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Master of Business Administration (MBA)

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The Impact of Mobile Applications on Consumer Purchase
Intentions in Greece

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Patras, Greece, May 2025

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Abstract

The aim of this study was to examine the impact of mobile applications on consumer purchase intentions in Greece. For that purpose, questionnaires were handed out in consumers located in Greece. Questionnaires were distributed through Internet. The questionnaire was posted also in social media, and more particularly in Facebook. With these strategies the author managed to gather 161 valid responses in three weeks. The analysis of the data was conducted with SPSS. The results firstly indicated that Greek consumers have overall positive intentions towards using mobile apps for purchasing products and services. However, emphasis should be given to safety and security issues for increasing buyers' trust and number of purchases as well. The analysis also indicated that purchase intentions in mobile apps are strongly associated with satisfaction from Utilitarian Factors, Social Factors, Technical factors and Hedonic factors. Therefore, firms should give particular attention in improving satisfaction in these four types of aspects for enhancing mobile purchasing. Finally, it was found that demographic features such as gender and educational background influenced consumers' intentions to use mobile apps for purchase purposes while age and family monthly income did not. More specifically, women and highly educated consumers were more positively disposed towards mobile purchases. Therefore, firms should target these segments for increasing their market share through mobile commerce. Considering that in the future mobile apps are expected to play a more important role in shaping buyers' behavior, firms in Greece should focus in Utilitarian, Social, Technical and Hedonic dimensions for improving further their mobile marketing operations.

Keywords

Mobile Applications, Purchase Intentions, Greece.

Περίληψη

Στόχος της παρούσας μελέτης ήταν να εξετάσει την επίδραση των εφαρμογών για κινητά στις αγοραστικές προθέσεις των καταναλωτών στην Ελλάδα. Για το σκοπό αυτό, διανεμήθηκαν ερωτηματολόγια σε καταναλωτές εγκατεστημένους στην Ελλάδα. Τα ερωτηματολόγια διανεμήθηκαν μέσω του Διαδικτύου. Το ερωτηματολόγιο αναρτήθηκε επίσης στα μέσα κοινωνικής δικτύωσης και πιο συγκεκριμένα στο Facebook. Με αυτές τις στρατηγικές ο συγγραφέας κατάφερε να συγκεντρώσει 161 έγκυρες απαντήσεις σε τρεις εβδομάδες. Η ανάλυση των δεδομένων πραγματοποιήθηκε με SPSS. Τα αποτελέσματα έδειξαν καταρχάς ότι οι Έλληνες καταναλωτές έχουν συνολικά θετικές προθέσεις όσον αφορά τη χρήση εφαρμογών για κινητά για την αγορά προϊόντων και υπηρεσιών. Ωστόσο, θα πρέπει να δοθεί έμφαση σε θέματα ασφάλειας και προστασίας για την αύξηση της εμπιστοσύνης των αγοραστών και του αριθμού των αγορών. Η ανάλυση έδειξε επίσης ότι οι προθέσεις αγοράς σε εφαρμογές για κινητά συνδέονται στενά με την ικανοποίηση από χρηστικούς παράγοντες, κοινωνικούς παράγοντες, τεχνικούς παράγοντες και ηδονικούς παράγοντες. Ως εκ τούτου, οι επιχειρήσεις θα πρέπει να δώσουν ιδιαίτερη προσοχή στη βελτίωση της ικανοποίησης σε αυτούς τους τέσσερις τύπους πτυχών για την ενίσχυση των αγορών μέσω κινητών συσκευών. Τέλος, διαπιστώθηκε ότι δημογραφικά χαρακτηριστικά, όπως το φύλο και το εκπαιδευτικό υπόβαθρο, επηρέασαν τις προθέσεις των καταναλωτών να χρησιμοποιήσουν εφαρμογές για κινητά για αγοραστικούς σκοπούς, ενώ η ηλικία και το οικογενειακό μηνιαίο εισόδημα όχι. Πιο συγκεκριμένα, οι γυναίκες και οι καταναλωτές υψηλού μορφωτικού επιπέδου ήταν πιο θετικά διακείμενοι προς τις αγορές μέσω κινητού τηλεφώνου. Ως εκ τούτου, οι επιχειρήσεις θα πρέπει να στοχεύσουν σε αυτά τα τμήματα για να αυξήσουν το μερίδιο αγοράς τους μέσω του κινητού εμπορίου. Λαμβάνοντας υπόψη ότι στο μέλλον οι εφαρμογές για κινητά αναμένεται να διαδραματίσουν σημαντικότερο ρόλο στη διαμόρφωση της συμπεριφοράς των αγοραστών, οι επιχειρήσεις στην Ελλάδα θα πρέπει να επικεντρωθούν σε Χρηστικές, Κοινωνικές, Τεχνικές και Ηδονικές διαστάσεις για την περαιτέρω βελτίωση των λειτουργιών του μαρκετινγκ για κινητά.

Λέξεις – Κλειδιά

Εφαρμογές για κινητά, Προθέσεις Αγοράς, Ελλάδα.

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1 Introduction

1.1 Background information, aims and objectives of the study

The rapid advancement of technology and the widespread adoption of smartphones have transformed consumer behavior and reshaped the retail landscape on a global basis. Mobile applications have emerged as powerful tools that influence how consumers search for information, evaluate products, and make purchasing decisions (Fard & Marvi, 2020; Pop et al., 2023). With their convenience, personalization, and interactive features, mobile applications have become integral to the modern shopping experience, providing consumers with seamless access to products and services (Pop et al., 2023; Damavandi & Hav, 2024)

In Greece, the adoption of mobile technology has grown significantly in recent years, driven by increased smartphone penetration, improved internet infrastructure, and a growing familiarity with digital services (Hellenic Statistical Authority, 2025). Greek consumers are increasingly turning to mobile applications not only for e-commerce purposes but also for engaging with brands, accessing promotions, and enhancing their overall shopping experience. This trend is particularly evident in sectors such as retail, food delivery, travel, and banking, where mobile applications offer added value through features like push notifications, loyalty programs, and personalized recommendations (Hellenic Statistical Authority, 2025).

As noted by Pop et al. (2023), the influence of mobile applications on consumer purchase intentions is a multifaceted phenomenon that involves psychological, social, and technological aspects (Pop et al., 2023). Purchase intention, defined as the likelihood of a consumer purchasing a product or service, is often influenced by perceived ease of use, perceived usefulness, trust, and engagement provided by mobile applications (Kotler & Keller, 2006). Features such as user-friendly interfaces, secure payment options, personalized content, and interactive experiences contribute to shaping consumer attitudes and behaviors toward mobile app-based purchases (Turban et al., 2018).

Despite the body of research exploring the relationship between mobile applications and consumer behavior, there is a need for a more context-specific analysis focusing on the

Greek market. Greece presents unique socio-economic and cultural characteristics that may influence how consumers interact with mobile applications and how these interactions translate into purchase intentions. Understanding these dynamics is crucial for businesses aiming to optimize their mobile strategies and effectively meet the needs of Greek consumers. Considering the above, the main aim of this study is to examine the impact of mobile applications on consumer purchase intentions in Greece. In particular, the dissertation has the following research objectives:

- To examine the factors that influence the use of mobile applications for purchase purposes from Greek consumers.
- To investigate consumers' intentions to use mobile applications for purchase purposes.
- To examine whether consumers' intentions to use mobile apps for purchase purposes differ according to their demographic characteristics (gender, age, educational level, monthly family income).

Through quantitative analysis and empirical research, the study attempts to identify the elements of mobile applications that contribute most significantly to enhancing purchase intentions, offering valuable implications for marketers and app developers looking to strengthen their digital engagement strategies in Greece (see next section).

1.2 Added value and Importance of the study

The added value and importance of this study lie in its potential to bridge the gap between theoretical knowledge and practical applications within the Greek market. By offering a focused examination of consumer behavior in Greece, this research can help businesses and marketers tailor their mobile application strategies to align with local preferences and behaviors. Moreover, the insights gained from this study can contribute to enhancing consumer satisfaction, fostering brand loyalty, and driving sales through optimized mobile application experiences. From an academic perspective, this research enriches the existing literature by providing empirical evidence and context-specific analysis that can guide future studies on the intersection of technology, consumer behavior, and digital marketing.

The importance of this Master Dissertation extends to multiple dimensions, encompassing academic, practical, and societal contributions. Academically, this research provides a comprehensive analysis of how mobile applications influence consumer purchase intentions, offering empirical evidence and insights that can contribute to the existing body of knowledge in digital marketing, consumer behavior, and technology adoption theories. The Greek market, with its distinct socio-economic and cultural attributes, presents a unique case for analysis, enabling this study to fill a gap in the literature by providing a localized perspective that complements broader international research.

From a practical standpoint, the study holds significant value for businesses, marketers, and app developers operating in Greece. By identifying the key factors that drive consumer purchase intentions through mobile applications, this research can guide businesses in designing and optimizing mobile strategies that resonate with Greek consumers. It can support the development of user-centric applications that enhance customer experiences, increase engagement, and ultimately drive sales. The practical insights gained from this study can also aid companies in making informed decisions regarding app features, marketing tactics, and customer relationship management.

On a societal level, understanding how mobile applications impact consumer behavior can contribute to broader discussions about digital transformation and consumer empowerment. As digital tools increasingly shape everyday life, this research can highlight how mobile applications influence purchasing habits, offering a nuanced understanding of the benefits and challenges associated with digital consumption. Additionally, by focusing on the Greek market, the study can provide insights relevant to policymakers and industry stakeholders seeking to promote digital innovation and support economic growth through enhanced e-commerce and digital services.

Overall, the current dissertation attempts to offer valuable contributions across different spheres, demonstrating how mobile applications can serve as catalysts for consumer engagement and economic development. Through rigorous research and analysis, the study aims to generate actionable knowledge that benefits academia, industry, and society at large.

1.3 Chapter outline

The dissertation includes five chapters with the following content:

Chapter 2 – Literature review: in this section the author presents the academic literature that is relevant with consumer behavior, purchase intentions determinants, etc. Additionally, previous studies are analyzed relevant with the topic under discussion.

Chapter 3 – Research methodology: the third chapter presents the research process that was followed for gathering primary data. The quantitative approach was used.

Chapter 4 - Analysis of findings: the fourth chapter presents the statistical analysis of the data that was performed with SPSS.

Chapter 5 – Conclusions: lastly, in the fifth chapter the author sketches the conclusions of the dissertation. This section includes also research limitations and suggestions for further research.

2. Literature review

2.1 Introduction

This chapter presents the literature review of the dissertation. The chapter contains six sections that outline the concept of Purchase Behavior and Buyer's Behavior process, the utility of Mobile Apps, and the impact of Mobile apps on purchase intentions through the analysis of previous academic empirical studies. In the end of the chapter there is a table that summarizes the key findings of the literature analysis.

2.2 The Concept of Purchase Behavior

As it is stated by Kotler & Keller (2006), purchase behavior refers to the decision-making process and actions undertaken by consumers when selecting, buying, using, and disposing of goods or services. Jobber & Chadwick (2019) add that the concept of purchase behavior encompasses a range of psychological, social, and cultural factors that influence how individuals respond to marketing stimuli and make consumption-related decisions (Jobber & Chadwick, 2019; Kotler & Keller, 2006). In the same length, Arnould (2004) mentions that this behavior is not limited to the act of purchase itself but also includes the pre-purchase and post-purchase stages, where consumers evaluate alternatives, make choices, and reflect on their satisfaction with the purchases (Arnould, 2004). All these are described in figure 2.1, that provides an integrated framework of consumer behavior.

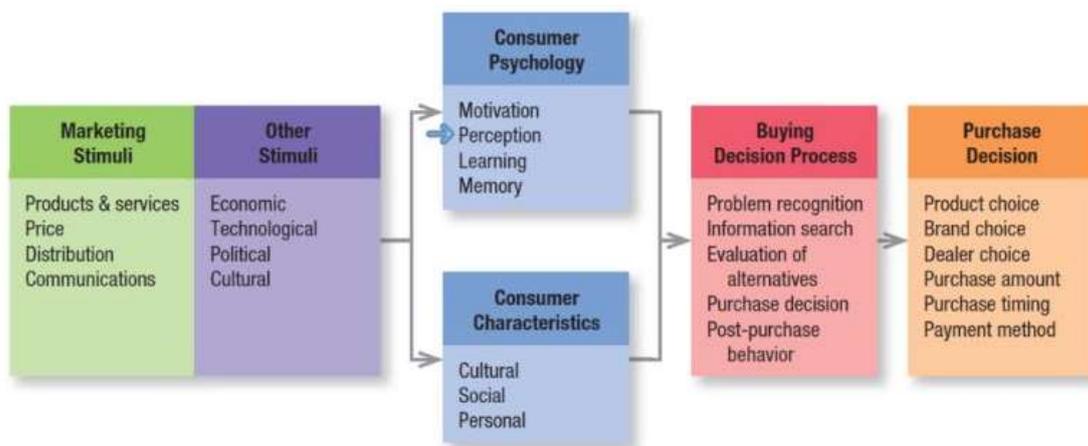


Figure 2.1: Integrated Consumer behavior framework, *Source: Kotler & Keller (2006)*

As shown above, at the core of purchase behavior lies the consumer decision-making process, which typically follows five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation (see next section). These stages are not always linear and may vary depending on the type of purchase, the level of involvement, and the perceived risks associated with the decision (Arnould, 2004; Kotler & Keller, 2006). For instance, routine purchases often involve minimal information search and evaluation, while high-involvement purchases require more extensive deliberation.

Moreover, and as it is stated by Chaffey & Ellis-Chadwick (2019), in a digital economy characterized by the proliferation of mobile applications, consumers increasingly rely on app-based platforms for their shopping experiences. These platforms have introduced new dimensions to purchase behavior, such as the influence of user reviews, app functionality, and personalized recommendations. For example, apps that offer seamless navigation, secure payment systems, and tailored promotions can significantly enhance user satisfaction and encourage repeat purchases (Pop et al., 2023). Considering the above, understanding purchase behavior is vital for businesses seeking to optimize their marketing strategies and product offerings. More specifically, marketers and enterprises by identifying the factors that drive consumer decisions can develop targeted interventions to influence behavior, such as improving user experiences, addressing security concerns, and aligning products with consumer preferences (Turban et al., 2018). All these result in enhanced profitability, underlining the critical linkage between consumer behavior and increased corporate revenues (Doyle, 2000; Kotler & Keller, 2006).

In summary, purchase behavior is a multifaceted concept shaped by an interplay of individual, social, and technological factors. Its study is essential for comprehending how consumers interact with modern digital platforms, particularly mobile applications, and how these interactions influence their purchase intentions.

2.3 Buyers Behavior process

As it was stated before, the buyer behavior process encompasses the sequential stages consumers go through when making purchasing decisions. These stages (need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior) comprise a structured framework for analyzing how buyers navigate the path from identifying a need to post-purchase reflection (see figure 2.2). Each stage provides critical insights into the dynamics of consumer decision-making, particularly in the context of mobile applications and digital commerce.

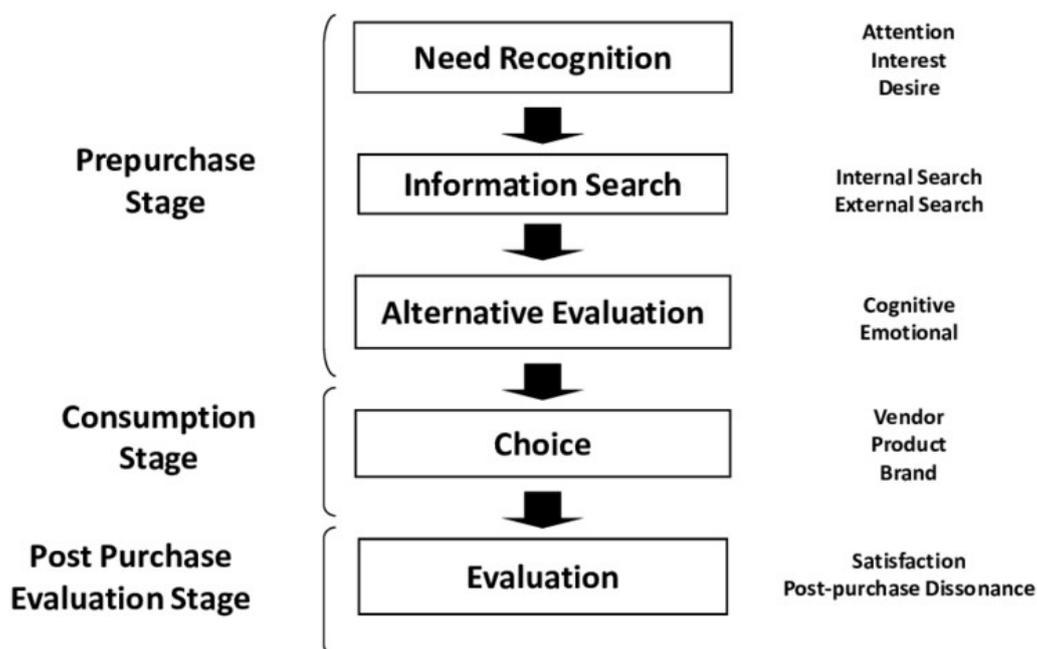


Figure 2.2: Consumer decision-making process, *Source: Holdford (2008)*

2.3.1 Need Recognition

The process begins with the recognition of a need or problem, which motivates the consumer to seek a solution (Kotler & Keller, 2006). This need can arise from internal triggers, such as physiological or psychological desires, or external stimuli, such as advertisements or peer influence (Arnould, 2004). Therefore, mobile applications play a significant role in this stage by using push notifications, personalized suggestions, and targeted ads to create or highlight needs. For example, a food delivery app, such as E-food, may prompt a user to order a meal by sending a notification during lunchtime. As a result, the ability of mobile

apps to use real-time data and algorithms to identify and respond to consumer needs is a powerful tool for influencing behavior of buyers.

2.3.2 Information Search

Kotler and Keller (2006) and Jobber (2004) add that once a need is recognized, consumers actively or passively gather information about potential solutions. This stage can involve consulting personal sources, such as friends and family, public sources (online reviews, blogs), and commercial sources. In this context, mobile applications have transformed the information search process by consolidating vast amounts of data into a single platform. Consumers now have the ability to compare prices, read reviews, and access detailed product specifications all within an app.

2.3.3 Evaluation of Alternatives

In the third stage of the process, consumers assess different options based on criteria such as price, quality, brand reputation, and features. This evaluation is often influenced by cognitive and emotional factors, including perceived value, trust, and social proof (Jobber, 2004; Arnould, 2004). Mobile apps enhance this stage by offering tools like side-by-side comparisons, user-generated content, and AI-driven recommendations. However, the abundance of options can also lead to choice overload, where consumers struggle to make decisions due to excessive information. Hence, understanding how apps can simplify the evaluation process while maintaining consumer confidence is crucial for businesses aiming to optimize user engagement (Maturo & Setiffi, 2018).

2.3.4 Purchase Decision

The purchase decision marks the culmination of the buyer behavior process, where the consumer selects a product or service and commits to a transaction. In the marketing literature (Kotler & Keller, 2006; Chaffey & Ellis-Chadwick, 2019) is mentioned that several factors influence this decision, including ease of use, payment security, and perceived risk. Mobile applications address these concerns by offering streamlined interfaces, secure payment gateways, and flexible purchasing options, such as installment plans or discounts.

2.3.5 Post-Purchase Behavior

The last stage of the process includes post purchase behavior. Authors such as Jobber & Chadwick (2019) note that consumers reflect on whether the product met their expectations and whether they would recommend or repurchase it. Mobile apps play an active role in this stage by facilitating reviews, offering support, and encouraging repeat purchases through loyalty programs (Pop et al., 2023). Negative post-purchase experiences, such as poor customer service or defective products, can harm a brand's reputation and reduce consumer retention (Jobber & Chadwick, 2019). For that purpose, Doyle (2000) adds that analyzing user feedback and post-purchase interactions provides valuable insights into improving customer satisfaction and long-term engagement.

In conclusion, the buyer behavior process, while linear in theory, often involves iterative feedback loops where consumers revisit earlier stages based on new information or changes in circumstances (Kotler & Keller, 2006). Mobile applications have introduced unprecedented efficiencies and complexities into this process, influencing consumer behavior at every stage, from need recognition to post-purchase reflection. Hence, understanding the buyer behavior process in the context of mobile applications is critical for businesses seeking to enhance consumer experiences and optimize purchase intentions.

2.4 Mobile Apps

Mobile applications, commonly referred to as mobile apps, are software programs designed to run on mobile devices such as smartphones and tablets (Zydney & Warner, 2016). These apps have revolutionized how consumers interact with businesses, access information, and make purchasing decisions. With their portability, ease of use, and ability to provide personalized experiences, mobile apps have become an integral component of modern commerce and consumer behavior (Zydney & Warner, 2016).

Mobile apps are also characterized by their accessibility, interactivity, and adaptability. Unlike traditional web platforms, apps are designed to function efficiently on mobile operating systems (e.g., Android, iOS), offering users a seamless experience optimized for

smaller screens (Stocchi et al., 2022). Fard & Marvi (2020) add that key features of mobile apps include user-friendly interfaces, offline functionality, push notifications, and integration with device-specific capabilities such as GPS, cameras, and biometric authentication. These features make apps a powerful tool for businesses aiming to engage and retain customers.

As noted earlier, mobile apps have transformed consumer behavior by providing convenience, efficiency, and a personalized experience (Pop et al., 2023; Fard & Marvi, 2020). They allow users to browse products, compare prices, read reviews, and complete transactions in just a few taps (Zydney & Warner, 2016). Features like in-app recommendations, loyalty programs, and gamification further enhance user engagement and drive repeat usage. For example, apps used by Amazon and Netflix leverage advanced algorithms to suggest products or content tailored to individual preferences, increasing the likelihood of user satisfaction and purchase. Moreover, the immediacy of mobile apps enables businesses to influence consumers at critical moments in their decision-making process. Push notifications and real-time updates allow companies to send targeted promotions or reminders, fostering impulse purchases and enhancing consumer loyalty.

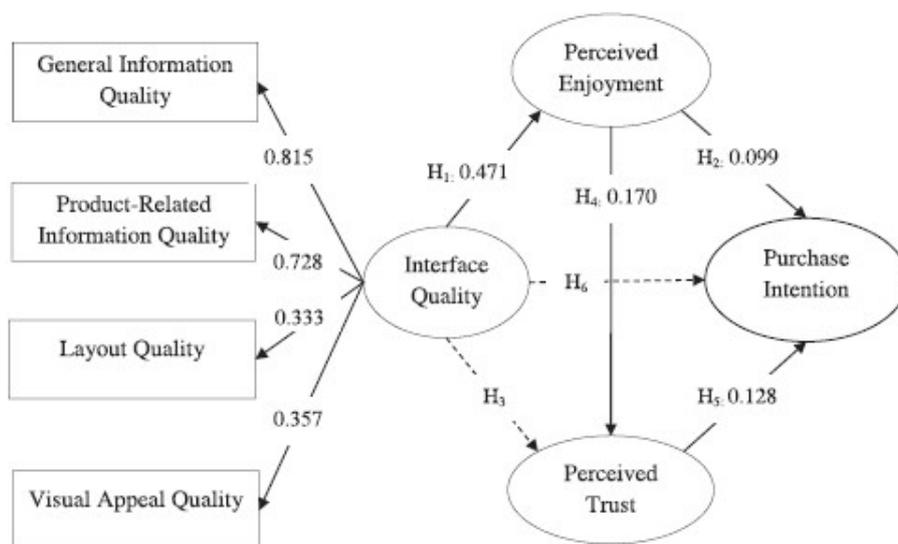
In terms of economy, the proliferation of mobile apps has created a significant financial impact, reshaping industries such as retail, banking, tourism, and healthcare (Rakestraw et al., 2013). For businesses, apps offer a direct communication channel with customers, reducing reliance on traditional marketing methods and increasing efficiency. From a technological perspective, advancements in artificial intelligence, machine learning, and big data analytics have further enhanced the capabilities of mobile apps, enabling them to predict user behavior and provide hyper-personalized experiences.

According to Similar Web (2025), a firm that provides digital marketing information, in Greece, mobile apps are playing an increasingly prominent role as smartphone penetration grows and consumers become more digitally engaged (Hellenic Statistical Authority, 2024). However, challenges such as digital literacy, economic constraints, and concerns about data security must be addressed to fully leverage the potential of mobile apps in the Greek context.

In conclusion, mobile apps are a transformative force in the modern economy, reshaping how consumers interact with businesses and make purchasing decisions. Their ability to provide personalized, efficient, and engaging experiences positions them as a critical tool for influencing consumer purchase intentions, particularly in markets like Greece, where digital engagement continues to rise. Addressing challenges while capitalizing on technological advancements will be essential for businesses aiming to maximize the potential of mobile apps in driving growth and customer loyalty.

2.5 Mobile apps and purchase intentions

Several writers have investigated the impact of mobile apps in purchase intentions. Most of these studies use mainly quantitative research techniques and advanced statistical practices for analyzing their data. For example, Patel et al. (2020) examined the factors that influence mobile purchase intentions through apps. For doing so, the authors handed out questionnaires in a sample of 684 consumers in India. For analyzing their data, the authors used Confirmatory Factor Analysis (CFA) and Structural Equation Modelling techniques (SEM). Results indicated that Interface quality in mobile apps determines perceived enjoyment, which in turn determines purchase intention. Moreover, Interface quality is influenced by General Information Quality, Product Related Information Quality, Layout Quality and Visual Appeal Quality (see figure 2.3).



— Significant path at 5% significant level; - - - - - non-significant path

Figure 2.3: Conceptual framework of Patel’s et al. study (2020)

In the same length, Damavandi & Hav (2024) examined the factors that determine purchase intention of paid mobile apps. The authors also used quantitative approaches for investigating their research objectives, distributing questionnaires through internet in a sample of 384 paid mobile app users in Iran. Path analysis was used for analyzing the gathered primary data. The results indicated that Purchase intention towards paid mobile Apps is influenced by Attitude towards paid mobile apps, which in turn are influenced by Perceived usefulness of paid mobile apps and Perceived ease of use. Therefore, the analysis of Damavandi & Hav (2024) highlighted the importance of TAM (Technology Acceptance Model) for describing purchase intentions towards paid mobile apps. TAM is a fundamental research framework that was developed by Davis (1989) and describes how users accept and use a technology. Lastly, Damavandi & Hav (2024) found that argument quality and product ranking were also crucial (see figure 2.4).

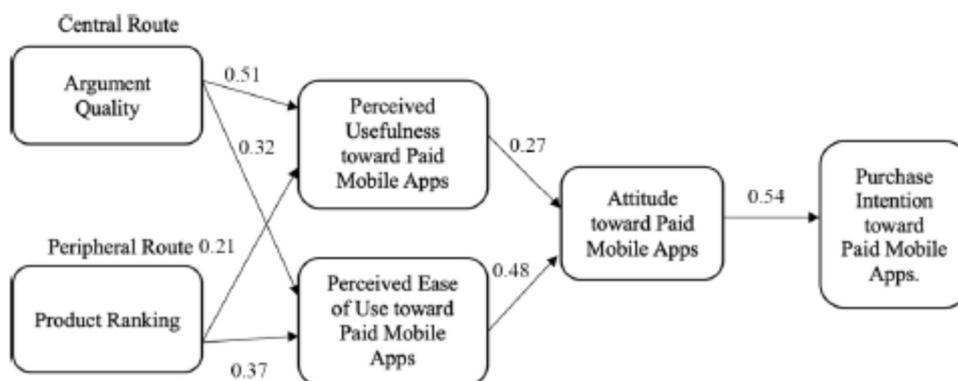


Figure 2.4: Developed model of Damavandi & Hav (2024), describing purchase intentions towards paid mobile apps.

Likewise, Hamouda (2021) investigated consumers’ purchase intentions through mobile applications. Hamouda (2021) used quantitative techniques, handing out questionnaires in a sample of 118 shoppers who use fashion retailers’ mobile applications. SEM analysis was conducted for identifying associations between the used variables. The results indicated that purchase intentions through mobile apps are determined by three main dimensions: customer experience, cognitive experience and affective experience. These three

components are shaped by utilitarian and hedonic benefits (see figure 2.5), something that was also mentioned in the study of Damavandi & Hav (2024).

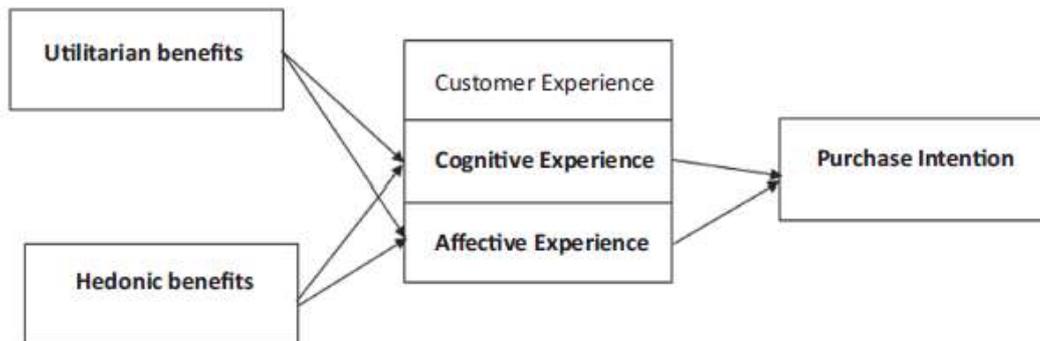


Figure 2.5: Key determinants of purchase intentions through mobile apps, *Source: Hamouda (2021)*

Similarly, Fard & Marvi (2020) examined purchase intentions of mobile applications users. For addressing their research objectives, the authors used also the survey method. In particular, Fard & Marvi (2020) used a sample of 624 web shoppers. SEM analysis was conducted, using SMART PLS software, which is one of the most efficient tools for PLS (Partial Least Square) SEM. Fard & Marvi (2020) found that positive purchase intentions of mobile applications users are shaped by quantity of information, argument quality, source credibility, mobile app perceived usefulness, and mobile app perceived ease of use. The aforementioned factors are interrelated as shown in figure 2.6.

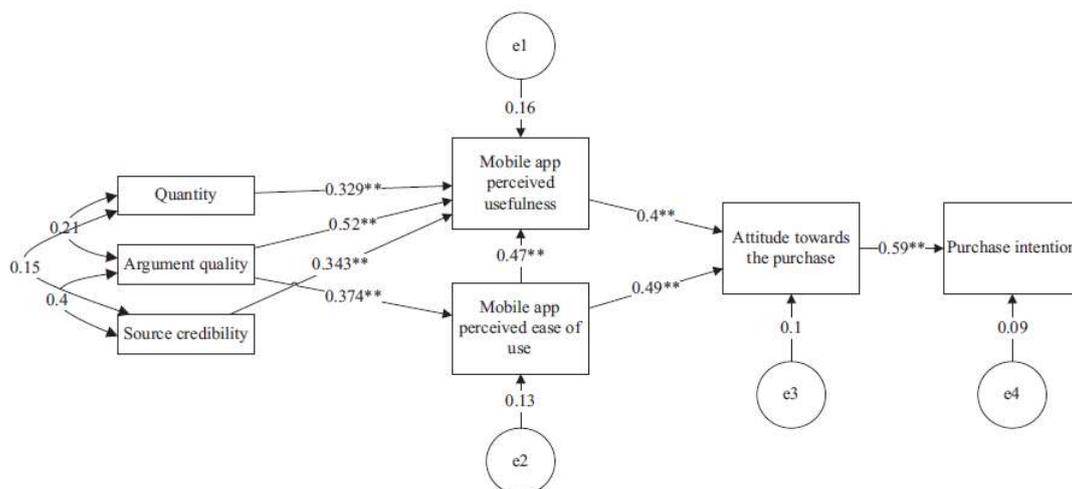


Figure 2.6: Final structural model in the study of Fard & Marvi (2020)

Finally, Pop et al. (2023), following the paradigm of the authors mentioned before, also examined the factors that affect purchase intention in Mobile Apps. Their research based on the fashion industry. Quantitative research techniques were used. In particular, questionnaires were handed out in a sample of 319 shoppers located in Romania, who were detected with the method of snowball sampling. Data were analyzed with SEM PLS practices. Pop et al. (2023) found that purchase intention through Fast Fashion Mobile Apps is determined by positive attitudes in using the mobile apps. There are three categories of factors that shape positive attitudes, namely: Utilitarian factors, Social Factors and Hedonic motivation. Utilitarian factors include perceived usefulness, personalization and perceived privacy and security, whereas social factors involve online reviews and social pressure. The conceptual framework of Pop's et al (2023) study is illustrated in figure 2.7.

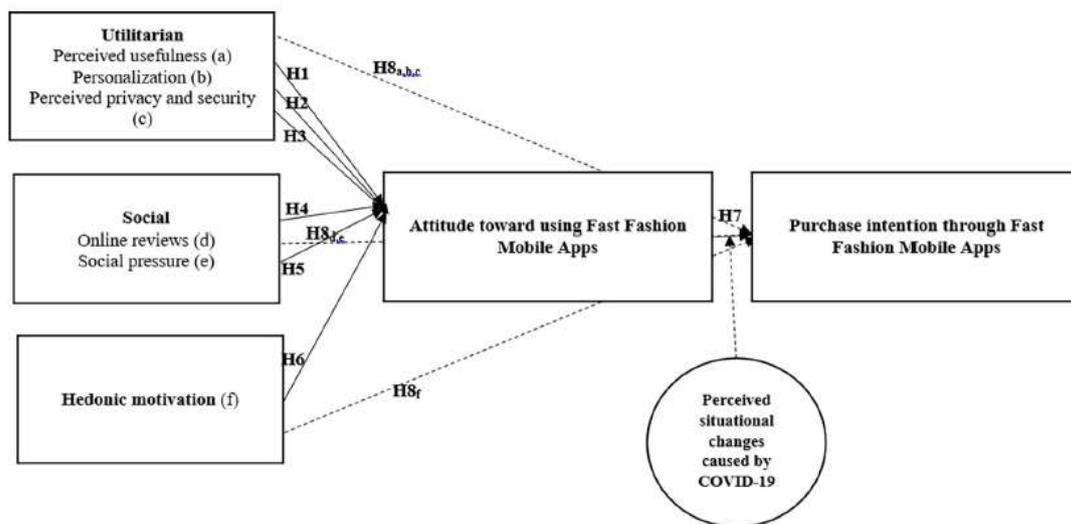


Figure 2.7: Factors that formulate purchase intention through Fast Fashion Mobile Apps, *Source: Pop et al. (2023)*

Before closing this section, table 2.1 summarizes the key findings of the analysis presented above, classified by author.

Table 2.1: Summary of the findings of the literature analysis

Author/Study	Research methodology	Key findings Factors that formulate purchase intentions in mobile apps
Patel et al. (2020)	Quantitative research Sample N=684 consumers	-Interface quality -Perceived enjoyment -General Information Quality -Product Related Information Quality -Layout Quality -Visual Appeal Quality
Damavandi & Hav (2024)	Quantitative research Sample N=384 paid mobile app users	-Perceived usefulness of paid mobile apps -Perceived ease of use -Argument quality -Product ranking
Hamouda (2021)	Quantitative research Sample N=118 shoppers who use fashion retailers' mobile applications	-Customer experience -Cognitive experience -Affective experience. -Utilitarian and hedonic benefits
Fard & Marvi (2020)	Quantitative research Sample N = 624 web shoppers	-Quantity of information -Argument quality -Source credibility -Mobile app perceived usefulness -Mobile app perceived ease of use
Pop et al. (2023)	Quantitative research	-Utilitarian factors -Social Factors -Hedonic motivation.

Sample N=319
shoppers located in
Romania

-Utilitarian factors include perceived
usefulness, personalization and perceived
privacy and security,

-Social factors involve online reviews and
social pressure.

In conclusion, the analysis of the literature showed that mobile applications have a multidimensional impact on purchase intentions. These dimensions include utilitarian factors, social factors, technical factors, hedonic motivation, etc. Considering the findings that were detected in previous empirical studies, in the next chapters the author examines the impact of Mobile Applications on Consumer Purchase Intentions in Greece.

3. Research methodology

3.1 Research Philosophy

The research philosophy adopted in a study shapes the way knowledge is developed and understood within the context of the research objectives (Robson, 2007). According to Saunders et al. (2016), the Research Onion Framework provides a structured approach to methodological choices by illustrating the layers that influence the research design. The outermost layer represents research philosophy, which fundamentally determines the assumptions underpinning the research process (see figure 3.1). Among the various philosophical stances, mentioned in the model (positivism, realism, interpretivism, and pragmatism) the current dissertation adopts a positivist research philosophy to investigate the impact of mobile applications on consumer purchase intentions in Greece.

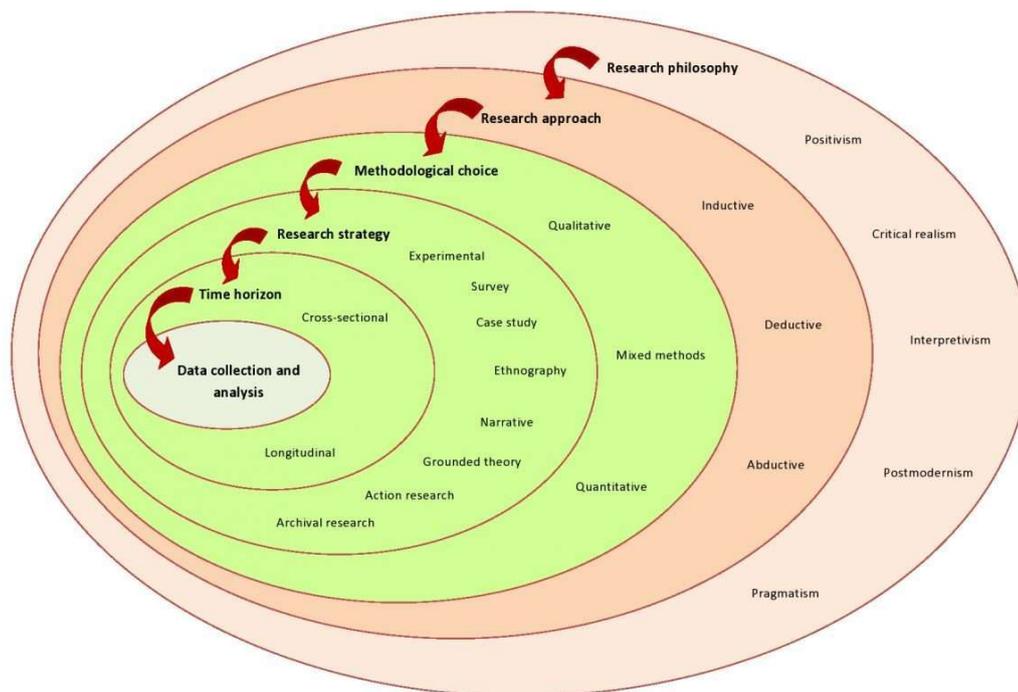


Figure 3.1: Research Onion Framework, *Source: Saunders et al. (2016)*

As it is stated by Robson (2007), Positivism is rooted in the natural sciences and is based on the premise that reality exists independently of human perception. It advocates for an objective, systematic, and measurable approach to research, emphasizing empirical evidence obtained through observable phenomena (Malhotra & Bricks, 2003; 2006). This

paradigm assumes that knowledge can be derived through quantifiable data and statistical analysis, making it particularly relevant for studies that aim to establish patterns, relationships, and causality between variables (Saunders et al., 2016).

By adopting a positivist stance, this study seeks to examine consumer behavior in relation to mobile applications using structured methodologies that ensure reliability and validity. The research follows a deductive approach, where hypotheses derived from existing theories on consumer behavior and technology adoption are tested empirically. In this context, a structured questionnaire-based survey was employed to gather data from Greek consumers, allowing for statistical examination of the relationships between mobile application usage and purchase intentions.

The choice of positivism aligns with the study's objective of drawing generalizable conclusions based on a large sample size (Wilson, 2003). Since the study focuses on identifying patterns in consumer decision-making rather than exploring individual subjective experiences, a quantitative research strategy is most appropriate. Furthermore, the use of statistical tools ensures that the findings remain objective and free from researcher bias, thereby reinforcing the rigor of the study (Wrenn et al., 2007).

While positivism is advantageous in ensuring reliability and replicability, it also has certain limitations. The structured nature of the methodology may not capture the nuances of individual consumer experiences with mobile applications, as it focuses on measurable variables rather than in-depth personal insights (Saunders et al., 2016; Malhotra & Bricks, 2006). However, given the study's aim to examine trends and quantify the influence of mobile applications on purchasing behavior, the positivist paradigm remains the most suitable choice.

Therefore, by positioning the study within the positivist research philosophy, this dissertation follows a logical, hypothesis-driven approach that facilitates the identification of key factors influencing consumer purchase intentions. The structured, empirical nature of the research ensures that findings contribute to both academic literature and practical business applications, offering insights into how mobile technologies shape consumer decision-making in Greece.

3.2 Research process

Since the quantitative paradigm was used, primary data were gathered with the method of surveys using questionnaires. More specifically, questionnaires were handed out in consumers located in Greece. Questionnaires were distributed through Internet. The research instrument was uploaded in Google forms and was forwarded to participants, using convenience sampling technique. The questionnaire was posted also in social media, and more particularly in Facebook. With these strategies the author managed to gather 161 valid responses in three weeks.

As noted earlier, convenience sampling was employed in this study due to practical considerations of accessibility and efficiency. Given the scope of the research and the need to rapidly reach respondents across various geographic locations in Greece, online questionnaires distributed through Google Forms provided an effective and timely method for data collection. Although convenience sampling limits generalizability (Malhotra & Bricks, 2006), it facilitated quick access to a sufficiently diverse sample of consumers who actively use the internet, aligning with the target population of mobile app users.

3.3 The research instrument

The questionnaire was based in the analysis of the relevant academic literature and in previous empirical studies. In particular, key sources for designing the research instrument were the studies of Asadi Damavandi Ha (2024), Hamouda (2021), Hendijani Fard & Marvi (2020), Patel et al. (2020) and Pop et al. (2023). The questionnaire included 25 statements where respondents denoted their level of agreement/disagreement using a five-point Likert rating scale (1=strongly disagree, 5=strongly agree). These statements were classified in 5 sections: Utilitarian Factors, Social Factors, Technical Factors, Hedonic Factors, and Purchase Intentions (see table 3.1).

Table 3.1: Items of the questionnaire

Section A: Utilitarian Factors

1. Mobile applications provide easy access to product information.
2. Apps help me find products that meet my specific needs efficiently.
3. Apps offer features that make the purchasing process more convenient.
4. I find the app's search and navigation functions highly useful.
5. The apps personalized recommendations influence my purchasing decisions.

Section B: Social Factors

6. I feel more confident in my purchase decisions when I see positive reviews in mobile apps.
7. Apps allow me to share my purchase experiences with others.
8. I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.
9. Mobile apps make it easy to connect with other consumers for advice.
10. Social media integration in mobile apps positively influences my interest in purchases.

Section C: Technical Factors

11. Generally, Mobile apps user interfaces are visually appealing and easy to use.
12. Mobile apps run smoothly without crashes or technical issues.
13. The speed of the app influences my willingness to continue using it.
14. I feel that my data is secure when using Mobile apps for transactions.
15. Mobile apps' compatibility with my mobile device enhances its usability.

Section D: Hedonic Factors

16. Using the app is an enjoyable and engaging experience.
17. The app provides features that make shopping fun (e.g., gamification, rewards).
18. I enjoy browsing products on the app, even when I don't plan to purchase.
19. The app's design and layout make me feel satisfied while using it.
20. I feel a sense of excitement when exploring deals and discounts on the app.

Section E: Purchase Intention

21. Mobile apps make me more likely to purchase products compared to other channels.
 22. I intend to use Mobile apps again for future purchases.
 23. I trust Mobile apps to complete my transactions successfully.
 24. Mobile apps' overall quality has a significant impact on my decision to buy.
 25. I would recommend Mobile apps to others based on my purchase experiences.
-

The questionnaire also included a section that gathered information about the demographic features of the participants (gender, age, educational background and family monthly income).

3.4 Methods of analysis

The analysis of the data was conducted with SPSS statistical software. Firstly, descriptive statistics were used (means, percentages, etc.) Secondly, the impact of Hedonic, Utilitarian, Social and Technical factors on purchase intentions was examined with correlation and regression analyses. With the command “Compute” in SPSS hyper-variables were created that represented the overall responses of each section. Finally, the impact of the demographic features of the participants on their responses was investigated with the use of Parametric tests. In this context, T-tests were used for gender and one-way ANOVA analysis for age, educational background and family monthly income. Saunders et al. (2016) define t-test as a parametric statistical test used to determine whether there is a significant difference between the means of two groups. Similarly, ANOVA (Analysis of Variance) is a parametric statistical test used to compare the means of three or more groups to determine if there are statistically significant differences among them. Parametric tests and Pearson and Regression analyses were tested at confidence interval of $p < 0,05$.

4. Analysis of Findings

4.1 Sample Demographics

First of all, the demographic features of the sample are presented. As shown in figure 4.1, 60,87% of the participants were women and 39,13% were men.

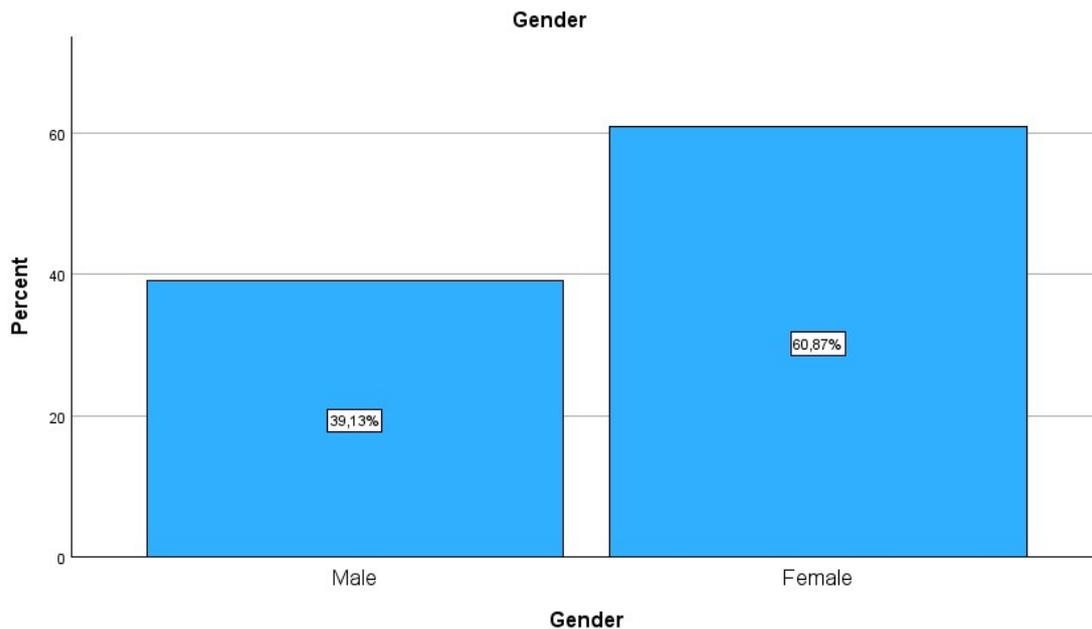


Figure 4.1: Gender of the participants

In terms of age, the vast majority of the respondents were 31-50 years old. In particular, 43 % were 41-50 and 35 % were 31-40. Moreover, 13,6 % were 18-30 years old and only 8 % were more than 51 (see figure 4.2). Concerning educational level, 42 % were University/College graduates and also 42 % of the respondents were holding a Master or/and PhD degree. Lastly, 15 % of the sample were high school graduates (see figure 4.3).

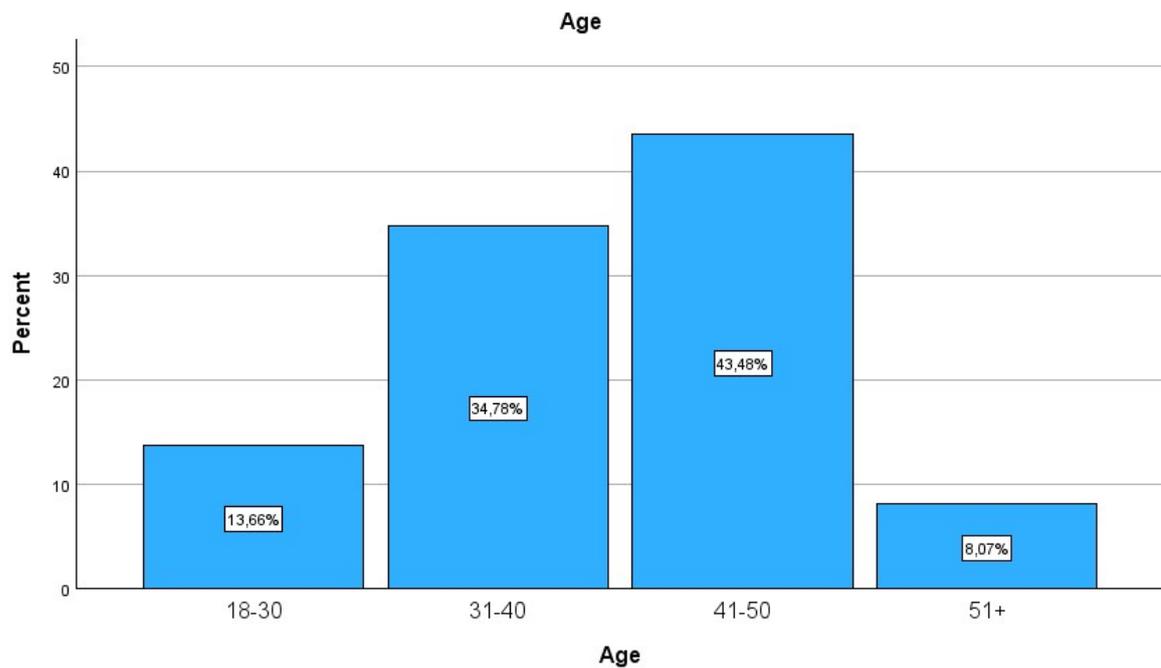


Figure 4.2: Age of the participants

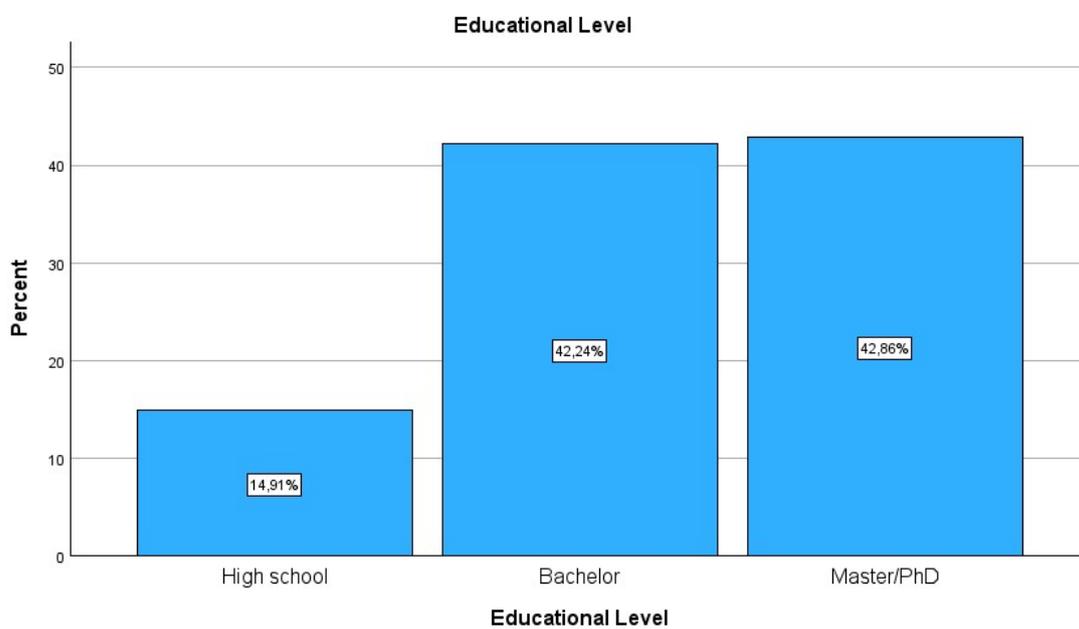


Figure 4.3: Educational Level of the participants

Finally, 56 % of the respondents had a monthly family income of 1,001-2,500 euros, 26,5 % had an income of 2,501-4,000 euros and 10, 7 % had more than 4,001 euros (see figure 4.4).

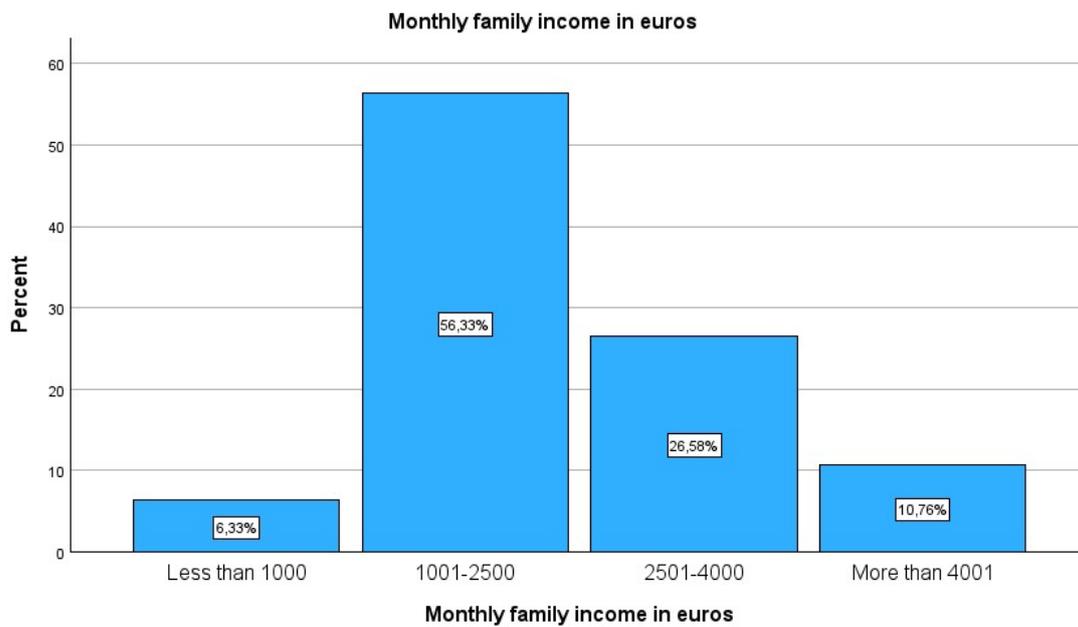


Figure 4.4: Monthly Family income in Euros

Table 4.1 summarizes the demographic features of the sample, illustrating frequencies and percentages.

Table 4.1: Sample Demographics

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Male	63	39,1	39,1	39,1
Female	98	60,9	60,9	100,0
Total	161	100,0	100,0	
Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
18-30	22	13,7	13,7	13,7
31-40	56	34,8	34,8	48,4
41-50	70	43,5	43,5	91,9
51+	13	8,1	8,1	100,0
Total	161	100,0	100,0	

Educational Level				
	Frequency	Percent	Valid Percent	Cumulative Percent
High school	24	14,9	14,9	14,9
Bachelor	68	42,2	42,2	57,1
Master/PhD	69	42,9	42,9	100,0
Total	161	100,0	100,0	

Monthly family income in euros				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 1000	10	6,2	6,3	6,3
1001-2500	89	55,3	56,3	62,7
2501-4000	42	26,1	26,6	89,2
More than 4001	17	10,6	10,8	100,0
Total	158	98,1	100,0	
Missing System	3	1,9		
Total	161	100,0		

4.2 Descriptive Statistics

Table 4.2 presents descriptive statistics regarding utilitarian factors. The first factor, the ease of access to product information through mobile applications, has a mean score of 3.98 with a standard deviation of 0.93. This suggests that respondents generally perceive mobile apps as effective in providing product information, with relatively low variability in their responses. The second factor, the efficiency of apps in helping users find products that meet their specific needs, has a mean score of 3.82 and a standard deviation of 0.90. This indicates that participants generally agree with this statement, although with slightly less consensus compared to the first factor. The perceived convenience of features offered by mobile apps in the purchasing process has a mean score of 3.87 and a standard deviation of 0.93. This suggests that users find these features useful, with a distribution of responses similar to the

previous factors. The usefulness of search and navigation functions within mobile apps is rated with a mean score of 3.74 and a standard deviation of 0.90, showing that while respondents acknowledge their utility, opinions are somewhat more dispersed.

The lowest mean score among the examined factors is related to the influence of personalized recommendations on purchasing decisions, with a mean of 3.32 and a standard deviation of 1.05. This suggests that while some users find personalized recommendations helpful, there is greater variability in responses, indicating differing perceptions of their effectiveness. Overall, the mean score across all factors is 3.74, suggesting a generally positive but varied perception of the utilitarian benefits of mobile applications in the purchasing process. The standard deviations indicate that while there is relative agreement on most factors, some aspects, such as personalized recommendations, generate more diverse opinions among respondents.

Table 4.2: Utilitarian Factors

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile applications provide easy access to product information.	161	1,00	5,00	3,9814	,92515
Apps help me find products that meet my specific needs efficiently.	161	1,00	5,00	3,8199	,90061
Apps offer features that make the purchasing process more convenient.	159	1,00	5,00	3,8742	,92601
I find the app's search and navigation functions highly useful.	160	1,00	5,00	3,7438	,89896
The apps personalized recommendations influence my purchasing decisions.	158	1,00	5,00	3,3165	1,04722
			Overall Mean	3,74	

In the same length, table 4.3 presents descriptive statistics regarding social factors influencing mobile purchasing behavior. First of all, the highest-rated factor is the confidence gained from seeing positive reviews in mobile apps, with a mean score of 3.80 and a standard deviation of 1.06. This suggests that users generally find reviews reassuring when making purchase decisions, although the relatively high standard deviation indicates some variability in responses. The reliance on social proof, such as ratings and comments, has a mean score of 3.39 with a standard deviation of 1.07. This suggests that while many users consider social proof important, opinions vary significantly.

The ability to share purchase experiences with others through apps has a mean score of 3.29 and a standard deviation of 1.00, indicating that while users acknowledge this feature, their perceptions differ. Similarly, the ease of connecting with other consumers for advice is rated at 3.28 with a standard deviation of 0.93, suggesting a moderate level of agreement with a slightly lower variance compared to other factors. The lowest-rated factor is the influence of social media integration on purchase interest, with a mean of 2.99 and a standard deviation of 1.06. This implies that while some users find social media integration useful, a significant proportion remains neutral or disagrees with its impact on their purchasing behavior.

Overall, the mean score across all social factors is 3.35, indicating a moderate influence of social factors on mobile purchasing decisions. The standard deviations suggest a notable degree of variability in perceptions, particularly regarding the role of social proof and social media integration.

Table 4.3: Social Factors

	N	Minimum	Maximum	Mean	Std. Deviation
I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	160	1,00	5,00	3,8000	1,05687
Apps allow me to share my purchase experiences with others.	160	1,00	5,00	3,2875	,99929
I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	161	1,00	5,00	3,3913	1,07339
Mobile apps make it easy to connect with other consumers for advice.	161	1,00	5,00	3,2795	,93013
Social media integration in mobile apps positively influences my interest in purchases.	161	1,00	5,00	2,9938	1,05769
Overall Mean				3,35	

Similarly, table 4.4 shows descriptive statistics regarding technical factors influencing mobile purchasing behavior. In this case, the highest-rated factor is the influence of app speed on users' willingness to continue using it, with a mean score of 3.81 and a standard deviation of 1.04. This suggests that users generally consider app speed an important factor in their engagement, although responses show some degree of variation. The visual appeal and ease of use of mobile app interfaces follow closely, with a mean score of 3.61 and a standard deviation of 0.91, indicating that most users find app interfaces user-friendly and aesthetically pleasing, with relatively consistent opinions.

The compatibility of mobile apps with users' devices is also perceived positively, with a mean score of 3.55 and a standard deviation of 0.96. This suggests that users recognize the importance of compatibility in ensuring smooth app usage. However, the perception of apps running smoothly without crashes or technical issues has a lower mean score of 3.04, with a standard deviation of 0.95, indicating a more neutral stance and some level of inconsistency in user experiences.

The lowest-rated factor is the feeling of data security when using mobile apps for transactions, with a mean score of 2.93 and a standard deviation of 1.07. This suggests that while some users feel secure, there is notable concern regarding data protection, as reflected in the relatively high standard deviation. Overall, the mean score across all technical factors is 3.39, indicating a generally positive perception of mobile app technical aspects. However, concerns regarding app stability and data security highlight areas for improvement, as responses in these categories show greater variability and lower mean scores compared to other technical factors.

Table 4.4: Technical Factors

	N	Minimum	Maximum	Mean	Std. Deviation
Generally, Mobile apps user interfaces are visually appealing and easy to use.	161	1,00	5,00	3,6149	,90872
Mobile apps run smoothly without crashes or technical issues.	160	1,00	5,00	3,0437	,95395
The speed of the app influences my willingness to continue using it.	161	1,00	5,00	3,8075	1,03993
I feel that my data is secure when using Mobile apps for transactions.	161	1,00	5,00	2,9317	1,07310
Mobile apps' compatibility with my mobile device enhances its usability.	159	1,00	5,00	3,5472	,95929
			Overall Mean	3,39	

Furthermore, table 4.5 presents descriptive statistics regarding hedonic factors influencing mobile purchasing behavior. In this group of questions, the highest-rated factor is the satisfaction derived from the app's design and layout, with a mean score of 3.55 and a standard deviation of 0.89. This suggests that users generally appreciate the visual appeal and overall layout of mobile shopping apps, with relatively consistent opinions among respondents. The sense of excitement when exploring deals and discounts follows closely, with a mean score of 3.43 and a standard deviation of 1.04, indicating that promotional offers contribute positively to the shopping experience, though responses show some variation.

The enjoyment and engagement experienced while using the app are also notable, with a mean score of 3.41 and a standard deviation of 0.93. This suggests that users generally find mobile shopping apps entertaining, though the variation in responses indicates differing levels of engagement among participants. Similarly, browsing products without the intention to purchase has a mean score of 3.37 and a standard deviation of 1.09, suggesting that while some users find this activity enjoyable, opinions vary more significantly. The lowest-rated factor is the presence of features that make shopping fun, such as gamification and rewards, with a mean score of 3.34 and a standard deviation of 0.94. This indicates that while some users find these features appealing, they may not be a universally engaging aspect of mobile shopping experiences.

Overall, the mean score across all hedonic factors is 3.42, suggesting a moderately positive perception of the entertainment and engagement aspects of mobile shopping apps. However, the variability in responses, particularly regarding excitement and non-purchase browsing, highlights differences in individual preferences for hedonic features within mobile shopping environments.

Table 4.5: Hedonic Factors

	N	Minimum	Maximum	Mean	Std. Deviation
Using the app is an enjoyable and engaging experience.	160	1,00	5,00	3,4063	,93363
The app provides features that make shopping fun (e.g., gamification, rewards).	161	1,00	5,00	3,3354	,94170
I enjoy browsing products on the app, even when I don't plan to purchase.	161	1,00	5,00	3,3727	1,09442
The app's design and layout make me feel satisfied while using it.	161	1,00	5,00	3,5466	,89408
I feel a sense of excitement when exploring deals and discounts on the app.	161	1,00	5,00	3,4348	1,03551
				Overall Mean	3,42

Finally, table 4.6 presents descriptive statistics regarding purchase intentions in the context of mobile shopping. The highest-rated factor is the likelihood of recommending mobile apps to others based on purchase experiences, with a mean score of 3.61 and a standard deviation of 0.99. This suggests that users generally have a positive perception of mobile shopping apps and are willing to share their experiences, with responses showing relatively low variability. The intention to use mobile apps for future purchases follows closely, with a mean score of 3.66 and a standard deviation of 0.99, indicating that most participants plan to continue utilizing this shopping channel.

The perceived impact of mobile apps' overall quality on purchase decisions has a mean score of 3.45 and a standard deviation of 1.02. This suggests that app quality plays a notable role in influencing buying behavior, though opinions vary slightly. The level of trust in mobile

apps to successfully complete transactions is slightly lower, with a mean score of 3.39 and a standard deviation of 1.05, indicating that while many users trust these platforms, some reservations remain. The lowest-rated factor is the likelihood of purchasing products through mobile apps compared to other shopping channels, with a mean score of 3.29 and a standard deviation of 1.06. This suggests that while mobile apps are a preferred option for some users, others may still favor alternative purchasing methods.

Overall, the mean score across all purchase intention factors is 3.48, indicating a generally positive attitude toward mobile shopping apps. However, the standard deviations suggest some variability in user perceptions, particularly regarding trust in transactions and preference for mobile apps over other purchasing channels. These findings highlight the importance of maintaining high app quality and building trust to further enhance user engagement and purchasing behavior.

Table 4.6: Purchase Intentions

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile apps make me more likely to purchase products compared to other channels.	160	1,00	5,00	3,2937	1,06160
I intend to use Mobile apps again for future purchases.	161	1,00	5,00	3,6584	,98809
I trust Mobile apps to complete my transactions successfully.	161	1,00	5,00	3,3851	1,04918
Mobile apps' overall quality has a significant impact on my decision to buy.	161	1,00	5,00	3,4534	1,02439
I would recommend Mobile apps to others based on my purchase experiences.	161	1,00	5,00	3,6149	,99412
			Overall Mean	3,48	

4.3 Correlations & Regression

Table 4.7 shows correlations among hyper-variables. Concrete variables were created with the command “Compute” in SPSS and represent the overall mean of the questions of the five sections of the questionnaire respectively, namely: Purchase Intentions, Utilitarian Factors, Social Factors, Technical Factors and Hedonic Factors. As shown below, Purchase Intentions in Mobile Apps are correlated positively and statistically significant with Utilitarian Factors, Social Factors, Technical Factors and Hedonic Factors as well. The strongest correlation was detected with Technical factors.

Table 4.7: Correlations (Hyper-variables)

		Purcshase_I nt	Utilirian _F	Social_ F	Technical _F	Hedonic _F
Purcshase_I nt	Pearson Correlation	1	,713**	,686**	,714**	,704**
	Sig. (2-tailed)		<,001	<,001	<,001	<,001
	N	160	156	158	157	159
Utilirian_F	Pearson Correlation	,713**	1	,723**	,695**	,677**
	Sig. (2-tailed)	<,001		<,001	<,001	<,001
	N	156	156	154	153	155
Social_F	Pearson Correlation	,686**	,723**	1	,693**	,711**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001
	N	158	154	159	156	158
Technical_F	Pearson Correlation	,714**	,695**	,693**	1	,681**
	Sig. (2-tailed)	<,001	<,001	<,001		<,001
	N	157	153	156	158	157

Hedonic_F	Pearson	,704**	,677**	,711**	,681**	1
	Correlation					
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	
	N	159	155	158	157	160

** . Correlation is significant at the 0.01 level (2-tailed).

Moreover, a regression model was employed where the dependent variable was Purchase Intentions and Independent variables were Utilitarian Factors, Social Factors, Technical Factors and Hedonic Factors. Besides, demographic features such as Gender, Age, Educational Level and Family Income were used as control variables. As shown in table 4.8, the model was overall statistically significant with $R=0,826$ and R square = $0,682$ ($p<0,001$). Statistically significant predictors of Purchase Intentions through mobile Apps were Utilitarian Factors, Technical Factors and Hedonic Factors. No associations were detected for demographic variables.

Table 4.8: Regression Model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,826^a	,683	,665	,47827
a. Predictors: (Constant), Monthly family income in euros, Social_F, Age, Educational Level , Gender, Technical_F, Hedonic_F, Utilirian_F				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68,446	8	8,556	37,404	<,001 ^b
	Residual	31,795	139	,229		
	Total	100,241	147			
a. Dependent Variable: Purcshase_Int						
b. Predictors: (Constant), Monthly family income in euros, Social_F, Age, Educational Level , Gender, Technical_F, Hedonic_F, Utilirian_F						

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,397	,297		1,335	,184
	Utilitarian_F	,265	,090	,247	2,924	,004
	Social_F	,102	,082	,098	1,234	,219
	Technical_F	,302	,081	,284	3,711	<,001
	Hedonic_F	,340	,084	,318	4,048	<,001
	Gender	-,138	,087	-,082	-1,577	,117
	Age	-,090	,049	-,089	-1,832	,069
	Educational Level	-,058	,059	-,050	-,982	,328
	Monthly family income in euros	,065	,055	,060	1,185	,238

a. Dependent Variable: Purcshase_Int

4.4 Parametric Tests

In this section the results of the parametric tests are presented. As it was mentioned in the methodology chapter, parametric tests allow researchers to assess the impact of the demographic features of the participants on their responses. First of all, table 4.9 shows the results of the Independent T-tests based on gender. As shown below, statistically significant differences were detected in 17 cases (where $p < 0,005$), namely:

- Mobile applications provide easy access to product information.
- Apps help me find products that meet my specific needs efficiently.
- Apps offer features that make the purchasing process more convenient.
- I find the app's search and navigation functions highly useful.
- The apps personalized recommendations influence my purchasing decisions.
- Apps allow me to share my purchase experiences with others.
- Mobile apps make it easy to connect with other consumers for advice.
- Social media integration in mobile apps positively influences my interest in purchases.
- Generally, Mobile apps user interfaces are visually appealing and easy to use
- Mobile apps' compatibility with my mobile device enhances its usability.

- Using the app is an enjoyable and engaging experience.
- The app provides features that make shopping fun (e.g., gamification, rewards).
- I enjoy browsing products on the app, even when I don't plan to purchase.
- The app's design and layout make me feel satisfied while using it.
- I feel a sense of excitement when exploring deals and discounts on the app.
- Mobile apps make me more likely to purchase products compared to other channels.
- I would recommend Mobile apps to others based on my purchase experiences.

In all that statements, the means of women were higher than men, revealing that women are more positively disposed towards mobile purchases than men.

Table 4.9: Independent T-tests based on gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean	Sig.
Mobile applications provide easy access to product information.	Male	63	3,7143	1,06904	,13469	,002
	Female	98	4,1531	,77794	,07858	
Apps help me find products that meet my specific needs efficiently.	Male	63	3,5397	,99718	,12563	,001
	Female	98	4,0000	,78648	,07945	
Apps offer features that make the purchasing process more convenient.	Male	63	3,6825	1,07502	,13544	,017
	Female	96	4,0000	,79472	,08111	
I find the app's search and navigation functions highly useful.	Male	62	3,4355	1,06542	,13531	,001
	Female	98	3,9388	,71532	,07226	
The apps personalized recommendations influence my purchasing decisions.	Male	62	3,0968	1,14103	,14491	,017
	Female	96	3,4583	,96154	,09814	
I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	Male	63	3,6667	1,16398	,14665	,100
	Female	97	3,8866	,97763	,09926	

Apps allow me to share my purchase experiences with others.	Male	63	3,1111	1,10878	,13969	,036
	Female	97	3,4021	,90898	,09229	
I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	Male	63	3,2222	1,09904	,13847	,055
	Female	98	3,5000	1,04783	,10585	
Mobile apps make it easy to connect with other consumers for advice.	Male	63	2,9524	1,02278	,12886	,001
	Female	98	3,4898	,80264	,08108	
Social media integration in mobile apps positively influences my interest in purchases.	Male	63	2,6984	1,02603	,12927	,002
	Female	98	3,1837	1,03890	,10494	
Generally, Mobile apps user interfaces are visually appealing and easy to use.	Male	63	3,4127	1,02603	,12927	,012
	Female	98	3,7449	,80349	,08116	
Mobile apps run smoothly without crashes or technical issues.	Male	63	2,9683	1,04678	,13188	,211
	Female	97	3,0928	,89072	,09044	
The speed of the app influences my willingness to continue using it.	Male	63	3,7460	1,20440	,15174	,275
	Female	98	3,8469	,92337	,09327	
I feel that my data is secure when using Mobile apps for transactions.	Male	63	2,8889	1,12323	,14151	,343
	Female	98	2,9592	1,04456	,10552	
Mobile apps' compatibility with my mobile device enhances its usability.	Male	62	3,3548	1,14658	,14562	,021
	Female	97	3,6701	,80002	,08123	
Using the app is an enjoyable and engaging experience.	Male	63	3,1905	,98139	,12364	,009
	Female	97	3,5464	,87822	,08917	
The app provides features that make shopping fun (e.g., gamification, rewards).	Male	63	3,0159	,90682	,11425	,001
	Female	98	3,5408	,91006	,09193	

I enjoy browsing products on the app, even when I don't plan to purchase.	Male	63	3,1270	1,05482	,13289	,011
	Female	98	3,5306	1,09548	,11066	
The app's design and layout make me feel satisfied while using it.	Male	63	3,3175	1,02902	,12964	,004
	Female	98	3,6939	,76533	,07731	
I feel a sense of excitement when exploring deals and discounts on the app.	Male	63	3,2063	1,08000	,13607	,012
	Female	98	3,5816	,98361	,09936	
Mobile apps make me more likely to purchase products compared to other channels.	Male	62	3,0806	1,14946	,14598	,022
	Female	98	3,4286	,98441	,09944	
I intend to use Mobile apps again for future purchases.	Male	63	3,5873	1,17274	,14775	,233
	Female	98	3,7041	,85203	,08607	
I trust Mobile apps to complete my transactions successfully.	Male	63	3,3016	1,18641	,14947	,210
	Female	98	3,4388	,95320	,09629	
Mobile apps' overall quality has a significant impact on my decision to buy.	Male	63	3,3968	1,11500	,14048	,288
	Female	98	3,4898	,96586	,09757	
I would recommend Mobile apps to others based on my purchase experiences.	Male	63	3,4444	1,10392	,13908	,041
	Female	98	3,7245	,90566	,09149	

Table 4.10 shows the results of the One-way ANOVA analysis based on age. In this case, statistically significant differences were detected only in one statement, namely: I would recommend Mobile apps to others based on my purchase experiences ($p=0,03<0,05$).

Table 4.10: One-way ANOVA based on age

		Sum of Squares	df	Mean Square	F	Sig.
Mobile applications provide easy access to product information.	Between Groups	1,064	3	,355	,410	,746
	Within Groups	135,881	157	,865		
	Total	136,944	160			
Apps help me find products that meet my specific needs efficiently.	Between Groups	1,940	3	,647	,794	,499
	Within Groups	127,837	157	,814		
	Total	129,776	160			
Apps offer features that make the purchasing process more convenient.	Between Groups	3,206	3	1,069	1,252	,293
	Within Groups	132,279	155	,853		
	Total	135,484	158			
I find the app's search and navigation functions highly useful.	Between Groups	1,005	3	,335	,410	,746
	Within Groups	127,489	156	,817		
	Total	128,494	159			
The apps personalized recommendations influence my purchasing decisions.	Between Groups	1,794	3	,598	,540	,655
	Within Groups	170,384	154	1,106		
	Total	172,177	157			
I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	Between Groups	4,897	3	1,632	1,474	,224
	Within Groups	172,703	156	1,107		
	Total	177,600	159			

Apps allow me to share my purchase experiences with others.	Between Groups	2,858	3	,953	,953	,417
	Within Groups	155,917	156	,999		
	Total	158,775	159			
I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	Between Groups	5,623	3	1,874	1,647	,181
	Within Groups	178,725	157	1,138		
	Total	184,348	160			
Mobile apps make it easy to connect with other consumers for advice.	Between Groups	,784	3	,261	,298	,827
	Within Groups	137,639	157	,877		
	Total	138,422	160			
Social media integration in mobile apps positively influences my interest in purchases.	Between Groups	,569	3	,190	,167	,919
	Within Groups	178,425	157	1,136		
	Total	178,994	160			
Generally, Mobile apps user interfaces are visually appealing and easy to use.	Between Groups	1,674	3	,558	,672	,571
	Within Groups	130,450	157	,831		
	Total	132,124	160			
Mobile apps run smoothly without crashes or technical issues.	Between Groups	3,147	3	1,049	1,156	,328
	Within Groups	141,547	156	,907		
	Total	144,694	159			
The speed of the app influences my willingness to continue using it.	Between Groups	,683	3	,228	,207	,891
	Within Groups	172,348	157	1,098		
	Total	173,031	160			
I feel that my data is secure when using	Between Groups	1,099	3	,366	,314	,815

Mobile apps for transactions.	Within Groups	183,149	157	1,167		
	Total	184,248	160			
Mobile apps' compatibility with my mobile device enhances its usability.	Between Groups	,785	3	,262	,280	,840
	Within Groups	144,612	155	,933		
	Total	145,396	158			
Using the app is an enjoyable and engaging experience.	Between Groups	3,906	3	1,302	1,508	,215
	Within Groups	134,687	156	,863		
	Total	138,594	159			
The app provides features that make shopping fun (e.g., gamification, rewards).	Between Groups	,414	3	,138	,153	,927
	Within Groups	141,474	157	,901		
	Total	141,888	160			
I enjoy browsing products on the app, even when I don't plan to purchase.	Between Groups	9,740	3	3,247	2,802	,042
	Within Groups	181,900	157	1,159		
	Total	191,640	160			
The app's design and layout make me feel satisfied while using it.	Between Groups	2,157	3	,719	,898	,444
	Within Groups	125,744	157	,801		
	Total	127,901	160			
I feel a sense of excitement when exploring deals and discounts on the app.	Between Groups	3,144	3	1,048	,977	,405
	Within Groups	168,421	157	1,073		
	Total	171,565	160			
Mobile apps make me more likely to purchase products compared to other channels.	Between Groups	2,889	3	,963	,852	,467
	Within Groups	176,305	156	1,130		
	Total	179,194	159			

I intend to use Mobile apps again for future purchases.	Between Groups	7,638	3	2,546	2,690	,058
	Within Groups	148,573	157	,946		
	Total	156,211	160			
I trust Mobile apps to complete my transactions successfully.	Between Groups	5,400	3	1,800	1,655	,179
	Within Groups	170,724	157	1,087		
	Total	176,124	160			
Mobile apps' overall quality has a significant impact on my decision to buy.	Between Groups	1,472	3	,491	,463	,709
	Within Groups	166,428	157	1,060		
	Total	167,901	160			
I would recommend Mobile apps to others based on my purchase experiences.	Between Groups	8,716	3	2,905	3,053	,030
	Within Groups	149,408	157	,952		
	Total	158,124	160			

The analytical results showed that as age increases consumers' willingness to recommend Mobile apps to others based on purchase experiences decrease (see table 4.11).

Table 4.11: One-way ANOVA based on age (Descriptive statistics)

I would recommend Mobile apps to others based on my purchase experiences.								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
18-30	22	4,0909	,97145	,20711	3,6602	4,5216	1,00	5,00
31-40	56	3,6964	,87219	,11655	3,4629	3,9300	2,00	5,00
41-50	70	3,4714	1,03169	,12331	3,2254	3,7174	1,00	5,00
51+	13	3,2308	1,09193	,30285	2,5709	3,8906	1,00	4,00
Total	161	3,6149	,99412	,07835	3,4602	3,7696	1,00	5,00

Likewise, table 4.12 shows the results of the one-way ANOVA analysis based on educational background. In this case, statistically significant differences were identified in 9 statements, indicating the relatively strong impact of education on consumer behavior.

These statements were:

- Mobile applications provide easy access to product information.
- Apps offer features that make the purchasing process more convenient.
- I feel more confident in my purchase decisions when I see positive reviews in mobile apps.
- Social media integration in mobile apps positively influences my interest in purchases.
- Generally, Mobile apps user interfaces are visually appealing and easy to use.
- The speed of the app influences my willingness to continue using it.
- Mobile apps' compatibility with my mobile device enhances its usability.
- The app's design and layout make me feel satisfied while using it
- I intend to use Mobile apps again for future purchases.

Table 4.12: One-way ANOVA based on educational level

		Sum of Squares	df	Mean Square	F	Sig.
Mobile applications provide easy access to product information.	Between Groups	10,375	2	5,187	6,476	,002
	Within Groups	126,569	158	,801		
	Total	136,944	160			
Apps help me find products that meet my specific needs efficiently.	Between Groups	4,840	2	2,420	3,060	,050
	Within Groups	124,936	158	,791		
	Total	129,776	160			
Apps offer features that make the purchasing process more convenient.	Between Groups	15,413	2	7,707	10,013	<,001
	Within Groups	120,071	156	,770		
	Total	135,484	158			
I find the app's search and navigation functions highly useful.	Between Groups	4,453	2	2,227	2,818	,063
	Within Groups	124,041	157	,790		
	Total	128,494	159			
The apps personalized recommendations influence my purchasing decisions.	Between Groups	3,696	2	1,848	1,700	,186
	Within Groups	168,481	155	1,087		
	Total	172,177	157			
I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	Between Groups	10,211	2	5,106	4,789	,010
	Within Groups	167,389	157	1,066		
	Total	177,600	159			
	Between Groups	2,596	2	1,298	1,305	,274

Apps allow me to share my purchase experiences with others.	Within Groups	156,179	157	,995		
	Total	158,775	159			
I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	Between Groups	4,286	2	2,143	1,881	,156
	Within Groups	180,062	158	1,140		
	Total	184,348	160			
Mobile apps make it easy to connect with other consumers for advice.	Between Groups	4,771	2	2,386	2,820	,063
	Within Groups	133,651	158	,846		
	Total	138,422	160			
Social media integration in mobile apps positively influences my interest in purchases.	Between Groups	7,068	2	3,534	3,248	,041
	Within Groups	171,926	158	1,088		
	Total	178,994	160			
Generally, Mobile apps user interfaces are visually appealing and easy to use.	Between Groups	5,601	2	2,800	3,497	,033
	Within Groups	126,523	158	,801		
	Total	132,124	160			
Mobile apps run smoothly without crashes or technical issues.	Between Groups	3,074	2	1,537	1,704	,185
	Within Groups	141,620	157	,902		
	Total	144,694	159			
The speed of the app influences my willingness to continue using it.	Between Groups	9,440	2	4,720	4,559	,012
	Within Groups	163,591	158	1,035		
	Total	173,031	160			
I feel that my data is secure when using	Between Groups	4,528	2	2,264	1,990	,140
	Within Groups	179,721	158	1,137		

Mobile apps for transactions.	Total	184,248	160			
Mobile apps' compatibility with my mobile device enhances its usability.	Between Groups	8,493	2	4,247	4,839	,009
	Within Groups	136,903	156	,878		
	Total	145,396	158			
Using the app is an enjoyable and engaging experience.	Between Groups	1,393	2	,696	,797	,453
	Within Groups	137,201	157	,874		
	Total	138,594	159			
The app provides features that make shopping fun (e.g., gamification, rewards).	Between Groups	4,487	2	2,244	2,580	,079
	Within Groups	137,401	158	,870		
	Total	141,888	160			
I enjoy browsing products on the app, even when I don't plan to purchase.	Between Groups	,156	2	,078	,065	,938
	Within Groups	191,483	158	1,212		
	Total	191,640	160			
The app's design and layout make me feel satisfied while using it.	Between Groups	7,599	2	3,800	4,990	,008
	Within Groups	120,302	158	,761		
	Total	127,901	160			
I feel a sense of excitement when exploring deals and discounts on the app.	Between Groups	,148	2	,074	,068	,934
	Within Groups	171,417	158	1,085		
	Total	171,565	160			
Mobile apps make me more likely to purchase products compared to other channels.	Between Groups	,216	2	,108	,095	,910
	Within Groups	178,978	157	1,140		
	Total	179,194	159			

I intend to use Mobile apps again for future purchases.	Between Groups	6,232	2	3,116	3,282	,040
	Within Groups	149,980	158	,949		
	Total	156,211	160			
I trust Mobile apps to complete my transactions successfully.	Between Groups	3,802	2	1,901	1,743	,178
	Within Groups	172,322	158	1,091		
	Total	176,124	160			
Mobile apps' overall quality has a significant impact on my decision to buy.	Between Groups	2,035	2	1,018	,969	,382
	Within Groups	165,866	158	1,050		
	Total	167,901	160			
I would recommend Mobile apps to others based on my purchase experiences.	Between Groups	2,891	2	1,445	1,471	,233
	Within Groups	155,233	158	,982		
	Total	158,124	160			

Analytical results (descriptive statistics) showed that in all that statements as the educational background increases the level of agreement also increase (see table 4.13).

Table 4.13: One-way ANOVA based on educational level – Analytical Results

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Mobile applications provide easy access to product information.	High school	24	3,5000	1,21584	,24818	2,9866	4,0134	1,00	5,00
	Bachelor	68	3,8971	,99461	,12061	3,6563	4,1378	1,00	5,00
	Master/PhD	69	4,2319	,62178	,07485	4,0825	4,3813	3,00	5,00
	Total	161	3,9814	,92515	,07291	3,8374	4,1254	1,00	5,00
Apps offer features that make the purchasing process more convenient.	High school	24	3,5833	,88055	,17974	3,2115	3,9552	2,00	5,00
	Bachelor	68	3,6176	1,03707	,12576	3,3666	3,8687	1,00	5,00
	Master/PhD	67	4,2388	,67621	,08261	4,0739	4,4037	2,00	5,00
	Total	159	3,8742	,92601	,07344	3,7292	4,0193	1,00	5,00
I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	High school	24	3,5000	1,21584	,24818	2,9866	4,0134	1,00	5,00
	Bachelor	67	3,6119	1,07245	,13102	3,3503	3,8735	1,00	5,00
	Master/PhD	69	4,0870	,91938	,11068	3,8661	4,3078	1,00	5,00
	Total	160	3,8000	1,05687	,08355	3,6350	3,9650	1,00	5,00
Social media integration in mobile apps positively influences my interest in purchases.	High school	24	3,1250	1,03472	,21121	2,6881	3,5619	1,00	5,00
	Bachelor	68	2,7500	,99813	,12104	2,5084	2,9916	1,00	5,00
	Master/PhD	69	3,1884	1,08838	,13103	2,9269	3,4499	1,00	5,00
	Total	161	2,9938	1,05769	,08336	2,8292	3,1584	1,00	5,00
	High school	24	3,3750	1,20911	,24681	2,8644	3,8856	1,00	5,00

Generally, Mobile apps user interfaces are visually appealing and easy to use.	Bachelor	68	3,4853	,87234	,10579	3,2741	3,6964	1,00	5,00
	Master/PhD	69	3,8261	,78509	,09451	3,6375	4,0147	1,00	5,00
	Total	161	3,6149	,90872	,07162	3,4735	3,7563	1,00	5,00
The speed of the app influences my willingness to continue using it.	High school	24	3,5833	1,13890	,23248	3,1024	4,0643	1,00	5,00
	Bachelor	68	3,6029	1,14787	,13920	3,3251	3,8808	1,00	5,00
	Master/PhD	69	4,0870	,81780	,09845	3,8905	4,2834	1,00	5,00
Total	161	3,8075	1,03993	,08196	3,6456	3,9693	1,00	5,00	
Mobile apps' compatibility with my mobile device enhances its usability.	High school	22	3,1818	1,18065	,25172	2,6583	3,7053	1,00	5,00
	Bachelor	68	3,4118	1,01091	,12259	3,1671	3,6565	1,00	5,00
	Master/PhD	69	3,7971	,75886	,09136	3,6148	3,9794	1,00	5,00
Total	159	3,5472	,95929	,07608	3,3969	3,6974	1,00	5,00	
The app's design and layout make me feel satisfied while using it.	High school	24	3,3333	,86811	,17720	2,9668	3,6999	2,00	5,00
	Bachelor	68	3,3676	1,00602	,12200	3,1241	3,6112	1,00	5,00
	Master/PhD	69	3,7971	,71906	,08656	3,6244	3,9698	2,00	5,00
Total	161	3,5466	,89408	,07046	3,4074	3,6857	1,00	5,00	
I intend to use Mobile apps again for future purchases.	High school	24	3,2917	1,19707	,24435	2,7862	3,7971	1,00	5,00
	Bachelor	68	3,5882	1,06834	,12956	3,3296	3,8468	1,00	5,00
	Master/PhD	69	3,8551	,77223	,09297	3,6696	4,0406	2,00	5,00
Total	161	3,6584	,98809	,07787	3,5046	3,8122	1,00	5,00	

Finally, table 4.14 shows the results of One-way ANOVA analysis based on family monthly income. As shown below, no statistically significant differences were identified in any of the statements used.

Table 4.14: One-way ANOVA based on family monthly income

		Sum of Squares	df	Mean Square	F	Sig.
Mobile applications provide easy access to product information.	Between Groups	2,227	3	,742	,861	,463
	Within Groups	132,767	154	,862		
	Total	134,994	157			
Apps help me find products that meet my specific needs efficiently.	Between Groups	,653	3	,218	,264	,851
	Within Groups	127,068	154	,825		
	Total	127,722	157			
Apps offer features that make the purchasing process more convenient.	Between Groups	1,525	3	,508	,596	,619
	Within Groups	129,623	152	,853		
	Total	131,147	155			
I find the app's search and navigation functions highly useful.	Between Groups	,284	3	,095	,114	,952
	Within Groups	126,519	153	,827		
	Total	126,803	156			
The apps personalized recommendations influence my purchasing decisions.	Between Groups	,488	3	,163	,148	,931
	Within Groups	165,731	151	1,098		
	Total	166,219	154			
I feel more confident in my purchase decisions	Between Groups	,521	3	,174	,152	,928
	Within Groups	174,956	153	1,144		

when I see positive reviews in mobile apps.	Total	175,478	156			
Apps allow me to share my purchase experiences with others.	Between Groups	2,501	3	,834	,864	,461
	Within Groups	147,575	153	,965		
	Total	150,076	156			
I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	Between Groups	,335	3	,112	,095	,963
	Within Groups	180,634	154	1,173		
	Total	180,968	157			
Mobile apps make it easy to connect with other consumers for advice.	Between Groups	,768	3	,256	,302	,824
	Within Groups	130,650	154	,848		
	Total	131,418	157			
Social media integration in mobile apps positively influences my interest in purchases.	Between Groups	2,743	3	,914	,803	,494
	Within Groups	175,257	154	1,138		
	Total	178,000	157			
Generally, Mobile apps user interfaces are visually appealing and easy to use.	Between Groups	,575	3	,192	,233	,873
	Within Groups	126,640	154	,822		
	Total	127,215	157			
Mobile apps run smoothly without crashes or technical issues.	Between Groups	1,467	3	,489	,537	,658
	Within Groups	139,374	153	,911		
	Total	140,841	156			
The speed of the app influences my willingness to continue using it.	Between Groups	2,582	3	,861	,785	,504
	Within Groups	168,937	154	1,097		
	Total	171,519	157			

I feel that my data is secure when using Mobile apps for transactions.	Between Groups	1,860	3	,620	,537	,658
	Within Groups	177,735	154	1,154		
	Total	179,595	157			
Mobile apps' compatibility with my mobile device enhances its usability.	Between Groups	3,368	3	1,123	1,214	,307
	Within Groups	141,524	153	,925		
	Total	144,892	156			
Using the app is an enjoyable and engaging experience.	Between Groups	1,322	3	,441	,494	,687
	Within Groups	136,398	153	,891		
	Total	137,720	156			
The app provides features that make shopping fun (e.g., gamification, rewards).	Between Groups	3,289	3	1,096	1,221	,304
	Within Groups	138,255	154	,898		
	Total	141,544	157			
I enjoy browsing products on the app, even when I don't plan to purchase.	Between Groups	2,426	3	,809	,672	,570
	Within Groups	185,245	154	1,203		
	Total	187,671	157			
The app's design and layout make me feel satisfied while using it.	Between Groups	2,776	3	,925	1,146	,333
	Within Groups	124,414	154	,808		
	Total	127,190	157			
I feel a sense of excitement when exploring deals and discounts on the app.	Between Groups	,822	3	,274	,251	,861
	Within Groups	168,273	154	1,093		
	Total	169,095	157			
Mobile apps make me more likely to purchase	Between Groups	,595	3	,198	,179	,911

products compared to other channels.	Within Groups	169,838	153	1,110		
	Total	170,433	156			
I intend to use Mobile apps again for future purchases.	Between Groups	1,286	3	,429	,430	,732
	Within Groups	153,600	154	,997		
	Total	154,886	157			
I trust Mobile apps to complete my transactions successfully.	Between Groups	1,369	3	,456	,436	,728
	Within Groups	161,219	154	1,047		
	Total	162,589	157			
Mobile apps' overall quality has a significant impact on my decision to buy.	Between Groups	1,997	3	,666	,620	,603
	Within Groups	165,275	154	1,073		
	Total	167,272	157			
I would recommend Mobile apps to others based on my purchase experiences.	Between Groups	,117	3	,039	,038	,990
	Within Groups	157,332	154	1,022		
	Total	157,449	157			

5. Conclusions

5.1 Discussion and Conclusions

The aim of this study was to examine the impact of mobile applications on consumer purchase intentions in Greece. In particular, the dissertation had the following research objectives:

- To examine the factors that influence the use of mobile applications for purchase purposes from Greek consumers.
- To investigate consumers' intentions to use mobile applications for purchase purposes.
- To examine whether consumers' intentions to use mobile apps for purchase purposes differ according to their demographic characteristics (gender, age, educational level, monthly family income).

At first, purchase behavior is a multifaceted concept shaped by an interplay of individual, social, and technological factors (Arnould, 2004; Kotler & Keller, 2006). Its study is essential for comprehending how consumers interact with modern digital platforms, particularly mobile applications, and how these interactions influence their purchase intentions (Turban et al., 2018; Chaffey & Ellis-Chadwick, 2019). In particular, Mobile applications have introduced unprecedented efficiencies and complexities into this process, influencing consumer behavior at every stage, from need recognition to post-purchase reflection. Hence, understanding the buyer behavior process in the context of mobile applications is critical for businesses seeking to enhance consumer experiences and optimize purchase intentions. The analysis of the literature also showed that mobile applications have a multidimensional impact on purchase intentions. These dimensions include utilitarian factors, social factors, technical factors, hedonic motivation, etc. (Patel et al., 2020; Damavandi & Hav, 2024; Hamouda, 2021; Fard & Marvi, 2020; Pop et al., 2023).

Linking literature with research, the results of the empirical survey firstly indicated that there is a generally positive but varied perception of the utilitarian benefits of mobile applications in the purchasing process. More specifically, Greek consumers perceive mobile

apps as effective in providing product information as well as efficient tools for finding products that meet their specific needs and facilitate the purchasing process. In contrast, the effect of social factors on mobile purchasing decisions is moderate. For example, buyers do not use apps to share their shopping experiences. Similarly, while some users find social media integration useful, a significant proportion remains neutral or disagrees with its impact on their purchasing behavior.

Technical factors have also a moderate impact on mobile purchase decisions. It is indicative that concerns regarding app stability and data security highlight key areas for improvement. Hedonic factors seem to be more important in shaping consumers intentions towards mobile shopping apps. More specifically, there is a moderately positive perception of the entertainment and engagement aspects of mobile shopping apps since consumers find mobile shopping apps entertaining and exiting. However, the overall impact of hedonic factor is moderate. Finally, there is a generally positive attitude toward mobile shopping apps. Nevertheless, there is significant room for improvement. For example, trust towards mobile apps is relatively low, indicating that there is fertile ground for furthering improve safety in the mobile commerce context. On the other hand, Greek consumers intent to use more intensively mobile apps for future purchases.

The analysis also indicated that purchase intentions in mobile apps are strongly associated with satisfaction from Utilitarian Factors, Social Factors, Technical Factors and Hedonic Factors. The strongest correlation was detected with technical factors. The same was also supported in the regression analysis. Therefore, firms should give particular attention in improving satisfaction in these four types of factors for enhancing mobile purchasing. Considering that Greeks in the near future aim to increase their mobile purchases, the emphasis in these aspects is essential. The crucial importance of Utilitarian, Social, Technical and Hedonic dimensions was also highlighted in the studies of Patel et al., (2020), Damavandi & Hav (2024), Hamouda (2021), Fard & Marvi, (2020), Pop et al., (2023), revealing that they are determining substantially the context of mobile commerce.

Finally, it was also found that demographic features such as gender and educational background influenced consumers' intentions to use mobile apps for purchase purposes while age and family monthly income did not. More specifically, women and highly

educated consumers were more positively disposed towards mobile purchases. Therefore, firms should target these segments for increasing their market share through mobile commerce.

In conclusion, the study underlines the overall positive intentions of Greek consumers to use mobile apps for purchasing products and services. However, emphasis should be given to safety and security issues for increasing buyers' trust and number of purchases as well. Considering that in the future mobile apps are expected to play a more important role in shaping buyer behavior, firms in Greece should focus in Utilitarian, Social, Technical and Hedonic dimensions for improving further their mobile marketing operations.

5.2 Research Limitations and Suggestions for Future Research

Despite its valuable contributions to understanding the impact of mobile applications on consumer purchase intentions in Greece, this study has several limitations that should be acknowledged. First, the research relied solely on a quantitative approach, utilizing structured questionnaires to collect data from 161 consumers. While this method provides statistical rigor and allows for generalizable findings, it does not capture the depth of consumer experiences, motivations, or emotions that might influence their purchasing decisions. A qualitative or mixed-methods approach, incorporating in-depth interviews or focus groups, could provide richer insights into the cognitive and emotional factors driving consumer behavior (Wilson, 2003; Wrenn et al., 2007).

Another limitation relates to the sample size and representativeness. Although 161 responses were collected, the study's sample may not fully represent the diversity of Greek consumers in terms of demographics, technological proficiency, or purchasing habits. The use of an online questionnaire further restricted participation to individuals who are active internet users, potentially excluding older demographics or those less engaged with digital platforms. Future research could employ a larger, more diverse sample, incorporating offline data collection methods to ensure broader representation of the population.

Additionally, the study was conducted in Greece, which has unique economic, cultural, and technological characteristics that may not be generalizable to other regions. Consumer

attitudes towards mobile applications, trust in digital transactions, and purchasing behaviors are influenced by local market conditions and societal norms. Comparative studies across different countries or within various European markets could provide a more comprehensive understanding of the role of mobile applications in shaping consumer intentions.

Lastly, this research focused primarily on identifying relationships between variables but did not explore causality. While statistical techniques such as regression analysis can indicate associations, experimental designs or longitudinal studies would be better suited to examine causal effects over time. Future studies could investigate how consumer perceptions and behaviors evolve with technological advancements, changes in mobile application features, or shifts in economic conditions. By addressing these limitations, future research can offer a more nuanced understanding of the impact of mobile applications on consumer decision-making.

5.3 Policy & business/strategy implications

This study provides several practical insights for managers aiming to leverage mobile commerce in Greece. Managers should prioritize enhancing safety and security measures within their mobile applications, as Greek consumers are sensitive to trust-related issues. Clearly communicating robust security features, secure payment methods, and data protection policies can significantly enhance buyers' confidence, increasing purchase frequency and consumer loyalty. Moreover, the study showed that Greek consumers' purchase intentions via mobile apps are closely associated to their satisfaction derived from utilitarian, social, technical, and hedonic factors. Therefore, managers should ensure their mobile apps are user-friendly, reliable, technically efficient, and provide practical utility combined with an enjoyable shopping experience. Social elements, such as integration with social media or customer reviews, can further enhance user engagement.

In addition, marketing efforts should give emphasis on segments more inclined toward mobile shopping, such as women and consumers with higher educational backgrounds. Tailored advertising campaigns, personalized offers, and targeted content addressing the preferences of these specific groups of customers can effectively capture their attention and convert them into frequent purchasers. Understanding demographic variables such as gender and education can guide businesses in customizing products and services to better meet the expectations and preferences of these consumer groups. This may include curated products, exclusive in-app offers, and loyalty programs for these segments. Leveraging strategic insights can help businesses enhance consumer satisfaction and increase their market share.

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Appendix A: Questionnaire

Questionnaire

This questionnaire is distributed as part of the postgraduate dissertation of the "Master in Business Administration (MBA)" postgraduate program of the Hellenic Open University (H.O.U.).

As part of my diploma thesis, I am conducting a survey regarding the Impact of Mobile Applications on Consumer Purchase Intentions in Greece. For that purpose, I ask you to complete the questionnaire below.

I assure you that the questionnaire data will be used solely for educational purposes and that your personal information will remain completely confidential. I also inform you that the survey is anonymous.

The completion of the questionnaire will take a few minutes of your time.

Thank you in advance for your valuable contribution!

A. Demographics:

Gender:

Male Female

Age:

18-30 31-40 41-50 51+

Educational level:

High school

Bachelor Master/PhD

Monthly family income in euros

Less than 1000 1001-2500 2501-4000

More than 4001



B. Please show your level of agreement with each of the following statements by circling or ticking one response per statement only. This is not a test, and there are no right or wrong answers.

	Response				
	1	2	3	4	5
Section A: Utilitarian Factors					
1. Mobile applications provide easy access to product information.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
2. Apps help me find products that meet my specific needs efficiently.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
3. Apps offer features that make the purchasing process more convenient.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
4. I find the app's search and navigation functions highly useful.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
5. The apps personalized recommendations influence my purchasing decisions.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section B: Social Factors					
6. I feel more confident in my purchase decisions when I see positive reviews in mobile apps.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
7. Apps allow me to share my purchase experiences with others.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
8. I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
9. Mobile apps make it easy to connect with other consumers for advice.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10. Social media integration in mobile apps positively influences my interest in purchases.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section C: Technical Factors					
11. Generally, Mobile apps user interfaces are visually appealing and easy to use.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
12. Mobile apps run smoothly without crashes or technical issues.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13. The speed of the app influences my willingness to continue using it.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
14. I feel that my data is secure when using Mobile apps for transactions.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
15. Mobile apps' compatibility with my mobile device enhances its usability.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section D: Hedonic Factors					
16. Using the app is an enjoyable and engaging experience.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
17. The app provides features that make shopping fun (e.g., gamification, rewards).	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
18. I enjoy browsing products on the app, even when I don't plan to purchase.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
19. The app's design and layout make me feel satisfied while using it.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
20. I feel a sense of excitement when exploring deals and discounts on the app.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Section E: Purchase Intention					
21. Mobile apps make me more likely to purchase products compared to other channels.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
22. I intend to use Mobile apps again for future purchases.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
23. I trust Mobile apps to complete my transactions successfully.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
24. Mobile apps' overall quality has a significant impact on my decision to buy.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

25. I would recommend Mobile apps to others based on my purchase experiences.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
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If you had any problems answering this questionnaire, or have any general comments you want to make, then please write them in the space below.

Thank you for your cooperation!

Appendix B: Frequencies

Mobile applications provide easy access to product information.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	4,3	4,3	4,3
	Disagree	2	1,2	1,2	5,6
	Neutral	22	13,7	13,7	19,3
	Agree	86	53,4	53,4	72,7
	Strongly agree	44	27,3	27,3	100,0
	Total	161	100,0	100,0	

Apps help me find products that meet my specific needs efficiently.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	4,3	4,3	4,3
	Disagree	4	2,5	2,5	6,8
	Neutral	28	17,4	17,4	24,2
	Agree	94	58,4	58,4	82,6
	Strongly agree	28	17,4	17,4	100,0
	Total	161	100,0	100,0	

Apps offer features that make the purchasing process more convenient.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	2,5	2,5	2,5
	Disagree	10	6,2	6,3	8,8
	Neutral	25	15,5	15,7	24,5
	Agree	83	51,6	52,2	76,7
	Strongly agree	37	23,0	23,3	100,0
	Total	159	98,8	100,0	
Missing	System	2	1,2		
Total		161	100,0		

I find the app's search and navigation functions highly useful.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	6	3,7	3,8	3,8
	Disagree	5	3,1	3,1	6,9
	Neutral	39	24,2	24,4	31,3
	Agree	84	52,2	52,5	83,8
	Strongly agree	26	16,1	16,3	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

**The apps personalized recommendations influence my purchasing
decisions.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	10	6,2	6,3	6,3
	Disagree	21	13,0	13,3	19,6
	Neutral	54	33,5	34,2	53,8
	Agree	55	34,2	34,8	88,6
	Strongly agree	18	11,2	11,4	100,0
	Total	158	98,1	100,0	
Missing	System	3	1,9		
Total		161	100,0		

I feel more confident in my purchase decisions when I see positive reviews in mobile apps.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	8	5,0	5,0	10,0
	Neutral	36	22,4	22,5	32,5
	Agree	64	39,8	40,0	72,5
	Strongly agree	44	27,3	27,5	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

Apps allow me to share my purchase experiences with others.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	23	14,3	14,4	19,4
	Neutral	60	37,3	37,5	56,9
	Agree	53	32,9	33,1	90,0
	Strongly agree	16	9,9	10,0	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

I rely on social proof (e.g., ratings and comments) provided within mobile apps to make decisions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	8,1	8,1	8,1
	Disagree	18	11,2	11,2	19,3
	Neutral	39	24,2	24,2	43,5
	Agree	75	46,6	46,6	90,1
	Strongly agree	16	9,9	9,9	100,0
	Total	161	100,0	100,0	

Mobile apps make it easy to connect with other consumers for advice.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	4,3	4,3	4,3
	Disagree	22	13,7	13,7	18,0
	Neutral	61	37,9	37,9	55,9
	Agree	61	37,9	37,9	93,8
	Strongly agree	10	6,2	6,2	100,0
	Total	161	100,0	100,0	

**Social media integration in mobile apps positively influences my
interest in purchases.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	16	9,9	9,9	9,9
	Disagree	34	21,1	21,1	31,1
	Neutral	54	33,5	33,5	64,6
	Agree	49	30,4	30,4	95,0
	Strongly agree	8	5,0	5,0	100,0
	Total	161	100,0	100,0	

**Generally, Mobile apps user interfaces are visually appealing and easy
to use.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	9	5,6	5,6	10,6
	Neutral	34	21,1	21,1	31,7
	Agree	96	59,6	59,6	91,3
	Strongly agree	14	8,7	8,7	100,0
	Total	161	100,0	100,0	

Mobile apps run smoothly without crashes or technical issues.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	10	6,2	6,3	6,3
	Disagree	32	19,9	20,0	26,3
	Neutral	66	41,0	41,3	67,5
	Agree	45	28,0	28,1	95,6
	Strongly agree	7	4,3	4,4	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

The speed of the app influences my willingness to continue using it.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	5,6	5,6	5,6
	Disagree	7	4,3	4,3	9,9
	Neutral	30	18,6	18,6	28,6
	Agree	75	46,6	46,6	75,2
	Strongly agree	40	24,8	24,8	100,0
	Total	161	100,0	100,0	

I feel that my data is secure when using Mobile apps for transactions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	17	10,6	10,6	10,6
	Disagree	38	23,6	23,6	34,2
	Neutral	54	33,5	33,5	67,7
	Agree	43	26,7	26,7	94,4
	Strongly agree	9	5,6	5,6	100,0
	Total	161	100,0	100,0	

Mobile apps' compatibility with my mobile device enhances its usability.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	12	7,5	7,5	12,6
	Neutral	41	25,5	25,8	38,4
	Agree	81	50,3	50,9	89,3
	Strongly agree	17	10,6	10,7	100,0
	Total	159	98,8	100,0	
Missing	System	2	1,2		
Total		161	100,0		

Using the app is an enjoyable and engaging experience.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	4,3	4,4	4,4
	Disagree	16	9,9	10,0	14,4
	Neutral	55	34,2	34,4	48,8
	Agree	69	42,9	43,1	91,9
	Strongly agree	13	8,1	8,1	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

**The app provides features that make shopping fun (e.g., gamification,
rewards).**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	6	3,7	3,7	3,7
	Disagree	21	13,0	13,0	16,8
	Neutral	61	37,9	37,9	54,7
	Agree	59	36,6	36,6	91,3
	Strongly agree	14	8,7	8,7	100,0
	Total	161	100,0	100,0	

I enjoy browsing products on the app, even when I don't plan to purchase.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	10	6,2	6,2	6,2
	Disagree	27	16,8	16,8	23,0
	Neutral	37	23,0	23,0	46,0
	Agree	67	41,6	41,6	87,6
	Strongly agree	20	12,4	12,4	100,0
	Total	161	100,0	100,0	

The app's design and layout make me feel satisfied while using it.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	3,1	3,1	3,1
	Disagree	15	9,3	9,3	12,4
	Neutral	42	26,1	26,1	38,5
	Agree	85	52,8	52,8	91,3
	Strongly agree	14	8,7	8,7	100,0
	Total	161	100,0	100,0	

I feel a sense of excitement when exploring deals and discounts on the app.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	6	3,7	3,7	3,7
	Disagree	27	16,8	16,8	20,5
	Neutral	40	24,8	24,8	45,3
	Agree	67	41,6	41,6	87,0
	Strongly agree	21	13,0	13,0	100,0
	Total	161	100,0	100,0	

Mobile apps make me more likely to purchase products compared to other channels.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	5,6	5,6	5,6
	Disagree	27	16,8	16,9	22,5
	Neutral	51	31,7	31,9	54,4
	Agree	54	33,5	33,8	88,1
	Strongly agree	19	11,8	11,9	100,0
	Total	160	99,4	100,0	
Missing	System	1	,6		
Total		161	100,0		

I intend to use Mobile apps again for future purchases.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	10	6,2	6,2	11,2
	Neutral	37	23,0	23,0	34,2
	Agree	80	49,7	49,7	83,9
	Strongly agree	26	16,1	16,1	100,0
	Total	161	100,0	100,0	

I trust Mobile apps to complete my transactions successfully.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	11	6,8	6,8	6,8
	Disagree	16	9,9	9,9	16,8
	Neutral	54	33,5	33,5	50,3
	Agree	60	37,3	37,3	87,6
	Strongly agree	20	12,4	12,4	100,0
	Total	161	100,0	100,0	

Mobile apps' overall quality has a significant impact on my decision to buy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	5,6	5,6	5,6
	Disagree	17	10,6	10,6	16,1
	Neutral	47	29,2	29,2	45,3
	Agree	68	42,2	42,2	87,6
	Strongly agree	20	12,4	12,4	100,0
	Total	161	100,0	100,0	

I would recommend Mobile apps to others based on my purchase experiences.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	5,0	5,0	5,0
	Disagree	11	6,8	6,8	11,8
	Neutral	41	25,5	25,5	37,3
	Agree	76	47,2	47,2	84,5
	Strongly agree	25	15,5	15,5	100,0
	Total	161	100,0	100,0	

Author's Statement:

I hereby declare that, in accordance with article 8 of Law 1599/1986 and article 2.4.6 par. 3 of Law 1256/1982, this thesis/dissertation is solely a product of personal work and does not infringe any intellectual property rights of third parties and is not the product of a partial or total plagiarism, and the sources used are strictly limited to the bibliographic references.