regulatory focus also helped in understanding purchase decisions (Ashraf et al. 2016). Each person described themselves as chronic promotion or prevention oriented by highlighting their interests, opinions and life goals. They also reported their orientation towards shopping. Some of the customers described themselves as purposeful customers and necessity fulfillers, while others considered their transformation into deal prone individuals during heavy discounts periods (Reynolds et al. 2002). Whereas a few customers considered themselves as shopaholics.

Personal description of customers also involved narratives related to their personality. For instance, some defined themselves as go-getters while others called themselves cautious and worried about the opinion of others. Higgins (1997) explained chronic promotion focused as individuals who focus on attaining desired end state of aspirations and accomplishments. On the other hand, prevention focused focus on working towards the desired end state of security and responsibilities. Therefore, considering previous literature and customers' personal descriptions, some customers were classified as promotion oriented and others as prevention oriented. These classifications of regulatory orientation based on descriptions is consistent with the previous literature (Kühberger & Wiener). However, experimental stage involved promotion and prevention classification based on the Regulatory Focus Questionnaire (Higgins 2005).

Despite situational (Mischel, 1969), personality and motivation (Alker, 1972; Higgins 1997) research, there were calls for research regarding person situation interaction as a fruitful method for human behavior prognosis (Bem, 1972; Endler, 1973; Schneider, 1982; Shah & Kruglanski, 2003; Ross & Nisbett 1991; Haws et al., 2012; Lisjak et al., 2012). This call regarding person situation interaction is based on

the assumption that chronic orientations become automatically mentally accessible (Shah & Kruglanski 2003). Hence, they influence situations (Endler 1973). Based on this postulation that individuals cannot be separated from situations and vice versa (Schneider 1982), cases of chronic and situational regulatory orientation congruence and incongruence were identified (Haws et al. 2012; Lisjak et al. 2012) and their influence on the choice of means i.e. channel choice and different actions at those channels within the customer CDJ were investigated. Customers who described themselves as promotion oriented but faced situational prevention oriented goal were classified as cases of chronic-situational incongruence. Conversely, there were cases of chronic-situational congruence where for example, customers were faced with promotion oriented situational goal and their chronic orientation was also promotion.

All customers, with congruent and incongruent regulatory orientations, recounted their entire journey right from the point where they developed the goal till their post purchase experience. Not only did the customers explain these journeys in terms of channels choice and the actions undertaken at these channels (described in the subsequent subsections), but also in terms of emotions faced at each stage of their journey. In contrast, congruent and incongruent cases were also identified in experimental stage but the focus was only till the purchase stage due to time and resource limitations.

Despite experts' acceptance (phase 3) about the importance of understanding customer's motivational, psychographic and personality factors, their customer characterization did not reflect this stance. Experts' descriptions of their customers were mainly based on the demographic factors such as age, gender and geographic factors such as urban areas versus the rural areas or provinces, or other behavioural factors such as products searched or demand characteristics. Though, the most commonly used classification was demographic and geographic. Reason stated for restricting to demographic and geographical factors or behavioural factors rather than motivational factors by most experts was due to the fear of losing customers. This inconsistency in expert views, regarding the importance of understanding customers' motivational or psychological factors while actually using demographic or geographical factors, raises questions regarding organization's focus on customer centricity (Kusnitz 2015) and "*beyond purchase*" customer engagement and value extraction (VanDoorn et al. 2010, p. 253).

7.3.2 What Customers Encounter and Do in the Search Stage

After highlighting goals, the three phases of this research indicated a choice of means to fulfil these goals. The choice of certain online means highlighted by the customers and described by the experts

specified means importance and consistency with the previous literature. Some of these means were consistently highlighted in the qualitative stages but had a limited usage in the quantitative stage due to the recorded lab session. The frequently mentioned means in the qualitative stages were social media (Van Den Bulte & Wuyts 2009; Lamberton & Stephen 2016); Facebook ads, native marketing, use of bloggers and YouTube, reviews and ratings (Chevalier & Mayzlin 2006; Clemons et al. 2006; Dellarocas et al. 2007) and search advertising (Dinner et al. 2014). Interviewed experts designated lower emphasis on pull marketing i.e. Google search engine advertising and key word usage (Edelman et al. 2007; Katona & Sarvary 2010) which contrasted with the previous literature. However, greater stress was laid on Facebook advertising (De Vries, Gensler & Leeflang 2012; Dempster & Lee 2015) especially for low ticket items. Means mentioned also included offline channels such as stores (Khushwaha & Shankar, 2013) and devices such as laptop or mobile phones.

These mentioned means were classified based on the definitions of regulatory focus regarding eagerness versus vigilance *strategy* and conservative versus risky *tactics* (Please refer to chapter 4). Higgins (1998) suggested that promotion and prevention orientations differ in their mean choices involving strategies and tactics. Promotion oriented prefer eagerness strategy whereas prevention oriented prefer vigilance strategy (Crowe & Higgins 1997; Idson et al. 2000; Pham & Higgins 2005; Cesario et al. 2008). Scholars explained means choice differences due to regulatory orientation, such as Khushwaha and Shankar's (2013) paper classified traditional channels as prevention focused and online channels as promotion focused channels. However, these studies do not elaborate upon the means choices involving chronic-situation congruent and incongruent conditions. With the exception of Haws et al.'s (2012) study which identified significant positive interaction effect of promotion congruent condition on the brand preference (study 1) and promotion message preference (study 2). Lisjak et al.'s (2012) study also highlighted chronic situation interaction. They found that chronic-situation incongruent condition created interference which affected tasks and well-being. Based on these postulations, this research focused on means at different stages of CDJ. Means were defined as eagerness/vigilance strategy and conservative/risky tactics. For example, eagerness strategy in this research was narrated as the individual's inclination to not let go of an opportunity such as a great discount. Conversely, vigilance in this research was narrated as the inclination towards mistake avoidance. These definitions were derived from customers' interviews and were consistent with previous literature (Crowe & Higgins, 1997). It is important to note that since strategies are broad guidelines, these can be identified only through narratives in the qualitative phase of this research.

The eagerness versus vigilance strategy results were partly inconsistent with the previous studies (Crowe & Higgins, 21997; Aaker & Lee, 2001; Haws et al., 2012). Although previous literature (Crowe & Higgins, 1997) indicated a natural inclination for eagerness (vigilance) for promotion (prevention) orientations, however, customer interviews indicated a combination of eagerness and vigilance. This could be explained by considering the assertion that promotion orientation and prevention orientations are two separate continuums rather than two ends of a single continuum (Higgins 1997; Wu et al. 2008; Gamache et al. 2015). Similarly, eagerness and vigilance strategies are two separate continuums that individuals choose from in order to effectively address a goal. Therefore, based on the qualitative and experimental results individuals can be high on eagerness and low on vigilance or high on vigilance and low on eagerness. This can also be explained through the concept of equifinality (Kruglanski et al. 2015) that states that multiple means can be used to achieve a goal. Customers reported that they made sure of not missing discount offers, however, they also mentioned that they were careful with brand selection, it's warranty and exchange policy. In sum, the right combination of eagerness and vigilance helped them in goal achievement. Furthermore, promotion congruent cases were high on eagerness strategy and low on vigilance, prevention congruent cases were high on vigilance and low on eagerness and incongruent cases indicated inconsistent results depending upon whichever orientation chronic or situational was an overriding orientation. Hence, they have been mentioned in the results as *towards* eagerness or vigilance.

Eagerness and vigilance are general plans (Higgins 2009) which are enacted through conservative and risky tactics (Scholer et al. 2013). Risky tactics serve the eagerness strategy and conservative tactics work for the vigilance strategy (Higgins 1997). However, risky tactics could also serve vigilance strategies, likewise conservative tactics could serve eagerness strategies (Scholer et al. 2008). The present results regarding tactics were inconsistent with previous studies as customers and experts highlighted usage of combination of risky and conservative tactics in CDJ. This also suggests that conservative and risky tactics are two separate continuums.

Moreover, the combination of tactics i.e. high conservative and low risky and high risky and low conservative varied with the product category and types of channels as identified in two qualitative stages which is consistent with the previous literature (Zhou & Pham, 2004, Noort, 2008). Due to this reason product category and channel type(online) were kept constant in the experimental stage. Although, previous studies indicate online channels as risky (Khushwaha & Shankar 2013; Noort 2008) this riskiness varied with experience and frequency of channel or product usage (Gefen 2003). Higher

intensity of conservative tactics in the channel and CDJ context comprised of greater reliance on advice and recommendation (Pham & Higgins 2005), reliance on known brand and reliable brand attributes (Chernev 2004), price comparison (Bommel 2014), consensus based decision making (Florack et al 2004), attribute wise and local search and comparison (Förster & Higgins 2005; Murali and Pons 2009), and slower speed of decision (Förster et al. 2003). Conversely, a higher level of risky tactic (Pham & Higgins 2005) was defined in this research as greater reliance on internal heuristics (Hutchinson, 1987; Crowe & Higgins 1997), adoption of lesser known or lesser experienced channel or brand, focus on hedonic attribute and shorter decision time. Moreover, these combinations of conservative and risky tactics was depicted through non-significant logistic regression results involving search based on Google results, search for brands on Google and direct brand search, and ANOVA results involving number of websites visited and number of tabs opened.

Moreover, in terms of search strategy, prevention congruent group indicated significant logistic regression results for extensive search and comparison (search and comparison within the same website, search and comparison across websites and stepwise search and comparison. These quantitative results of stage 2 are consistent with the interview results regarding the extensiveness of search to ensure accuracy and avoid mistake. These findings indicated consistency with the results reported by Wan *et al.* (2008) regarding prevention orientation's emphasis on accuracy versus speed. The results also suggest increased decision time for prevention congruent cases due to greater requirement for accuracy. This greater requirement for time assumption in prevention congruent cases is consistent with the qualitative stage of this research but inconsistent with the ANOVA session duration results. ANOVA results indicate a significantly higher session duration for promotion congruent group rather than prevention congruent group. This is inconsistent with Wan *et al.*'s, (2008) study which indicated promotion orientation's inclination towards avoiding error of omission therefore they opt for greater speed and lower accuracy. The higher session duration for promotion congruent condition may be explained due to the choice of the product category in the experimental condition i.e. clothing and could be explained through Vaughn *et al.*'s (2006) sufficiency stop rule. After completing the task of finding the required clothing article in the experimental study, these prevention congruent cases terminated their session while the promotion congruent cases continued with their search due to enjoyment stop rule (Vaughn *et al.*'s 2006). The results of the incongruent cases were not significant for session duration which suggests that these results do not support the results of Lisjak *et al.*'s (2012) study regarding the increased efforts due the interference created as a result of incongruence.

The combination of conservative and risky tactics are also depicted through the combined usage of channels during search and purchase stages specifically in case of high ticket items i.e. electronics in the qualitative stages. This is inconsistent with previous literature that specifies promotion oriented preference for web channels and prevention oriented choice of traditional channels (Khushwaha & Shankar 2013). For other low ticket items search and purchase device was online. Moreover, the increased conversions on certain online and offline channels was due to channel inertia that is frequency of using channels (Gensler et al. 2012; Konus et al. 2014). Similarly, usage of laptop, mobile phones or tablets also varied with the channel inertia. The qualitative stages indicated conservative tactic w.r.t device usage. Overall, higher preference for mobile device was indicated for search purpose and desktop for purchase purpose which varied with product category and device experience. Greater cross-channel synergies (Rapp et al. 2015) between online and store channels were identified for low ticket items based on the two qualitative stages result.

This sub-section highlighted the search stage of CDJ involving regulatory focus actions and steps. The next sub-section explains the purchase stage.

7.3.3 What Customers Do in the Purchase Stage

The previous sub-section highlighted channel conversions due to channel inertia and channel synergies (Neslin et al. 2006). The combination of risky and conservative tactic was evident in the purchase stage as customers adopted the risky online channel for purchase (based on interviews) but displayed conservative tactics by choosing options which were known and reliable (Chernev 2004). The type of product category and risk associated with it also influenced channel choice and length of the journey. Previous research indicated that traditional channels such as stores are preferred for purchase of high risk and expensive product categories such as electronic (Polo & Sese 2016). However, these differences blur with increased experiences. Customer interviews indicated indifference towards online or offline channels based on previous experience with channels. Laptop or desktop were the dominant device choices during this stage especially for expensive purchases. This is due to their ability to provide better view and ease of comparison. Previous brand and channels experiences also influenced choice of devices (Inman et al 2004; Verhagen & Dolen 2008; Koptez et al. 2012). Trust was highlighted as the most important factor for brand, channel and device conversion (Heijden et al. 2003; Pavlou 2003).

Lisjak et al. (2012) reported that mismatch between trait and situation orientation creates inhibition of automatic responses and greater cognitive resource spending. Their experiments indicated that

incongruity between trait and situation orientation generates resource depletion and hampered performance on the mental arithmetic, analytical reasoning tasks and resistance to temptation task. This indirect evidence could explain the chronic-situation incongruent group's bigger basket amount compared to other groups. The non-significant prevention congruent results for a greater basket size and basket amount could be explained with the study conducted by Freitas, Liberman & Higgins (2002). They found that prevention focused is better capable to resist temptation compared to promotion oriented. Experiment results indicated that prevention congruent spend significantly greater effort in search and comparison but their basket amount and basket size indicated a contrasting view. This suggests their lack of immediate conversion. Preference for e-tailors (multi-vendor website) for cheaper products purchase (expensive items during discounts) was highlighted during the interviews. This could be explained with promotion oriented individual's avoidance of missing opportunity at a preferred vendor (Higgins 1997; Crowe & Higgins 1997) and the desire to generate more hypothesis (Liberman et al. 2001). However, experimental results involving clothing category were non-significant. This could be explained with phase 1 interviews, whereby customers of clothing category highlighted that they preferred using original brand website for clothing purchase due to higher credibility of the brand.

7.3.4 What Customers Experience in the Post-Purchase Stage

The post purchase stage related to the qualitative stages only (customers' and experts' interviews). Experimental study of this thesis focused only on search and evaluation and purchase stages. The customers' and experts' interviews indicated emotions experienced at the post-purchase stage. Although experts' only mentioned the extremely negative (complains) or positive emotion (write good review and create positive word of mouth), customers' interviews revealed a range of emotions. Customer's emotions varied with stages of decision journey. Findings indicated that most intense emotions were felt at the time of placing an order ranging from nervousness and anxiety to excitement and happiness. Previous studies have revealed strong positive or negative emotions as a result of person-organization congruence (Brockner and Higgins 2001), or strong positive emotional experience due to goal achievement (by promotion oriented) or strong negative emotional experience due to goal failure (prevention oriented) (Idson et al. 2000). In contrast, the results of this study did not indicate significant positive or negative emotions due to congruence or incongruence (positive affect and negative affect experimental results). This may be explained due to the nature of goal. Purchase of clothing article was a sub-ordinate goal that helped in achieving the superordinate goal relating to dream (required) job. Furthermore, positive emotions such as excitement or happiness were

experienced at the purchase stage but these positive emotions do not significantly vary among groups. The qualitative results also showed that despite goal achievement both prevention and promotion situations experienced certain level of nervousness at the purchase stage in case of online purchase and for expensive goods purchased at all channels.

The post purchase stage of the qualitative phase also revealed cognitive and behavioural self-control strategies. Similarly, experts indicated that their email marketing and retargeting helped in gaining customers who had abandoned their cart (Duan & Zhang 2004). While customers expressed their concern over quality issues and irritation over receiving constant reminder messages, expert indicated an increased importance of these tools to ensure acquisitions and conversion. Although, cash on delivery system has helped in creating customer confidence in the Pakistani context, experts expressed their concern over fraudulent orders. They also identified methods to curb these types of orders. Moreover, while seasonal discounts and offers boost sales, they turn customers into deal prone individuals who then buy the product for value received through these deals. This has become a problem for smaller players in the market.

Court et al.'s (2009) description of decision journey emphasized on satisfying experiences (Lemon et al. 2016) is absent from most expert narratives. Literature highlighted the importance of a combination approach (cognitive, affective and behavioural) to creating customer experiences (Brakus, Schmitt, and Zarantonello 2009). However, these interviews indicated a greater focus on behavioural aspects such as conversions and basket amounts. Similarly, most experts classified customers based on demographic and behavioural data. What is clearly missing from most experts' narratives was the practice of developing buyer's persona highlighting their motivations and goals that reflected an organization's focus on customer centricity (Kusnitz 2015). Moreover, literature highlighted the importance of "beyond purchase" customer engagement and value extraction (VanDoorn et al. 2010), although narratives of experts' interviews indicated a contrary situation. Similarly, loyalty, which was mostly restricted to providing better offers and discounts, should now move on to developing relationship and creating deeper and more meaningful communications (Batra et al. 2012).

This section summarized the integrated findings and discussion related to the three phases of this thesis. A revised conceptual model is also presented in figure 7.1. This model was presented in Section 2.11 Figure 2.5. The revised figure based on the findings of the three studies of this thesis represents an addition of product category and previous experience variables along with the influence of chronic-situation interplay.

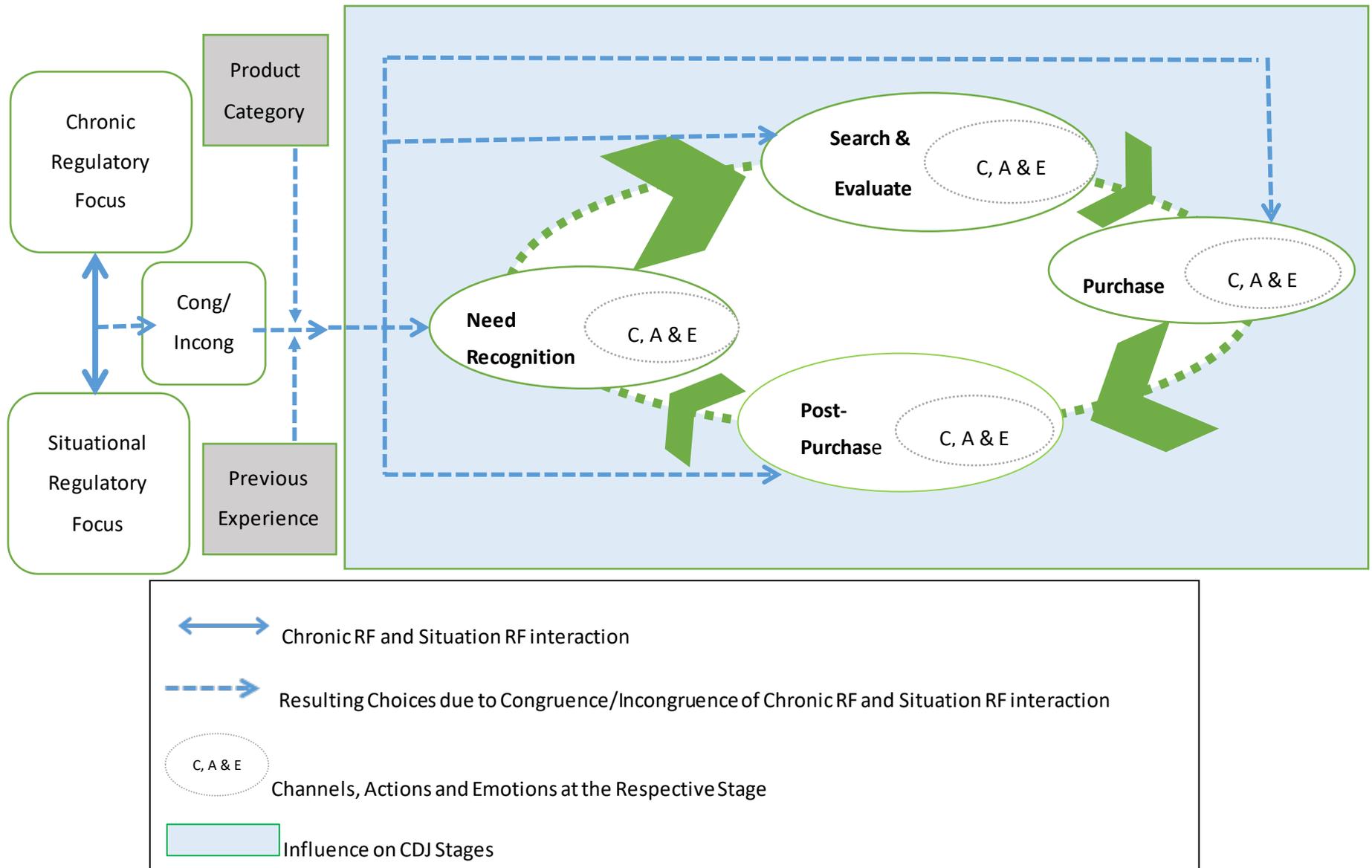


Figure 7.1 Revised Conceptual Model (Adapted from Court et. al 2009)

Based on the results of the studies (Chapter 4, 5 and 6), it was determined that product category and previous experience played an important role in the choice of means and actions taken at different stages of CDJ. Therefore, Figure 2.5 presenting the conceptual model regarding the influence of chronic-situational regulatory focus interaction on the different stages of CDJ is revised. The revised conceptual model is represented as Figure 7.1 which highlights product category and previous experience as moderators of the relationship between regulatory focus interaction and the choice of means during stages of CDJ. The revised model also indicates an influence of chronic-situational congruence or incongruence on the choice of means and actions at different stages of customer decision journey. Figure 7.1 represents stages of customer decision journey as bigger ovals whereas smaller ovals represent means and actions undertaken at each stage of CDJ. Means in this research were explained in terms of channel choice, “C”. Actions, “A”, were explained in terms of reviews read, number of websites visited, people approached for advice, basket (cart) amount and basket size. “E” indicates emotions experienced at each stage of CDJ based on chronic-situation congruence or incongruence. The weight of the arrows indicate the level of efforts spent at different stages of the customer decision journey. These arrows suggest that efforts are higher during search and evaluation stage and after the purchase stage in case of non-satisfactory product experiences. Customer interviews and experiment supported the influence of regulatory focus interaction on the choice of means during different stages of CDJ. These choices involved selection of channels, level of search and basket amount. Moreover, analysis of expert interviews also revealed the role of product category in marketing strategies and the variation in strategies with different stages of CDJ. However, a gap in marketers’ knowledge was identified pertaining to different situations faced by customers. This is further highlighted in the next subsection relating to theoretical and methodological contribution.

7.4 Methodological and Theoretical Contribution

This study provides a comprehensive overview of the CDJ stages underpinning the regulatory focus theory of adult Pakistani shoppers. The interdisciplinary nature of this thesis provides a unique blend of consumer behavior and psychology literature to explore this topic. Although marketing and consumer behavior studies have previously used regulatory focus theory but there is still a lot of scope in this theory.

The use of mixed method in this study provides not only the rich description in the context of decision journey but it has also quantified the means i.e. relevant actions and steps associated with the decision journey. The addition of both customers' and experts' views helped in understanding the journey experienced by the customers and services provided by the organizations. Moreover, for both qualitative stages participants were chosen from diverse backgrounds and industries to reduce the homogeneity and to identify diverse views.

The first qualitative stage provides a rich account of the means chosen and actions undertaken at the different stages of CDJ for different product categories. These detailed descriptions and context have been under researched in the RFT, CDJ and channel literature. The results of customer interviews helped in designing the research experiment. Experimental method involved video recording of sessions using Camtasia software and these video recordings were followed by a questionnaire. Although this method has been previously used in educational research (Bhatt 2014), it is still under-utilized in marketing and consumer behaviour domains (Karimi 2013). The experimental stage further explores the actions and behavioural outcomes in the online channel context based on the chronic-situation regulatory interactions. Finally, the expert interviews, provided convergent and divergent views regarding the services provided by the organizations and the products and services experienced by the customers. It provided complementarity, as multiple categories bought by the customers are further investigated from a diverse experts' perspective. Overall, literature review highlights the dearth of studies conducted in the Eastern context. In this regard, Pakistan context serves as a fruitful starting point.

The results of this research suggest that there is channel and device preference indifference as the overall experience increases. This is inconsistent with the previous literature that classifies web only customers or multi-channel customers as promotion oriented versus the traditional channel customers are classified as prevention oriented (Khushwaha & Shankar 2013). Literature also indicates the ability of online channel to induce prevention orientation (Noort 2008). However, the findings of this study suggest that individuals' choice of channels for purchase are based on the identified pre-determined goals (which may be promotion or prevention oriented) as well as the individual orientation (which may also be prevention or promotion oriented). Hence, the orientation of individual and goal will play a dominant role compared to the orientation induced by the channel (Noort 2008).

The results pertaining to the choice of means indicated a combined usage of eagerness and vigilance strategy and combination of risky and conservative tactics to efficiently achieve goal. This can be explained based on the previous theorizing that both promotion and prevention orientation co-exist in

an individual (Scholer et al. 2008) and promotion and prevention are two separate continuums (Wan et al., 2008) rather than two ends of the same continuum (Gamache et al. 2015). Similarly, eagerness and vigilance strategy and risky and conservative tactics are separate continuums. And individuals can be high on one continuum and low on the other continuum to effectively achieve their goal. Moreover, Kruglanski et al. also explain this choice of multiple means with the concept of equifinality.

Most intriguing results pertain to the emotional experiences at different stages of the customer decision journey. Despite goal achievement in prevention congruent groups, negative emotions such as nervousness and anxiety were reported during customer interviews. This is contrast to the previous findings that indicates that achievement of goals by prevention (promotion) orientation creates emotions of quiescence (cheerfulness) (Higgins 2009). Similarly, Brockner and Higgins (2001) indicate that person-situation incongruence leads to poor performance and experience of negative emotions. Their study indicates emotional experience of cheerfulness (quiescence) in promotion congruent (prevention congruent) groups. Another interesting aspect of emotional results pertained to the decline in the emotional intensity as an individual move along the customer decision journey. The most intense emotions were experienced during the purchase stage which declined in the post-purchase stage.

Another intriguing result related to the significant basket amount of chronic promotion-situation prevention incongruent group which may be explained by the indirect evidence from Lisjak et al. (2012). The result of one of their studies indicates lower resistance to temptation by the chronic-situation incongruent group due to mental resource depletion. This results suggests increased vulnerabilities of chronic promotion oriented shoppers when faced with prevention oriented goals or necessities. Interestingly, the customers' interviews highlighted the self-developed cognitive and behavioural strategies to control their impulsive behavior (Werthenbroch 1998). In addition to this, customers' interview findings indicated that customers sometimes intentionally choose online channel to reduce their impulsive purchase which frequently happen in traditional channels. Overall, these findings add to the CDJ, RFT and channel literature.

7.5 Practical Contributions and Recommendations

This study took a micro approach to understand CDJ since both macro and micro perspectives are important in understanding the customer (Parker & Heapy 2006). A very important contribution of this study pertains to identifying convergence and divergence in practices of customers and marketers.

While experts focus on behavioural data to devise strategies, the rich customer narratives and experiment indicate the influence of situational and personal factor interaction. Regulatory focus theory, a theory of motivation and goal pursuit, underpins these personal and situational factors and their interaction. By linking behavioural data with chronic-situational regulatory interaction, marketers can devise strategies that provide better customer experience. Customer data related to the duration of search episode, conversions, manner of search and basket amount can be used to predict regulatory congruence or incongruence which may then help create the right customer experience. For instance, promotion congruent individuals may have longer search episode but not a bigger basket size and amount. Ensuring availability of wider product assortment and assistance during the search and evaluation stage may help create conversions. Similarly, prevention congruent individuals seek in-depth information for comparison and evaluation purpose. Based on customers' average page depth search, marketers can identify page level at which assistance through chatbots could be provided. Online comparison option may also be provided to make the decision task easier during evaluation stage. Similarly, offline marketers can identify customers involved in specific product category search (similar to in-depth website search) and provide detailed product information either through personal assistance or through available in-store technology. Incongruent regulatory are most vulnerable because they may make a lot of impulse decision. The downsides of this practice from the marketers' perspective are product returns and customer dissonance in the post-purchase stage, asking questions to ensure whether shoppers are sure about their decision or not will help reduce the cost associated with reverse logistics. Once regulatory orientation congruence or incongruence is predicted based on the behavioural data, marketers can also predict emotions experienced by congruence and incongruence states at different decision journey stages and design better communication programs for each stage. In essence, shopper behaviour will help predict regulatory orientations that will aid marketers adapt strategies in a dynamic environment.

The strategies used during customer journeys of different product categories are mostly consistent with regulatory orientation congruence or incongruence. However, tactics were towards conservative for product categories that were relatively more expensive such as electronics and clothing (Zhou & Pham 2004). Marketers need to consider the product category that they are selling and adapt their brand strategy according to the product category and the different regulatory orientation congruence and incongruence states.

Overall, understanding of customers from dispositional as well goal perspective, will help in designing better channel strategies. While previous research, such as Ashraf et al. (2016), suggests that e-retailors should emphasize on utilitarian elements for prevention oriented individuals/products and hedonic elements for promotion orientated individuals/products. The results of this study indicated that behavioural outcomes are a result of both chronic and situational orientations. There may be cases of chronic-situation congruence or chronic-situation incongruence, therefore, designing channels such as websites in ways that are just focused upon chronic or situational prevention/promotion orientation would limit shopper conversions. Hence, channels with a right balance of utilitarian (e.g. product descriptions, sales representative assistance) and hedonic (e.g. visuals and music) elements should be designed. Product category may serve as a useful reference to decide what elements (hedonic or utilitarian) of the channel design should be emphasized more.

Additionally, results of this research highlight that e-commerce in countries like Pakistan are still in the growth phase (Khan 2018). Therefore, online channels have relatively higher level of perceived risk (Noort 2008). This requires marketers targeting customers in a country like Pakistan or countries similar to Pakistan such as India and Bangladesh should focus upon providing the right balance of hedonic and utilitarian elements in the online channels. This will enhance search and evaluation experience for customers with chronic-situation congruence and incongruence groups.

Results indicate diverse product category purchase from online channels which suggests that online channels are not just meant to fulfil the search and evaluation purpose. Due to increased online purchases, it is important for marketers to realize the importance of providing visuals that “truly” represent the product and to inculcate the sense of trust in the customers. This holds true for all product categories especially the low ticket items because for developing countries such as Pakistan, e-commerce mostly involves sale of low-ticket items. Customer graduation to high ticket items depends upon the experience with cheaper product purchase experience. Hence, providing the required information and true representative pictures of such low ticket items may give the right impetus to future growth of the e-commerce sector.

Marketers emphasis on loyalty should not only mean sales and discounts for the loyal customers. The role of organizations in this case should go beyond sellers, entailing assistance at each step of the journey (Lemon et al. 2016). Moreover, loyalty should focus upon developing communication at deeper level with the customers through emails and social media and consideration of customers as partners in company’s co-creation process. Additionally, social media usage especially Facebook usage should move

beyond push marketing. These types of channel should provide useful tools to create the right level of engagement with the customers.

It is high time that marketers develop customer journey based on motivations and identify the choice of means (such as channels and device) and actions at each stage of the decision journey based on these identified motivations. Customer journey mapping can serve as useful tool in developing detailed roadmap to understand what customers experience and what they expect (Temkin 2010; Rawson 2013; Lemon et al. 2016; Rosenbaum, Otolara & Ramírez 2017).

The results of the search strategies indicate that customers use a combination of search and evaluation strategies to accomplish their goals. Extensive focus on push channels (e.g. display ads) or pull channels (SEO) may restrict marketers' ability capture the micro-moments (Ramaswamy 2015). Therefore, a balanced approach may help in improving conversions. Moreover, product category consideration can serve as useful starting point for a balanced strategy.

7.6 Limitations and Directions for Future research

Despite its strengths, there are certain limitation of this thesis. The two qualitative stages relate to all stages of the decision journey, from need recognition till post purchase. The downside to studying all decision journey stages is that each stage is studied less precisely. Although this limitation was accounted for in the experimental study. However, time and resource restrictions in the experimental stage led the researcher to conduct only one experiment. More experiments are needed to predict what type of searching and browsing behaviour relate to what type of chronic-situation regulatory interaction.

The second limitation of this study involved sample size and sampling frame. The qualitative stages (customer and expert interviews) involved purposive sampling and the experimental stage involved usage of student sample, although extant experimental literature has utilized student population for experimental purpose (Darley 2010). However, this limits the generalizability of this research.

Moreover, the small sample size during customer and expert interviews and the Pakistani context in which research was undertaken also limit results generalizability. E-commerce sector in Pakistan is still in its growth phase and emphasis on customer experience is not widely practiced. Hence, results that involve search and purchase experiences in the multi-channel/online channel context may be

generalizable to countries similar to Pakistan such as India, Bangladesh and Vietnam etcetera. Moreover, behavioural outcomes (such as searching and browsing) which require customer experience with certain channels and technology will be similar in these regions. However, the concept pertaining to chronic-situational regulatory interaction's influence on the actions of decision journey stages relate to human behaviour and would be applicable to any context.

The different phases of this thesis classified situational regulatory focus based on the overall nature of the situational goal (promotion or prevention). This is a limitation because the overall situational promotion or prevention goal may be further classified into various sub-goals. These sub-goals relating to each decision journey stages may have a different situational regulatory orientation. For instance, search sub-goal may be promotion oriented and purchase sub-goal may be prevention oriented. Future research may further study the sub-goals at each decision journey stage along with the overall goal to see if there are any potential differences in results.

Additionally, experts' interview involved practitioners from multiple sectors. Although this increased diversity in viewpoint but it lacked depth in information relating to a specific sector. Similarly, customer interviews involved four different categories. Focus on a single category may have increased information depth related to a specific sector.

Chronic regulatory orientation was identified based on narratives obtained through customer interviews. Use of regulatory focus questionnaire should have supplemented the interview approach. This would have helped corroborate chronic regulatory orientation identified through interview data with the RFQ score.

Another limitation relates to the retrospective nature of the interviews in the qualitative stages and the lack of interviews (concurrent or retrospective verbal protocols) in the experimental stage (Nisbett & Wilson, 1977; Gardial et al. 1994). Hence, future research may fill this gap by adding verbal protocols to gain a richer understanding and reasons for the means chosen and the actions performed. Moreover, Figure 7.1 can provide a useful starting point in this regard.

Recorded videos during the experimental session restricted participant's choice of accessing social media websites to seek advice and reviews. Moreover, many hypotheses of experiments are not validated. This may be due to the concept of impulsion. Experimental research only focused on actual

purchase and did not consider whether the purchases were planned or not. Additionally, there was a comparison of number of items bought between condition but not the number of unplanned items bought. This should be taken care of in future researches.

One of the factors i.e. chronic regulatory focus was not manipulated but measured. Therefore, the participants were not randomly allocated to different conditions. This may have created bias. Future researches may use self-guide questionnaire (Higgins 1997) to randomly allocate participants to chronic promotion or prevention orientation condition.

Moreover, some of the dependent variables regarding search actions were binary. Use of metric variable is suggested in future research to identify if these potentially lead to different results.

This research focused upon customer decision journey stages that involved customers with pre-existing goals. Future researches should focus on decision journeys that are based on goals developed as a result of marketing efforts. Future researches should also focus on other product categories such as automobiles and FMCG to identify differences (or lack thereof) in means utilized and emotions experienced at each stage of the decision journey.

The choice of strategy and tactics by chronic-situation congruent and incongruent cases should be studied further with regulatory fit theory. This will help understand the overall effect of fit or non-fit, due to chronic-situation orientation congruence or incongruence choice of means, on the outcome value and the level of engagement (Higgins 2003).

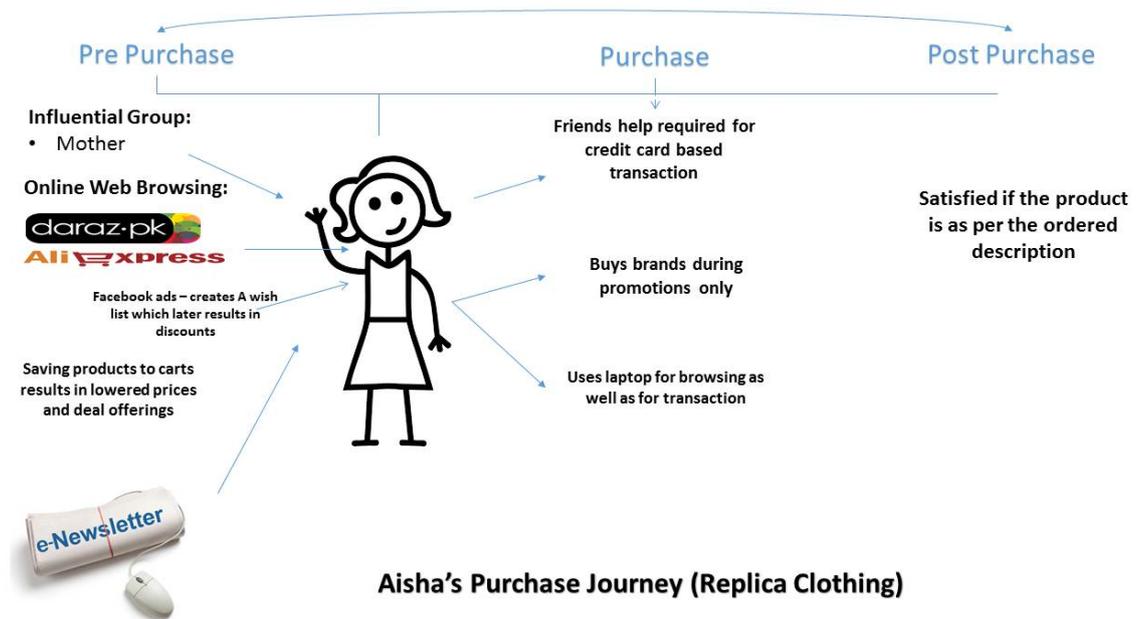
Future researches should also explore the presented model from the omni-channel perspective. Moreover, due to time limitations the experimental stage did not include traditional channels. This may be addressed in future.

Future studies can focus on designing research instrument pertaining to shopping regulatory orientation. Recent literature asserts that individuals can have different orientations while performing different roles of their lives (Higgins 2017) or due to distinct identities (Browman, Destin & Molden 2017). Therefore, it should be identified whether individuals are more prevention oriented or promotion oriented while in their shopper identity. Furthermore, shopping related regulatory orientation can be further studied through neuroscience methods such as use of EEG (Coan & Allen 2003) to determine brain activity at different stages of the journey due chronic-situation congruence or incongruence.

Overall, this section highlighted the integrated findings and discussion, theoretical and practical contributions and limitations and direction for future research

Appendix A Visual Representation of Consumer Decision Journey (Adapted from Charoensuksai and Wolny 2014)

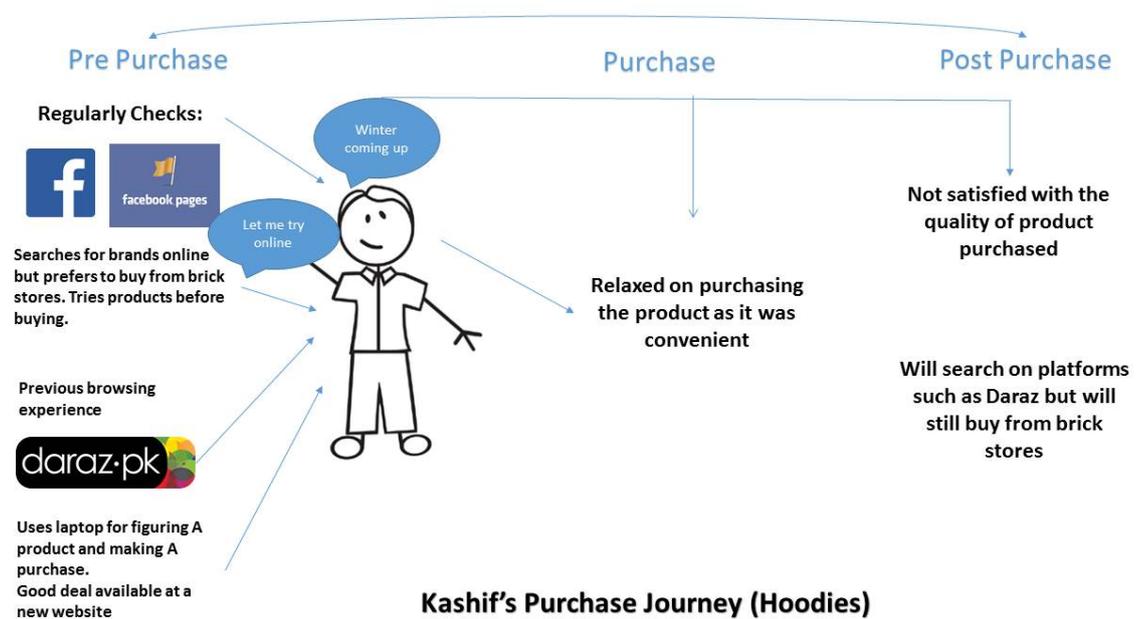
A.1 Aisha's Journey



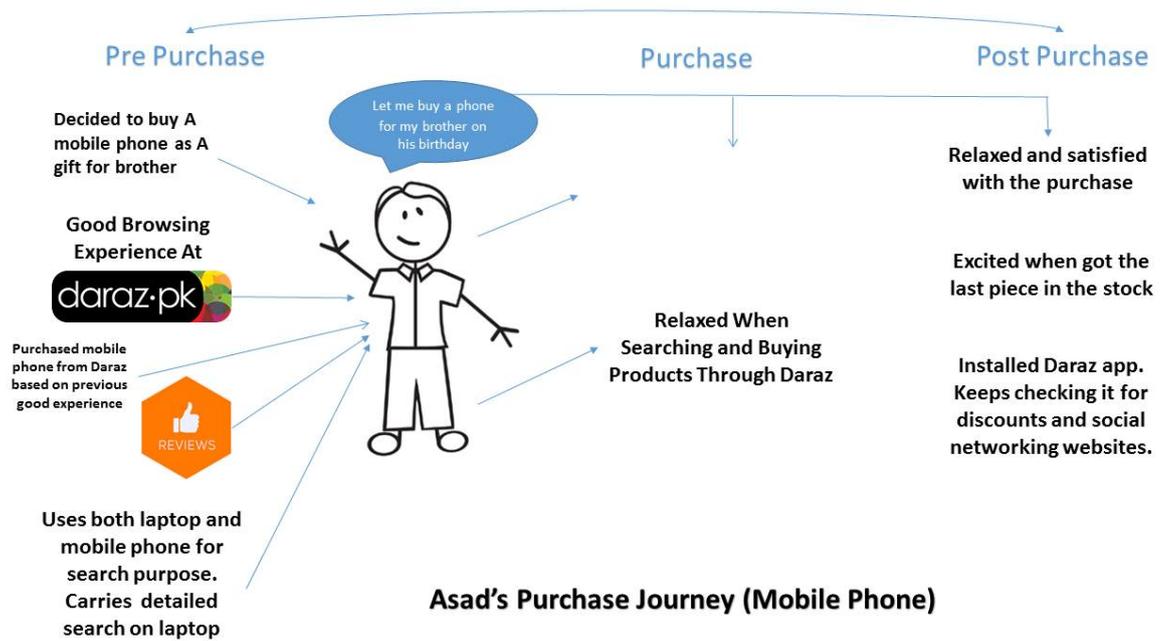
A.2 Fatima's Journey



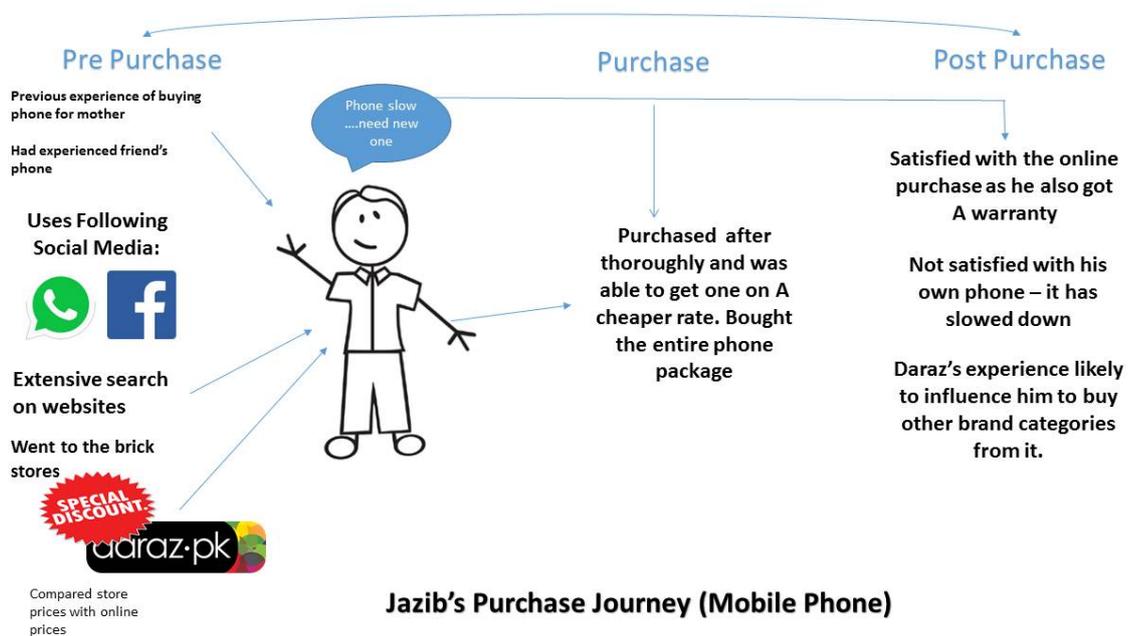
A.3 Kashif's Journey



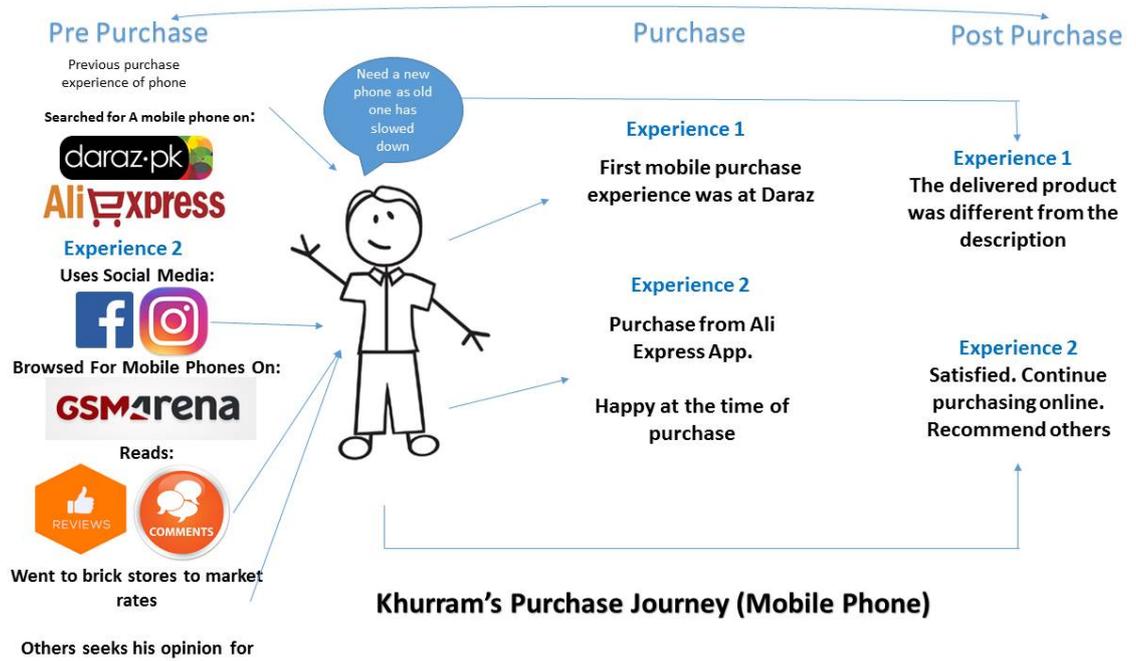
A.4 Asd's Journey



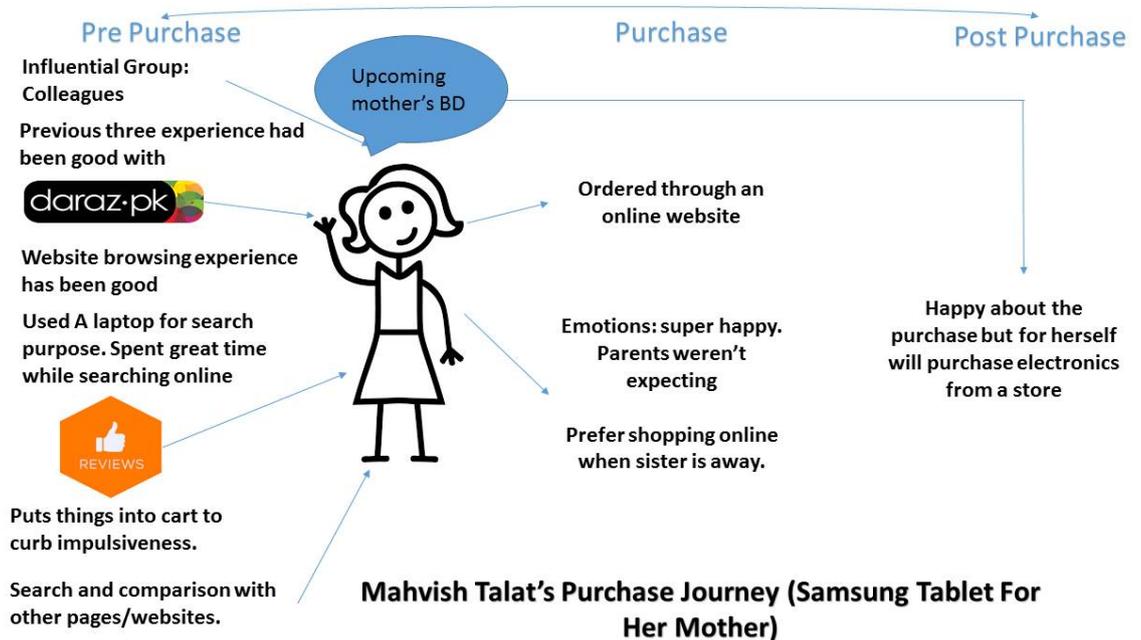
A.5 Jaz's Journey



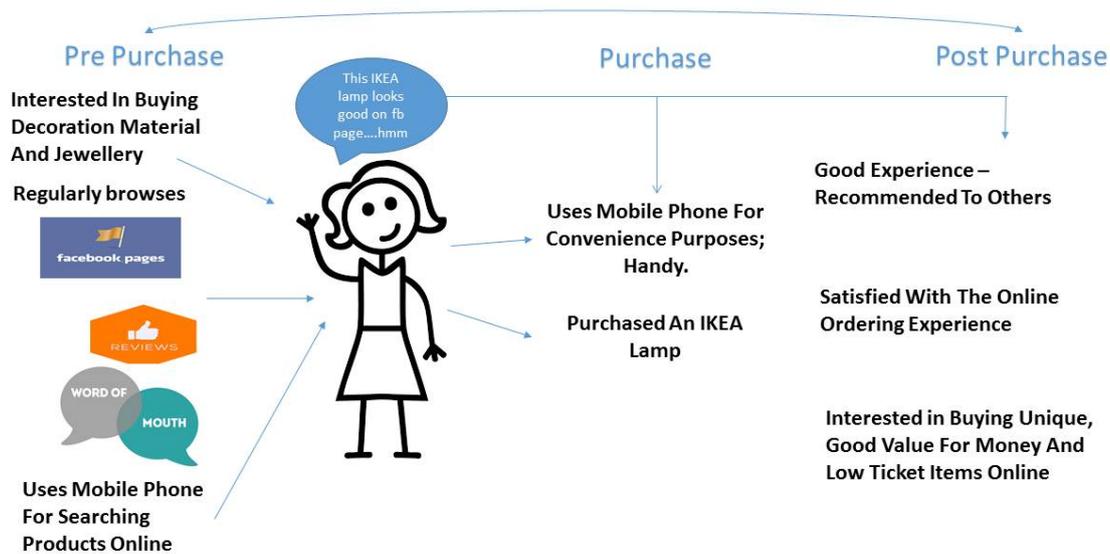
A.6 Khur's Journey



A.7 Meh's Journey



A.8 Ghaz's Journey



Ghazal's Purchase Journey (Lamp)

Appendix B **Difference between Promotion and Prevention Orientation**

	Promotion Focused Orientation	Prevention Focused Orientation
Child-Caretaker Interaction	Reward focused	Reward Removal or punishment
Emphasizes on	aspirations, hopes, desires and nurturance needs	Duties, obligations, responsibility and security
Improved motivation	when doing a promotion task after receiving a positive feedback	when doing a prevention task after receiving a negative feedback
Task performed	Increased speed, lower accuracy, abstract processing, higher level construal,	lowered speed, increased accuracy, local and concrete processing, lower level construal,
Relationship	Focus Independent self	Focus on interdependent self
Outcome Focus	Gain/non-gain	Losses/non-losses
State concern	Movement from 0 to +1	Movement from 0 to -1
Strategy used	Approach, Locomotion, global ,eagerness and Progress	Avoidance, Assessment, local , Vigilance and assessment
Tactic	Risky Bias	Conservative Bias
Products preferred	Utilitarian products with reliable feature	Hedonic product with better aesthetics
Temporal construal	Proximal	Distant
Emotions	Cheerfulness (goal achievement) Dejection (goal failure)	Quiescence (Goal Achievement) Agitation (Goal Failure)

Appendix C Interview guide Customer

Customer Decision Journey- Interview guide

Warm Up – 5-6 minutes.

Introduction of interviewer

Introduction, participant information sheet, permission

I would like you to participate fully and express your views, thoughts and opinions - there are no right or wrong answers. Please state whatever you have experienced.

Detail Introduction of participant

Name, activities, Interest, hobbies, can you please describe yourself

Routine activities:

Now Let us talk about your daily routine –5 minutes

activities –

Morning, Afternoon, evening, nights, Weekends / Weekdays

If shopping is indicated as an activity, ask whether they are interested weekend shopping only or weekday shopping as well. Is there any difference in the product categories purchased during weekends or week days?

Goals: 10 minutes

- What products have you have purchased online in the last six months? Did you also use store or any other channel during the purchase process of this product? Which product purchase would you like to discuss in detail?

-When was the product purchased? What made you buy it? Reasons. Discuss in detail.

(Such as personal advancement, security to overcome threat or risk etc.)

-For whom was the product purchased?

-How important was this purchase?

Search and evaluation: 20 Minutes

When you decided to buy this product what did you do first? Can please tell me a detailed account of it?

If you conducted search, where was it conducted first? Can please tell me more about it?

Did you get what you were looking for?

What was your next step?

How did you feel while searching for it? (Show emotions chart)

What devices did you use? Why?

W.r.t channel and device, discuss about:

-Did you use the channel/device because your friends/family/peers recommended it or were using it? Is the device easy to use?

-I have the relevant training/experience to use the device. I can use it without someone help,

-Perceived usefulness: helps me/ saves time/efficient

-device/channel Anxiety: nervousness/apprehension/fear when using --channel device or because you didn't find what you were looking for

-Device Playfulness: natural inclination to use device and gadgets independent of the system

-Perceived Enjoyment: extent to which using the device/channel is enjoyable

-Experience: previous experience of using the device/channel

Is this generally how you search? When is it different? elaborate /tell me more about it

Were there any device Switching during the search phase? Please tell me more

Do you think you achieved what you were looking for during the search for this product? What were the best/pain points (positive things/negative things) during this phase?

Related emotions

The respondents will be asked about the emotions experienced:

A.1) During the process In this case it is search

Basic Emotions:

Positive Active:

- Enthusiastic
- Interested
- Determined
- Excited
- Inspired
- Aroused
- Strong
- Active
- Attentive
- Alert
- Thrilled

Positive Passive:

- Relaxed
- Content
- Concerned
- Expectant
- Relief
- Satisfied
- Fulfilled
- Peaceful
- Happy
- Pleased
- Encouraged

Negative Active: (High expectancy of control-Roseman 2004)

- Angry
- Irritated
- Frustrated
- Dejected

Negative Passive: (Low expectancy of control- Roseman 2004)

- Anxious
- Nervous
- Worried
- Tensed
- Afraid
- Regret
- Tired

Self-Conscious emotions: (Tracy & Robins 2009)

Positive: Pride

Negative: Shame, Guilt, Embarrassment

Neutral Emotions: Surprise, Hope

Moods:

Sad, Depressed (Lazarus 1991)

Purchase: 20 Minutes

Did you finally purchase the product? From where? Why?

What devices did you use? Why?

W.r.t channel and device, discuss about:

-Did you use the channel/device because your friends/family/peers recommended it or were using it? it is easy to use the devices/channels; I have the relevant training/experience to use the device. I can use it without someone help, helps me/ saves time/efficient, using a certain device improves my image, natural inclination to use device and gadgets independent of the system, extent to which using the device/channel is enjoyable, previous experience of using the device/channel, other/press/reviews talk positively about the channel or device, I have the time/money/help to use the channel/device effectively, using the channel device mentioned fits well with my lifestyle, is this generally how you purchase? When is it different? Why? Do you think you achieved your purchase goal? You bought what you were looking for? Yes /No? Why /Why not? How did you feel because of this achievement/ lack of achievement? What were the best/pain points during this phase?

Related emotions (show sheet)

The respondents will be asked about the emotions experienced:

A.1) During the process. In this case it is Purchase

Post –Purchase:

Have you been able to achieve what you planned to achieve through this purchase? Can you please elaborate? What do you have to say about the overall experience

Overall Emotions Experienced

- 1) Overall positive points/ problems that you faced during the entire process
- 2) Have you purchased this product/used this channel again or will you use it? Will you recommend it to others? Can you please tell me more about it?

Thank, debrief and & end the session

Appendix D **Interview guide expert**

Warm Up – 5-6 minutes. -Introduction of interviewer

- Introduction, participant information sheet, permission
- I would like you to participate fully and express your views, thoughts and opinions - Please state whatever you have experienced.
- Start with general questions: company details, industry
- Brands sold
- Company channels, details of the channels (traditional, online, multi, or Omni-channel)
- Describe the availability of brands on different channels. Is it same or different? Reason for similarity or difference
- Can you please describe your customer? Customer journey?
- Can you please explain where does your customer search for your brand? prompts: Do they use your online or offline channels (for multi-channel), call, apps, Facebook page. Can you please explain in detail?
- Does the customer search purchase behaviour vary with product, gender or geography or channel? Can you please explain
- What channels do they use for search? For purchase? Can you please elaborate? Same or different channel- ask for explanation
- What devices do they use?
- Do these channel/device usages vary with the type of customer? Explain
- How would you differentiate your brand/customer/customer journey versus competition? Any competitive edge
- If KPIs mentioned, ask to elaborate
- What kind of services do you provide during search, purchase or post-purchase?
- What happens when a customer leaves the online cart (abandons cart) on your page? Can you please explain what strategies are adopted in this regard?
- Do you have apps? Explain reasons for having or not having the app
- What services are provided for loyal customers?
- How do you handle complaints? Do you have a separate team? Types of complaints received
- Types of challenges faced
- Thank and Debrief

Appendix E RFQ Questionnaire

-

- **Name:**

- Questionnaire

-

- This set of questions asks you **HOW FREQUENTLY** specific events actually occur or have occurred in your life. Please indicate your answer to each question by circling the appropriate number below it.

-

1. Compared to most people, are you typically unable to get what you want out of life?

1 2 3 4 5 6 7

never sometimes very
or seldom often

2. Growing up, would you ever "cross the line" by doing things that your parents would not tolerate?

1 2 3 4 5 6 7

never sometimes very
or seldom often

7. Do you often do well at different things that you try?

1 2 3 4 5 6 7

never sometimes very
or seldom often

8. Not being careful enough has gotten me into trouble at times.

1 2 3 4 5 6 7

never sometimes very
or seldom often

3. How often have you accomplished things that got you "psyched (worried)" to work even harder?

1	2	3	4	5	6	7
never		a few times			many	
or seldom						times

4. Did you get on your parents' nerves often when you were growing up?

1	2	3	4	5	6	7
never		sometimes			very	
or seldom						often

5. How often did you obey rules and regulations that were established by your parents?

1	2	3	4	5	6	7
never		sometimes			always	
or seldom						

9. When it comes to achieving things that are important to me, I find that I don't perform as well as I ideally would like to do.

1	2	3	4	5	6	7
never		sometimes			very	
true		true			often	
						true

10. I feel like I have made progress toward being successful in my life.

1	2	3	4	5	6	7
certainly			certainly			
false			true			

11. I have found very few hobbies or activities in my life that capture my interest or motivate me to put effort into them.

1	2	3	4	5	6	7
certainly			certainly			
false			true			

6. Growing up, did you ever act in ways that your parents thought were objectionable?

1 2 3 4 5 6 7

never sometimes very
or seldom often

- 12. How many hours a day do you spend online?
- 13. Have you ever purchased anything online? (A) Yes (B) No
- 14. How frequently do you purchase online? Please rate yourself on the following scale:
- 1 2 3 4 5 6 7
- never sometimes very
- or seldom often
- 15. What categories have you bought online? Please mention below:

Appendix F

Sample Experiment Instruction Booklet

Instruction Booklet

January
2018

Important Instructions:

Thank you for agreeing to participate in this research experiment on **online shopping**.

During the experiment, I require your complete, undistracted attention. So **please follow the given instructions carefully**.

You **may not** engage in activities such as chat with other students, use your cell phones or head phones, read books etc.

For your participation, you will be given course credit.

The entire experiment will take place through computer terminals, and all interaction will take place through the computers.

This booklet is divided into different sections. Please complete the sections **in order** by following the instructions for each section.

[TURN THE PAGE ONCE YOU HAVE READ THESE INSTRUCTIONS]

SECTION 1: CONSENT FORM (1)

Study title: Motivation and Touchpoint Usage: A Customer Journey in a Digital World from RFT perspective

Researcher name: Farah Naz

Ethics reference: 20435

Please initial the boxes if you agree with the statement(s):

I have read and understood the information sheet and have had the opportunity to ask questions about the study.

I agree to take part in this research project and agree for my data to be used for the purposes of this study

I understand my participation is voluntary and I may withdraw at any time without my legal rights being affected

I am happy for my session behavior to be recorded.

I am happy to be contacted regarding other unspecified research projects. I therefore consent to the University retaining my personal details on a database, kept separately from the research data detailed above. The ‘validity’ of my consent is conditional upon the University complying with the Data Protection Act and I understand that I can request my details be removed from this database at any time.

Data Protection

I understand that information collected about me during my participation in this study will be stored on a password protected computer and that this information will only be used for the purpose of this study. All files containing any personal data will be made anonymous.

Name of participant (print name)

Signature of participant.....

Date.....

SECTION 2: SCENARIO

PLEASE READ THE FOLLOWING SCENARIO CAREFULLY.

TRY TO IMAGINE YOURSELF IN THIS SITUATION.

After years of hard work in college, you are about to graduate and have been interviewing for jobs at several companies. Today, a phone call informs you of the good news. You got an ideal job that puts you on track toward your dream career—a job that you have aspired to for many years. This is the job you have always dreamed of ever since you were a child. In addition to the potential for developing a successful career, this is a job you know you will really enjoy doing. It offers many opportunities to travel abroad, which fulfil your hopes to experience new and exciting things.

The job also includes perks such as free membership in a new local health club, as you hope to stay energetic and fit. At the same time, it provides opportunities for personal growth and gains. Since the company offers good vacation days per year, you will still be able to spend time on things you really want to achieve or obtain in your personal life. You are excited to move on to the next phase of your life.

Later today, you plan to go online to buy new clothing articles as a part of your new dream job as you want to look great.

You click on the browser and start looking. If you find the perfect clothing article(s), you will buy them online.

[TURN THE PAGE ONCE YOU HAVE READ THIS SCENARIO CAREFULLY]

PLEASE DO THE FOLLOWING:

1. Turn to the PC in front of you.
2. Open your browser; please start searching for the clothing article(s) for your dream job.
3. You may visit any number or types of sites.
4. There is no time limit for your search, take as much time as you need.
5. When you find the perfect clothing article(s) for your dream job, please place them in the online cart.
6. If you do not find the appropriate item(s), you do not have to buy/place anything in the cart
7. **IMPORTANT:**
At the end of the shopping session, any item(s) remaining in the shopping cart should be items that you would really purchase as part of starting your dream job.
At the end, please edit your online cart to include only the clothing article(s) that you would really buy!
8. Make sure that you provide your name ONLY at the time of checkout
9. Treat this scenario as something that you would face in your normal life.

[TURN TO THE NEXT PAGE ONCE YOU ARE DONE WITH SHOPPING] Reminder:

Check Task 7 on this page

SECTION 3

QUESTION 1

The following scale consists of a number of words that describe different feelings and emotions. Please read each word and then, using numbers from the 1 to 7 scale, indicate to what extent you experience this feeling or emotion right now.

1	2	3	4	5	6	7
Very						
Slightly		Moderately			Extremely	
Or						
Not at all						
_____	1. Interested	_____	11. Irritable			
_____	2. Distressed	_____	12. Alert			
_____	3. Excited	_____	13. Ashamed			
_____	4. Upset	_____	14. Inspired			
_____	5. Strong	_____	15. Nervous			
_____	6. Guilty	_____	16. Determined			
_____	7. Scared	_____	17. Attentive			
_____	8. Hostile	_____	18. Jittery			
_____	9. Enthusiastic	_____	19. Active			
_____	10. Proud	_____	20. Afraid			

QUESTION 3

How familiar are you with the shopping website(s) that you decided to purchase from?

Please answer this question separately for every shopping website that you visited during this task.

Website	Please write the <u>name</u> of the website		Please circle the number that indicates your answer on the scale provided
Website 1		I am familiar with this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
		I am familiar with conducting transactions (such as buying products or services) on this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
		I am familiar with searching for information on this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
		I am familiar with inquiring about information on this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
Website 2		I am familiar with this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
		I am familiar with conducting transactions (such as buying products or services) on this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar
		I am familiar with searching for information on this website.	1 2 3 4 5 6 7 Very Not at Familiar all Familiar

		I am familiar with inquiring about information on this website.	1 Very Familiar	2	3	4	5	6	7 Not at all Familiar
Website 3		I am familiar with this website.	1 Very Familiar	2	3	4	5	6	7 Not at all Familiar
		I am familiar with conducting transactions (such as buying products or services) on this website.	1 Very Familiar	2	3	4	5	6	7 Not at all Familiar
		I am familiar with searching for information on this website.	1 Very Familiar	2	3	4	5	6	7 Not at all Familiar
		I am familiar with inquiring about information on this website.	1 Very Familiar	2	3	4	5	6	7 Not at all Familiar

SECTION 4 BACKGROUND QUESTIONS

Age:

Gender:

Education:

Hometown:

Appendix G Sample Qualitative Customer transcript

FN: Can you please introduce yourself and tell me your week day routine?

S: My name is shah and I am currently working as a project and operations manager at a software house called capital IT and we are looking after software development for lot of international organizations and I am the product manager. My role is client communication, project delivery, office and other recruiting equipment. I am currently working with international client that is metro. This is a foundation that has chain store and out store as well as city.

FN: What are your weekday activities?

S: My routine is something that I because I am working across geographical zone so my routine is mostly work. My work time starts around 8 am, not officially but I am on call. And I can be call till 11 or 12 in the night. Mostly my routine is client either from the eastern or western zones. On the weekends I am working with my friends on house. That is extent of social life

FN: Working?

S: Yes

FN: What about your weekdays

S: Weekdays I start my work day around 8 am that can be from home or office. And these are usually having my bookings with developers as well as in Australia. After that I commute to office or if I am in office I carry out responsibilities. For example, I need to do some purchases, hiring, interviews etc. I get that out of way. then I have things I am looking after. After that I have internal meetings on new and old projects. At around 5 I start meetings with US. Those meetings can last for 4 hours

FN: Do you hang out with your friends?

S: Yes, mostly. If I go out with my friends its mostly for an hour or so and that's twice a month or so

FN: What things have you bought in the past six months?

S: Most recent purchases. There was a scheme announced and I have been looking for a few investment opportunities for a while now. There was a scheme announced by fazaia Karachi. They were advertising it online so I placed few deals which was around hundred thousand rupees online. month before that I bought a few service for my setups and personal work. Before that I was rotating for my GI so I purchased a book. then I purchased a mobile from Daraz. Before that I think I purchased some hardware from amazon. I wasn't allowed for my GIE because of the old CNIC as it requires smart card. So I got the smart card process done online. Then I purchased for my company. And I purchased camera for my brother. Other things on eBay and amazon

FN: Right. What about your purchase of other category like this plot you were talking about? How did the process start?

S: What happened was buying a house in Karachi is very expensive these days especially in developed areas. And you need to make the payment outright so that wasn't possible. I can't do that because of legit reason. So I could invest in these schemes which are from renowned and established organizations so you don't have to face fraud or deception. so I was looking for schemes like Fazaia and Bahria etc. fortunately I found fazaia which was launched 2 months back. They were advertising it and I saw it so I went to their website and looked all the details. So I found it something you can trust. I purchased it. One of the important factors for online purchase was that since last 2 years there is a tax if you take out an amount greater than 50000. Credit card is exempted from that. I made the payment through my credit card. And then things worked out

FN: Which other product purchase would you like to discuss in detail?

S: I think I was having issues because when you are developing you need a lot of processing powers for competitions. So I needed a CPU. I needed Tran configurations. I was looking at the research and I saw that CPU cannot come over it so I will have to buy a graphic card. That's why I think I bought it from and then I found out the prices in Pakistan as well as USA. one of my relative was coming so I ordered through amazon and he brought it for me

FN: Did you search on local websites or just international sites?

S: There are different specifications that I need to look at. If I look at CPU it is that channel and it communicates from CPU to the GPO and it creates a kind of tunnel in which this happens. So there are X number of requests in a second or at any time. My first consideration was to maximize that. I went for 256 card. I shortlisted the card from nmedia and radion website I started available for what are available in Pakistan as well as abroad. So I was looking at amazon US and galaxy Pakistan. And Czone in Pakistan

FN: What were the names of the websites?

S: Galaxy.pk and czone.com

FN: What made you decide from Amazon and not from Czone or Galaxy?

S: Main reason is that you don't get the variety in Pakistan that you get abroad. Models available in Pakistan are out dated as they are 4 to 6 months behind international market. So and then we have lots of duty and custom too. So let's say a card that costs 100 dollars will cost me around 15 to 16000 rupees in Pakistan because of shipment and duty. Deciding factor was that if no one was coming from US I would have ordered from one of Pakistani websites because you don't have option but if someone is coming and you are lucky you order from US

FN: If I were to ask you majority of these online purchases were based on some need. It wasn't an impulse purchase

S: None of the major ones. I was looking for cat plant and it's not found locally so I was looking for it online for a while. This is something I need. On Ali express it was around 5 dollars so I purchased it. That is the only purchase I made

FN: How much time do you spend on thinking and comparison?

S: I can't quantify. I think hardly 20 minutes and I found it. Before that it took me a week to look at all options

FN: How were you searching it while at work at home?

S: It was more towards when I opened the website online that's how I was looking at. I was looking at different products online and randomly browsing.

FN: Did you look for reviews?

S: It depends on the review. A lot of reviews on Daraz are fake.

FN: Ok, can you please tell me about fake reviews?

S: One product I bought from Daraz the review was its excellent product but that was false marketing. When you are purchasing anything you need to be careful. For example, on amazon you are looking at reviews with 2 and 3 not 1 and 5... A common person needs to go through a lot of comments because amazon and these websites promote good reviews as they want people to buy things. I look at medium reviews.....(between the extreme), extreme reviews might not give you actual picture so you need to do a lot of research

FN: Can you further talk about the ratings at local versus international e-tailors?

S: Daraz is replicating amazon. What happens if I purchase a battery for my Samsung mobile. Around 80% of the batteries. Amazon is a bigger place than Daraz. If you open Daraz you find a lot of comments like I give 5 stars as I like it. For example, look for a big item on Daraz. From 20 comments you will “see” 1 that the product is not actually as listed. 19 of the people buying say its excellent. If that 1 person is right and I know that he is right as those products are not available in market. I went to market and looked for all suppliers but no such thing was available. Now 19 of the reviews entered on that website were fake because I know that brand and the type of material being advertised is not available in Pakistan. They were showing these for 30 or 40 k and selling for 8k. that’s the not right thing

FN: Do you think everyone can make this kind of distinction?

S: If you look at reviews at amazon, you will see good comments. I am not saying local as local “*wahan hainahi*” but on amazon you find out you find people who made this purchase they say it’s a copy etc. lay person need to go through a lot of comments because amazon and these websites promote good reviews as they want people to buy things. Medium or rare reviews between the extreme. So that might not give you actual picture so you need to do a lot of research. If a lay person goes and says I need to buy this Samsung battery, there are 100 products listed on Daraz saying it’s an original battery. Only one of 100 will be accurate. You are willing to search; you will get more priced but original

FN: Alright.

S: A lot of people in my circle too they prefer “*ja ke cheez dekh ke*” they buy. The thing is it depends on financial matters as there are risks you can take and risks that you can’t. For example, a few of my friends will be willing to purchase Anees Hussain material for 25k for GIE or IBA test. Then 25 k if they are paying they can get similar product for one third the price online but because they do not trust the people online, they will buy what they know, can judge and interact with. So that’s the mind-set of people

FN: What is the reason behind online purchase?

S: Yes, and no. my knowledge of market comes in handy and you know what you need to buy but other factors for example logistics involve your cost and your tapping your contacts to find if you can get the product online.

FN: Ok

S: When I really need to purchase it I look if someone is coming back to Pakistan. If yes, then within 1 or 2 days then I send it to that person and bring it. But if it takes a week or 2 to find out prices and all. That requires a lot of effort that goes into it and because of my work schedule I cannot afford to go to the market and roam around. So my commitments are something I have to look at so I cannot go to markets and this is one reason to buy online. Second my online purchases are for example I want Linux servers which I rent on monthly basis. Now that's something Pakistani companies like PTCL and cyber I do not trust them with data security and I do not trust technical expertise of a lot of people managing these services. So I prefer to [purchase such servers from renowned companies online.

FN: Ok

S: So one of the factors is this. Other reason I purchase online is because I know the technical stuff and all these companies establishing are giving a better price for example if you find something 1000 rupees more than market price it's better than to waste 3 hours in the market or a day in a week to find that product.

FN: So you don't go to market and compare prices. How do you get an idea that market price is this much?

S: The thing is it depends on product category. I need to buy a laptop. I know the cost of visit for that laptop. I know for a fact that it's a 50000 laptop dell is selling on their website. If this is more towards rule of thumb that other websites will be selling for 45k. when I was in my undergraduate, I was dealing in hardware and so on. I know all these facts. I use this estimate and calculate along with shipment to be of 56k. I will get this product in market for this range. This is the price I have in mind and I look for it. I have the international price in mind and if someone is charging more than this I don't go for it. And if someone is selling under this cost then I will inquire.

FN: Basically you have a reference price in mind and then you compare. Then you go and purchase from store or online?

S: It actually depends. Laptops for example I know I go to galaxy. If they are selling for 50 k. if I go to market, I need to spend 4 to 6 hours in market. I know I will get to see 15 computers in 55k. so I need to compare do I have those 5 or 6 hours to spare go to market and purchase 55 k or can I just pay galaxy and delivered it for 60k. it comes down to the cost associated with time. Sometimes I go and purchase and other time I just call them and ask them to deliver it

FN: Which device do you use? mobile or laptop

S: Mobile calls you mean

FN: Do you use your mobile device or laptop for search and purchase?

S: It depends. If I am sitting at the laptop I have that account logged in so I make the purchase from my computer

FN: Ok

S: If I am searching on my mobile. For example, I am talking to direct sellers like there are few companies you need to call like rex paid who provide services. You need to call them up to purchase that. Stock trading that happens I do on mobile through call

FN: So you don't basically use your mobile?

S: It depends. "*DONO CHEEZAIN*". Let's suppose I have a gut feeling that stock is not going to be available so I take out my mobile and purchase it. If I am at home, I open my laptop and I am comfortable using both

FN: What apps do you have on mobile other than the social networking sites?

S: It's a lot of work related. I have my emails. I have my facts and figures so all these work related apps I have. It requires that I am online during my work hours. I should be available. If there is production issue no matter what the day or time is I need to be available. So a lot of my work related apps are there on my mobile. I use social media and I use LinkedIn for recruitment. So LinkedIn is something I have. I think I have Daraz and amazon app

FN: Do you use Daraz app or go through browser?

S: I use Daraz app as well. For example, they offer some discounts. There are many options

FN: Do you make use of these discounts?

S: Yes, I do

FN: In what other categories do you avail your discount?

S: Daraz is mostly clothing related so my clothing purchases are very rare. I purchase once in 2 years

FN: Ok

S: I keep an estimate. Like I need 2 jeans, 2 pants and 3 shirts and I will multiply for 2 years and then take it. If somebody is giving me a discount and I don't want to go through normal process so I just go to Daraz and purchase it

FN: hmm

S: What happens is that going forward I know work out which I will follow like for slim body or full body. I have work out routines. I know ke "*aglay saal tak mai ye kr raha honga*" so this would be my body structure. "*thora sa*" you take risk

FN: Has it ever happened to you that what you ordered was not your size or what you expected.

S: This happened once that I ordered something and the material was for warm weather so I just sent it back and called them up. Daraz will return it giving you a coupon of 3 months' validity instead of giving back the money. Like if you get a coupon of 1000 rupees you have to spend that.

FN: Ok

S: So either you can gift that to someone else or gift the coupon.

FN: Have you purchased from other e-tailors such as Yayvo?

S: I have made a purchase. I was looking for cat food.

FN: So, this must not be very expensive?

S: No. I had to buy a generator and I was looking at options at Yayvo but they weren't there so I had to go and buy it manually

FN: big ticket items purchases are from Daraz or other websites?

S: Not Daraz actually. They are from c zone or galaxy. I look at galaxy website, prices. Then I order a laptop. I transfer to one of my accounts. I just give them to give password and they do it normally. Is that something you consider online

FN: Yes

S: Ok most of big ticket items are from galaxy

FN: They do have their brick and mortar as well. Or are they just online

S: They do have store. But it's the only website where I make such purchases which are not physical is I shopping. I rarely make purchases.

FN: What is I shopping?

S: It is one of the initial website launched in Pakistan

FN: What do they sell

S: There is a pen right now. Other websites were launched with their own products. They use to purchase all items and then sell. Now everybody has taken a lot of different suppliers and those suppliers are directly selling on Daraz and I shopping. It's all the categories now. I bought gadgets from I shopping

FN: Is it well known?

S: Daraz and I-shopping. Daraz started with clothes only and then they brought technology. I shopping on the other hand was home shopping. What happened I think marketing effort "*ki waja*" se people are not comfortable paying 50k for a laptop when they can go for techno city in Saddar and purchase that. You are investing 50 "*ka*" and you don't know what will turn out and there have been complains and bad experience of friends so they are reluctant to go and purchase it

FN: What is the reason for purchase from Galaxy?

S: I have been making purchases from galaxy from 2005 onwards

FN: Right

S: Galaxy is somebody you can trust and rely on. "*Pehlay jo tha wo warranty ka buhat issue hota tha*"

FN: ok

S: Because everything was imported and no local warranty was provided, so you could rely on galaxy. There are issues in Karachi so you need someone reliable. So if galaxy closes its outlet I will still purchase from them. Right now galaxy charges a premium and when you are looking for products for friends. so you might not purchase it from galaxy because their rates include premium

FN: Where do you get that from?

S: For example, I am not bringing in purchases to office as I bring all purchases to my office

FN: What about the gifts that you were mentioning?

S: If I am buying it for myself, it doesn't matter. "Cheez" reliable hai 2000 ka "farq hia" I will order from somebody who delivers same day. people have issues ke hum aaj deliver nah kr "saktay kal Karen ge" so I just call up galaxy and I tell them deliver "kar" do. If I am not buying online. I will call some random shop in techno city and I will ask them to deliver that product. I recently purchased a wireless camera. Galaxy czone and lshopping all said they don't have it in stock and we will deliver in 2 days.

FN: Ok

S: Whenever I need to purchase something and my purchases are immediate I need the product on same day for some reason or other. So person delivering on same day I will order to that person. When I don't order from c zone it's because they cannot deliver on same day.

FN: Do you plan your purchase?

S: That also happens I am going to a company and I need something to gift to my friend there. I will give you 3 examples that might help you understand better. For example, it's my friend's birthday and I have to gift him something. I know he will be leaving in 2 days. Nobody has it. I need that product in a day or 2 and I need it delivered to that guy. second example is something goes bad or malfunctions like laptop or monitor. Electric related. Then I need that immediately as my work is getting delayed. 3rd example is I have to need it today because of my need.

FN: How was your browsing experience Daraz versus other websites?

S: Daraz has really started growth as its copying international website. It wasn't that great in the beginning. and amazon, are you asking about local or international

FN: Both local and International

S: Local Daraz "ka" experience has been good. Galaxy "ka" experience is good. Czone has a lot of bugs on their website. lshopping is not so good, you have to find things. Internationally new edge, galaxy, digital ocean and amazon, web service in "ka" experience "acha raha hai"

FN: You mentioned C zone experience wasn't good but you still buy so do you think browsing experience has an impact whether you will purchase from that?

S: We had to go for a deal last time. Tech was offering online purchases, I purchased it online from Sani tech and they deducted my bill but they did not give me the compensation so I had to call them 10 times. Because the purchase was already made. If the payment hadn't been made I might not have purchased it from them. Because I am in the industry already and know how equipment works. I also know projects of lot of these websites. So sometimes these websites

have bugs on them and they don't go through the normal process they need to go through. *"Muje pata hai issues hain"*. I look especially for product not services. *"Agar aap services ki baat Karen"* it's completely different. There is website which gives you post code online. One of their terminal instead of copying everything for back up deleted all products and data. If it's a service company and such things happen then you are very conscious about the services from service perspective. If I give you an example of their experience is very bad online. Because they haven't developed it online accordingly. If it's a product based company its totally different because you don't care ke website *"kesi banayi hai"* you only look for details of product you want to buy.

FN: What is more important to you in a website, details or pictures? think this assumption is correct?

S: I have a very biased perspective about this because I am managing a lot of projects. In software development I will give you an objective. When you are following this knowledge client is seen whatever he wants so just deliver it

FN: Yes

S: *"Unko agar ziada detail chahiye yo"* can develop it as they want. So when they want it they develop it. I don't know why they develop it like that or maybe designer has something in his head and he recommends it. For example, I have 6 ad blockers installed on websites and disabling apps. Because all these flashy websites when people like it they are tracking a lot of your privacy and data. so if you ask me personally I avoid these because how these websites are tracking and when I go to these websites I block half the things they are trying to track.

FN: Ok

S: The people who like flashy things and they like it. You need to load your website within 5 milli second but most of the websites take longer so people might grade average. The fancy the website more time it takes to load. I think it creates an impact but not for me. Its opposite for me. If there are flashier banners. There is an entire methodology of that design. in comparison to this something elegant and decent. I am interested and invest my time and money in it and give it a second thought I avoid these flashy websites

FN: What about the clothes purchase that you mentioned?

S: I am not a fashion savvy person. Whenever I make a purchase. I choose a set of color and design. Let's suppose I need to buy a suit. I won't buy a suit on Daraz ever that's tailored looking. If I need a grey shirt, I will not buy polyester shirt nor a half sleeve shirt. And I will buy a plain, simple elegant grey shirt I am looking for. When I go to Daraz I have a clear picture for what I am

looking. And even if I get a discount, it's not that I am looking for what they have to offer; I have a pre-defined requirement that I compare product

FN: So, is this the case with all product categories?

S: Yes, mostly. Unless its impulse purchase, like I bought from Ali express. Such things which I need to experiment I buy. I have a pre-determined picture "ke mujhe ye buy krna hai".

FN: How would you describe yourself?

S: I do not fall prey to such things. I do not follow the norms. I do what I like and but what I want. I am not that I have to do for society so I do what I want and not something that's expected of me. Regarding how I make my decisions I always look for leading opportunity. I know that there is lot of risk associated with it. If it's a learning opportunity, I take it

FN: what emotions were you facing? These are the emotions. Were you peaceful, alert, concerned, relaxed, angry, anxious, afraid, happy, sad, frustrated.... What were you feeling while searching?

S: Laptop?

FN: Yes

S: I would call it in different and not emotional as I need to purchase it. There is no excitement or frustration. as in a lot of times I make my decision prior to the purchases. "Jo ke maine kr li hain". For example, I had to purchase it. I had 3 options, I just divided what I can pay for instalment. Which are the instalments I can pay through credit card so I am not subjected to withholding tax. So it was very indifferent objective approach

FN: What happened when you made the payment?

S: You have to purchase it and you do it there is no emotion, this is for me, for friends, I feel I got it but otherwise "*han kharreed liya*"

FN: From these emotions.... Happy, pleased, encouraged.... what emotions did you have at the time of purchase?

S: Its indifferent as buy kr lia there is no big achievement.

FN: ok

S: "*Jo cheez milni hai mil jaye gi*". When I went for GIE in February they didn't allow me to sit. I felt indifferent about it. It's not something you feel it. You have to do it

FN: So more it's like a fate thing?

S: Yes, *Han ho gaya to hogaya nahi hua to koi bat nahi*

FN: So mostly indifference?

S: I am not sure. For few things. I am not affected by a lot of emotions. For example, let's talk about a purchase for friend. When I am buying for others "us mai you need something ke unko acha lagay". When I am buying for my friends I feel "*ke unko acha lagay so at that time I feel good kea cha aagaya*" and I am also anxious at that time "*ke unko acha lagay ya na lagay*". Because I feel they like it but I am not sure they like it or not. For my family purchase I am like "*khareed liya*"

FN: So, there is difference in emotions when you purchase for yourself versus others?

S: "Nahi it's not that *apne liye fikar nahi*". It's just a small thing like if I need to buy the laptop to finish the project the goal is not to buy the laptop but finish the project. so its required to go through my work

FN: So you get happy when you finish your project?

S: Not exactly because there is nothing at other hand. When one finishes the other will start, I start thinking about another one

FN: ok

S: I think; I get happy when I get a good deal. For myself and my friends, it's different. I feel happy that I was able to help someone. Yes, I am happy about it

FN: You feel fulfilled when you help someone or gift someone?

S: Again there are 2 things. One is giving gift and other is that they like it. I feel happy when I get to learn new things in the entire process.

FN: Ok

S: For example, a friend wants PDF 600 pages converted to excel. Applications available are very pricy or don't do a good job. For example, I converted around 700. it took me hours but i was happy. Helping is not the primary objective but to learn from it for my development. I feel happy with friends, when giving gifts as satisfaction is not about giving gift. satisfaction comes when other person takes it. It's usually the case that other person does not show right emotions "*ke unko buhat acha laga ya bura laga*". It's like ok. Next time I will try to

FN: Can you please talk about personal development that you mentioned? What will you achieve from that?

S: I can build on the existing to walk on to new things

FN: Then?

S: Then you can work with something better and challenging. If you find something more challenging

FN: That's your objective in life to keep learning so that you keep challenging yourself

S: Yes

FN: Great. Thank you so much for your time.

Appendix H Camtasia Video Transcript

Durenayab:

Opened chrome. Typed khaadi.com. on an another tab on Google typed Ego. Scrolled through Ego's Google results and then in the third tab typed Beech Tree. And clicked on Summer pret. Then went back to Khaadi. Then clicked on Khaadi sale. Scrolled down the images. Then clicked on Khaadi kurta. Scrolled down. Waited for the images for 3-4 seconds then scrolled down again. Mouse scrolled over a few images which gave the view of the shirt from different angles. Kept scrolling down. Opened an image in a new tab and went from page 1 to page 3. went on to the next Khaadi page. Scrolled down. Opened a shirt in a new tab. Went to the new Khaadi page. Clicked on Beech tree summer. Scrolled down the Beech tree options. 6 tabs opened at this time. Opened a shirt from Beech tree and looked at it in a new tab. Clicked on Beech tree luxury pret. Clicked on Ego pret scrolled own. Opened the image in a new tab. Opened another image in a new tab. 12 tabs opened at this time. Looking closely at the options by opening new tabs. Went on to the next page of Ego website. Had a very close look at one of the Ego shirts. Opened Cross Stitch in new Google tab. Scrolled down the options. 14 tabs opened. Looked up Sana Safinaz on Google. Had a close look at the cross stitch shirt. Scrolled down Sana Safinaz option. Opened sapphire in a new tab. Had a close look at the Sana Safinaz shirt. Scrolled down the sapphire page. Opened the Sapphire shirt on a new tab. Had a close look at the Khaadi shirt. Clicked on the other opened tab of Khaadi. Had a very close look then closed it. Had a very close look at the Beech tree tab then closed it. Another Beech tree opened tab, very close look and then closed it. Went to the ego tab. Very close look at another ego tab. Then compared it with another opened ego tab. Closed both. Another tab opened. Very close look at Ego then went to another tab. very close look and then front side view. Then to cross stitch page. Then on Sana Safinaz page. Another Sana Safinaz page. Then sapphire page close up, sideways look. Switched off sound of the website Added a Rs. 1500 shirt from Beech tree to cart. Went back to Beech tree main page. Scrolled down. Opened the pic in a new tab. Clicked on Beech tree footwear. Scrolled down the sweater options on Beech tree. Added a round neck sweater to the cart but the size was not available. 2 items in the cart. A shoe and a shirt. Total amount 2790. Tabs opened 9. had a very close look at the Ego options again. Two Ego kurtas added to cart. Total price Rs. 4000. Looked at the shipping options. Had a close look at the Sana Safinaz options again. And then Sapphire options. Closed all the extra tabs, only 4 tabs opened at the end. Added a 2500 shirt from sapphire to the cart. Overall, multiple pages of the same brand. Multiple tabs opened simultaneously. 10 tabs opened at the same time.

Rimsha Afzal:

Rimsha Afzal 24 minutes. First Rimsha went to google. Com. Searched for best formal ladies' dresses online. Then she typed Khaadi in the search bar after that she selected Khaadi pret from google search list options. Google gave the search results. Al Karam studio was on top. Second result was Khaadi. Com. She clicked that website and opened it. In Khaadi. com she selected the option, women, then in women, she selected Khaas. Then browsed the page that showed 18 items from Khaadi Khaas per page. Then she went opened another tab and typed Zeen. Google showed zee woman. com at the top. She clicked that. In Zeen website she clicked ready to wear. The page showed 12 items per page. She selected a dress to view details. Dress name winter frost... she added it to cart. Cost was Rs 3147. Then she went on Zeen home page. And clicked new arrivals. Browsed that page. Selected a dress. Cost Rs 3495. And added it to cart. Then clicked continue shopping option button. Then she browsed the category Zeen/ new arrivals. Then went to previous tab of semi-formal dresses at Khaadi. Browsed that page. Viewed a dress but did not add to cart. Then went to Khaadi/ main page/ woman. Then selected a dress viewed it but didn't add to cart. Then she opened 3rd tab and searched for EDEN ROBE women wear then opened 4th tab and searched for ALMIRAH formal wear. Went back to tab EDEN robe and opened EDENROBE. Com. Then went back to 4th tab and clicked open ALMIRAH.com. There she clicked, women/ formal collection from the drop down options Browsed Almirah dresses. Opened 5th tab and searched lime light and then from the search went to limelight.pk 6th tab was opened and she typed ethnic online in the search bar Google showed result ethnic.pk on top. Went back to lime light page and clicked option. Now clicked Almirah Browsed there. Clicked and viewed a dress worth 7950 then went to limelight tab Browsed pret shirts. Clicked a shirt worth Rs 5990. Then she went to ethnic tab. Clicked pret wear- winter 17. Browsed it. Went to ethnic home page. Then winter ethic unstitched collection was browsed, clicked on a dress worth 1290 rupees. Then clicked another dress but it was out of stock Selected another one and that too was out of stock. Viewed another dress but didn't add to basket. In 7th tab she opened Nishat linen and so Kamal in 8th tab Clicked Nishat page it didn't load then so Kamal didn't load too. Then went back to lime light tab and browsed formal shirts Viewed and zoomed organza shirt worth Rs 5698. Selected size medium in length selected short shirt. Again clicked Nishat and so Kamal tabs but they didn't load on limelight she viewed formal suits. Then unstitched winter collection 2017 she filtered the search to khaddar fabric. Went to Almirah tab Then Nishat linen then back to Almirah website browsing formals. Then to Khaadi Nishat linen page opened There she clicked ready to wear. There was a pop up of 30% off but she cancelled it. She selected a product and clicked medium size but that was out of stock. Went to Khaadi tab. Added to cart kurta size 10 price 3500. Then at Khaadi added another kurta to cart size 8 price 3000 Then went to Zeen tab. Went to unstitched

collection added another dress. Now 3 items in Zeen cart then went to ethnic tab. browsed it Ethnic cart had 1 dress. Then went to Nishat linen. From Zeen cart out of 3 items 1 item was crossed. Then back to Khaadi tab Khaadi basket size 2 items. Basket amount 6500 Zeen 2 items Cost 5393 Ethnic basket size 1 item Amount Rs 4190. Almirah zero item Nishat zero item Eden robe zero item Limelight zero item. Overall, Opened two tabs. Comparison within site and added item to the cart. Then opened the next site. Looked at each website one at a time and then added item to the cart and then opened another site. Multiple carts

Armaan:

Looked up Nordstrom on Google. When opened, clicked on men dress shirts. Scrolled down the results. Then on the same search bar typed dress shirts suits supply. Clicked on the first formal suit supply link linked to Nordstrom. Three tabs opened now. not much being done. Scrolled down the Nordstrom shirt options. Selected a shirt and that was sold out. Clicked on the category option then slim fit and then print and pattern solid. Then collar style button down and spread collar, cuff style single button. Scrolled down and opened the shirts in a new tab. Selected a blue solid colour shirt priced at Rs. 4500. Checked out the different colours the same shirt. Checked the lavender option and then selected size. Checked different colours of the same shirt in a new tab. Placed many shirts in the cart and then reviewed the cart. Started removing many shirts from the cart. On the side bar clicked on one of the suggested shirts options. Went back to Nordstrom's main page. Clicked on men pant. Selected fit (slim fit), dress pant option, front style (flat front), colour (this took a couple of seconds as he seemed unsure about the colour. Finally selected a colour. Scrolled up and down for a couple of seconds and then opened the liked pants in new tab. Added grey, black and navy to the bag. All three Rs. 19000 each. Then clicked on the suits option of the same brand. Three tabs opened at this time. Clicked on sort by low to high price option. Selected a suit and then checked the different colour options. Selected a particular colour of suit. The price was 47000. Went to the Nordstrom shoe option. Again went to the shoe filters for the types had a close look at the Rs. 8200 shoe. Went to the belt section. Again used the filters. Selected colour (black), type (with dress pant). Selected 2 belts but the option showed cannot be shipped to your country. The cart currently has 14 items. Reviewed the cart and removed the belts. Went to check out. The cart now has 12 items. Order worth 275000.

Safeeullah:

Googled oxford for men. The result came with amazon option. Then typed oxford clothing for men. Opened the liked options in a new tab. 10 tabs opened. Opened different categories such as belts shirts in new tabs. scrolled down the jacket option and then closed it. Looked at the shirt options. Scrolled down the shirt options. Googled Dockers clothing. Googled outfitters. 4 tabs

opened. Googled ideas. Googled Moosajee. Went to Moosajee fb page. Googled Don Carlos. The googled diners. Scrolled down the main page and then clicked on shirts. Looked at don Carlos shoes and then outfitters jeans. Then Dockers pants, scrolled down and then up. Scrolled down the results. Then looked at the different pant styles (athletic, classic straight etc.) opened one image in a new tab. again used filters. Scrolled down. Went over to Stoneage page. then scrolled down the main ideas page. Selected the pant option. Went back to Moosajee page. Opened a Moosajee suit on fb in a new tab. Looked at Hush Puppies shoes, then Eden robe shirts. Opened then in new tabs. Opened accessories also in new tab. Then googled Lawrancepur. Clicked on the result. Then went back to diners and oxford then looked at the Lawrancepur result related to shirts and pants. Had a close look at the blazer worth Rs.5000 and added it to the cart. 12 Eden robe tabs. 2 diners and 6 oxford page opened and three other tabs. Overall, Multiple carts; Comparison within and across sites, Multiple tabs opened at the same time for same and different category comparison.

Appendix I **Sample Ethics Debriefing Form**

Debriefing form

Study Title: Motivation and Touchpoint Usage: A Customer Journey in a Digital World from TAM3 and RFT perspectives

Researcher: Farah Naz

Ethics number: 20435

Thank you so much for participating in this study. Your participation was very valuable. It has been acknowledged that you are very busy and very much appreciate the time you devoted to participating in this study. There was some information about the study that could not be discussed with you prior to the study, because doing so probably would have impacted your actions and thus skewed the study results. This form explains these things to you now.

What is the research about?

This research is about customer Journey in a Digital World from TAM3 (Technology acceptance model) and RFT (Regulatory Focus Theory) perspectives. Winning customers require provision of the “right” experience in the customer journey. Customers go through a decision journey to fulfil certain needs. These “needs and their related interactions” is called customer journey (Følstad et al. 2013). According to Marc Stickdorn (2009), customer journey includes not only customer direct touch points but also indirect elements such as review websites. Customer experience is linked to all three stages of a decision journey. At each stage store atmospherics, ambience, store design, social cues, mood and emotions influence the intention and purchase decision (Puccinelli et al. 2009). The aim of this research is to study the customer journey related to a high and a low involvement product category. Specifically, to study: the motivations/goals that led to the use of different touch points/devices and the related emotions experienced at each stage of the decision journey.

Use of active deception or misleading participants

There was no active deception in this research. We hope this clarifies the purpose of the research, and the reason why we could not tell you all of the details about the study prior to your participation. If you would like more information about the research, you may contact me:

Farah Naz (fn3g14@soton.ac.uk or fbaig@iba.edu.pk)

It is very important that you do not discuss this study with anyone else until the study is complete. Our efforts will be greatly compromised if participants come into this study knowing what is about and how the ideas are being tested. Once again results of this study will not include your name or any other identifying characteristics.

If you have questions about your rights as a participant in this research, or if you feel that you have been placed at risk, you may contact the research support officer, Ying Ying Cheung (risethic@soton.ac.uk) or Head of Research Governance, Research Governance Office, University of Southampton, Southampton, SO17 1BJ. Phone: 02380 595058, Email: rgoinfo@soton.ac.uk

Appendix J SPSS output files

Section J.01 Session Duration

J.01.1 Two-way ANOVA

Between-Subjects Factors

		Value Label	N
	1	prevention	38
SRF	2	promotion	36
	3	Control	41
	1	Chronic Prevention	59
CRF	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: SESSION DURATION

SRF	CRF	Mean	Std. Deviation	N
	Chronic Prevention	16.10	6.758	20
prevention	Chronic Promotion	16.83	9.389	18
	Total	16.45	8.006	38
	Chronic Prevention	13.31	5.712	16
promotion	Chronic Promotion	17.65	9.885	20
	Total	15.72	8.474	36
	Chronic Prevention	16.35	7.643	23
Control	Chronic Promotion	10.94	4.263	18
	Total	13.98	6.872	41
	Chronic Prevention	15.44	6.876	59
Total	Chronic Promotion	15.23	8.695	56
	Total	15.34	7.781	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: SESSION DURATION

F	df1	df2	Sig.
2.919	5	109	.016

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

. Design: Intercept + SRF + CRF + SRF * CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	595.325 ^a	5	119.065	2.058	.076	.086
Intercept	26223.743	1	26223.743	453.248	.000	.806
SRF	160.935	2	80.468	1.391	.253	.025
CRF	.349	1	.349	.006	.938	.000
SRF * CRF	464.260	2	232.130	4.012	.021	.069
Error	6306.449	109	57.857			
Total	33960.000	115				
Corrected Total	6901.774	114				

J.01.2 SESSION DURATION CONTROLLING FOR CLTHING IMPORTANCE AND GENDER

Descriptive Statistics

Dependent Variable: SESSION DURATION

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	16.10	6.758	20
	Chronic Promotion	16.83	9.389	18
	Total	16.45	8.006	38
promotion	Chronic Prevention	13.31	5.712	16
	Chronic Promotion	17.65	9.885	20
	Total	15.72	8.474	36
Control	Chronic Prevention	16.35	7.643	23
	Chronic Promotion	10.94	4.394	17
	Total	14.05	6.943	40
Total	Chronic Prevention	15.44	6.876	59
	Chronic Promotion	15.31	8.756	55
	Total	15.38	7.804	114

Levene's Test of Equality of Error Variances^a

Dependent Variable: SESSION DURATION

F	df1	df2	Sig.
2.391	5	108	.042

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + gender + clothing importance + SRF + CRF + SRF * CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	924.827 ^a	7	132.118	2.351	.029	.134
Intercept	1865.892	1	1865.892	33.197	.000	.238
gender	1.476	1	1.476	.026	.872	.000
clothing_importance	304.871	1	304.871	5.424	.022	.049
SRF	156.701	2	78.351	1.394	.253	.026
CRF	.106	1	.106	.002	.965	.000
SRF * CRF	421.938	2	210.969	3.753	.027	.066
Error	5957.953	106	56.207			
Total	33839.000	114				
Corrected Total	6882.781	113				

J.01.3 Session duration one-way ANOVA

Descriptives

SESSION DURATION

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
ChronicPrev-SituationPrev	20	16.10	6.758	1.511	12.94	19.26	5	30
ChronicPrev-SituationPromo	16	13.31	5.712	1.428	10.27	16.36	6	24
ChronicPrev-SituationControl	23	16.35	7.643	1.594	13.04	19.65	6	38
ChronicPromo-SituationPrev	18	16.83	9.389	2.213	12.16	21.50	5	40
ChronicPromo-SituationPromo	20	17.65	9.885	2.210	13.02	22.28	7	38
ChronicPromo-SituationControl	18	10.94	4.263	1.005	8.82	13.06	5	18
Total	115	15.34	7.781	.726	13.90	16.78	5	40

ANOVA

SESSION DURATION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	595.325	5	119.065	2.058	.076
Within Groups	6306.449	109	57.857		
Total	6901.774	114			

Robust Tests of Equality of Means

SESSION DURATION

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	2.104	5	88.104	.072

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: SESSION DURATION

Bonferroni

(I) CRFXSRF	(J) CRFXSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	2.788	2.551	1.000	-4.27	9.84
	ChronicPrev-SituationControl	-.248	2.326	1.000	-6.68	6.18
	ChronicPromo-SituationPrev	-.733	2.471	1.000	-7.57	6.10
	ChronicPromo-SituationPromo	-1.550	2.405	1.000	-8.20	5.10
	ChronicPromo-SituationControl	5.156	2.471	.589	-1.68	11.99
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	-2.788	2.551	1.000	-9.84	4.27
	ChronicPrev-SituationControl	-3.035	2.476	1.000	-9.88	3.81
	ChronicPromo-SituationPrev	-3.521	2.613	1.000	-10.75	3.71
	ChronicPromo-SituationPromo	-4.337	2.551	1.000	-11.39	2.72
ChronicPrev-SituationControl	ChronicPromo-SituationControl	2.368	2.613	1.000	-4.86	9.60
	ChronicPrev-SituationPrev	.248	2.326	1.000	-6.18	6.68
	ChronicPrev-SituationPromo	3.035	2.476	1.000	-3.81	9.88
	ChronicPromo-SituationPrev	-.486	2.394	1.000	-7.11	6.14
	ChronicPromo-SituationPromo	-1.302	2.326	1.000	-7.73	5.13

	ChronicPromo-SituationControl	5.403	2.394	.390	-1.22	12.02
	ChronicPrev-SituationPrev	.733	2.471	1.000	-6.10	7.57
	ChronicPrev-SituationPromo	3.521	2.613	1.000	-3.71	10.75
ChronicPromo-SituationPrev	ChronicPrev-SituationControl	.486	2.394	1.000	-6.14	7.11
	ChronicPromo-SituationPromo	-.817	2.471	1.000	-7.65	6.02
	ChronicPromo-SituationControl	5.889	2.535	.331	-1.12	12.90
	ChronicPrev-SituationPrev	1.550	2.405	1.000	-5.10	8.20
	ChronicPrev-SituationPromo	4.337	2.551	1.000	-2.72	11.39
ChronicPromo-SituationPromo	ChronicPrev-SituationControl	1.302	2.326	1.000	-5.13	7.73
	ChronicPromo-SituationPrev	.817	2.471	1.000	-6.02	7.65
	ChronicPromo-SituationControl	6.706	2.471	.116	-.13	13.54
	ChronicPrev-SituationPrev	-5.156	2.471	.589	-11.99	1.68
	ChronicPrev-SituationPromo	-2.368	2.613	1.000	-9.60	4.86
ChronicPromo-SituationControl	ChronicPrev-SituationControl	-5.403	2.394	.390	-12.02	1.22
	ChronicPromo-SituationPrev	-5.889	2.535	.331	-12.90	1.12
	ChronicPromo-SituationPromo	-6.706	2.471	.116	-13.54	.13

J.01.4 Session Duration Two-way ANOVA for Predominant promotion and prevention orientation

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRFSDNEW	1	Chronic SD Prevention	18
	2	Chronic SD Promotion	17
	3	Chronic SD Medium	80

Descriptive Statistics

Dependent Variable: SESSION DURATION

SRF	RFSNEW	Mean	Std. Deviation	N
prevention	Chronic SD Prevention	15.60	7.635	5
	Chronic SD Promotion	18.14	9.424	7
	Chronic SD Medium	16.15	7.948	26
	Total	16.45	8.006	38
promotion	Chronic SD Prevention	13.00	8.485	2
	Chronic SD Promotion	27.67	10.328	6
	Chronic SD Medium	13.36	5.710	28
	Total	15.72	8.474	36
Control	Chronic SD Prevention	15.18	5.896	11
	Chronic SD Promotion	9.25	4.787	4
	Chronic SD Medium	14.19	7.392	26
	Total	13.98	6.872	41
Total	Chronic SD Prevention	15.06	6.245	18
	Chronic SD Promotion	19.41	11.091	17
	Chronic SD Medium	14.54	7.058	80
	Total	15.34	7.781	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: SESSION DURATION

F	df1	df2	Sig.
1.006	8	106	.436

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + RFSDNEW + SRF * RFSDNEW

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1288.145 ^a	8	161.018	3.040	.004	.187
Intercept	13887.900	1	13887.900	262.240	.000	.712
SRF	274.162	2	137.081	2.588	.080	.047
RFSDNEW	195.627	2	97.814	1.847	.163	.034
SRF * RFSDNEW	853.968	4	213.492	4.031	.004	.132
Error	5613.628	106	52.959			
Total	33960.000	115				
Corrected Total	6901.774	114				

R Squared = .187 (Adjusted R Squared = .125)^a

Computed using alpha = .1^b

Section J.02 Number of Websites Visited

Two Way ANOVA

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: No of Websites visited

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	4.05	1.849	20
	Chronic Promotion	3.00	1.372	18
	Total	3.55	1.704	38
promotion	Chronic Prevention	3.69	2.469	16
	Chronic Promotion	3.40	1.667	20
	Total	3.53	2.035	36
Control	Chronic Prevention	3.00	1.567	23
	Chronic Promotion	3.39	1.577	18
	Total	3.17	1.564	41
Total	Chronic Prevention	3.54	1.959	59
	Chronic Promotion	3.27	1.531	56
	Total	3.41	1.762	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: No of Websites visited

F	df1	df2	Sig.
1.854	5	109	.108

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF + SRF * CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	16.326 ^a	5	3.265	1.055	.390	.046
Intercept	1328.750	1	1328.750	429.181	.000	.797
SRF	3.012	2	1.506	.487	.616	.009
CRF	2.838	1	2.838	.917	.340	.008
SRF * CRF	10.122	2	5.061	1.635	.200	.029
Error	337.465	109	3.096			
Total	1690.000	115				
Corrected Total	353.791	114				

Section J.03 **Basket Amount****J.03.1 Two-Way ANOVA****Between-Subjects Factors**

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: Basket Amount

SRF	CRF	Mean	Std. Deviation	N
Prevention	Chronic Prevention	15514.35	15076.192	20
	Chronic Promotion	27134.83	26888.140	18
	Total	21018.79	21987.927	38
Promotion	Chronic Prevention	21499.63	18508.781	16
	Chronic Promotion	17648.40	12649.837	20
	Total	19360.06	15409.472	36
Control	Chronic Prevention	22662.09	19974.449	23
	Chronic Promotion	16006.17	12919.554	18
	Total	19739.98	17365.496	41
Total	Chronic Prevention	19923.88	18020.941	59
	Chronic Promotion	20169.75	18820.121	56
	Total	20043.61	18333.729	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: Basket Amount

F	df1	df2	Sig.
3.931	5	109	.003

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF+SRF * CRF

J.03.2 Two-Way ANOVA Controlling for Clothing Importance and Gender

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	40
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	55

Descriptive Statistics

Dependent Variable: Basket Amount

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	15514.35	15076.192	20
	Chronic Promotion	27134.83	26888.140	18
	Total	21018.79	21987.927	38
promotion	Chronic Prevention	21499.63	18508.781	16
	Chronic Promotion	17648.40	12649.837	20
	Total	19360.06	15409.472	36
Control	Chronic Prevention	22662.09	19974.449	23
	Chronic Promotion	16153.59	13301.557	17
	Total	19895.98	17557.603	40
Total	Chronic Prevention	19923.88	18020.941	59
	Chronic Promotion	20291.02	18971.488	55
	Total	20101.01	18404.291	114

Levene's Test of Equality of Error Variances^a

Dependent Variable: Basket Amount

F	df1	df2	Sig.
2.845	5	108	.019

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + gender + clothing importance + SRF+
CRF+ SRF * CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	5376349220.570 ^a	7	768049888.653	2.475	.022	.140
Intercept	10391237956.021	1	10391237956.021	33.481	.000	.240
gender	1665522173.533	1	1665522173.533	5.366	.022	.048
clothing importance	2794164368.792	1	2794164368.792	9.003	.003	.078
SRF	54545510.129	2	27272755.064	.088	.916	.002
CRF	792306.096	1	792306.096	.003	.960	.000
SRF * CRF	1032435207.265	2	516217603.632	1.663	.194	.030
Error	32898775070.421	106	310365802.551			
Total	84336887407.000	114				
Corrected Total	38275124290.991	113				

ANOVA

Basket Amount

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1915197059.465	5	383039411.893	1.147	.340
Within Groups	36403121649.926	109	333973593.119		
Total	38318318709.391	114			

Robust Tests of Equality of Means

Basket Amount

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	1.137	5	78.302	.348

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: Basket Amount

Bonferroni

(I) CRFXSRF	(J) CRFXSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	-5985.275	6129.603	1.000	-22939.89	10969.34
	ChronicPrev-SituationControl	-7147.737	5587.421	1.000	-22602.66	8307.19
	ChronicPromo-SituationPrev	-11620.483	5937.404	.793	-28043.47	4802.50
	ChronicPromo-SituationPromo	-2134.050	5779.045	1.000	-18119.01	13850.91
	ChronicPromo-SituationControl	-491.817	5937.404	1.000	-16914.80	15931.17
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	5985.275	6129.603	1.000	-10969.34	22939.89
	ChronicPrev-SituationControl	-1162.462	5949.281	1.000	-17618.30	15293.38
	ChronicPromo-SituationPrev	-5635.208	6279.127	1.000	-23003.41	11732.99
	ChronicPromo-SituationPromo	3851.225	6129.603	1.000	-13103.39	20805.84
ChronicPrev-SituationControl	ChronicPromo-SituationControl	5493.458	6279.127	1.000	-11874.74	22861.66
	ChronicPrev-SituationPrev	7147.737	5587.421	1.000	-8307.19	22602.66
	ChronicPrev-SituationPromo	1162.462	5949.281	1.000	-15293.38	17618.30
	ChronicPromo-SituationPrev	-4472.746	5751.059	1.000	-20380.30	11434.81

	ChronicPromo-SituationPromo	5013.687	5587.421	1.000	-10441.24	20468.61
	ChronicPromo-SituationControl	6655.920	5751.059	1.000	-9251.63	22563.47
	ChronicPrev-SituationPrev	11620.483	5937.404	.793	-4802.50	28043.47
	ChronicPrev-SituationPromo	5635.208	6279.127	1.000	-11732.99	23003.41
ChronicPromo-SituationPrev	ChronicPrev-SituationControl	4472.746	5751.059	1.000	-11434.81	20380.30
	ChronicPromo-SituationPromo	9486.433	5937.404	1.000	-6936.55	25909.42
	ChronicPromo-SituationControl	11128.667	6091.648	1.000	-5720.96	27978.30
	ChronicPrev-SituationPrev	2134.050	5779.045	1.000	-13850.91	18119.01
	ChronicPrev-SituationPromo	-3851.225	6129.603	1.000	-20805.84	13103.39
ChronicPromo-SituationPromo	ChronicPrev-SituationControl	-5013.687	5587.421	1.000	-20468.61	10441.24
	ChronicPromo-SituationPrev	-9486.433	5937.404	1.000	-25909.42	6936.55
	ChronicPromo-SituationControl	1642.233	5937.404	1.000	-14780.75	18065.22
	ChronicPrev-SituationPrev	491.817	5937.404	1.000	-15931.17	16914.80
	ChronicPrev-SituationPromo	-5493.458	6279.127	1.000	-22861.66	11874.74
ChronicPromo-SituationControl	ChronicPrev-SituationControl	-6655.920	5751.059	1.000	-22563.47	9251.63
	ChronicPromo-SituationPrev	-11128.667	6091.648	1.000	-27978.30	5720.96
	ChronicPromo-SituationPromo	-1642.233	5937.404	1.000	-18065.22	14780.75

J.03.4 Two-Way ANOVA for Predominant Chronic Prevention and Promotion Orientation

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRFSDN1	1	Chronic SD Prevention	22
	2	Chronic SD Promotion	22
	3	Chronic SD Medium	71

Descriptive Statistics

Dependent Variable: Basket Amount

SRF	CRFSDN1	Mean	Std. Deviation	N
prevention	Chronic SD Prevention	6699.17	4834.994	6
	Chronic SD Promotion	40836.44	31439.910	9
	Chronic SD Medium	16999.61	14658.565	23
	Total	21018.79	21987.927	38
promotion	Chronic SD Prevention	32465.00	19748.373	4
	Chronic SD Promotion	15769.29	14676.868	7
	Chronic SD Medium	18268.68	14493.339	25
	Total	19360.06	15409.472	36
Control	Chronic SD Prevention	22852.92	19957.556	12
	Chronic SD Promotion	17715.00	12870.081	6
	Chronic SD Medium	18644.09	17430.861	23
	Total	19739.98	17365.496	41
Total	Chronic SD Prevention	20195.00	18832.641	22
	Chronic SD Promotion	26554.68	25021.166	22
	Chronic SD Medium	17979.18	15347.072	71
	Total	20043.61	18333.729	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: Basket Amount

F	df1	df2	Sig.
2.187	8	106	.034

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRFSDN1 + SRF * CRFSDN1

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	6168741747.246 ^a	8	771092718.406	2.542	.014	.161
Intercept	34550811514.260	1	34550811514.260	113.917	.000	.518
SRF	84577285.634	2	42288642.817	.139	.870	.003
CRF	779647196.579	2	389823598.289	1.285	.281	.024
SRF * CRFSDN1	4905322159.693	4	1226330539.923	4.043	.004	.132
Error	32149576962.145	106	303297895.869			
Total	84519137407.000	115				
Corrected Total	38318318709.391	114				

J.03.5 One Way ANOVA for Predominant Promotion and Prevention Orientation

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
ChronicPrev-SituationPrev	6	6699.17	4834.994	1973.878	1625.15	11773.18	0	13000
ChronicPrev-SituationPromo	4	32465.00	19748.373	9874.186	1040.93	63889.07	13000	60000
ChronicPrev-SituationControl	12	22852.92	19957.556	5761.250	10172.49	35533.34	5500	61605
ChronicPromo-SituationPrev	9	40836.44	31439.910	10479.970	16669.59	65003.30	0	98346
ChronicPromo-SituationPromo	7	15769.29	14676.868	5547.335	2195.45	29343.12	3500	44800
ChronicPromo-SituationControl	6	17715.00	12870.081	5254.188	4208.68	31221.32	5735	36955
ChronicMedium-SituationPrev	23	16999.61	14658.565	3056.522	10660.77	23338.45	0	55000
ChronicMedium-SituationPromo	25	18268.68	14493.339	2898.668	12286.12	24251.24	2100	60000
ChronicMedium-SituationControl	23	18644.09	17430.861	3634.586	11106.42	26181.76	2000	62937
Total	115	20043.61	18333.729	1709.629	16656.85	23430.37	0	98346
Model			Fixed Effects	17415.450	1623.999	16823.87	23263.34	
			Random Effects	2930.848	13285.06	26802.16		

ANOVA

Basket Amount

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	6168741747.246	8	771092718.406	2.542	.014
Within Groups	32149576962.145	106	303297895.869		
Total	38318318709.391	114			

Robust Tests of Equality of Means

Basket Amount

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	2.368	8	37.793	.036

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: Basket Amount

Bonferroni

(I) CRFSDN1xSRF	(J) CRFSDN1xSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	-25765.833	11241.625	.860	-60199.38	8667.71
	ChronicPrev-SituationControl	-16153.750	8707.725	1.000	-42825.86	10518.36
	ChronicPromo-SituationPrev	-34137.278*	9178.748	.012	-62252.15	-6022.41
	ChronicPromo-SituationPromo	-9070.119	9689.062	1.000	-38748.10	20607.86
	ChronicPromo-SituationControl	-11015.833	10054.815	1.000	-41814.13	19782.46
	ChronicMedium-SituationPrev	-10300.442	7983.515	1.000	-34754.27	14153.38
	ChronicMedium-SituationPromo	-11569.513	7917.169	1.000	-35820.12	12681.09
	ChronicMedium-SituationControl	-11944.920	7983.515	1.000	-36398.74	12508.90
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	25765.833	11241.625	.860	-8667.71	60199.38
	ChronicPrev-SituationControl	9612.083	10054.815	1.000	-21186.21	40410.38
	ChronicPromo-SituationPrev	-8371.444	10465.383	1.000	-40427.33	23684.44
	ChronicPromo-SituationPromo	16695.714	10915.711	1.000	-16739.54	50130.97
	ChronicPromo-SituationControl	14750.000	11241.625	1.000	-19683.54	49183.54
	ChronicMedium-SituationPrev	15465.391	9434.582	1.000	-13433.11	44363.89

	ChronicMedium-SituationPromo	14196.320	9378.507	1.000	-14530.42	42923.06
	ChronicMedium-SituationControl	13820.913	9434.582	1.000	-15077.59	42719.41
	ChronicPrev-SituationPrev	16153.750	8707.725	1.000	-10518.36	42825.86
	ChronicPrev-SituationPromo	-9612.083	10054.815	1.000	-40410.38	21186.21
	ChronicPromo-SituationPrev	-17983.528	7679.492	.758	-41506.12	5539.06
	ChronicPromo-SituationPromo	7083.631	8282.699	1.000	-18286.60	32453.87
ChronicPrev-SituationControl	ChronicPromo-SituationControl	5137.917	8707.725	1.000	-21534.19	31810.02
	ChronicMedium-SituationPrev	5853.308	6201.749	1.000	-13142.90	24849.51
	ChronicMedium-SituationPromo	4584.237	6116.105	1.000	-14149.64	23318.11
	ChronicMedium-SituationControl	4208.830	6201.749	1.000	-14787.37	23205.03
	ChronicPrev-SituationPrev	34137.278*	9178.748	.012	6022.41	62252.15
	ChronicPrev-SituationPromo	8371.444	10465.383	1.000	-23684.44	40427.33
	ChronicPrev-SituationControl	17983.528	7679.492	.758	-5539.06	41506.12
	ChronicPromo-SituationPromo	25067.159	8776.562	.186	-1815.80	51950.12
ChronicPromo-SituationPrev	ChronicPromo-SituationControl	23121.444	9178.748	.477	-4993.43	51236.31
	ChronicMedium-SituationPrev	23836.836*	6847.381	.026	2863.03	44810.64
	ChronicMedium-SituationPromo	22567.764*	6769.910	.043	1831.26	43304.27
	ChronicMedium-SituationControl	22192.357*	6847.381	.057	1218.56	43166.16
	ChronicPrev-SituationPrev	9070.119	9689.062	1.000	-20607.86	38748.10
ChronicPromo-SituationPromo	ChronicPrev-SituationPromo	-16695.714	10915.711	1.000	-50130.97	16739.54

	ChronicPrev-SituationControl	-7083.631	8282.699	1.000	-32453.87	18286.60
	ChronicPromo-SituationPrev	-25067.159	8776.562	.186	-51950.12	1815.80
	ChronicPromo-SituationControl	-1945.714	9689.062	1.000	-31623.70	27732.27
	ChronicMedium-SituationPrev	-1230.323	7517.655	1.000	-24257.20	21796.55
	ChronicMedium-SituationPromo	-2499.394	7447.160	1.000	-25310.34	20311.55
	ChronicMedium-SituationControl	-2874.801	7517.655	1.000	-25901.68	20152.07
	ChronicPrev-SituationPrev	11015.833	10054.815	1.000	-19782.46	41814.13
	ChronicPrev-SituationPromo	-14750.000	11241.625	1.000	-49183.54	19683.54
	ChronicPrev-SituationControl	-5137.917	8707.725	1.000	-31810.02	21534.19
ChronicPromo-SituationControl	ChronicPromo-SituationPrev	-23121.444	9178.748	.477	-51236.31	4993.43
	ChronicPromo-SituationPromo	1945.714	9689.062	1.000	-27732.27	31623.70
	ChronicMedium-SituationPrev	715.391	7983.515	1.000	-23738.43	25169.22
	ChronicMedium-SituationPromo	-553.680	7917.169	1.000	-24804.28	23696.92
	ChronicMedium-SituationControl	-929.087	7983.515	1.000	-25382.91	23524.74
	ChronicPrev-SituationPrev	10300.442	7983.515	1.000	-14153.38	34754.27
	ChronicPrev-SituationPromo	-15465.391	9434.582	1.000	-44363.89	13433.11
ChronicMedium-SituationPrev	ChronicPrev-SituationControl	-5853.308	6201.749	1.000	-24849.51	13142.90
	ChronicPromo-SituationPrev	-23836.836*	6847.381	.026	-44810.64	-2863.03
	ChronicPromo-SituationPromo	1230.323	7517.655	1.000	-21796.55	24257.20
	ChronicPromo-SituationControl	-715.391	7983.515	1.000	-25169.22	23738.43

	ChronicMedium-SituationPromo	-1269.071	5031.777	1.000	-16681.60	14143.46
	ChronicMedium-SituationControl	-1644.478	5135.536	1.000	-17374.83	14085.87
	ChronicPrev-SituationPrev	11569.513	7917.169	1.000	-12681.09	35820.12
	ChronicPrev-SituationPromo	-14196.320	9378.507	1.000	-42923.06	14530.42
	ChronicPrev-SituationControl	-4584.237	6116.105	1.000	-23318.11	14149.64
ChronicMedium-SituationPromo	ChronicPromo-SituationPrev	-22567.764*	6769.910	.043	-43304.27	-1831.26
	ChronicPromo-SituationPromo	2499.394	7447.160	1.000	-20311.55	25310.34
	ChronicPromo-SituationControl	553.680	7917.169	1.000	-23696.92	24804.28
	ChronicMedium-SituationPrev	1269.071	5031.777	1.000	-14143.46	16681.60
	ChronicMedium-SituationControl	-375.407	5031.777	1.000	-15787.94	15037.13
	ChronicPrev-SituationPrev	11944.920	7983.515	1.000	-12508.90	36398.74
	ChronicPrev-SituationPromo	-13820.913	9434.582	1.000	-42719.41	15077.59
	ChronicPrev-SituationControl	-4208.830	6201.749	1.000	-23205.03	14787.37
ChronicMedium-SituationControl	ChronicPromo-SituationPrev	-22192.357*	6847.381	.057	-43166.16	-1218.56
	ChronicPromo-SituationPromo	2874.801	7517.655	1.000	-20152.07	25901.68
	ChronicPromo-SituationControl	929.087	7983.515	1.000	-23524.74	25382.91
	ChronicMedium-SituationPrev	1644.478	5135.536	1.000	-14085.87	17374.83
	ChronicMedium-SituationPromo	375.407	5031.777	1.000	-15037.13	15787.94

*. The mean difference is significant at the 0.1 level.

Section J.04 **Basket Size**

Two-Way ANOVA

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Levene's Test of Equality of Error Variances^a

Dependent Variable: Basket Size

F	df1	df2	Sig.
2.143	5	109	.066

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF + SRF * CRF

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	30.752 ^a	5	6.150	.654	.659	.029
Intercept	2316.841	1	2316.841	246.254	.000	.693
SRF	6.448	2	3.224	.343	.711	.006
CRF	.029	1	.029	.003	.956	.000
SRF * CRF	24.480	2	12.240	1.301	.276	.023
Error	1025.508	109	9.408			
Total	3453.000	115				
Corrected Total	1056.261	114				

Section J.05 Positive Affect

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: Positive Affect

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	4.78	1.027	20
	Chronic Promotion	4.41	1.173	18
	Total	4.61	1.099	38
promotion	Chronic Prevention	4.91	.740	16
	Chronic Promotion	4.58	1.679	20
	Total	4.73	1.338	36
Control	Chronic Prevention	4.60	1.214	23
	Chronic Promotion	4.97	1.109	18
	Total	4.77	1.169	41
Total	Chronic Prevention	4.75	1.030	59
	Chronic Promotion	4.65	1.354	56
	Total	4.70	1.194	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: Positive Affect

F	df1	df2	Sig.
2.070	5	109	.075

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF+ SRF* CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	4.143 ^a	5	.829	.570	.723	.025
Intercept	2517.538	1	2517.538	1731.776	.000	.941
SRF	.783	2	.391	.269	.764	.005
CRF	.338	1	.338	.232	.631	.002
SRF * CRF	3.349	2	1.675	1.152	.320	.021
Error	158.457	109	1.454			
Total	2702.950	115				
Corrected Total	162.600	114				

Section J.06 **Negative Affect****J.06.1 Two-Way ANOVA****Between-Subjects Factors**

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: Negative Affect

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	1.92	.874	20
	Chronic Promotion	2.50	1.290	18
	Total	2.20	1.115	38
promotion	Chronic Prevention	2.39	1.263	16
	Chronic Promotion	1.87	.899	20
	Total	2.10	1.092	36
Control	Chronic Prevention	2.11	.771	23
	Chronic Promotion	1.68	.711	18
	Total	1.92	.766	41
Total	Chronic Prevention	2.12	.960	59
	Chronic Promotion	2.01	1.035	56
	Total	2.07	.994	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: Negative Affect

F	df1	df2	Sig.
2.790	5	109	.021

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF + SRF*CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	8.945 ^a	5	1.789	1.879	.104	.079
Intercept	489.868	1	489.868	514.527	.000	.825
SRF	2.100	2	1.050	1.103	.336	.020
CRF	.424	1	.424	.445	.506	.004
SRF * CRF	6.994	2	3.497	3.673	.029	.063
Error	103.776	109	.952			
Total	603.899	115				
Corrected Total	112.721	114				

J.06.2 Two-Way ANOVA controlling for gender and Clothing Importance

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	40
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	55

Descriptive Statistics

Dependent Variable: Negative Affect

SRF	CRF	Mean	Std. Deviation	N
prevention	Chronic Prevention	1.92	.874	20
	Chronic Promotion	2.50	1.290	18
	Total	2.20	1.115	38
promotion	Chronic Prevention	2.39	1.263	16
	Chronic Promotion	1.87	.899	20
	Total	2.10	1.092	36
Control	Chronic Prevention	2.11	.771	23
	Chronic Promotion	1.66	.725	17
	Total	1.92	.776	40
Total	Chronic Prevention	2.12	.960	59
	Chronic Promotion	2.01	1.044	55
	Total	2.07	.999	114

Levene's Test of Equality of Error Variances^a

Dependent Variable: Negative Affect

F	df1	df2	Sig.
2.107	5	108	.070

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + clothing_importance + gender + SRF + CRF + SRF* CRF

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	10.585 ^a	7	1.512	1.569	.152	.094
Intercept	13.482	1	13.482	13.993	.000	.117
clothing_importance	.615	1	.615	.638	.426	.006
gender	1.225	1	1.225	1.272	.262	.012
SRF	2.298	2	1.149	1.193	.307	.022
CRF	.358	1	.358	.371	.544	.003
SRF * CRF	7.933	2	3.966	4.116	.019	.072
Error	102.135	106	.964			
Total	599.489	114				
Corrected Total	112.720	113				

J.06.3 One-Way ANOVA

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
ChronicPrev-SituationPrev	20	1.92	.874	.195	1.51	2.33	1	4
ChronicPrev-SituationPromo	16	2.39	1.263	.316	1.71	3.06	1	6
ChronicPrev-SituationControl	23	2.11	.771	.161	1.77	2.44	1	4
ChronicPromo-SituationPrev	18	2.50	1.290	.304	1.86	3.14	1	5
ChronicPromo-SituationPromo	20	1.86	.899	.201	1.44	2.29	0	4
ChronicPromo-SituationControl	18	1.68	.711	.168	1.33	2.04	1	4
Total	115	2.07	.994	.093	1.88	2.25	0	6
Model								
Fixed Effects			.976	.091	1.89	2.25		
Random Effects				.125	1.74	2.39		

Test of Homogeneity of Variances

Negative Affect

Levene Statistic	df1	df2	Sig.
2.790	5	109	.021

ANOVA

Negative Affect

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.945	5	1.789	1.879	.104
Within Groups	103.776	109	.952		
Total	112.721	114			

Robust Tests of Equality of Means

Negative Affect

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	1.797	5	80.689	.123

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: Negative Affect

Bonferroni

(I) CRFXSRF	(J) CRFXSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	-.466	.327	1.000	-1.37	.44
	ChronicPrev-SituationControl	-.185	.298	1.000	-1.01	.64
	ChronicPromo-SituationPrev	-.579	.317	1.000	-1.46	.30
	ChronicPromo-SituationPromo	.056	.309	1.000	-.80	.91
	ChronicPromo-SituationControl	.238	.317	1.000	-.64	1.11
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	.466	.327	1.000	-.44	1.37
	ChronicPrev-SituationControl	.281	.318	1.000	-.60	1.16
	ChronicPromo-SituationPrev	-.113	.335	1.000	-1.04	.81
	ChronicPromo-SituationPromo	.523	.327	1.000	-.38	1.43
ChronicPrev-SituationControl	ChronicPromo-SituationControl	.704	.335	.570	-.22	1.63
	ChronicPrev-SituationPrev	.185	.298	1.000	-.64	1.01
	ChronicPrev-SituationPromo	-.281	.318	1.000	-1.16	.60
	ChronicPromo-SituationPrev	-.394	.307	1.000	-1.24	.46
	ChronicPromo-SituationPromo	.241	.298	1.000	-.58	1.07

	ChronicPromo-SituationControl	.423	.307	1.000	-.43	1.27
	ChronicPrev-SituationPrev	.579	.317	1.000	-.30	1.46
	ChronicPrev-SituationPromo	.113	.335	1.000	-.81	1.04
ChronicPromo-SituationPrev	ChronicPrev-SituationControl	.394	.307	1.000	-.46	1.24
	ChronicPromo-SituationPromo	.635	.317	.715	-.24	1.51
	ChronicPromo-SituationControl	.817	.325	.203	-.08	1.72
	ChronicPrev-SituationPrev	-.056	.309	1.000	-.91	.80
	ChronicPrev-SituationPromo	-.523	.327	1.000	-1.43	.38
ChronicPromo-SituationPromo	ChronicPrev-SituationControl	-.241	.298	1.000	-1.07	.58
	ChronicPromo-SituationPrev	-.635	.317	.715	-1.51	.24
	ChronicPromo-SituationControl	.182	.317	1.000	-.70	1.06
	ChronicPrev-SituationPrev	-.238	.317	1.000	-1.11	.64
	ChronicPrev-SituationPromo	-.704	.335	.570	-1.63	.22
ChronicPromo-SituationControl	ChronicPrev-SituationControl	-.423	.307	1.000	-1.27	.43
	ChronicPromo-SituationPrev	-.817	.325	.203	-1.72	.08
	ChronicPromo-SituationPromo	-.182	.317	1.000	-1.06	.70

Section J.07 E-tailor Website Visited

Two-way ANOVA

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
ChronicPrev-SituationPrev	6	.17	.408	.167	-.26	.60	0	1
ChronicPrev-SituationPromo	4	.25	.500	.250	-.55	1.05	0	1
ChronicPrev-SituationControl	12	.75	.754	.218	.27	1.23	0	2
ChronicPromo-SituationPrev	9	.33	.500	.167	-.05	.72	0	1
ChronicPromo-SituationPromo	7	.43	.535	.202	-.07	.92	0	1
ChronicPromo-SituationControl	6	.17	.408	.167	-.26	.60	0	1
ChronicMedium-SituationPrev	23	.61	.722	.151	.30	.92	0	2
ChronicMedium-SituationPromo	25	.92	1.222	.244	.42	1.42	0	5
ChronicMedium-SituationControl	23	.13	.344	.072	-.02	.28	0	1
Total	115	.50	.799	.074	.36	.65	0	5
Model								
Fixed Effects			.767	.071	.36	.65		
Random Effects				.119	.23	.78		

Test of Homogeneity of Variances

e-tailor website visited

Levene Statistic	df1	df2	Sig.
3.808	8	106	.001

ANOVA

e-tailor website visited

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.440	8	1.305	2.220	.031
Within Groups	62.308	106	.588		
Total	72.748	114			

Robust Tests of Equality of Means

e-tailor website visited

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	3.216	8	77.009	.003

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: third party site visited

Bonferroni

(I) CRFSDN1xSRF	(J) CRFSDN1xSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	-.083	.495	1.000	-1.60	1.43
	ChronicPrev-SituationControl	-.583	.383	1.000	-1.76	.59
	ChronicPromo-SituationPrev	-.167	.404	1.000	-1.40	1.07
	ChronicPromo-SituationPromo	-.262	.427	1.000	-1.57	1.04
	ChronicPromo-SituationControl	.000	.443	1.000	-1.36	1.36
	ChronicMedium-SituationPrev	-.442	.351	1.000	-1.52	.63
	ChronicMedium-SituationPromo	-.753	.349	1.000	-1.82	.31
	ChronicMedium-SituationControl	.036	.351	1.000	-1.04	1.11
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	.083	.495	1.000	-1.43	1.60
	ChronicPrev-SituationControl	-.500	.443	1.000	-1.86	.86
	ChronicPromo-SituationPrev	-.083	.461	1.000	-1.49	1.33
	ChronicPromo-SituationPromo	-.179	.481	1.000	-1.65	1.29
	ChronicPromo-SituationControl	.083	.495	1.000	-1.43	1.60
	ChronicMedium-SituationPrev	-.359	.415	1.000	-1.63	.91

	ChronicMedium-SituationPromo	-670	.413	1.000	-1.93	.59
	ChronicMedium-SituationControl	.120	.415	1.000	-1.15	1.39
	ChronicPrev-SituationPrev	.583	.383	1.000	-.59	1.76
	ChronicPrev-SituationPromo	.500	.443	1.000	-.86	1.86
	ChronicPromo-SituationPrev	.417	.338	1.000	-.62	1.45
	ChronicPromo-SituationPromo	.321	.365	1.000	-.80	1.44
ChronicPrev-SituationControl	ChronicPromo-SituationControl	.583	.383	1.000	-.59	1.76
	ChronicMedium-SituationPrev	.141	.273	1.000	-.69	.98
	ChronicMedium-SituationPromo	-.170	.269	1.000	-.99	.65
	ChronicMedium-SituationControl	.620	.273	.910	-.22	1.46
	ChronicPrev-SituationPrev	.167	.404	1.000	-1.07	1.40
	ChronicPrev-SituationPromo	.083	.461	1.000	-1.33	1.49
	ChronicPrev-SituationControl	-.417	.338	1.000	-1.45	.62
ChronicPromo-SituationPrev	ChronicPromo-SituationPromo	-.095	.386	1.000	-1.28	1.09
	ChronicPromo-SituationControl	.167	.404	1.000	-1.07	1.40
	ChronicMedium-SituationPrev	-.275	.301	1.000	-1.20	.65
	ChronicMedium-SituationPromo	-.587	.298	1.000	-1.50	.33
	ChronicMedium-SituationControl	.203	.301	1.000	-.72	1.13
ChronicPromo-SituationPromo	ChronicPrev-SituationPrev	.262	.427	1.000	-1.04	1.57
	ChronicPrev-SituationPromo	.179	.481	1.000	-1.29	1.65

	ChronicPrev-SituationControl	-.321	.365	1.000	-1.44	.80
	ChronicPromo-SituationPrev	.095	.386	1.000	-1.09	1.28
	ChronicPromo-SituationControl	.262	.427	1.000	-1.04	1.57
	ChronicMedium-SituationPrev	-.180	.331	1.000	-1.19	.83
	ChronicMedium-SituationPromo	-.491	.328	1.000	-1.50	.51
	ChronicMedium-SituationControl	.298	.331	1.000	-.72	1.31
	ChronicPrev-SituationPrev	.000	.443	1.000	-1.36	1.36
	ChronicPrev-SituationPromo	-.083	.495	1.000	-1.60	1.43
	ChronicPrev-SituationControl	-.583	.383	1.000	-1.76	.59
ChronicPromo-SituationControl	ChronicPromo-SituationPrev	-.167	.404	1.000	-1.40	1.07
	ChronicPromo-SituationPromo	-.262	.427	1.000	-1.57	1.04
	ChronicMedium-SituationPrev	-.442	.351	1.000	-1.52	.63
	ChronicMedium-SituationPromo	-.753	.349	1.000	-1.82	.31
	ChronicMedium-SituationControl	.036	.351	1.000	-1.04	1.11
	ChronicPrev-SituationPrev	.442	.351	1.000	-.63	1.52
	ChronicPrev-SituationPromo	.359	.415	1.000	-.91	1.63
ChronicMedium-SituationPrev	ChronicPrev-SituationControl	-.141	.273	1.000	-.98	.69
	ChronicPromo-SituationPrev	.275	.301	1.000	-.65	1.20
	ChronicPromo-SituationPromo	.180	.331	1.000	-.83	1.19
	ChronicPromo-SituationControl	.442	.351	1.000	-.63	1.52

ChronicMedium-SituationPromo	ChronicMedium-SituationPromo	-.311	.222	1.000	-.99	.37
	ChronicMedium-SituationControl	.478	.226	1.000	-.21	1.17
	ChronicPrev-SituationPrev	.753	.349	1.000	-.31	1.82
	ChronicPrev-SituationPromo	.670	.413	1.000	-.59	1.93
	ChronicPrev-SituationControl	.170	.269	1.000	-.65	.99
	ChronicPromo-SituationPrev	.587	.298	1.000	-.33	1.50
	ChronicPromo-SituationPromo	.491	.328	1.000	-.51	1.50
	ChronicPromo-SituationControl	.753	.349	1.000	-.31	1.82
	ChronicMedium-SituationPrev	.311	.222	1.000	-.37	.99
	ChronicMedium-SituationControl	.790*	.222	.020	.11	1.47
ChronicMedium-SituationControl	ChronicPrev-SituationPrev	-.036	.351	1.000	-1.11	1.04
	ChronicPrev-SituationPromo	-.120	.415	1.000	-1.39	1.15
	ChronicPrev-SituationControl	-.620	.273	.910	-1.46	.22
	ChronicPromo-SituationPrev	-.203	.301	1.000	-1.13	.72
	ChronicPromo-SituationPromo	-.298	.331	1.000	-1.31	.72
	ChronicPromo-SituationControl	-.036	.351	1.000	-1.11	1.04
	ChronicMedium-SituationPrev	-.478	.226	1.000	-1.17	.21
	ChronicMedium-SituationPromo	-.790*	.222	.020	-1.47	-.11

*. The mean difference is significant at the 0.1 level.

Section J.08 No of Items in a Single Cart

J.08.1 Two-Way ANOVA

Between-Subjects Factors

		Value Label	N
SRF	1	prevention	38
	2	promotion	36
	3	Control	41
CRF	1	Chronic Prevention	59
	2	Chronic Promotion	56

Descriptive Statistics

Dependent Variable: no of items in a single cart

SRF	CRF	Mean	Std. Deviation	N
	Chronic Prevention	.6500	1.18210	20
prevention	Chronic Promotion	2.6111	3.18339	18
	Total	1.5789	2.52160	38
promotion	Chronic Prevention	1.8125	2.19754	16

	Chronic Promotion	1.0500	1.87715	20
	Total	1.3889	2.03228	36
	Chronic Prevention	1.0870	1.97514	23
Control	Chronic Promotion	1.7222	2.13667	18
	Total	1.3659	2.04641	41
	Chronic Prevention	1.1356	1.84258	59
Total	Chronic Promotion	1.7679	2.48626	56
	Total	1.4435	2.19326	115

Levene's Test of Equality of Error Variances^a

Dependent Variable: no of items in a single cart

F	df1	df2	Sig.
3.254	5	109	.009

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + SRF + CRF+ SRF*CRF

J.08.2 One-Way ANOVA

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
ChronicPrev-SituationPrev	20	.6500	1.18210	.26433	.0968	1.2032	.00	4.00
ChronicPrev-SituationPromo	16	1.8125	2.19754	.54938	.6415	2.9835	.00	8.00
ChronicPrev-SituationControl	23	1.0870	1.97514	.41185	.2328	1.9411	.00	8.00
ChronicPromo-SituationPrev	18	2.6111	3.18339	.75033	1.0280	4.1942	.00	11.00
ChronicPromo-SituationPromo	20	1.0500	1.87715	.41974	.1715	1.9285	.00	6.00
ChronicPromo-SituationControl	18	1.7222	2.13667	.50362	.6597	2.7848	.00	7.00
Total	115	1.4435	2.19326	.20452	1.0383	1.8486	.00	11.00
Model								
Fixed Effects			2.14530	.20005	1.0470	1.8400		
Random Effects				.28621	.7077	2.1792		

Test of Homogeneity of Variances

no of items in a single cart

Levene Statistic	df1	df2	Sig.
3.254	5	109	.009

ANOVA

no of items in a single cart

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	46.730	5	9.346	2.031	.080
Within Groups	501.652	109	4.602		
Total	548.383	114			

Robust Tests of Equality of Means

no of items in a single cart

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	1.968	5	77.416	.093

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: no of items in a single cart Bonferroni

(I) CRFXSRF	(J) CRFXSRF	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
ChronicPrev-SituationPrev	ChronicPrev-SituationPromo	-1.16250	.71956	1.000	-3.1528	.8278
	ChronicPrev-SituationControl	-.43696	.65591	1.000	-2.2512	1.3773
	ChronicPromo-SituationPrev	-1.96111*	.69699	.087	-3.8890	-.0332
	ChronicPromo-SituationPromo	-.40000	.67840	1.000	-2.2765	1.4765
	ChronicPromo-SituationControl	-1.07222	.69699	1.000	-3.0001	.8557
ChronicPrev-SituationPromo	ChronicPrev-SituationPrev	1.16250	.71956	1.000	-.8278	3.1528
	ChronicPrev-SituationControl	.72554	.69839	1.000	-1.2062	2.6573
	ChronicPromo-SituationPrev	-.79861	.73711	1.000	-2.8375	1.2402
	ChronicPromo-SituationPromo	.76250	.71956	1.000	-1.2278	2.7528
ChronicPrev-SituationControl	ChronicPromo-SituationControl	.09028	.73711	1.000	-1.9486	2.1291
	ChronicPrev-SituationPrev	.43696	.65591	1.000	-1.3773	2.2512
	ChronicPrev-SituationPromo	-.72554	.69839	1.000	-2.6573	1.2062
	ChronicPromo-SituationPrev	-1.52415	.67512	.389	-3.3915	.3432
	ChronicPromo-SituationPromo	.03696	.65591	1.000	-1.7773	1.8512
	ChronicPromo-SituationControl	-.63527	.67512	1.000	-2.5027	1.2321

	ChronicPrev-SituationPrev	1.96111*	.69699	.087	.0332	3.8890
	ChronicPrev-SituationPromo	.79861	.73711	1.000	-1.2402	2.8375
ChronicPromo-SituationPrev	ChronicPrev-SituationControl	1.52415	.67512	.389	-.3432	3.3915
	ChronicPromo-SituationPromo	1.56111	.69699	.407	-.3668	3.4890
	ChronicPromo-SituationControl	.88889	.71510	1.000	-1.0891	2.8669
	ChronicPrev-SituationPrev	.40000	.67840	1.000	-1.4765	2.2765
	ChronicPrev-SituationPromo	-.76250	.71956	1.000	-2.7528	1.2278
ChronicPromo-SituationPromo	ChronicPrev-SituationControl	-.03696	.65591	1.000	-1.8512	1.7773
	ChronicPromo-SituationPrev	-1.56111	.69699	.407	-3.4890	.3668
	ChronicPromo-SituationControl	-.67222	.69699	1.000	-2.6001	1.2557
	ChronicPrev-SituationPrev	1.07222	.69699	1.000	-.8557	3.0001
	ChronicPrev-SituationPromo	-.09028	.73711	1.000	-2.1291	1.9486
ChronicPromo-SituationControl	ChronicPrev-SituationControl	.63527	.67512	1.000	-1.2321	2.5027
	ChronicPromo-SituationPrev	-.88889	.71510	1.000	-2.8669	1.0891
	ChronicPromo-SituationPromo	.67222	.69699	1.000	-1.2557	2.6001

*. The mean difference is significant at the 0.1 level.

Section J.09 Logistic Regression Output

J.09.1 Search Across websites

Case Processing Summary

Unweighted Cases		N	Percent
Included in Analysis		115	100.0
Selected Cases	Missing Cases	0	.0
Total		115	100.0
Unselected Cases		0	.0
Total		115	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0	0
1	1

Categorical Variables Codings

		Frequency	Parameter coding	
			(1)	(2)
SRF	Prevention	38	1.000	.000
	Promotion	36	.000	1.000
	Control	41	.000	.000
CRF	Chronic Prevention	59	1.000	
	Chronic Promotion	56	.000	

Iteration History^{a,b,c}

Iteration		-2 Log likelihood	Coefficients
			Constant
Step 0	1	157.951	-.226
	2	157.951	-.227

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 157.951

c. Estimation terminated at iteration number 2 because parameter estimates changed by less than .001.

Classification Table^{a,b}

	Observed	Predicted		
		Search Across		Percentage Correct
		0	1	
Step 0	0	64	0	100.0
	1	51	0	.0
	Overall Percentage			55.7

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.227	.188	1.463	1	.226	.797

Variables not in the Equation

		Score	df	Sig.	
Step 0	Variables	SRF	1.297	2	.523
		SRF(1)	.116	1	.734
		SRF(2)	.633	1	.426
		CRF* SRF	1.314	2	.518
		CRF(1) by SRF(1)	.004	1	.948
		CRF(1) by SRF(2)	1.292	1	.256
		CRF(1)	1.413	1	.235
		Overall Statistics	5.223	5	.389

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients					
		Constant	SRF(1)	SRF(2)	CRF(1) by SRF(1)	CRF(1) by SRF(2)	CRF(1)
1	152.695	.667	-1.111	-.867	1.346	.551	-1.101
Step 1 2	152.686	.693	-1.145	-.894	1.386	.547	-1.135
3	152.686	.693	-1.145	-.894	1.386	.547	-1.135

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 157.951

d. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

	Chi-square	df	Sig.
Step	5.265	5	.384
Step 1 Block	5.265	5	.384
Model	5.265	5	.384

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke's R Square
1	152.686 ^a	.045	.060

a. Estimation terminated at iteration number 3 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	.000	3	1.000

Contingency Table for Hosmer and Lemeshow Test

	Search Across = 0		Search Across = 1		Total
	Observed	Expected	Observed	Expected	
1	11	11.000	5	5.000	16
2	11	11.000	7	7.000	18
Step 1 3	14	14.000	9	9.000	23
4	22	22.000	18	18.000	40
5	6	6.000	12	12.000	18

Classification Table^a

	Observed	Predicted		Percentage Correct
		Search Across		
		0	1	
Step 1	Search Across 0	58	6	90.6
	1	39	12	23.5
Overall Percentage				60.9

a. The cut value is .500

Variables in the Equation								
	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Step 1 ^a								
SRF			2.993	2	.224			
SRF(1)	-1.145	.696	2.711	1	.100	.318	.081	1.244
SRF(2)	-.894	.672	1.767	1	.184	.409	.110	1.528
CRF*SRF			2.242	2	.326			
CRF(1) by SRF(1)	1.386	.932	2.213	1	.137	4.000	.644	24.845
CRF(1) by SRF(2)	.547	.962	.324	1	.569	1.728	.262	11.390
CRF(1)	-1.135	.658	2.978	1	.084	.321	.089	1.167
Constant	.693	.500	1.922	1	.166	2.000		

a. Variable(s) entered on step 1: SRF, CRF*SRF, CRF.

J.09.2 Search within the same website

Block 1

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients					
		Constant	SRF(1)	SRF(2)	CRF(1) by SRF(1)	CRF(1) by SRF(2)	CRF(1)
1	146.957	1.111	-1.556	-.311	1.895	.300	-.850
2	146.881	1.248	-1.700	-.401	2.056	.390	-.985
3	146.881	1.253	-1.705	-.405	2.061	.394	-.990
4	146.881	1.253	-1.705	-.405	2.061	.394	-.990

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 153.945

d. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step		7.064	5	.216
Step 1	Block	7.064	5	.216
	Model	7.064	5	.216

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	146.881 ^a	.060	.081

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	.000	4	1.000

Contingency Table for Hosmer and Lemeshow Test

		Search within = 0		Search within = 1		Total
		Observed	Expected	Observed	Expected	
Step 1	1	11	11.000	7	7.000	18
	2	7	7.000	9	9.000	16
	3	10	10.000	13	13.000	23
	4	7	7.000	13	13.000	20
	5	6	6.000	14	14.000	20
	6	4	4.000	14	14.000	18

Classification Table^a

	Observed	Predicted		
		Search within		Percentage Correct
		0	1	
Step 1	0	11	34	24.4
	1	7	63	90.0
	Overall Percentage			64.3

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Step 1 ^a								
SRF			6.140	2	.046			
SRF(1)	-1.705	.745	5.234	1	.022	.182	.042	.783
SRF(2)	-.405	.748	.294	1	.588	.667	.154	2.888
CRF*SRF			5.107	2	.078			
CRF(1) by SRF(1)	2.061	.976	4.464	1	.035	7.857	1.161	53.179
CRF(1) by SRF(2)	.394	.995	.157	1	.692	1.484	.211	10.433
CRF(1)	-.990	.706	1.968	1	.161	.371	.093	1.482
Constant	1.253	.567	4.883	1	.027	3.500		

a. Variable(s) entered on step 1: SRF, CRF*SRF, CRF.

J.09.3 Stepwise Search and Comparison

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients					
		Constant	Situation(1)	Situation(2)	RFNEW(1) by Situation(1)	RFNEW(1) by Situation(2)	RFNEW(1)
1	145.236	.000	-1.111	-1.000	1.720	1.109	-.609
2	145.132	.000	-1.248	-1.096	1.876	1.214	-.629
3	145.132	.000	-1.253	-1.099	1.881	1.216	-.629
4	145.132	.000	-1.253	-1.099	1.881	1.216	-.629

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 150.963

d. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
	Step	5.831	5	.323
Step 1	Block	5.831	5	.323
	Model	5.831	5	.323

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	145.132 ^a	.049	.068

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	.000	3	1.000

Contingency Table for Hosmer and Lemeshow Test

		one website seen at a time, product added & went to next site = No		one website seen at a time, product added & went to next site = Yes		Total
		Observed	Expected	Observed	Expected	
Step 1	1	14	14.000	4	4.000	18
	2	15	15.000	5	5.000	20
	3	15	15.000	8	8.000	23
	4	10	10.000	6	6.000	16
	5	19	19.000	19	19.000	38

Classification Table^a

	Observed		Predicted		
			one website seen at a time, product added& went to next site		Percentage Correct
			No	Yes	
Step 1	one website seen at a time, product added& went to nextsite	No	54	19	74.0
		Yes	23	19	45.2
	Overall Percentage				63.5

a. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Situation			3.751	2	.153			
Situation(1)	-1.253	.737	2.887	1	.089	.286	.067	1.212
Situation(2)	-1.099	.699	2.469	1	.116	.333	.085	1.312
RFNEW * Situation			3.977	2	.137			
RFNEW(1) by Situation(1)	1.881	.967	3.784	1	.052	6.562	.986	43.680
RFNEW(1) by Situation(2)	1.216	.973	1.562	1	.211	3.375	.501	22.736
RFNEW(1)	-.629	.643	.955	1	.329	.533	.151	1.882
Constant	.000	.471	.000	1	1.000	1.000		

a. Variable(s) entered on step 1: Situation, RFNEW * Situation , RFNEW.

Glossary of Terms

CDJ	Customer Decision Journey	The purchase process from the moment when a consumer is aware of the need to the moment when he or she searches evaluates and buys the product to satisfy the need, experiences and talks about it.
RFT	Regulatory Focus Theory	A theory of motivation and goal pursuit developed by Higgins (1997) that indicates two types of orientations, promotion and prevention, that differ in terms of sensitivity towards the positive and negative outcomes. Promotion orientation is sensitive towards aspiration and growth whereas prevention orientation is sensitive towards security and responsibility.
RF	Regulatory Focus	Regulatory Focus comprises of promotion and prevention orientation. Promotion focus concerns emphasis on aspiration and achievement and prevention focuses on security or responsibility. Qualitative Phase: Key chronic Promotion Focus Terms: Try new things, Risk taker, focus on success and achievement, many hobbies and activities Key chronic Prevention Focus Terms: Try tested options, risk averse, focus on maintaining stability, few hobbies and activities Quantitative Phase: Regulatory Focus Questionnaire
Cong	Congruence	Match between chronic promotion and situational promotion or chronic prevention and situational prevention

Incong	Incongruence	Match between chronic promotion and situational promotion or chronic prevention and situational prevention
CRF	Chronic Regulatory Orientation	Trait or person-based regulatory orientation
S-RF	Situational Regulatory Orientation	Situational Regulatory orientation is promotion or prevention orientation induced through the situation
C	Channels	Online, offline, multi-channel
A	Activities	<p>Qualitative Phase: devices used, websites/stores checked, ads seen or clicked, Word of Mouth or reviews, recommendations</p> <p>Quantitative phase: Online channel, number of websites checked, overall duration, search on brand websites/ third party websites, basket size and amount, number of tabs opened during search, search and comparison across websites versus search and comparison within websites, local or international websites visited</p>

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