

Master's Degree Program in
Data-Driven Marketing

Specialization in
Digital Marketing & Analytics

**Picked Just for You:
Hyper-Personalized
Nudges in Fashion E-
Commerce**

Exploring its influence on consumer
purchase intention

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Picked Just for You: Hyper-Personalised Nudges in Fashion E-Commerce

Exploring its influence on consumer purchase intention

by

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STATEMENT OF INTEGRITY

I hereby declare having conducted this academic work with integrity. I confirm that I have not used plagiarism, any form of undue use of information or falsification of results along the process leading to its elaboration. I further declare that I have fully acknowledged the Rules of Conduct and Code of Honor from the NOVA Information Management School.

[Lisbon, February 28th 2026]

Rita Araújo

DEDICATION

To my grandpa Zé.

The glasses man, tailored to him like one of his suits he made. I'll keep looking at the sun like you used to. He would definitely be sitting in the front row for this, probably adjusting his glasses, pretending to understand everything, and being ridiculously proud anyway.

I really wish you were here for this. I know you'd love it.

é para ti.

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ABSTRACT

The evergrowing improvement of fashion e-commerce has turned the use of hyper-personalized digital nudges (like AI-Driven recommendations and urgency cues) into an intense way to influence the consumer's decision-making process. Due to this, both the concept of personalization and digital nudging have been previously explored many times, but there's still a gap within their combined effect towards purchase intention within fashion e-commerce. This study's goal is to fill in this gap by investigating how hyper-personalized nudges influence purchase intention, and to explore the mediating role that perceived consumer relevance, brand trust and autonomy play on. To reach this target, a quantitative experimental design approach was proposed. Participants were all randomly assigned to either one of two different scenarios, but with the same product, price and brand: a minimalist fashion e-commerce website's image, or a hyper-personalized, with many ways to communicate with the consumer, interface. The findings revealed that hyper-personalized nudges don't directly increase purchase intention, but instead, the consumer needs deeper connections with the brand in order to reach higher intent to purchase, like brand trust, perceived relevance, or their autonomy. These results showcase the true importance of a transparent and empowering message towards the consumer, especially in digital persuasion strategies.

KEYWORDS

Hyper-personalization; Digital Nudging; Fashion e-commerce; Purchase Intention; Brand trust; Consumer Autonomy.

Sustainable Development Goals (SDG):



TABLE OF CONTENTS

- Statement of Integrity ii
- Dedication..... iii
- Acknowledgements iv
- Abstract v
- List of Figures viii
- List of Tables ix
- 1. Introduction 1
- 2. Literature review 4
 - 2.1 Digital Nudges & Personalization 4
 - 2.2 Purchase Intention In Fashion E-Commerce 5
 - 2.2.1 How Digital Nudges Shape Purchase Intention In Fashion 6
 - 2.3 Perceived Relevance 7
 - 2.4 Consumer Trust 8
 - 2.5 Consumer Autonomy 9
 - 2.6 Conceptual Model 10
- 3. Methodology 12
 - 3.1 Research Design 12
 - 3.2. Measurement 14
 - 3.3. Data Collection 16
- 4. Empirical Study..... 18
 - 4.1. Data Collection 18
 - 4.2. MAIN STUDY 19
 - 4.2.1. DESCRIPTIVE ANALYSIS 19
 - 4.2.2. Scale Reliability And Manipulation Checks 21
 - 4.2.3. MAIN EFFECT 23
 - 4.2.4. MEDIATION ANALYSIS 24

| | |
|---|----|
| 5. Results and Discussion | 31 |
| 6. Conclusions and Future Research | 35 |
| 6.1. THEORETICAL CONTRIBUTIONS | 35 |
| 6.2. MANAGERIAL IMPLICATIONS | 36 |
| 6.3. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH | 39 |
| Bibliographical References | 41 |
| APPENDIX A : Ethics Committee Approval | 45 |
| APPENDIX B: Survey | 46 |

LIST OF FIGURES

Figure 1 - Conceptual Model 11

Figure 2 - Hyper-Personalized Scenario..... 13

Figure 3 - Minimalist Scenario 14

Figure 4 - Visual representation of demographic statistics 21

Figure 5 - Mediation Visualization with Relevance 26

Figure 6 - Mediation Visualization with Trust 28

Figure 7 - Mediation Visualization with Autonomy 29

Figure 8 - Full Mediation Review 30

LIST OF TABLES

Table 1 - Measurement Scales Table 15

Table 2 - Descriptive Analysis of Demographics 20

Table 3 - Cronbach's Alpha for all scales 22

Table 4 - Mean and Standart Deviation Analysis 23

Table 5 - Mediation analysis with Relevance as mediator 25

Table 6 - Mediation analysis with Trust as mediator 27

Table 7 - Mediation analysis with Autonomy as mediator 29



1. INTRODUCTION

The recent growth of e-commerce has been transforming the fashion industry into a dynamic and much more emotionally driven sector. These kinds of digital environments, such as e-commerce platforms, are reliant on personalized messages towards each consumer, in order to capture their attention and promote engagement. Among these, the concept of hyper-personalized nudges has been gaining prominence through the recent advancements of AI-Based recommendation systems, which allow companies to “speak” with consumers in a much more personal way. Expressions like “picked just for you”, aligned with products on par with consumer’s browsing history, showcase how digital messages can be tailored towards individuals, but also function as digital nudges (Zeng et al., 2023).

Digital nudges, as defined by Weinmann et al. (2016), consist in the implementation of user-interface elements in the design of a web platform that lead a behavior in digital environments, like websites, social media platforms, or apps. In the digital context, a subtle modification like specific default settings, the way a message is framed or even the salience of specific options could influence a behavior in previously predicted ways by the brand, without actually restricting response freedom. This is particularly relevant in the present environment (fashion e-commerce), since platform design structures the decision-making process, and could also create cognitive shortcuts that shape purchase intention.

Personalized communication also represents another key tool within digital marketing. It relates to shaping the advertisement based on each consumer’s characteristics, preferences or even their behaviours. Bleier & Eisenbeiss (2015) state that the effectiveness of a personalized advertisement is dependent on comprehending what, when and where the content that the consumer is presented is being delivered, as well as it’s appearance within the consumer’s online journey. For instance, if a consumer who has recently browsed dresses receives product recommendations that are aligned with their previous searches, it’s important to understand that this is not only reinforcing familiarity, but also, encouraging a purchase decision. Due to this, personalization



extends past a basic targeting strategy, and actually contributes to shaping the overall customer experience.

As stated above, both of these previously mentioned topics have been widely examined independently, but their combination has been kept relatively unexplored, especially in fashion e-commerce. The existing research often focuses more on either specific attitudes that consumers have towards personalization, or on specific nudging mechanism contexts. However, there is still limited evidence on how hyper-personalized digital nudges may influence purchase intention when certain mechanisms, like trust, perceived relevance or autonomy are considered together, as well as their influence on consumer's relational and psychological mechanisms.

Due to this, the current study addresses this specific gap by understanding how this kind of hyper-personalized communication strategy may influence consumer purchase intention in regards to fashion e-commerce. More specifically though, it also tries to understand the mediating role that perceived relevance, consumer trust and perceived autonomy have in explaining this relationship. By joining these constructs into a single conceptual framework, this research gives a deeper understanding on how consumers process personalized persuasion strategies in digital environments.

The empirical findings indicate that hyper-personalized nudges don't directly lead to an increase in purchase intention. Instead, their influence operates more on an indirect psychological mechanism, in particular, trust in the brand. This means that excessive or very high levels of personalization can reduce consumer trust, which in turn effects in a negative way the consumer's purchase intention. Simultaneously, perceived relevance and consumer autonomy also show up as strong predictors of purchase intention, even though they are actually not directly shaped by how intense the nudging is.

Through the examination of these dynamics, this dissertation contributes to the already existing literature on digital persuasion and consumer behavior, as it highlights the limits and boundaries that consumers have unknowingly put on hyper-personalization strategies. Instead of automatically assuming that an increase in personalization made



by a brand on their digital platform may lead to an enhancement on behavioural outcomes, the results emphasize that it's important to also keep relational and ethical dimensions in digital communication.

From a managerial perspective, the following findings also provide evidence that effective personalization in regards to fashion e-commerce not only depends on good quality content, but also on keeping a transparent, consumer controlled and trustworthy platform. Therefore, this study supports a more balanced and human-centered approach, where personalization is specifically aligned with the consumer, instead of being maximized.



2. LITERATURE REVIEW

2.1 DIGITAL NUDGES & PERSONALIZATION

The concept of Nudging refers to subtle modifications in choice architecture that may lead to influencing individual's behaviors in a chosen and predictable way, without forbidding options or using economic incentives (Bergram et al., 2022). On the more recent side, with the growth of E-Commerce, Digital Nudging came along, and can be defined as the use of user-interface design elements that may appeal the consumer in order to steer their decision-making in digital-ecommerce. These can be, for example, defaults, reminders, framing, or ordering of options, that lead to a reduced cognitive effort and shape consumer behavior during online interactions with the brand (Sadeghian & Otarkhani, 2024).

As for their relevance in regards to e-commerce platforms, digital nudges influence consumer behavior by helping reduce cognitive overload and making the consumers' decision making process more predictable, without directly interfering in it. Lu et al. (2020) distinguish between Overt Nudges, like explicit recommendations, and Covert Nudges, such as default options. The distinction indicates that both forms of nudges significantly affect consumer choices, but the strongest effect is made when there is the combination of both of them. These findings strengthen the hypothesis around digital nudging, not only simplifying the decision-making process, but also shaping consumer's preferences in contexts where there are many options and alternatives.

Personalization also plays a key role when it comes to defining digital nudging. As Sadeghian & Otarkhani (2024) explain, data-driven approaches help brands adapt nudges dynamically to users' profiles, behaviors, and contexts, in order to help enhancing their relevance and persuasiveness. Not only this, but they are also effective because they align with consumers' goals and prior behaviors, which could lead to an increase in satisfaction and trust rates in the digital platform.

In the context of fashion e-commerce, digital nudges and personalization are particularly relevant. Fashion purchases are often times very identity-driven, and consumers, while entering a fashion e-commerce platform, are confronted by a vast array of styles, sizes, and colors, which can lead to decision fatigue. Digital nudges,



such as highlighting “recommended” products (overt) or pre-setting a popular size or color option (covert), simplify these decisions and increase the likelihood of purchase (Lu et al., 2020).

Even though Digital Nudging and Personalization are different constructs, this research focuses on the connection between them, the concept of Personalized Digital Nudges. When these concepts are joined, digital nudges become dynamically adapted to the consumer’s profile, preferences, and previous behavior, increasing their perceived relevance and persuasive power (de Vries et al., 2025).

In summary, the literature shows that digital nudges, especially when personalized, can play a key role in consumer behavior by simplifying decisions, enhancing perceived relevance, and stimulating purchase intention. Not only this, but its’ integration with personalization technologies allows for more relevant and effective interventions, especially in the present context of e-commerce. However, this double-concept nature also highlights the need for a cautious design process, in order to guarantee that personalization strengthens the decision making process, instead of leading to the possibility of reducing autonomy (Bergram et al., 2022; Lu et al., 2020; Sadeghian & Otarkhani, 2024).

H1: Personalized digital nudges positively influence consumers’ purchase intentions in fashion e-commerce.

2.2 PURCHASE INTENTION IN FASHION E-COMMERCE

Purchase intention is the consumer’s willingness to buy a specific product or service, and takes a key role in understanding the costumer’s behaviour in marketing research. In the present context, it’s usually understood as the chance of a consumer to buy a product/brand led by evaluations of quality, value, and social influence. In fashion e-commerce, this concept goes beyond a rational thought, as fashion products are strongly linked to hedonic, symbolic, and identity-related values that effect consumer attitudes and decisions (Mao et al., 2025; Peña-García et al., 2020).

Purchase intention in the fashion sector can be influenced by multiple factors. On platforms such as Instagram, word of mouth, perceived quality, and emotional value can help enhance consumers’ willingness to buy cosmetics and fashion-related



products, while price and perceived risk show less consistent effects in these settings (Yeo et al., 2022). Similarly, in social e-commerce contexts, the consumer-brand interaction through the social media pages adds an increased perceived value and an experience outside of the e-commerce platform, which in turn positively affect continuous purchase intention of fashion products (Hewei & Youngsook, 2022) .

Not only this, but the quality of the user experience on the e-commerce platform also takes a big role. For examples, concepts like brand image, platform ease of use, social norms, and consumer involvement significantly impact satisfaction (and SEO ranking), which ultimately is the key role in driving purchase intention (Mao et al., 2025).

Altogether, it's been demonstrated that purchase intention in fashion e-commerce comes from a very complex relationship between concepts like of perceived quality, social and emotional drivers, platform interactivity, and even the cultural context, which makes this variable a multidimensional construct that is particularly relevant for the fashion industry (Hewei & Youngsook, 2022; Mao et al., 2025; Peña-García et al., 2020; Yeo et al., 2022).

2.2.1 HOW DIGITAL NUDGES SHAPE PURCHASE INTENTION IN FASHION

Within this landscape, digital nudges are also very popularly used by fashion brands. The concept of FOMO takes a monumental role in this, led by scarcity cues and time-limited offers that strongly motivate the increase of purchase intentions, even leading to non-sustainable buying behaviors (Bläse et al., 2024). Similarly, in digital fashion marketing environments, certain stimulations like interactivity, presence, and social norms, that were mentioned just previously, can also be included in the concept of nudging, since they also stimulate involvement and rewatching intentions, therefore leading to an increase in purchase intention (Mao et al., 2025).

Still in social e-commerce but now in the context of social media, it's understood when consumers experience high levels of interactivity and immersion on platforms, these act as implicit nudges that elevate perceived value and trigger continuous purchase intentions (Hewei & Youngsook, 2022). Even subtle cues like user-generated content, product reviews, or recommendations framed within social contexts can also be seen as persuasive nudges, reinforcing trust and desirability of fashion products (Yeo et al.,



2022). Based on the ideas from the previous topics, the suggested hypothesis is as follows:

H1: Personalized digital nudges positively influence consumers' purchase intentions in fashion e-commerce.

2.3 PERCEIVED RELEVANCE

Perceived relevance can be defined as the extent to which individuals judge a marketing message or stimulus as personally meaningful and applicable to their situation. In the present context of online e-commerce, it is understood that when advertising content is perceived as relevant, consumers evaluate it more positively, displaying more attention and a favorable attitude (Kim & Huh, 2017) .

Importantly, perceived relevance influences not only cognitive evaluations but also emotional engagement. When consumers perceive messages as tailored to their needs, they experience stronger affective responses, which translate into behaviors like information search, sharing, or purchase intention. In this sense, relevance is both a rational and emotional filter that determines how marketing messages are processed and acted upon (Kim & Huh, 2017).

Not only this, but relevance may emerge not only from message personalization, but also from perceived similarity and connection between the consumer and the digital source. For instance, Gelbrich et al. (2023) showed that when AI-based assistants are used as a personal match with users in goal-relevant attributes, consumers report greater perceived similarity, feel more emotionally connected and enjoy the experience a lot more. This perceived alignment acts as a psychological bridge that reinforces both affective engagement and behavioral intentions, like word-of-mouth and purchase decisions.

In the context of fashion e-commerce, perceived relevance is also critical, since, as already previously mentioned, fashion products carry hedonic, symbolic and valuable meanings. When consumers feel aligned (through their personal values) with the message of fashion brands, their chances of reporting more positive emotions and bigger willingness to engage in a more positive purchasing behavior increase as well (Domingos et al., 2022).



In sum, perceived relevance is basically a bridge between digital marketing stimulation and consumer behavior. It increases the emotional resonance, as well as the likelihood of a favorable response. In the case of fashion e-commerce, this means that messages and nudges must go beyond functionality to emphasize value connection, interactivity, and personal meaning in order to effectively shape consumer intentions and actions (Domingos et al., 2022; Gelbrich et al., 2023; Kim & Huh, 2017).

H2: Perceived relevance positively mediates the relationship between personalized digital nudges and consumers' purchase intention in fashion e-commerce.

2.4 CONSUMER TRUST

Consumer trust is a critical point in purchase decisions, but much more in the digital sector, working as a psychological mechanism that helps reduce the stigmas and perceptions that are normally found in digital transactions. In e-commerce environments, where consumers cannot physically see the products or the payment process, trust becomes the basic foundation for creating transactions (Hidayat et al., 2021).

Personalization strategies in e-commerce are widely recognized for their potential to enhance consumer trust. By tailoring product recommendations, promotional offers, or website interfaces to individual preferences, personalization reduces information overload and signals competence and reliability from the retailers (Madhuri & Manchem, 2024). Similarly, personalized marketing enhancements also help the increase of conversion rates, as it helps align offers with consumer expectations, but only when accompanied by transparent and responsible data practices (Alkadrie, 2024)

The fashion sector illustrates these dynamics particularly well. Fashion purchases are experiential and symbolic, often tied to identity expression, which increases the importance of trust in personalized recommendations. Personalization in fashion e-commerce (like, for example, size predictions or outfit curation) can significantly enhance trust when it reduces uncertainty but also create a sense of individual relevance (Madhuri & Manchem, 2024).



In sum, consumer trust surges as a mediator fundamental in the relationship between personalization and the consumer's decision making process. Besides this, the relationship can either increase or decrease consumer trust, depending on its implementation, but the suggested evidence presented suggests that a transparent and user-centric approach strengthens trust and perceived risk (Alkadrie, 2024.; Hidayat et al., 2021; Madhuri & Manchem, 2024).

H3: Trust mediates the relationship between personalization and purchase intentions in fashion.

2.5 CONSUMER AUTONOMY

Consumer autonomy can be defined as the individual's perceived control and free will to make purchase decisions online. In fashion e-commerce, where, as previously mentioned, with the growth of consumer centered technologies, like AI recommendations and nudges shape preferences, this autonomy can be easily undermined (Frank et al., 2023). As Huh et al. (2023) state, when users perceive that they retain a decision-making power over AI-driven suggestions, they tend to develop greater trust and purchase intention, as it is key to understand consumer confidence and perceived human-like interaction.

Wang et al. (2022) further states that when autonomy is more restricted, consumers may have the urge to restore power and control of the situation. In the context of fashion e-commerce, users might actually ignore or try to avoid algorithmic recommendations to reassert their independence. By allowing consumers to actively navigate and modify their digital journey in order to make them comfortable with the decision making process that the platform makes for them, platforms can reduce this behavior and create a more authentic sense of empowerment (Wertenbroch et al., 2020).

Digital retail also connects autonomy to fairness and ethical personalization. When buyers feel respected in their privacy choices, they see personalization as supportive rather than manipulative. On another hand, when recommendations seem too intrusive or very persuasive, users perceive a loss of freedom, reducing trust in both the platform and the brand. Due to this, designing AI systems that balance influence with user



control becomes essential to sustaining long-term consumer brand trust (Kim & Huh, 2017).

Therefore, preserving autonomy becomes a crucial element of responsible personalization. Allowing users to adjust recommendations, filter choices, or opt out of automated suggestions sustains engagement without compromising control (Frank et al., 2023; Kim & Huh, 2017; Wang et al., 2022).

H4: Perceived consumer autonomy mediates the relationship between personalized digital nudges and consumers' purchase intention in fashion e-commerce.

2.6 CONCEPTUAL MODEL

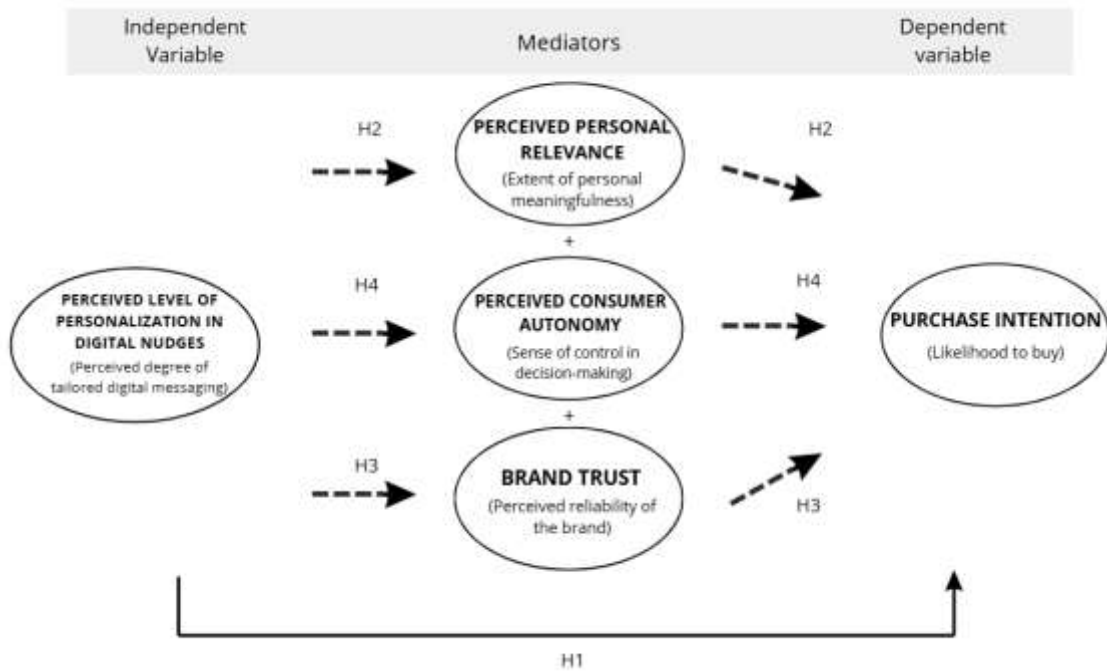
As seen below, a conceptual model was created in order to visualize how the perceived level of personalization in digital nudges influences purchase intention through the mediating effects of perceived personal relevance, brand trust and perceived consumer autonomy. In summary, this study tries to understand how hyper-personalised nudges in online fashion retail aims to impact consumers' willingness to purchase, depending on how relevant on a personal level and the level of autonomy that they perceive these messages to be.

This research builds upon previous studies that have analyzed personalized marketing and digital persuasion mechanisms (Bergram et al., 2022; Weinmann et al., 2016), consumer autonomy and behavioural influence (Wang et al., 2022) and the role of trust in shaping online purchase decisions (Hidayat et al., 2021). Through the combination of these pieces of literature, the present model's goal is to try to understand how personalised digital nudging can affect consumer behaviour in e-commerce contexts.

In addition, the study suggests that higher levels of personalization can lead to stronger perceptions of personal relationships and consumer autonomy, as well as increased personal intensity. As perceived in this model, the direct relationship between brand trust and personalization intent is either strong or weak, and trust can serve as an important connection for the effectiveness of personalized autonomy.



Figure 1 - Conceptual Model





3. METHODOLOGY

3.1 RESEARCH DESIGN

In regards to the research design, a quantitative study was run, in which an experiment was done with one survey. This approach was defined as quantitative since the goal was to understand if hyper-personalized digital nudges influenced the consumer's purchase intention in the context of fashion e-commerce.

Through a controlled environment, we divided the participants into two groups, where one was shown a simple E-Commerce Page with clear communication, while the other had personalized communication (with more key visuals and appealing communication), and while both groups answered the same set of questions, the goal was to understand the impact of the IV in the consumer's mind.

As Knight (2010) states, Experimental Design consists in the structure in which the study is conducted, more specifically, the way that the variables are manipulated, and how the data is collected. In the context of the following research, this type of experiment allowed to control the participants' exposure to different types of personalized communication that companies use on their website.

Following this, it was possible to evaluate how this manipulation influenced the consumers' perceived relevance and purchase intention (as well as the impact of the mediators). Due to this, the Experimental Design guaranteed that the seen differences in consumers' answers resulted effectively to the stimuli that the image proposed ahead of them made.

Additionally, this approach makes sure that any differences identified in consumer's reactions can be correlated to the specific manipulation introduced. In the present study, two separate survey experiments were conducted (under the same survey) in order to examine how the variations of the presentation of a fashion e-commerce page could influence the consumer's perception towards their own relevance, as well as their intentions towards it.



In order to operationalize this, two versions of the same product page were done: The version A was a minimalist web page, with clean visuals and essential information only, whilst version B included multiple digital nudging communication tools, with personalized suggestions and much more interactive cues, in order to increase cognitive stimulation during the experience.

This contrast helped understand whether a more nudge-intensive environment would enhance or reduce consumers' perceived relevance of the content shown.

Not only this, but their trust and perceived autonomy, as well as relevance while on the website page was also tested. By randomly assigning participants to one of the two conditions, the experimental design allowed an isolation of the effect of the interface type, as well as helped understand conclusions on how different forms of digital communication shape consumer judgments in fashion e-commerce.

Figure 2 - Hyper-Personalized Scenario

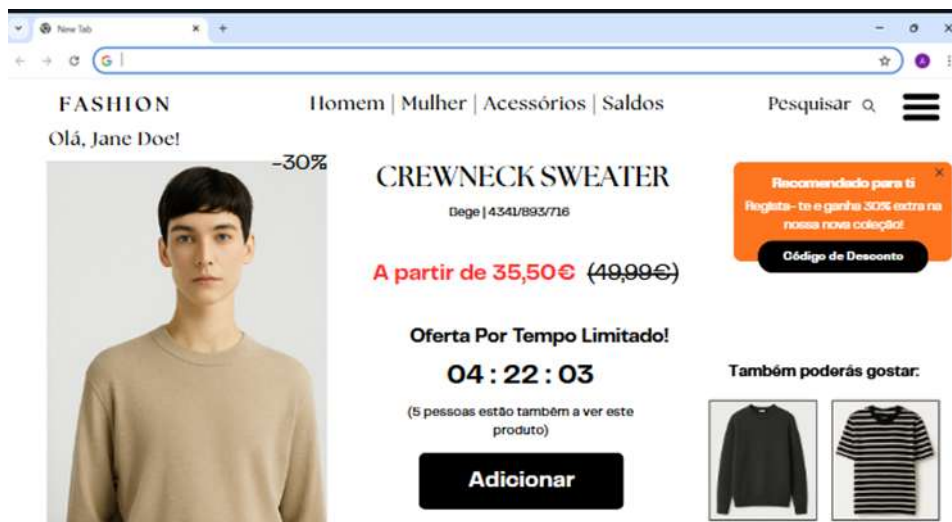
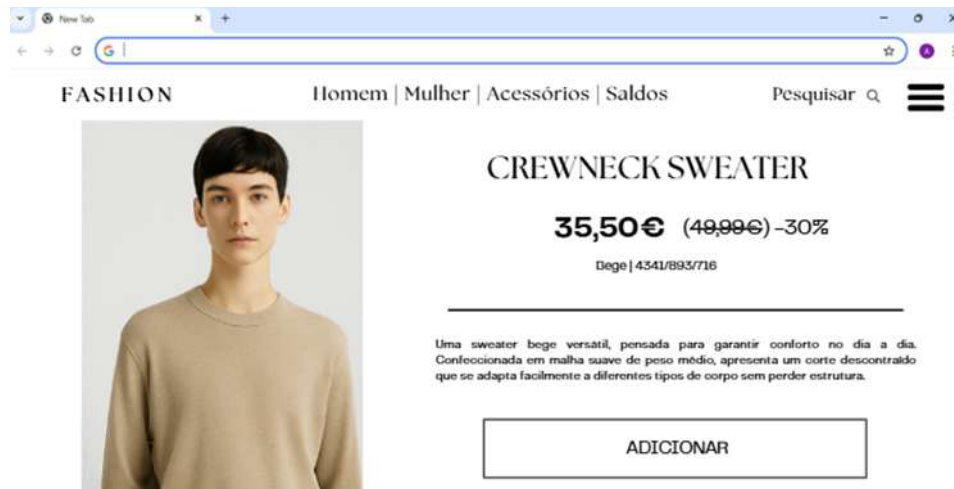




Figure 3 - Minimalist Scenario



3.2. MEASUREMENT

In order to have a reliable measurement approach, with good and truthful results, all variables were measured using a rightful scale, coming from validated published research. In each survey, participants were subject to X questions, with each of them being put between a 5 point Likert Scale, in which 1 indicates “Strongly disagree” and 5 indicates “Strongly agree”, for a more straightforward analysis and clear and consistent results. To test the Variables chosen (Perceived Level of Personalization in Digital Nudges, Brand Trust, Perceived Personal Relevance, Purchase Intention, Consumer Autonomy) the following measuring scales were used to evaluate each variable:



Table 1 - Measurement Scales Table

| Variable | Items | Items (rewritten) | Reference |
|---|---|--|--|
| Personalized Digital Nudges (IV) | Personalized ads helped me discover products or services that are relevant to me. | This website helped me discover products or services that are relevant to me. | (Aiolfi et al., 2021) |
| | I find personalized ads helpful in making informed purchasing decisions. | I find this website helpful in making informed purchase decisions. | |
| | Personalized helped me discover products or services that are relevant to me. | This website helped me discover products or services that are relevant to me. | |
| | Personalized ads provide valuable recommendations based on my preferences. | This website provided valuable recommendations based on my preferences. | |
| | Personalized ads can save me money. | This website can save me money. | |
| Perceived Relevance (H2) | This ad helped me achieve my purchase goals faster | This website helps me achieve my purchase goals faster | (Palvia, 2009) ; (Aiolfi et al., 2021) |
| | This ad improves my shopping expedition | This website improves my shopping expedition | |
| | This ad increases the effectiveness of my shopping expedition Customized ads make it easier to achieve my purchases goals | This website increases the effectiveness of my shopping expedition This website makes it easier to achieve my purchases goals | |
| | | | |
| Consumer Trust (H3) | I would feel comfortable buying products from this online vendor. | I would feel comfortable buying products from this website . | (Palvia, 2009) |
| | I would feel comfortable seeking product/service information from this online vendor. | I would feel comfortable seeking product/service information from this website . | |
| | I would feel comfortable receiving free product/service information from this online vendor. | I would feel comfortable providing information to this website in order to receive customized service. | |
| | I would feel comfortable providing information to this online vendor in order to receive customized service. | I would feel comfortable developing a valuable relationship with this website . | |
| | I would feel comfortable developing a valuable relationship with this online vendor. | | |
| | This technology would provide me with an opportunity to express my ideas and opinions freely | This website would provide me with an opportunity to express my ideas and opinions freely | |



| | | | |
|------------------------------------|--|---|--------------------------------------|
| Consumer Autonomy (H4) | <p>This technology would provide me interesting options and choices.</p> <p>I feel I would experience a lot of freedom in using this technology.</p> <p>I feel that I could perform my shopping activities using this technology.</p> <p>I would feel competent in using this technology.</p> <p>This technology would keep me occupied but would not overwhelm me</p> | <p>This website would provide me interesting options and choices. I feel I would experience a lot of freedom in using this website.</p> <p>I feel that I could perform my shopping activities using this website.</p> <p>I would feel competent in using this website.</p> <p>This website would keep me occupied but would not overwhelm me</p> | <p>(Rohden & Zeferino, 2023)</p> |
| Purchase Intention (DV) | <p>I would consider buying this product. I will likely purchase this product.</p> <p>The probability that I will buy this product is high.</p> <p>If I were going to buy a product of this type, I would consider buying this one.</p> | <p>I would consider buying from this website.</p> <p>I will likely purchase from this website.</p> <p>The probability that I will buy from this website is high.</p> <p>If I were going to buy a product of this type, I would consider buying this one.</p> | <p>(Spears & Singh, 2004)</p> |

3.3. DATA COLLECTION

During the data collection phase, a convenience sampling strategy was approached, by selecting participants from my personal, academic and professional network. All responses were gathered through open sources like social media platforms, word-to-mouth, my professional network, or through my closed ones, so through voluntary participation. This approach allowed for a rich and varied recruitment, while aiming to keep an heterogeneous group of online consumers, which is essential for the present study.

Participants were randomly assigned to one of the two experimental conditions, each corresponding to a different version of a fashion e-commerce page. Before entering the survey, respondents were inspected based on one main criteria: being at least 18 years old, as it was considered necessary for participants to validly evaluate and interpret digital product displays. Those who did not meet these requirements would be excluded from the study.



As each participant faced one of the two proposed scenarios, their evaluations following the same proposed questions for both situations' data was collected to determine if the type of interface affected variables such as perceived relevance, emotional engagement, and purchase intention.

Through this procedure, the study aims to identify whether a more aesthetically simple and straightforward, simplified page promotes a greater sense of personal relevance, or if a richer environment filled with personalized communication targeted towards the consumer generates stronger responses.

In a more practical approach, the expected insights should help support brands in developing a more effective online communication strategy, mainly by helping them decide if either a simplified interface or a nudge enhanced experience aligns with consumers expectations and motivations. This is being helped by the mediator, as it should also be seen if consumers trust more or less, feel fore autonomous and aligned to the A scenario, or the B scenario.



4. EMPIRICAL STUDY

4.1. DATA COLLECTION

A pre-test was done in order to understand whether the experimental scenarios and measurement scales were being perceived as wanted before launching the main study. A total of 25 participants completed the pre-test, with 14 assigned to the control scenario (Minimalistic) and 11 to the manipulated scenario (Nudges). After data cleaning through excel, all analyses were performed in SPSS.

The first manipulation check evaluated whether the manipulated scenario increased perceptions of website usefulness and personalization (MANIP_1 to MANIP_5). Across all five items, no significant differences emerged between conditions, and effect sizes were small.

For example, MANIP1_1 showed very means between the control ($M = 3.92$, $SD = 1.19$) and manipulated groups ($M = 3.93$, $SD = 0.48$), $F(1, 25) = 0.00$, $p = .987$, $\eta^2 = .000$. MANIP1_2 also showed minimal differences ($M = 3.69$ vs. 3.79), $F(1, 25) = 0.08$, $p = .784$, $\eta^2 = .003$. The largest difference occurred for MANIP1_4, with the control group scoring higher ($M = 3.38$) than the manipulated group ($M = 2.71$), but this effect did not reach significance, $F(1, 25) = 3.80$, $p = .063$, $\eta^2 = .132$.

Importantly, the second item for the Manip2_2 “This website showed me products with a time-limited offer” demonstrated a clear and statistically robust effect, indicating that participants were indeed sensitive to the presence of urgency cues within the scenario. The difference between conditions was substantial, with participants in the manipulated scenario reporting significantly higher recognition ($M = 4.54$, $SD = 0.66$) compared to those in the control scenario ($M = 2.57$, $SD = 0.94$), $F(1, 25) = 39.14$, $p < .001$, $\eta^2 = .610$. This represents a very large effect size, suggesting that time-limited offers are highly salient to participants and can meaningfully shape their perception of online environments, as well as that the intended effect is being made through the scenarios presented.

A one-way ANOVA was also conducted to evaluate whether the scenarios affected purchase intention. Levene’s test confirmed homogeneity of variances ($p = .715$), but



the manipulation had no significant effect, $F(1, 25) = 0.50$, $p = .485$, $\eta^2 = .020$. Participants in the manipulated condition reported $M = 3.54$ ($SD = 0.87$), compared to $M = 3.34$ ($SD = 0.57$) in the control condition. Given the results of the pre-test, as in the inquereres' perception towards both scenarios, only minor adjustments on the contextualization of the survey were made before proceeding to the main data collection.

4.2. MAIN STUDY

After the adjustments done to the Pre-Tested Questionnaire conducted on Qualtrics, the official survey, conducted on Qualtrics, was displayed through my personal channels, such as social media, email and word-of-mouth. Due to the fact that the audiences around my network are completely Portuguese, the survey was translated to this language, in order to be able to be understood by the majority of the audience. It received 228 responses, with 134 of them being valid. The data-cleaning was done through clearing off either too long or too short answering times, as well as incomplete answers, and later on coding with numbers in order to be able to be used on SPSS. The questionnaire could be found in the [appendix](#).

4.2.1. DESCRIPTIVE ANALYSIS

The results came from a wide range of participants. As for the demographic distribution, regarding gender, the sample was very even, with 50% female participants ($n = 67$) and 50% male participants ($n = 67$), ensuring an extremely balanced statistic across gender categories.

Concerning income, most participants stated a monthly income underneath 2000€, with about 26.1% earning up to 1000€, and 38.1% earning between 1000€ and 2000€. A smaller proportion of respondents reported higher income levels, while 16.4% preferred not to disclose their income.

Participants' ages ranged from 19 to 72 years, with a higher concentration in the early twenties. The most represented age group was 22 years old (18.7%), followed by 23 years old (11.9%), indicating a predominantly young adult sample, although participants from older age groups were also represented, with the sample representing 17.9% of the total population.



Participants were also asked about the frequency in which they purchase clothing online, measured on a scale ranging from 1 (“never”) to 5 (“very frequently”). The results show that online clothing shopping is a common behaviour among participants. Only 2.2% of respondents reported never purchasing clothes online, while 21.6% indicated that they do so rarely. The majority of the sample reported purchasing clothing online either occasionally (36.6%) or frequently (33.6%). The “Very Frequently” sample reported 6% of the cases.

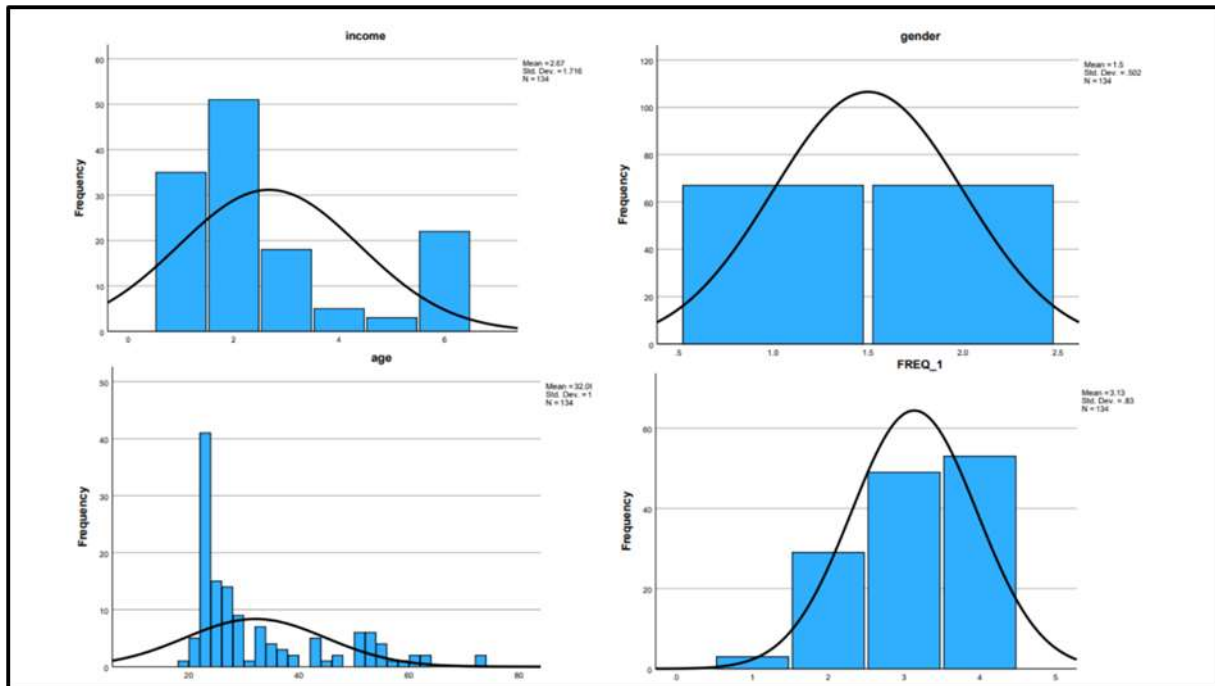
Overall, 76.2% of participants purchase clothing online at least occasionally, suggesting a high level of familiarity with online fashion retail environments, which shows that the participants are well aware of the common problems/concerns regarding this study. With this being stated, it is safe to say that overall, the sample presents sufficient demographic diversity, while remaining consistent with the target population of this study. The summarized descriptive demographics can be seen on Table 0.2.

Table 2 - Descriptive Analysis of Demographics

| Category | Frequency | N | Percentage (%) |
|--|-------------------|----|----------------|
| Gender | Male | 67 | 50.0% |
| | Female | 67 | 50.0% |
| | Prefer not to say | 0 | 0.0% |
| Income | Less than 1000€ | 35 | 26.1% |
| | 1001€-2000€ | 51 | 38.1% |
| | 2001€-3000€ | 18 | 13.4% |
| | 3001€-4000€ | 5 | 3.7% |
| | 4000€+ | 3 | 2.2% |
| | Prefer not to say | 22 | 16.4% |
| How frequently do you do online fashion purchases? | 1 | 3 | 2.2% |
| | 2 | 29 | 21.6% |
| | 3 | 49 | 36.6% |
| | 4 | 53 | 33.6% |
| | 5 | 8 | 5.9% |
| Age | 19–21 | 6 | 4.5% |
| | 22–25 | 56 | 41.8% |
| | 26–29 | 23 | 17.2% |
| | 30–39 | 17 | 12.7% |
| | 40–49 | 8 | 6.0% |
| | 50+ | 24 | 17.9% |



Figure 4 - Visual representation of demographic statistics



4.2.2. SCALE RELIABILITY AND MANIPULATION CHECKS

While analyzing the reliability of the questionnaire, Cronbach's alpha coefficients were computed for all multi-item scales included in the conceptual model. Overall, the results indicate satisfactory levels of internal consistency, with all coefficients exceeding the recommended minimum threshold of 0.60 (scaled between 0 and 1).

In particular, the scale used to measure the first manipulation check (Manipulation 1) demonstrated good reliability ($\alpha = .780$), indicating a consistent measurement of participants' perceptions regarding the intended construct. However, the second manipulation check presented a low reliability value ($\alpha = 0.456$), which can be explained by the small number of items (two items) used to measure this construct. Given its role as a manipulation check rather than a core theoretical variable, this limitation does not compromise the integrity of the main analyses. The results of the further items of the scale can be seen below in Table 0.3.



Table 3 - Cronbach's Alpha for all scales

| Measure | Cronbach's alpha |
|---------------------|------------------|
| Perceived Relevance | 0.883 |
| Perceived Trust | 0.842 |
| Purchase Intention | 0.901 |
| Perceived Autonomy | 0.849 |

Participants were randomly assigned to one of two experimental conditions: a control scenario (minimalistic website) and a manipulated scenario (website with personalized nudges). As previously explained, in order to assess if the experimental manipulation was perceived as intended, two manipulation checks were done and analyzed with one-way ANOVA. The Highly Nudged Scenario was seen by 65 participants, representing 48.5% of the sample, whilst 69 participants saw the Minimalistic one, with 51.5% of the total percentage, which indicates a relatively well-balanced sample.

The first manipulation check, assessing participants' perceptions of personalization and website usefulness (Manip1_AVG), revealed a statistically significant difference between experimental conditions, $F(1, 132) = 9.064$, $p = .003$, with a small-to-moderate effect size ($\eta^2 = .064$). Participants exposed to the manipulated scenario reported higher perceived levels of personalization compared to those in the control condition, indicating that the presence of nudges influenced how the website experience was evaluated.

The second manipulation check (Manip2_AVG), a bit more related to the perception of urgency cues and time-limited offers, demonstrated a stronger and highly significant effect, $F(1, 132) = 60.224$, $p < .001$, with a large effect size ($\eta^2 = .313$). This result indicates that participants clearly distinguished between the two scenarios regarding the presence of urgency-based elements, confirming that this aspect of the manipulation was particularly salient.

Overall, the manipulation checks confirm that the experimental scenarios were successfully perceived as intended. While the first manipulation check showed a moderate effect, the second revealed a substantial impact, providing strong evidence



for the effectiveness of the experimental manipulation. These findings support the internal validity of the study and justify proceeding with the hypothesis testing analyses.

Table 4 - Mean and Standart Deviation Analysis

| Variable | Mean | Standard Deviation |
|----------------------|-------------|---------------------------|
| Manipulation Check 1 | 3.430 | 0.671 |
| Manipulation Check 2 | 4.015 | 0.856 |
| Perceived Relevance | 3.465 | 0.724 |
| Perceived Trust | 3.560 | 0.858 |
| Purchase Intention | 3.575 | 0.819 |
| Perceived Autonomy | 3.415 | 0.677 |

4.2.3. MAIN EFFECT

For a first insight into the conceptual model, a one-way ANOVA was conducted to examine the direct effect of the experimental scenario on purchase intention.

The results indicate that the scenario did not have a direct statistically significant effect on purchase intention, $F(1, 132) = 0.255$, $p = .614$, with a negligible effect size ($\eta^2 = .002$). This suggests that, when considered in isolation, exposure to a website featuring personalized nudges does not directly increase participants' intention to purchase.

Although participants exposed to the manipulated scenario reported marginally higher purchase intention scores than those in the minimalistic control condition, the observed difference was minimal and insufficient to reach statistical significance. The very small effect size further indicates that the experimental scenario alone explains basically none of the variance in purchase intention.

Importantly, this absence of a direct effect constitutes a relevant finding in itself, since it suggests that the impact of personalized nudges may not operate through an immediate response. Instead, this result points to the possibility that the influence of



the experimental manipulation could be seen through more indirect paths, which will later be explored in results discussion.

Due to this, Hypothesis 1 is not supported, indicating that the effect of personalized nudges on purchase intention is unlikely to occur through a direct pathway, but could be mediated by other constructs included in the model.

4.2.4. MEDIATION ANALYSIS

The mediation analysis were carried out using PROCESS v4.2 for SPSS (Hayes, 2022), specifying Model 4 for simple mediation. Each mediator (relevance, trust and autonomy) was tested separately to examine whether it mediates the relationship between the experimental scenario and purchase intention (Purc_AVG), since we saw that there was so significant direct relationship. All models were estimated with 5,000 bootstrap samples and 95% confidence intervals for indirect effects.

The experimental scenarios were coded as 1 = regular (minimalistic) scenario and 2 = nudge-based scenario, displaying the levels of perceived personalization. Consequently, the sign of the regression coefficients involving the scenario variable must be interpreted according to this coding. Specifically, negative coefficients indicate higher scores in the regular scenario relative to the nudge-based scenario, while positive coefficients indicate higher scores in the nudge-based scenario relative to the regular scenario.

The first mediation model examined **whether perceived relevance mediates the relationship between the experimental scenario and purchase intention.**

Effect of scenario on relevance (Path a)

The effect of the experimental scenario on perceived relevance was not statistically significant, $b = -0.0539$, $SE = 0.1255$, $p = .6682$, with a 95% confidence interval ranging from -0.3021 to 0.1943 . This result shows that exposure to the nudge-based scenario did not significantly alter participants' perceptions of relevance when compared to the regular scenario.



Effect of relevance on purchase intention (Path b)

Perceived relevance exhibited a strong and statistically significant positive effect on purchase intention, $b = 0.6683$, $SE = 0.0797$, $p < .001$, with a 95% confidence interval [0.5106, 0.8260]. This result suggests that participants who perceived the website as more relevant were substantially more likely to report higher purchase intention, regardless of the experimental condition. Also, the standardized coefficient confirms the strength of this relationship ($\beta = 0.5907$).

Direct and total effects and Indirect Effect (Bootstrapping)

The total effect of the experimental scenario on purchase intention was not significant, $b = -0.0717$, $SE = 0.1419$, $p = .6143$, 95% CI [-0.3524, 0.2090]. Similarly, the direct effect, controlling for relevance, remained non-significant, $b = -0.0357$, $SE = 0.1150$, $p = .7570$, 95% CI [-0.2631, 0.1918].

The indirect effect of the scenario on purchase intention through relevance was not statistically significant. The bootstrap confidence interval for the indirect effect (Effect = -0.0360) included zero (BootLLCI = -0.2138; BootULCI = 0.1233), indicating the absence of mediation.

Table 5 - Mediation analysis with Relevance as mediator

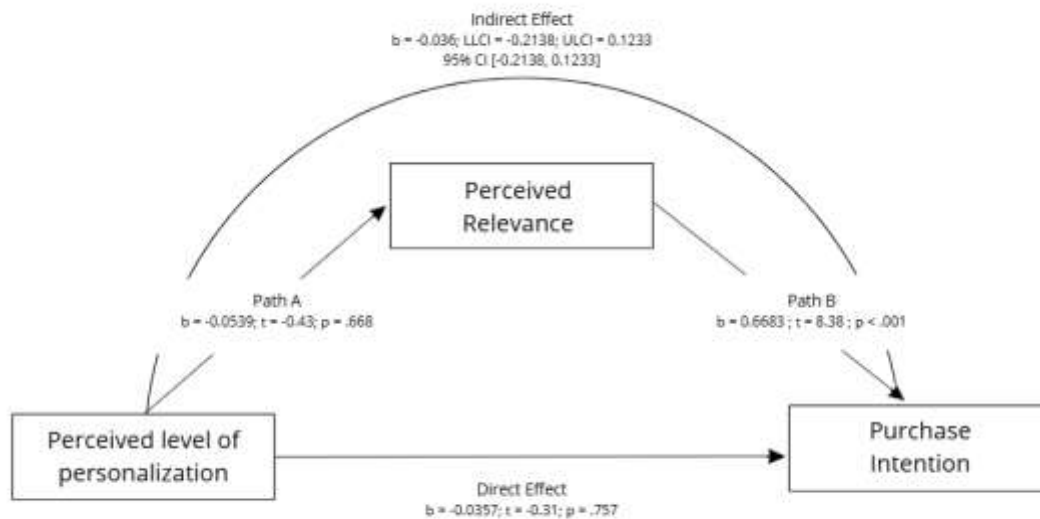
| Mediation Pathway Direct Paths | b-value | t-value | p-value | LLCI | ULCI |
|--|---------|---------|---------|--------|-------|
| Scenario → Relevance | -0.0539 | -0.43 | 0.668 | -0.302 | 0.194 |
| Relevance → Purchase Intention | 0.6683 | 8.383 | < .001 | 0.511 | 0.826 |
| Scenario → Purchase Intention (total effect) | -0.0717 | -0.505 | 0.614 | -0.352 | 0.209 |

| Mediation Pathway Indirect Paths | Effect | BootLLCI | BootULCI |
|---|--------|----------|----------|
| Scenario → Relevance → Purchase Intention | -0.036 | -0.2138 | 0.1233 |

So, in conclusion, although perceived relevance is a strong predictor of purchase intention, it does not mediate the relationship between the experimental scenario and purchase intention, as the scenario couldn't significantly influence relevance perceptions.



Figure 5 - Mediation Visualization with Relevance



The second mediation model tested **whether trust mediates the relationship between the experimental scenario and purchase intention.**

Effect of scenario on trust (Path a)

The experimental scenario had a statistically significant effect on trust, $b = -0.2974$, $SE = 0.1466$, $p = .0445$, with a 95% confidence interval $[-0.5874, -0.0074]$. Given the coding of the scenario variable, this negative coefficient indicates that participants exposed to the nudge-based scenario reported lower levels of trust compared to those exposed to the regular scenario. The standardized coefficient ($\beta = -0.3466$) suggests a moderate effect size.

Effect of trust on purchase intention (Path b)

Trust demonstrated a strong positive association with purchase intention, $b = 0.7059$, $SE = 0.0579$, $p < .001$, 95% CI $[0.5914, 0.8203]$. This indicates that higher levels of trust are associated with significantly greater intention to purchase. The standardized coefficient ($\beta = 0.7398$) highlights the central role of trust within the model.



Direct and total effects and Indirect effect (bootstrapping)

The total effect of the experimental scenario on purchase intention remained non-significant, $b = -0.0717$, $SE = 0.1419$, $p = .6143$. Likewise, the direct effect, controlling for trust, was not statistically significant, $b = 0.1382$, $SE = 0.0990$, $p = .1649$, 95% CI $[-0.0576, 0.3340]$.

In contrast, the indirect effect via trust was statistically significant. The bootstrap analysis revealed an indirect effect of -0.2099 , with a 95% confidence interval that did not include zero (BootLLCI = -0.4335 ; BootULCI = -0.0027).

Table 6 - Mediation analysis with Trust as mediator

| Mediation Pathway Direct Paths | b-value | t-value | p-value | LLCI | ULCI |
|--|----------------|----------------|----------------|-------------|-------------|
| Scenario → Trust | -0.2974 | -2.028 | 0.045 | -0.587 | -0.007 |
| Trust → Purchase Intention | 0.7059 | 12.199 | < .001 | 0.591 | 0.82 |
| Scenario → Purchase Intention (total effect) | -0.0717 | -0.505 | 0.614 | -0.352 | 0.209 |

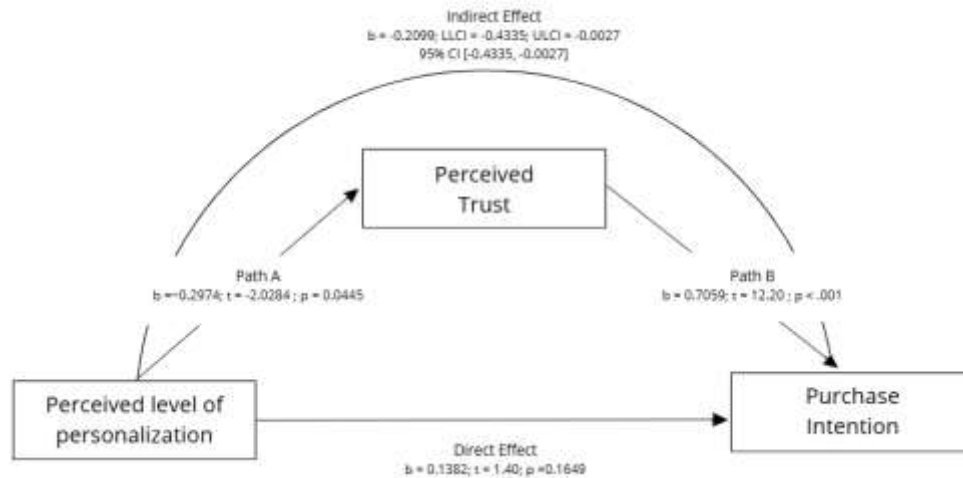
| Mediation Pathway Indirect Paths | Effect | BootLLCI | BootULCI |
|---|---------------|-----------------|-----------------|
| Scenario → Trust → Purchase Intention | -0.2099 | -0.4335 | -0.0027 |

Although the indirect effect is negative due to the scenario coding, its substantive interpretation is clear: the nudge-based scenario reduced trust, and this reduction in trust, in turn, led to lower purchase intention.

Due to these results, it was able to prove an evidence of a significant indirect-only mediation, where the experimental scenario influences purchase intention exclusively through trust, despite the absence of a significant total or direct effect.



Figure 6 - Mediation Visualization with Trust



The third mediation model **examined perceived autonomy as a mediator of the relationship between the experimental scenario and purchase intention.**

Effect of Scenario on Autonomy (Path a)

The effect of the experimental scenario on perceived autonomy was not statistically significant, $b = -0.0896$, $SE = 0.1171$, $p = .4458$, with a 95% confidence interval that included zero [$-0.3212, 0.1421$]. Given the coding of the scenario variable, this result indicates that exposure to the nudge-based scenario did not produce systematic differences in participants' perceptions of autonomy when compared to the regular scenario.

Effect of Autonomy on Purchase Intention (Path b)

Despite the absence of a significant effect of the scenario on autonomy, perceived autonomy exhibited a strong and statistically significant positive association with purchase intention, $b = 0.7832$, $SE = 0.0808$, $p < .001$, with a 95% confidence interval [$0.6234, 0.9429$]. This result indicates that participants who felt a higher degree of autonomy while interacting with the website reported substantially higher intention to purchase.

Direct, Total, and Indirect Effects (Bootstrapping)

The total effect of the experimental scenario on purchase intention remained non-significant, $b = -0.0717$, $SE = 0.1419$, $p = .6143$, showing that the scenario alone did



not directly influence purchase intention. Likewise, the direct effect of the scenario on purchase intention, controlling for autonomy, was not statistically significant, $b = -0.0015$, $SE = 0.1089$, $p = .9887$, with a 95% confidence interval $[-0.2170, 0.2139]$.

Regarding the indirect effect, the bootstrap analysis revealed an indirect effect of -0.0701 . However, the corresponding 95% bootstrap confidence interval included zero (BootLLCI = -0.2616 ; BootULCI = 0.1049), which shows that the indirect effect through autonomy was not statistically significant.

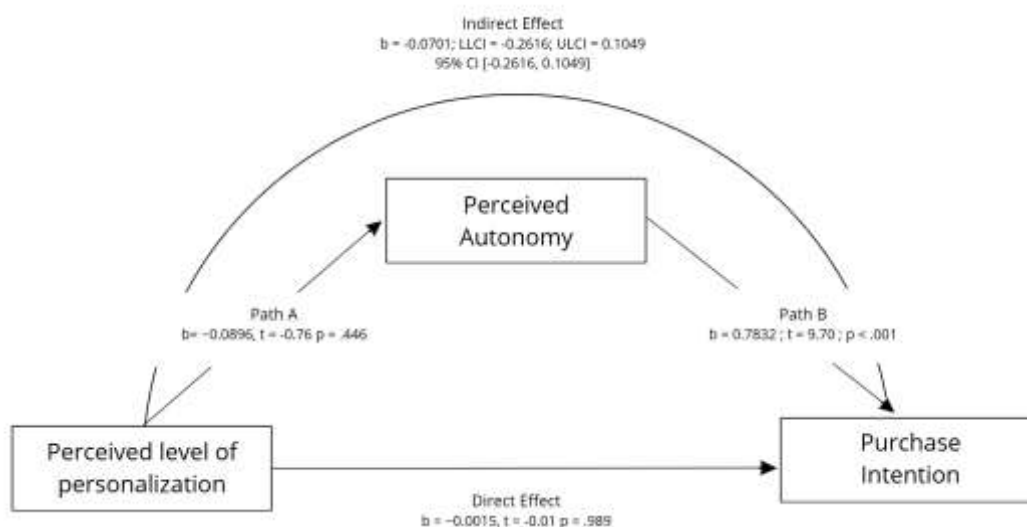
Table 7 - Mediation analysis with Autonomy as mediator

| Mediation pathway | b-value | t-value | p-value | LLCI | ULCI |
|--|---------|---------|---------|--------|-------|
| Scenario → Autonomy | -0.0896 | -0.765 | 0.446 | -0.321 | 0.142 |
| Autonomy → Purchase Intention | 0.7832 | 9.697 | < .001 | 0.623 | 0.943 |
| Scenario → Purchase Intention (total effect) | -0.0717 | -0.505 | 0.614 | -0.352 | 0.209 |

| Mediation pathway | Effect | BootLLCI | BootULCI |
|--|---------|----------|----------|
| Scenario → Autonomy → Purchase Intention | -0.0701 | -0.2616 | 0.1049 |

To summarize, the absence of a significant mediation effect via autonomy does not reduce the importance of autonomy within the model. Rather, it suggests that autonomy operates as a general motivational determinant of purchase intention, independent of the specific experimental manipulation in the current study.

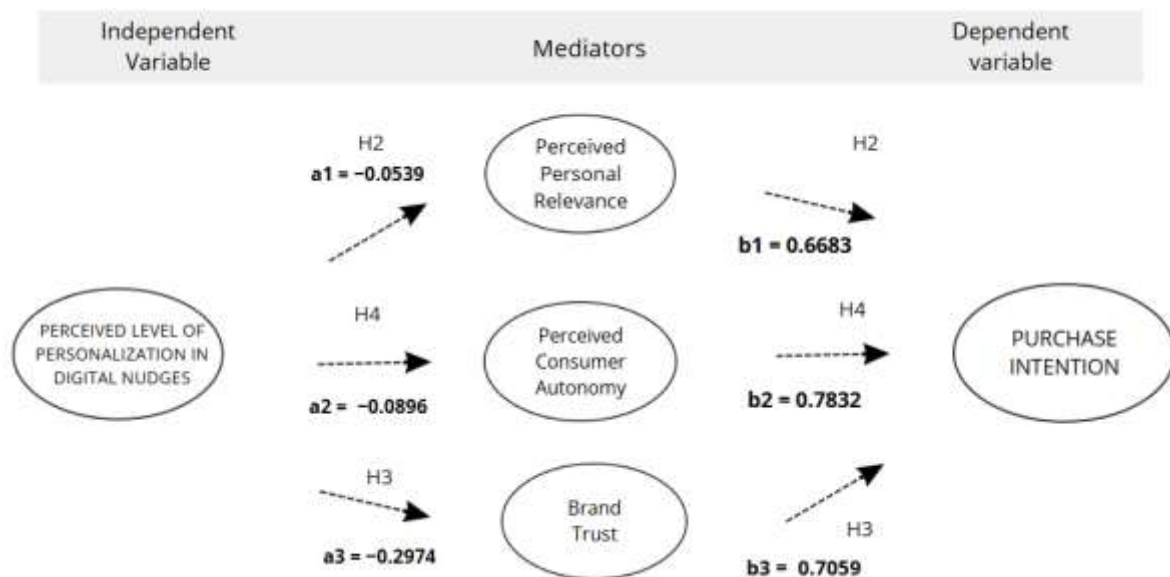
Figure 7 - Mediation Visualization with Autonomy





Overall, the mediation analyses reveal that trust plays a crucial mediating role in explaining how the experimental scenario influences purchase intention, whereas perceived relevance and autonomy, despite being strong predictors of purchase intention, do not serve as mediators due to the absence of a significant relationship with the experimental manipulation. These findings suggest that the effectiveness of nudges in shaping consumer behavior depends primarily on their impact on trust, rather than on perceived relevance or autonomy.

Figure 8 - Full Mediation Review





5. RESULTS AND DISCUSSION

This chapter aims to explain the empirical findings in the present study, in light of the proposed conceptual model and consequent existent literature on digital nudging, personalization, trust, autonomy, and purchase intention in fashion e-commerce. Even though many hypothesis weren't supported (statistically), these results are still valuable insights, as they can explain how hyper-personalised nudges operate and sometimes fail to do so within digital fashion environments. Not only this, but the absence of a significant effect in certain relationships doesn't have to mean a failure in the model, but instead could be seen as evidence that these connections are much more deep than initially imagined.

Firstly, the results indicated that the exposure to the hyper-personalized scenario didn't directly increase the consumer's purchase intention, comparatively to the minimalistic website. The study done (one-way ANOVA) did not reveal any statistically significant effect between both conditions, with a negligible effect size. Consequently, H1 was not supported.

This finding is especially curious since it contrasts with the substantial body of literature that was previously discussed, and in which is suggested that digital nudges and personalization can enhance purchase intention by simplifying decision-making and increasing perceived relevance (Lu et al., 2020; Sadeghian & Otarkhani, 2024). However, this insight can be aligned with more recent critical perspectives that argue a different point-of-view, which is that nudging effects are not universally effective and may depend on other factors, like psychological, and relational variables (Bergram et al., 2022).

One possible explanation is based on the nature of the context in which the research is based in. Fashion consumption is often times very emotionally and identity driven, as well as highly subjective. Based on this, attempting to influence purchase behavior through personalized messages may not be immediately translated, unless the consumers see this communication as authentic and trustworthy. So, instead of acting as a very straightforward and persuasive mechanism, hyper-personalized nudges may trigger mechanisms with the intent to operate through other psychological constructs.



On another hand, the mediation analysis revealed other key insights for our research. Perceived relevance is a strong and significant predictor of purchase intention. This means that participants who saw the website as more relevant also reported higher purchase intention, without having the scenario into consideration. This finding is fully supported by the prior research, which emphasized that relevance was central towards consumer engagement and behavioral responses in digital contexts (Domingos et al., 2022; Kim & Huh, 2017).

However, perceived relevance did not mediate the relationship between the experimental scenario and purchase intention, as the scenario manipulation did not significantly affect relevance perceptions. As a result, Hypothesis 3 was not supported.

Due to this, this outcome suggests that even though the consumers' perceived relevance towards hyper personalized communication is crucial, it is still not enough to enhance relevance perceptions. This may indicate that relevance is not automatically generated by personalization cues, but rather emerges when consumers perceive a deeper alignment between the message, their goals, and their identity.

In other words, relevance seems to appear as a general evaluative lens instead of directly consequent of the intensity of the nudge. This interpretation is also aligned with our literature, as it suggests that personalization can sometimes seem superficial or too “fake”, especially when consumers are aware of the usual target practices within the “algorithm” (this is especially more common with younger audiences, which is the biggest sample of the population in the present study, so it's aligned) (Bleier & Eisenbeiss, 2015). Therefore, the results highlight that relevance must be meaningfully constructed and cannot be assumed to increase simply from the presence of personalized elements.

The most theoretically significant finding in the present study is around the mediating role of trust. The mediation analysis around this topic showed that trust fully mediates the relationship between the experimental scenario and purchase intention. Specifically, the exposure to the hyper-personalized scenario led to significantly lower levels of trust, which in turn reduced purchase intention. This indirect effect was statistically significant (despite the absence of a direct effect).



This result is a clear evidence that hyper-personalized nudges can backfire if they undermine consumer trust. It is common to believe that personalization always enhances trust by signaling competence and relevance (Madhuri & Mancham, 2024) but the present findings suggest that too much nudging can lead to opposite sensations, like discomfort, skepticism, or perceptions of manipulation.

So, also in line with Frank et al., (2023) and Hidayat et al., (2021) as seen in the Literature Review, trust functions as an important prerequisite for the online purchasing decision process. When this trust is compromised, even well-designed personalization strategies may fail to produce positive behavioral outcomes. In the context of this present study, within the fashion e-commerce sector, where identity expression and emotional engagement are central, as well as the fact that high value purchases can be involved, consumers may be particularly sensitive to cues that threaten their sense of authenticity or autonomy.

Due to this, the result supports a more nuanced view of personalization, that this type of highly aggressive nudging does not automatically increase purchase intention and may, under certain conditions, even reduce it by reducing trust. This insight is especially relevant in contemporary debates around ethical AI, transparency, and consumer empowerment.

Perceived consumer autonomy did not mediate the relationship between the experimental scenario and purchase intention, as the scenario did not significantly influence autonomy perceptions. Therefore, Hypothesis 4 was not supported.

Nevertheless, autonomy showed great signs of strong and positive association with purchase intention. Participants with the sense of greater freedom and control while interacting with the image showed higher purchase intention, regardless of the nudging condition. This could be also seen within the previous research, where there is quite a strong emphasis on autonomy as a core psychological need within the consumers' decision-making process (Wang et al., 2022; Wertebroch et al., 2020).

The lack of mediation effect may suggest that autonomy isn't necessarily threatened by the actual presence of personalized nudges or non-personalized nudges, but



instead shows itself as a basic motivational construct, that influences the purchase intention independently of specific interface manipulations.

Not only this, but this interpretation also supports the idea that consumers may tolerate or even appreciate personalization, but if it doesn't become overly constraining or lead to coercion. However, when nudging strategies become more salient and intrusive, they may change from being autonomy-supportive to autonomy-threatening, which can potentially effect trust rather than autonomy directly.

Together, these findings can be summarized through the conclusion that hyper-personalized nudges in fashion e-commerce work through more complex and indirect psychological mechanisms than expected. While relevance and autonomy are strong predictors of purchase intention, they are not directly influenced by nudging intensity. Trust, on the other hand, is the central mechanism through which nudges can influence (both in a positive and negative way) purchase intention.

Nevertheless, this study demonstrates that non-significant results can also be seen as theoretically informative. The failure of nudges to directly increase purchase intention, relevance, or autonomy underscores the importance of relational and ethical dimensions in digital persuasion. Hyper-personalization is not definitively persuasive and may even cause negative feelings when it signals excessive surveillance or manipulation.

In conclusion, the present findings contribute to the literature since they highlight the limits of nudging strategies, as well as emphasize the key role that trust has as a fragile but still decisive factor in digital fashion environments. So, instead of advocating for more personalization, the present results are aiming towards a better, more human-focused personalization, grounded within transparency, respect and consumer control.



6. CONCLUSIONS AND FUTURE RESEARCH

6.1. THEORETICAL CONTRIBUTIONS

This project's goal was to understand how hyper-personalized nudges influenced consumer's purchase intention in the digital environment within the context of fashion e-commerce. It's body of literature focuses on the key areas of research, such as digital nudging, personalization and consumer-based decision making, and it's connection with concepts such as perceived relevance, consumer trust and perceived autonomy into a single conceptual framework. With this, the present study makes a move towards theoretical understanding of the main psychological areas that underline digital persuasion in contemporary online retail environments.

The previous findings gathered along the research contribute to digital nudging since they showcase that hyper-personalized nudges don't forcibly mean that there is a direct behavioral effect. Even though this was the case, the lack of a direct relationship doesn't put at risk the results, but instead brings a different and less explored view, that undermines the existence of deeper connections between the consumer and the platforms that previously expected.

Not only this, but the results also contradicted the research done in the literature review (in certain aspects), which mentioned that nudging and personalization was a way to enhance purchase intention through the simplification of the decision-making process, which can lead to an increase in perceived relevance, as it was understood (from the gathered data) that their effectiveness was conditional and indirect.

Second-of-all, the results also reinforce another key point: The importance that was given during the Theoretical Review on trust as a central force towards driving digital consumption contexts. Even though personalization is viewed as a trust-based concept, the findings suggest another nuance, which is that hyper-personalized nudges can reduce consumer trust, which could negatively effect purchase intention.



This is a clear challenge to the assumption that increased personalization automatically leads to favorable consumer outcomes, but instead, as also mentioned in the previous paragraph, it's also aligned with the more recent assumption regarding ethical AI, transparency and consumer skepticism in algorithm-driven environments.

Third-of-all, the current study also confirmed the initial premise that stated that perceived relevance and autonomy have both a strong and positive relationship between purchase intention, but these two constructs are not necessarily shaped by how intense the nudge is. It seems that Perceived Relevance is more related to the consumer's alignment with the brand's values and identity, instead of seeming to function directly from the way the website is personalized.

Similarly, autonomy is also a key driver in regards to purchase intention, but as an operator away from actual manipulation. These findings are also aligned with the previous theoretical discussion that consumer empowerment and self determination are both key to success, and should be two main areas to focus on.

To conclude, the present research contributes to the understanding that nudging is much more human driven than expected, and it's effectiveness is seen not only on being very technologically advanced and sophisticated, or have high amounts of data-driven insights, but also on how these strategies (as well as the brand) are seen and perceived by the consumer.

6.2. MANAGERIAL IMPLICATIONS

Now from a Managerial Perspective, the findings give concrete evidence of an approach towards the implementation of hyper-personalized digital nudging strategies by fashion e-commerce brands.

First of all, the lack of a direct effect of hyper-personalized nudges on purchase intention is a clear sign that brands should try to avoid the adoption of a “more is better” approach to the personalized communication strategy. Instead of increasing the number of personalized cues (such as multiple banners, count down time offers, pop-



ups with special offers and a lot of product recommendations), brands should look towards the adoption of controlled tests to understand which specific nudging elements actually align with their consumers' perspective, without creating cognitive overload, in order to not lead them away.

For example, a brand should limit their own urgency-based cues (like “this offer will expire in 2 hours!”) to fulcral moments down the purchase funnel, instead of showcasing them in the product display area or even throughout the entire browsing experience. This kind of more selective implementation can prevent potential overstimulation and minimize the risk of consumer skepticism.

Second-of-all, trust also emerged as a key mechanism in the explanation of the consumer's response. As hyper-personalized nudges can undermine trust if they are perceived as intrusive, brands could actively look towards a more transparent mechanism towards their digital platforms. As a suggestion, brands could add a short label like “Recommended based on your recent views”, where they explain why the product is actually being recommended.

Additionally, adding the possibility of users adjusting the personalization settings or temporarily disable the stronger and more “personal” communications, in order to make them more comfortable with the brand, and even reinforce perceived honesty and reduce the suspicion of manipulation. These choices will help lead the brands from a “hidden” persuasive tactic into a transparent service feature.

Third-of-all, since there is a strong impact from perceived autonomy (not directly, but within the relationship as well as in the theoretical review), and also aligned with the last paragraphs, platforms should design nudging strategies that keep the user with the awareness that they control their own experience. Instead of pushing very curated outfits or pre-selected filters, websites should allow consumers to personalize their recommendation feed. Basically, instead of the user, only when they actively search for a product, has the ability to filter their search, now they could also filter their recommended product, or going even further, actually personalize the approach from the brand towards the user. For example, a Brand's website could introduce a “Refine



Your Style” tool that lets users actively choose which types of recommendations they want to receive. This type of interactive personalization reinforces empowerment instead of constraint. As physical stores’ salespeople usually change their communication based on the consumer that they are dealing with, and show them products based on what they are looking for and what they have said, it would be like bringing the in-store shopping experience closer to online shopping.

Another key point is the construct of Perceived Relevance. As studied, this is a key significant predictor of purchase intention, and due to this, brands should invest in improving the actual qualitative accuracy of the recommendations that they are showcasing, instead of increasing the quantity. The research gathered a very key point throughout all areas, which is a “quality over quantity” approach, and this is especially important in this topic. In order to do this, data segmentation models should be refined towards a better understanding of behavioural consistency (repeated browsing patterns) over simple interactions, to therefore avoid the superficial personalization that feels random or even forced.

Due to this, developing a more “aware” recommendation system, like adjusting the suggestions according to seasonality, price sensitivity, the loyalty to the brand (are they regular visitors?) or the consumer’s browsing stage could enhance perceived alignment without actually adding heavy communication.

In sum, the findings show that an effective personalization strategy in fashion e-commerce should, first-of-all, focus on the consumer’s alignment with the brand, and through that, it should be calibrated rather than maximized, but always adjusted based on the customer’s needs. Brands need to now develop defined personalization strategies that involve algorithmic sophistication with transparency, user control and moderation in urgency cues. By doing this, they are more likely to create a sustainable, long-term and trust-based interaction, rather than quick behavioural reactions led by pressure.



6.3. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Despite the valid contributions, the present study also faced several limitations that should be taken into consideration for the future. First of all, the usage of a convenience sample, with a mainly young audience, could have limited the findings. This is because younger consumers are usually more likely to already know about the common algorithmic targeting that brands do and may be more skeptical of these personalized digital strategies. Future samples could replicate the study with a more diverse sample, including older-aged groups in more varied cultural contexts, in order to understand whether the perceptions made vary across demographics.

Second, the experimental scenario shown was based on a static image of an e-commerce page. Even though this ensured control and validity, it doesn't fully represent an actual website dynamic, since the real online shopping experience employs a more interactive nature. Future research could try to add more immersive methods, like interactive prototypes, simulation of shopping process, videos, etc. to better reflect actual consumer behavior.

Third, the study focused on purchase intention instead of actual purchasing behavior. Although purchase intention is a well established predictor, future research done with a more in depth website dynamic, could incorporate behavioral data, such as click-through rates, dwell time or real purchase decisions, in order to validate and extend the present findings.

Lastly, future studies should try to further understand the boundaries in regards to ethical personalization by adding to the research additional psychological areas, like perceived manipulation, privacy concerns or algorithmic transparency. Investigating how different types of explanation or user control could alter consumer responses to personalized nudges could also be very valuable in further theory, as well as practice.

In sum, this dissertation showcases that hyper-personalized digital nudges aren't inherently persuasive, and could lead to a unintended negative effect when the trust being put towards the brand isn't taken into consideration. By highlighting the fulcral



role of relational and ethical dimensions when it comes to digital persuasion, the study suggests a shift away from a “more personalization” and goes towards “better personalization”, grounded in transparency, respect and consumer empowerment. Due to this, a “quality over quantity” approach should be the one that companies take into consideration when using these strategies.



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APPENDIX A : ETHICS COMMITTEE APPROVAL

This is to certify that

Project No.: **DDMKT2025-11-106131**

Project Title: **Hyper-Personalised Nudges in Fashion E-Commerce Exploring its influence on consumer purchase intention**

Principal Researcher: **Rita Catarina de Araújo**

according to the regulations of the Ethics Committee of NOVA IMS and MagIC Research Center this project was considered to meet the requirements of the NOVA IMS Internal Review Board, being considered **APPROVED** on 11/10/2025.

It is the Principal Researcher's responsibility to ensure that all researchers and stakeholders associated with this project are aware of the conditions of approval and which documents have been approved.

The Principal Researcher is required to notify the Ethics Committee, via amendment or progress report, of

- Any significant change to the project and the reason for that change;
- Any unforeseen events or unexpected developments that merit notification;
- The inability of the Principal Researcher to continue in that role or any other change in research personnel involved in the project.

Lisbon, 11/10/2025

NOVA IMS Ethics Committee
ethicscommittee@novaims.unl.pt



APPENDIX B: SURVEY

Caro (a) participante, obrigado pela sua disponibilidade para colaborar neste estudo académico sobre comportamento do consumidor em plataformas de moda online. Neste questionário, ser-lhe-á apresentado um cenário de compra digital e algumas perguntas relacionadas, o que deverá demorar aproximadamente 2 minutos.

A participação não envolve qualquer risco ou custo financeiro, e a sua participação é totalmente voluntária e poderá desistir a qualquer momento, sem qualquer consequência. Todas as respostas são anónimas e serão utilizadas apenas para fins académicos no âmbito de uma dissertação de mestrado.

Se tiver alguma questão, sugestão ou comentário relacionado com este questionário, não hesite em contactar através do seguinte e-mail: 20240094@novaims.unl.pt



Declaro que tenho 18 anos ou mais e que aceito participar nesta investigação. Declaro que fui informado(a) de que a minha participação neste estudo é voluntária, que posso desistir deste questionário a qualquer momento sem qualquer penalização e que todos os dados recolhidos são confidenciais. Compreendo que este estudo não apresenta riscos significativos.

Li e entendi a informação acima e participo voluntariamente neste estudo.

Sim

Não



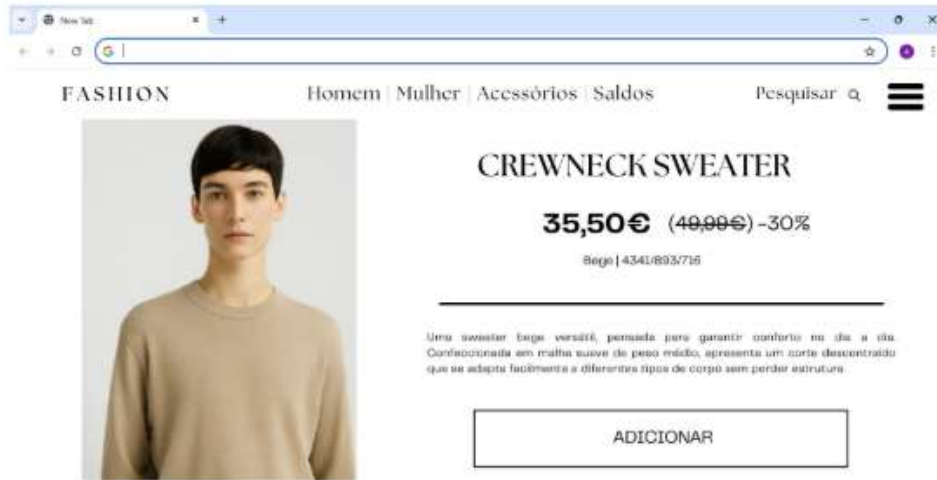


Por favor **observe atentamente a imagem seguinte**, onde poderá ver a página de um produto de um website de moda.

As questões que se seguem dizem respeito **à sua percepção sobre a página enquanto experiência de navegação e a forma como está apresentada**, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si.

Pedimos apenas que responda com base no que **observa e na sua percepção**.







Com base na sua percepção da página que viu enquanto experiência de navegação e a forma como está apresentada, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neutro | Concordo | Concordo Totalmente |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Este website mostrou-me informação que considero útil para uma potencial compra online. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Considero este website útil para tomar potenciais decisões de compra informadas. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website forneceu sugestões que podem ajudar na compra. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website forneceu potenciais recomendações valiosas com base nas minhas preferências. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website apresentou-me sugestões que seriam personalizadas para as minhas potenciais necessidades. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Com base na sua percepção sobre a página de produto que acabou de visualizar, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neutro | Concordo | Concordo Totalmente |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Este website mostrou-me produtos com desconto no preço. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Esse website mostrou-me produtos com oferta por tempo limitado. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |





Com base na sua perceção da página que viu enquanto experiência de navegação e a forma como está apresentada, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neuro | Concordo | Concordo Totalmente |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Este website poderia ajudar-me a alcançar mais rapidamente os meus objetivos de compra. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website melhoraria a minha experiência de compra de roupa online. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website poderia ajudar na eficácia da minha experiência de compra. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website facilitaria o alcance dos meus objetivos de compra. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



Com base na sua perceção da página que viu enquanto experiência de navegação e a forma como está apresentada, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neuro | Concordo | Concordo Totalmente |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Senti-me à vontade a comprar produtos através deste website. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Senti-me à vontade a procurar informação sobre produtos/serviços neste website. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Senti-me à vontade a fornecer informações a este website para receber um serviço personalizado. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |





Com base na sua percepção da página que viu enquanto experiência de navegação e a forma como está apresentada, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neutro | Concordo | Concordo Totalmente |
|--|-----------------------|-----------------------|----------------------------------|-----------------------|-----------------------|
| Consideraria comprar neste website. | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Poderia comprar através deste website | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A probabilidade de comprar neste website seria elevada (caso procurasse este produto). | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Se estivesse a pensar comprar um produto deste tipo, consideraria comprar aqui. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



Com base na sua percepção da página que viu enquanto experiência de navegação e a forma como está apresentada, independentemente de gostar ou não do produto mostrado e sem ter em conta a marca em si, indique o seu grau de concordância com as seguintes afirmações:

| | Discordo Totalmente | Discordo | Neutro | Concordo | Concordo Totalmente |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Este website dar-me-ia a oportunidade de expressar livremente as minhas ideias e opiniões | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website apresentar-me-ia opções e escolhas interessantes. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Sinto que teria muita liberdade ao usar este website. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Sinto que conseguiria realizar facilmente as minhas atividades de compra neste website. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Sinto que me sentiria competente ao usar este website. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Este website manter-me-ia envolvido(a), mas sem me sobrecarregar. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |





Numa escala de 1 a 5, com que frequência faz compras de vestuário de forma Online?

| | Nunca | Raramente | Ocasionalmente | Frequentemente | Muito Frequentemente |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Frequência de Compras | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



Qual é a sua idade? (Por favor, coloque apenas números)

Characters remaining: 2

Qual é o seu género?

| | |
|-----------------------|-----------------------|
| Feminino | <input type="radio"/> |
| Masculino | <input type="radio"/> |
| Não binário | <input type="radio"/> |
| Prefiro não responder | <input type="radio"/> |



Qual é o seu rendimento aproximado?

| | |
|-----------------------|-----------------------|
| Menos de 1.000€ | <input type="radio"/> |
| 1.001€-1.999€ | <input type="radio"/> |
| 2.000€-2.999€ | <input type="radio"/> |
| 3.000€-3.999€ | <input type="radio"/> |
| 4.000€ ou mais | <input type="radio"/> |
| Prefiro não responder | <input type="radio"/> |



We thank you for your time spent taking this survey.
Your response has been recorded.

Data with Purpose.

