Persuasive Design and the Web

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**Abstract**

This dissertation was written as a part of the MSc in e-Business and Digital Marketing at the International Hellenic University. In this Dissertation is examined the effect of persuasive technics of a website in e-commerce sectors. The research is based in all the steps of the purchase funnel across different websites and e-shops.

The expected outcome of this dissertation is to prove that the application of the appropriate persuasive techniques to a website will result to more likeable results. This will happen through literature review of which are the factors, the techniques and the review of some applications.

At this point I would like to thank especially my supervisor for the tolerance he showed and of course my parents for their patience.

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1 Introduction

The purpose of this paper is to set a basic framework among basic rules in persuasive design and the web.

In order to achieve this goal, the existing literature was studied in detail and also a survey was carried out among websites of private insurance companies in order to understand what motivates the consumer's feelings about these designs, if they are aware of it and, consequently, their actions.

1.1 Background of the Problem

The web, as the real world is indefinite. What works in one occasion may fail in another and, to a greater amount online, what works today may fail tomorrow. Users change habits or wills, expect more and receive sometimes too much information to process.

Users see many ads online and they pay less and less attention. While it is much easier nowadays to create a product or a store online and compete a multinational company, standing out has become much more difficult. Of course as a business asks for more it gets more difficult and challenging, earn that click, drive users to our website, persuade them to take an action.

Advertising has been an issue for decades both for advertisers and for consumers. The ways and the places change over the years but nevertheless always have the same goal, the approach of consumers. Thus, from traditional advertising in newspapers, radio, magazines and television, we have gone through the era of online ads that flood the internet and bombard users with daily multiple advertisements.

Online advertising is an increasingly popular part of marketing communication programs. This is also confirmed by advertisers who make Internet advertising their main priority. As there is a rapid increase in advertising on the Internet and social networking media, users are divided, and many times this multitude of ads has a negative impact on
their attitudes towards advertising. This makes it imperative for advertisers to understand and use the factors that prevent users from advertising and lead them to avoid it.

While we see that advertising budgets and advertising revenue are rising, earlier surveys show that consumers perceive Internet advertising as annoying, disturbing and irritating, resulting of course in increased blocking and avoidance [14].

On the other side the internet is a medium with high interactivity and offers users the tools and potential exclusion of ads, such as the popular AdBlock blocking software. Thus, users avoid anything that they consider to be an obstacle to their work or their search in online content, avoid advertising based on past negative experiences they have, and also avoid them when they realize that there is a clutter-confusion due to their existence [16]. Apart from the possibilities offered by the Internet users, and provides advertisers equally important, as are some tools that help in targeting specific consumer groups with more relevant ads, depending on their interests. So we conclude that avoiding ads is considered a major problem in online advertising.

### 1.2 Statement of the Problem

There is not a guideline for the perfect digital presence. Probably because a perfect – fits all solution does not exist. Is depending on randomness testing the best solution? Advertisers spend money in order to get more impressions but sometimes the click through rate of some ads or even worse the bounce rate in a landing page is extremely low.

### 1.3 The Study

This study is done with literature review and descriptive statistics in order to combine theory and finding and provide with a viable conclusion.
1.3.1 Purpose

The purpose of this dissertation study is to determine if persuasive design can actually make a difference and if there are stable factors that can boost a design in the web and if it is possible for the variable factors, depending in industry sector, target group etc, be categorized and make the best of them.

1.3.2 Research Questions

Is investing in persuasive design worth it? Which are the main factors that play a significant role for a persuasive design in the web and how do they mutate?

1.3.3 Significance of the Study

The findings of this study will help designers for the web create a much more persuasive content and adopt to changes over time or across sectors. As, what we call, web is something that changes dramatically fast and the future of it is fluid, this study will contribute to better understanding of what matters for the users and the ways to adapt your design under any circumstances.

1.3.4 Scope

The Scope of this thesis is to find out how much effective is persuasive design and which are the factors that can affect it. Finding out best practises and techniques can help advertisers and designers to create a more effective website.

1.4 Definition Of Terms

The terms necessary to be defined for this study are:

- Conversion Rate
Conversion Rate

The conversion rate is the proportion of users that visit a website who take action to get the next step from content consuming but also completing a goal, which is a result of persuasive design from marketers, advertisers, and creators.

In e-commerce, a conversion is considered successful when the visitors purchase items that he or she initially saw on an advertisement. Other such actions may be the user to add Add-on items to their Basket or even join the newsletter. Conversion rate is not measured only in e-commerce and it has to do with the objectives of the website owners.

For website where the conversion occurs on site, a conversion funnel can be set by the use of analytics tools in order to track users’ behavior.

Purchase Funnel

The transition from the traditional marketing understanding into a digital era of marketing brought a result of a new consumer type. This new customer type brought as a result new purchase funnels in order to support this new customers’ purchase journey. The original type of a purchase funnel or also called as customer funnel is best described with the model AIDA (ChandlerPepelnjak, 2009).
In this funnel there are four different phases: awareness of a particular product or even a service, people then begin to show Interest, then this elevates into the actual Desire to acquire this product or the service and at last people may perform the Action to actually purchase that product or service. However, regarding the changes described before, Forrester (2007) has enriched this model, the traditional one, so the need for higher rates of engagement into i) Awareness, ii) Consideration, iii) Preference, iv) Action and v) Loyalty would be included. Forrester (2007) give the explanation that the consumer journey combines the decisions that are influenced by the so-called user-generated content, the friendly recommendations, the peer reviews and the competitive one alternatives. After the act of the purchase, a satisfied customer may become willingly a brand ambassador due to great satisfaction and also to a positive brand experience. A brand advocate consists of 4 stages: i) involvement, ii) interaction, iii) intimacy and iv) influence.

e-Commerce

According to Diane Cabell (2001) e-Commerce is "the conduct of transactions by electronic means."

1.5 Chapter Summary

In this chapter were clarified the background of the problem, the statement of the problem, the purpose of the study, the research questions, the significance of the study, the scope and some necessary terms were defined.
2 Literature Review

This chapter summarizes the results of a systematic literature review to investigate how a design can be persuasive in the web and which are the factors that affect that. A framework is formed.

Keywords:
Persuasive Design, Web Design, Color Psychology, Color Blindness, Eye Tracking, ecommerce data, A/B testing results

2.1 Introduction

Worldwide estimated revenue from the sale of goods that happened online was up to 1,18 trillion U.S.D. in 2016. The European online sales revenue came up to the amount of 281.5 billion U.S.D. also in 2016. It is calculated that approximately 311.000.000 consumers are at the time on the e-commerce market.

2.2 Search Methodology

The aim for this search was to include reports, papers, scientific articles, other literature review and studies from any credible likely sources. The research was conducted using sources from the following libraries:

1. ACM Digital Library
2. IEEE Xplore Digital
3. Direct Springer Link
4. JSTOR Digital library,
5. EBSCO Information Services,
6. Elsevier
7. BJFOGG
8. Academia
The search terms used for this literature review were the 11 following:

1. Persuasive design AND the web
2. Persuasive design technics
3. conversion rate AND web design
4. Web Design AND Psychology
5. Color Psychology
6. Color Blindness
7. Eye Tracking
8. Emotion Arousal AND the web
9. Human Computer Interaction
10. E-Commerce data AND Persuasive Design
11. A/B testing results AND ecommerce

The above describe best the relative terms used for search. The search was extended by using synonyms of them.

2.3 Study Selection

After using the described above method, a list of most likely relevant to this study papers, articles etc was created. Some of the kept results were still not relevant to the stated research questions even with the terms above as research keys were in the title or even in the abstract. A full-text mode detailed reading was necessary to be performed of all the articles in order to detect and exclude the ones with no direct relation to the research questions.

This procedure shaped the inclusion criteria and the exclusion criteria that were applied at this point. The inclusion criteria according to which one publications were finally included in the list of the most essential studies are these:

1. Articles or conference papers that were mainly focused on HCI – Human Computer Interaction, applied persuasive technics, discovering design principles for persuasive design, challenges in designing persuasive websites
2. Studies that describe how design can influence and create tunneling in a persuasive way.

The exclusion criteria were the ones below:

1. Studies that do only partially discuss the researched topic and did not examined the main aspects design or the web aspect of it.

2. Studies that were focused on describing example from an extremely particular sector or industry.

3. Articles that discuss design more in the artistic spectrum.

The papers used in this research were gathered from August 2018 to November 2018. So this final shaped literature review includes information from studies that went public before this date. Also articles and of course studies published before 1994 were considered outdated and were excluded from the research. In the first step of this research just by using only the keyword-terms, the number of results was 624. The following step, duplicate article or researches were removed and of course studies that were not presented in a conference or journal articles were also removed. After examining the paper’s title, the results came down to 230. The process continued with an analytic reading of all the abstracts, which drove to 150 relevant to the dissertation’s theme articles. Finally, after thorough reading the whole text of the articles, many of them were removed as irrelevant because of the content and were also removed. The final total number of articles that were reviewed in full body was 35.

2.4 The Process of Persuasion

Persuasion is an act to change the attitudes or behaviors of individuals for those desired by the persuader through communication. Forcing the persuader to change his / her attitudes is not desirable for the persuader, but the persuader should persuade him / her to accept an offer made by the persuader. In order to satisfy the persuadee with his / her final decision, it is important to explain logically.
At the end of this process it is very important for the persuader to ask the final choice that the persuade has. If the persuade decides to change his / her mind from the initial choice, then persuasion ends and it is considered successful. In any other case it is considered as a fail.[1]

2.5 Framework of Persuasive Design

The persuasive design framework is based on Cialdini's six influential principles of reciprocation, authority, engagement and consistency, liking, scarcity, and social evidence. The framework design covers the computer components as a persuasive technology, including Fig's intersection.

Based on the similarity of their design intentions or goals, a compilation of persuasion techniques is defined and grouped. Each group represents a factor of influence. Design indications are defined for each influencing factor and will be adopted in the web UI design. The design of the UI is divided into the visual elements and the content. The content is defined as the messages that a website attempts to deliver or communicate to the user; whereas the visual elements are defined as the design features that can be used to view the content, also known as the context. Then adapting the UI's persuasion factors will create a more persuasive website.

Even the most popular website for tourism still needs to make full use of persuasion design. Since the characterization of persuasive design is still unclear, especially in the design of the UI, the lack of design signals for persuasive design may have contributed to the problem. Conger proposes four key steps for effective human persuasion. The first is to build credibility by gaining the target audience's confidence. The second is to identify the common ground between persuaders and persuaders. It is a process of identifying and sharing mutual understanding. This step creates some sort of bonding between them, thus strengthening a positive relationship. The third is to use vivid language and convincing evidence to strengthen their position. To achieve this, it is recognized that logical and reasonable fact is the major contributor. The fourth is to connect with each other emotionally. Effective persuaders must have a strong and precise sense of the emotional expectations of the audience. The tone of their arguments has to be ad-
justed properly; sometimes it is enough to come on strong, sometimes much weaker tone.

This paper would like to highlight the importance of the four factors of persuasion, namely relationship, emotion, credibility, and logic, following Conger's indication; in the design of the UI to maximize the persuasiveness and likelihood of a website. These four factors are consistent with the rhetorical concept of Aristotle and the persuasive framework of visual design in[2].

1) Relationship.

This dimension includes techniques of persuasion that are responsible for creating the bond between the UI and the users. Alignment, association, reciprocity, engagement, consistency, involvement, and similarity are some relevant techniques. Designing for these techniques helps users to attract ongoing attention.

2) Emotion.

The users should be able to be entertained by a persuasive website. Their emotional state can be triggered by applying certain techniques such as scarcity, contrast, liking, surprise, interest, harmony, arousal, and passion. Design attributes that can be manipulated using the stated techniques are not limited to typing, color, image, animation, link, and icon, but also include UI element interactivity.

3) Credibility.

A website's credibility may depend on techniques such as recognizability, social proof, assurance, duty, compatibility, reliability, evidence, authority and endorsement by third parties. These techniques build confidence within users, thus influencing their website likelihood.

4) Logic.

Framing, variety, reasoning, simplicity and of course verifiability are among the techniques of persuasion capable of producing the design's logical value. These techniques influence the users’ cognitive thinking and therefore require profound consideration in order to avoid being unintended.
2.6 Persuasive Interactions

Although persuasion as a concept has a lot of ways of been understood, Fogg defines persuasion as “an attempt to shape, reinforce, or change behaviors, feelings, or thoughts about an issue, object, or action”[11]. The technology used for Persuasion was first introduced by Fogg who defined it as related to "any interactive product designed to change attitude or behavior by making desired outcomes easier to achieve”; and brings a very big practical potential for behavior management, e.g. stop smoking, lose weight, the estimated confidence of a website or giving motives to users in order to buy online. There are 3 elements that are involved in persuasive technologies and Communication.

i) source

ii) receiver

iii) message.

The first one, the source, tends to attempt to persuade the receiver in order to act with the desirable behavior within the website, attitudes, or both throughout Call to Action messages.

The value of the message may be altered by the Content of it and the media channels used. Subsequently it alters the impact it has on the receiver. The functional triad framework defines the three most important persuasive roles of computers. i)tool, ii)media, iii)social actor. The main meaning of this is that computers may be used automated persuasive tools. One-Click buying techniques that are used more and more nowadays, give users the opportunity to purchase online very simply with just one click.

The role of computers used as a media is to users the motivation by applying simulation and making them familiar with the cause effect of this behavior. Lately computers have also gained a new role as influencers of the social environment. Welcoming Messages, in some occasions customized, a guided tour through the website attributes and options or even dissuading the user from aborting the website. This experience simulates the experience a customer would get by visiting a physical store.
3 Persuasive Design

Persuasive design takes advantage of the principles of technology of persuasion. Design’s nature is in service of persuasion, inadvertently or deliberately, and for this reason, Redström (2006) considers that one should focus on the definition of the persuasive design in order to attempt to consciously deal with the issue of persuasion, which is based on understanding of the persuasive dimension which governs the dialogue between the user and the objects.. According to Fogg (2009), persuasive design is based in a great amount in the power of simplicity.

Below there will be presented the behavioral models for persuasive design, and the design standards for persuasion systems, such as “Functional Triad”, “Persuasive Systems Design model” and “Design with Intent”.

3.1 Behavioral models for persuasive design

Fogg (2009) presented a simple model in order to understand better human behavior, which was named as Fogg behavior model. This model is is depicted in the shape below.
In order for the “target Behavior” to be achieved, the user must have enough motivation, ability and trigger. All three factors must be accomplished at the same time in order he or she will have the target behavior. So, according to this model, those three factors must be always at the center of persuasive design. [13]

This model is based on several relevant theories and standards, such as Social Cognitive Theory, Advanced Processing Probability Model, Conceptualized Behavioral Theory / Theory Approach, and the Interdisciplinary Model. Although the Behavioral Model is a simplification of human behavior, it helps us to draw some useful remarks. For example, most people are of high ability to implement simple target behaviors. Complex behaviors, on the contrary, require much more attention from the designer to be given into the implementation so to reduce the degree of complexity. Thus, motivation and ability work together as a counterweight: people with low motivation can carry out behavior if they have a high potential. If people cannot carry out a behavior but have a high motivation, they can get the chance to complete it.

Although triggers are used in order to motivate in actions, many target behaviors may not be completed, because there is not the right trigger in the right time. There are many types of triggers such as pop-up notifications, messages etc. Successful triggers share three main characteristics. They must be eye-catching for humans, they must be related with the target behavior and happen at the right time alongside with motivation and ability. Triggers in bad time may have negative effect because they may cause disturbance or irritation.

Finally, the Fogg's Behavioral Model includes the concept of "limitation of behavioral activation". When the combination of motivation and capability pushes a person above this limit, then the trigger will be successful and the individual will carry out the Target behavior. If it is below this limit, then the trigger will not lead to the target behavior. The limit of behavior activation can be depicted as a curve that encompasses all of Figure 6, from the upper left corner to the bottom right.

In the technology of persuasion, the activation of a behavior is in most cases the target. In order to initiate a behavior, successful persuasive technology must boost motivation and ability or in best case both. The most important is providing the trigger for activating the target behavior. Anderson suggested focusing at first on triggers, second on abil-
ity and at last trying to find a way to motivate. The presence of all these factors is essential in order to prevent losing target behaviors.

There are 3 main types of Motivations. Pleasure and pain, hope and fear, social acceptance and rejection. In order to increase the ability there are also 3 factors of ease. First the completion of the target behavior must be easy. If this is time consuming, demands purchase or effort it is safe to assume that it is not an easy target. If a target behavior demands a lot of time to complete or is outside of the social standards probably it is not easy. Last, if the target behavior is something that users are not used to do may think that this is something much more difficult than it actually is. We have to take all this factors under consideration and act appropriately in order to have more chances for humans act the way we intent to.

Those factors vary and depend on the individual and the framework. We have to invest in all of them in order to activate and motivate users. Thus these factors differ from individual to individual and the context, we have to pay full attention to both of them. Since easiness is a very effective way to change behavior, we have to try to create the image of easiness in our website or system in order to motivate users adapt the target behavior. [13]

3.2 Persuasive Systems Design Model

Persuasive Systems Design Model is the most recent and obviously, the most understandable evolution of the theoretical frameworks in the sector. This model can be used for analyzing the framework of persuasive design systems [12].

The development of persuasive systems consists of 3 parts [12]. At the shape below is displayed the procedure of their development. First, and of great importance is to understand the basic things that matter behind all the persuasive systems, prior to applying them. This system can be analyzed and designed only after acquiring a logical level of understanding. In the second phase, the context of persuasive systems must be analyzed, determine the intention, the events and the strategies regarding to the use of a system
like this. At last, we have the evaluation of the system, the quality of it and feedback upon building a new one.

At the first part of the Shape we set the grounds in order to understand the basic issues when designing with persuasion in mind for the web. These are the seven factors we have to keep in mind in order the shape the context in which we attract the user. In the second step we have to determine the intent, what we want to achieve, the event, how we to achieve it and finally the strategy we are going to achieve it. This has to be analyzed in order to identify contradictions or irregularities in the way users think or act, identify appropriate or not - appropriate trigger timing and finding out which is the best persuasive way [12].

Analyzing the framework with this model includes identifying the intention of the persuasive, understanding of the event of the target behavior and defining the strategies that will be used. The recognition of the intention is accompanied with the identification of the persuadee and if the persuasive act intents in a change of mind or act. Understanding an event has to do with the examination of the usage framework and its characteristics, based on the knowledge, the user and the technology framework. Identifying the right strategy has to do with the analysis regarding to if the persuasive messages intent to force feelings or have to do with logic. This plays an important role in order to choose direct or indirect way to approach. A direct approach target users mind, giving
evidence and facts. In the other hand an indirect approach use are more sentimental and use trigger that initiate automated way of editing information.

In the right part of the Shape Design of System Qualities we can see four classifications.

Primary Task Support which consists of the principles of designing for the support of the users during the target behavior. Strategies in the framework of this category rely in a big amount on the tools and the dimensions of the Functional Triad. Tunneling, adaption, personalization, self-monitoring, simulation and testing.

Dialogue Support includes strategies for designing engagement and support system. The aim of these strategies is to motivate users in order achieve their objectives. Some of these strategies are reward, reminders, suggestions, customized proposals, sympathy etc.

System Credibility Support is about the principles of design of more reliable, trustworthy and reliable web systems. The principles of designing include trust, expertise, surface reliability, the feeling of real conditions, authority, third party approval and verifiability.

Social Support Strategies use the actual social influences. Examples of planning principles are the provision of means for social comparison, social facilitation, regulatory influence, social-learning, competition, recognition and cooperation.

In persuasive design the most common principles are reduction, tunnelling and tailoring. (Purpura, 2011) In order to support the dialogue with the users, suggestions is used, in the same time social comparison and regulatory influence are very popular means of providing social support. (Törning, 2009)

The design template for persuasion systems has been used e.g. for the evaluation of software specifications (Räisänen, 2010), to analyze weight loss websites for persuasive characteristics (Lehto, 2010), recall and analysis of persuasive technics in digital services (Segerståhl, 2010), the design of a persuasion system that promotes the adoption of hygienic behavior and ideal weight (Purpura, 2011) as well as studies on persuasion characteristics in mobile wellness applications (Langrial, 2012) and persuasion software
features built into a portable personal device dedicated for gymnastics (Harjumaa, 2009).

3.3 Main Factors for Persuasive Design

3.3.1 Content

Content usually does not play an important role on Persuasive Design discussions both in academic and business circles. By providing the proper content to the users we gain the ability not just to inform or to teach user but in addition to finally influence them. A central role to the content can lead to improved persuasion.

Introduction

Let’s start by defining what is content. Text or multimedia such as audio, images, and video. Elements that can enhance the user experience by making it more interactive and are usually left out of the core of the persuasive design. Although it is proven as negative we can find many referrals to content from academics or professionals as unimportant or difficult to use and take advantage of it in the amount that it does not worth the hassle.

Persuasive Design and Academia

Maybe the most outstanding work in the field of persuasive design comes from the Stanford University psychologist B.J. Fogg. In Fogg’s book *Persuasive Technology: Using Computers to Influence What We Think and Do*, Fogg implies the importance of content to persuasive games and persuasive social actors. [5] However, throughout the book, Fogg explicitly addresses design and technological capacity. In other words, it appears to be largely assumed to have quality content.

Later in another academic article, Fogg recommends focusing on behaviour, or action, on attitude as a key change metric. [6] Because much content has more influence on attitude than action, this recommendation implies that content is not essential for persuasive experimentation.

Another example of academic content omitted from the persuasive discussion of design is the article “Catalyzing a Perfect Storm” in *Interactions*. [7] While the article men-
tions several persuasive experiences that are rich in content, the article does not explain how content is planned, maintained, and evaluated. In addition, its call for funding for research includes areas such as usability but not content.

Persuasive Design Practice

In practicing the design, content is usually considered to be the main responsibility of the client or someone’s else than the designer. This results to unlabeled content. But this problem is more obvious by the name. By using the word design, we tend to think everything visual but the content. [8]

**Which is the result of underestimating content**

Underestimating the importance of the content in the persuasive procedure usually leads to excluding it from every step of the design. Planning, development, creation and evaluation. By leaving content out of this procedure may result to everyone involved. Without taking into account the content, a designer for a persuasive design will not be able to take advantage of opportunities to influence the users. The biggest problem comes when a designer believes that the client or someone else should be in charge of the content is that this often results in delays, fails or even having to readjust or redesign the website. [8] We should also take into account a problem that is very usual on website and this is the ability of the client to produce new content. This may result in losing the initiate persuasive experience to the users. [9] The Lack of giving importance to the content may also have a negative effect to the users. Content plays an important role when it comes to motivation on completing an action, guiding through an action or explaining it. If a persuasive experience is design around only design and does not take content into account may result users to feel pressured, manipulated, confused or even bored. [4] But it does not end there. The problems occurred by not taking content into account for persuasive design may affect the evaluators of the website. It is difficult and, in some cases, impossible to evaluate what they cannot identify. The absence of a working vocabulary for content and techniques turns the evaluator unable to evaluate the persuasive experience. As has been noted before by Ginny Redish, that a lot of evaluations “focus only on finding information—not on how the information [content] itself works for people.”
Industry’s Changes that Arise the Importance of Content

When it comes to an interactive experience, content always plays a significant role. In the interactive industry, the timing of several trends further empathizes the content importance. Online content is used by people to develop attitudes, make decisions and take action. In a persuasive experience, these trends intensify the consequences of ignoring content and increase the urgency of addressing content.

Rise of Social Networks or Social Media

Social Media such as Facebook or Instagram are all about the content. The Content that is produced and consumed by the users. Social media platforms are making publishing or even creating content easier than ever. At the same time, most of the popular social media platforms are getting bigger than ever although there are many concerns about privacy issues.

Growth of Internet Use and Digital Business

According to Dianeosis research (2016), more than 90% of landline holders have access to the web, 58.3% of Greeks prefer the internet in order to learn the news, 86.1% think of the internet as something nice and trust it more than the traditional media. [17]

At the same time, different aspects of businesses—from communication to commerce—are processed totally on the web. For example, there are websites that claim that they use AI to generate logotypes or other creatives or even others that help people make financial decisions by combining personal data and content.

Rise of smartphone area, Geo Located Services, and Always On Computing

Mobile Computing gives new unlimited opportunities to give alternative purposes to content for a mobile website version and application. Geo Located services combined with ubiquitous computing offer new, like never before, possibilities for content for a specific location which is a great tool for tourism applications, retail stores, universities
and many other locations of interest. The combination of these trends underscores the important role content plays in persuasive interactive design. Not giving the content the necessary importance means missing the opportunities offered by these trends.

**Persuasive Content in Academia and Industry**

While content is not in the persuasive design discussions, it has a presence in the persuasion discussions. There are several academic disciplines and business practices that take content into consideration.

Persuasive content to academics is about rhetorics. It is all about the use of the right words, in a certain row to achieve persuasion or the desired feelings. It is strongly attached to psychology and the way brain functions and processes information.

Connected to persuasive content, the business practices consist of marketing, sales and advertising, PR, and media. Today, all these functions are increasingly happening through the web, and online content is becoming a more influential force. An example for this practice is the advertisement for BlackFriday 2018 that Kotsovolos, a Greek Branch of Dixons, launched on television that in the beginning of the spot suggest us, as viewers, Don’t Skip (Like the YouTube ads)

**Giving the right Role for Content in a Persuasive Experience**

Content in most cases is dealt as supplement or filler in the process of persuasive design. If designers start treating content as the core everything would be affected.

**Filler into Core - Content Out**

Instead of treating content as the "filler" of a convincing design, it is time to treat content as the core. Content decisions affect a persuasive experience's tone, flow, substance, meaning, and more. It's time to "de-sign from the content out," as Jeffrey Zeldman noted at An Event Apart in 2010. This perspective has significant process and evaluation implications.

**Implications of the Process.** For each step of planning and executing a persuasive experience, content is critical. Content must be a primary consideration, not an afterthought, from developing the strategy to building and launching the experience. And,
after an interactive effort has been started, it is critical to maintain the content over time. This new process requires new artifacts like content inventories, content matrices, content concepts, editorial style guides, calendars editorials, and more. [4][10]

**Implications of the Evaluation.** If content is the core of a persuasive experience, then without examining the content, no evaluation of such an experience is complete. Qualitative and quantitative research is needed to evaluate content well in the planning and execution phases. And, after living a persuasive experience, constant evaluation of the performance of the content will provide insight into what works well and what content needs to be adjusted. [4]

**Advantages**

It offers three key benefits to restore digital content to the core of persuasive experience:

1. Better Practice
2. Better Research
3. Better Results

The practice of persuasive experience improves significantly by addressing content in planning, creation, and evaluation. Projects are more likely to be completed with a low risk level at a high quality level. And over time, persuasive experiences with appropriate content planning will remain influential.

Restoring content to a central role opens a new door— or reopening a previously closed door — to bodies of content research and persuasive experience. Media studies, rhetoric studies and more can inform this much-needed research on how the attitude and action of digital content influences.

Improving persuasive experience practice and research will yield better results from them— whether they are more sales or healthier people.
Conclusion

While content has firm academic and practical grounding in persuasion, it was excluded from the persuasive design discussion. Treating content as the filler of a persuasive design creates problems for a persuasive experience for planners, users, and evaluators. If we overlook content this way, we miss an opportunity to influence the attitudes and actions of the users to make a digital experience. Content can and must play a central role in the planning, execution and evaluation of a persuasive experience to improve results.

Vance Packard (1957) made the very first exposition of hidden persuaders in advertising to a wide audience. His book "The Hidden Persuaders" is based on profound consumer interviews to identify their hidden motivations. In his work, Packar took mostly supraliminal messages into consideration that are within the absolute threshold and can be easily noticed by humans, yet the person may not be fully aware of his influence. The work of Packard is predominantly based on motivational research and psychological, behavioristic approach. It was considered at that time that the message sent by the mass media was acting as a stimulus and that all people should have the same response. Packard was the first to publicly assume that without awareness, advertisements could influence the emotions of people. It was also suggested that people would not be able to express the real motivation for the purchase verbally, rather they would state socially acceptable reasons. In addition, Packard discusses tricks such as product integration, stealth and buzz marketing in the program broadcasts. Although most of what Packard outlined is still relevant, it has gone far beyond marketing and advertising. (In 2008, Nelson.)

There is such a wide variety of products and services nowadays that marketers have had to become crafty over the past decades and come up with tricky ways to get people to buy their product or service. Modern marketers are well aware of all the hidden factors and psychological components discussed earlier, influencing the purchasing decision. We know little, but nearly every ad today has some subliminal or supraliminal message in it or is created using the triggers that are known to catch attention. This marketing influences early childhood stars and every step of the daily routine follows each person.

In this chapter it is explained the main persuasive techniques that are used in marketing and advertising and there are examples shown of how businesses do incorporate these
techniques in design of their communication campaigns. Chapter 3 is also based on the book “Brandwashed- Tricks Companies Use to Manipulate Our Minds and Persuade Us to Buy” written by Martin Lindstrom’s (2011).

3.3.2 Emotional

Start soon

Memories are scientifically proven even from early childhood that are capable of surviving even if there is an incident of brain damage, which is that in an event of a damaged brain, it is still able to remember something by senses such as sound or even smell, on the other hand the brain of a human with good health is capable of caring a strong combination of recollections from its childhood. This also relates to brands. According to studies brand and product preference first appear by the age of five. However, recently manufacturers achieved to expand their influence one step further. Terrifying as it sounds, setting item preferences before the baby is born is conceivable. Children can hear sounds while in the belly and recognize smells. Subsequently indulges are customized organically to like commercial jingles to which mother was uncovered and later when born perceives those and has a positive inclination towards the advertisement and also item and brand all in all. What mother spends during pregnancy also affects the baby's future grown-up habits. A baby can identify scents and tastes by week 12 that have recently been traveled through amniotic liquid into the belly. In this way it can be very well understood that babies are brought into the world with a lot of preferences as of now, and many brands are very aware of it. A while before a shopping center, mostly structured for pregnant women and young moms, set a test meaning to see if it will affect the infants. They started to shower cherry smell through the divisions, which is known to have a quiet impact. Later, the shopping center started receiving letters from ladies who used to shop there while they were pregnant that when they entered the shopping center with their infants, babies quickly stopped crying and started to act smoothly. Since the moment they are born, children are presented to several brands every day. A year and a half old babies can see and recognize brands, and a greater number of brands than living creatures can be named by the age of three children. They also realize that the names shape preferences according to the 2010 issue of Pediatrics. Dif-
ferent strategies are used to maintain preferences that will stick to children for the duration of their life brands. The least demanding approach to drawing a child's attention is to place an advertisement in a kind of fun, such as a web-based gaming platform or a versatile application. Such games are viewed as a method of guerrilla display also in the light of the fact that children will generally play with companions or offer friends involvement. Another wonder in children's advertising is precocious puberty. Kids are growing faster these days and begin to use adolescent items for example, moisturizers, razors, beautifiers for young ladies and post-shaving astringents earlier in their lives for young men. Exceptional guerrilla advertisers are contracted to promote such items for youthful groups of onlookers. Employed kids talk to the age group about what attention should be given and organizations give them items and special offers such as discounts so that they can show it off and promote it among peers along these lines. Another example is that in the U.S. Gillette sends "Welcome to Adulthood" packages to boys on their birthday and by the 18th birthday American teenager is likely to receive an unexpected present from a tobacco company that includes coupons for the purchase of the company's products among other things. Car manufacturers also begin to form a potential customer in a child as early as possible. Audi makes a line of teddy bears, for example, while Porsche has an advertisement in which a young boy dreams of growing up and getting a Porsche 911, and Shell, the gas company, has an agreement with LEGO to highlight its logo on LEGO toys.

Similarly, while being an effortlessly affected audience, children are also a "pester power," implying that they are incredible influencers of the purchase preference of their parents. Therefore, not only does the family set the standard of which brands are the best to devour, wear and use, but the youngster can persuade parents to buy certain items. With all in mind, it is important for companies to advance to the brand sufficiently early in the brain of the human so that he / she can bring it throughout life and pass it on to generations.

**The Fear**

One of the most popular advertising techniques is to attract attention by playing with the fears of humans. Fear is one of the negative emotions that appears if the person is afraid or worried about happening something unfortunate[18]. Fears come in different ways: it can be as fear of the dark, as an inner fear of death, or a person can actually be fright-
ened by a horror film or just an unexpected sound. However, what is important is that fear is attractive in some way. For this there is even a biological proof. When a person feels scared epinephrine is released, a hormone that increases adrenaline, creating a pleasurable sensation. Furthermore, it is known that fear can bring people together, bring them closer together, uniting them against a potential thread. Sometimes, however, these threads are not logically based, but because of the brain's structure, people are unable to control it. For marketers, this comes in very handy.

There are three main components in the approach to fear: fear, threat and perceived effectiveness. Fear itself as a negative emotion, threat as a stimulus that creates realization that an adverse outcome can come, and effectiveness as a belief that threat can be eliminated if suggested acts are taken. To be commercial as efficient as possible, there should be a strong threat and a guide to accurate actions. Appeal for fear can be arranged in different ways. At first, the direct and indirect approach. The recipient and his or her well-being are concerned with direct approach. Indirect approach focuses on helping other people in an unfavorable situation. [19] There are also levels of fear in advertising. High-fear and low-fear approaches. High-fear approach gives emphasis into such aspects as mortality. Low-fear approach focuses in creating anxiety which has the result of human attempts to get rid of the feeling of high tension. Every approach in any way implies that using a specific product or service may stop the possible, unwanted negative outcome. [20]

All humans are not the same so their set of fears is not the same, however there are several fears applicable to all. At First, fear of failure. Beside the ideal image humans have for themselves the person wants to become, there is at the same time a feared version of the person that they wish to avoid. In this case, the most efficient and powerful persuader is to present the feared self and tell the consumer that if they do not use the advertised product or service, this is their future to come. In some cases marketers go one step further and begin influencing subconsciously by presenting insecurities humans were not even aware of. The first business to take advantage of this approach was “Listerine”, the antiseptic mouthwash company, back in 1920’s. During that time, what we call nowadays personal hygiene was not in the top of the list for the essentials. However, Listerine draw attention to bad breath smell and sense referring to its scary-sounding medical term “halitosis” [21]. Listerine was actually presenting halitosis as a horrible condition
and their products could help users get rid of it and become owner able members of the society. One more up to date example is the campaign from Dove “Go Sleeveless” arguing that the product they offered in addition to fighting the body odor it also makes the armpits much more pretty. Such exclamation brought the question into the minds of the consumer if there is a beauty standard for the appearance of armpits and the fear that their armpits are not good enough for the society to accept. The alternative name for this technique is “shame marketing”.

Another one technique to use is “panoramic fear”. It implies that there is no control over anything and that nothing really depends on us, the people. It makes consumers go to research for any comfort. The result of this technique is that people continue to buy organic food, moisturizers, bottled water and all the products that they believe can improve their health, well-being, making them look better or more protected. Fear when combined with the sense of guilt is a standout amongst the incredible mixes in advertising. When at times fear alone just seeds thought as a primary concern, guilt becomes a powerful trigger in order to take action. This guilt technique is particularly viable to females and of course on mothers. Always stressed, mothers, over their kids and if something bad occurs, mother thinks of it as is her blame. The mother then begins feeling regretful for not taking proper care of the child, not purchasing enough books or not nourishing well enough. Such a guilt when combined with the dread that maybe something happen another time is a ground-breaking trigger.

One more powerful combination for fear is trailed by expectation. To play on the dread of social isolation is an exemplary move for this situation. Regardless of how dependent or independent the individual is, a biological level is determined by the need to have a place in a group. In this field, pharmaceutical advertising is flourishing. They start the advertisement with the feared self-image and then show how better, healthier and happier it turns out to be after taking the medication. They infer that no one needs to spend time with "before" individual yet the "after" individual is instantly accepted and the center of attention.

In the last years people have starts becoming more and more sensitive about their health and their wellbeing and for that reason started to worry more and more for their cleanliness. Every person has little tolerance for germs and microbes to some extend due to the fact that they usually come with death or illnesses as an expected result. This fear, in
many cases, plays a role in purchasing decisions. According to the NBC brain scanning experiment, the amygdala region of the brain responsible for fear was turned on each time the customer selected a particular product. The fear generated at this moment came from the concern that the product may have been misused and damaged by somebody before. Because of that, businesses had to come up with the freshness illusion. This is the reason why this plastic strip is attached between the lid and the jar on many products nowadays, hotels attach paper seals on glasses or even the sound produced by the escaping air when the jar is first opened by the consumer. These are not necessarily absolute proof of freshness or cleanliness, but in that way it tricks people into thinking about them. In addition, a customer should feel relaxed and comfortable in the shop to be able to make a purchase and believe the shop is clean and the products are fresh. The same goes for e-commerce.

In addition, fear appeal is largely applied to commercials of social concern. In such cases, negative strengthening may dramatically alter behavioral patterns [22]. For example, advertisement that presents the consequences of driving while intoxicated may result to individuals think again before driving.

**Addicted and Obsessed**

Even though we usually refuse to admit it to ourselves, somehow to a certain point we are all addicted or obsessed with something. Our mobile phone is a clear example. A few people are actually capable and willing to put their smartphones down and be disconnected from the web. Although it does not have any medical evidence of addiction, it is scientifically proven that when an individual receives a notification, a dopamine shot is released that creates a pleasurable feeling. This actually is about the actual process that happens when a person addicted to drugs gets a dose. When dopamine drops back down, people crave that feeling of dopamine again to experience it. But the more often this sensation is experienced by the person, the greater tolerance he or she is building against it, and then more products or behavior are needed to satisfy this desire. That's how addiction starts and anything-beverage, tech product, shopping, running, etc. can become addicted.

Brands are aware of this phenomenon, of course, and while they do not have the ability to force addiction instantly, they have a scheme that forms it slowly, over time, but
steadily. The "routine stage" is the first step. These are the products or services that people are already using every day. The "dream stage" is the second but also important step. These are products or services the individual doesn't really need, but because of the emotional impulse he or she actually bought. Such purchases occur mostly when the person is in a relaxed state and out of the routine zone, and that is why the product is instantly associated with good time-off memories. Later brands bring these products into the routine days to trigger the pleasurable feeling again and it's almost impossible to leave out when something becomes part of a routine.

Cravings accompany obsessions and addictions. When a person wants to feel that pleasurable sensation again, he or she is searching for something, product or service. It may seem like cravings appear out of the blank, but in reality our surroundings are filled with signals that constantly trigger cravings. For example, many not – so healthy packages contain subconscious signals to consume products. Soda drink ads feature a certain, extremely large number of bubbles and the bottle or can always be "sweaty." In triggering craving as well, the sound of opening bottle is of great importance. All of these together subconsciously give the image of how cold, bubbly and refreshing the drink is and how pleasurable it might be to experience that feeling over and over again. In addition, according to Nature Neuroscience, the effect on the brain of junk food and carbonated drinks is almost the same as that of cocaine. After consuming junk food, the dopamine levels remain seven times longer in the body at a higher level than after cocaine.

Everyone is aware of addiction to games and probably even know someone who spends a lot of time gaming every day. It is also known to marketers. There are many brand-created or brand-supported games that promote certain products throughout the game's progress and in some cases even allow bonuses or coupons to be collected that can be exchanged for a real product. The terrifying thing about playing on cravings and addiction is that it remains forever in this way since this brain area is activated. If a person is unable to obtain the necessary dopamine from gaming experience, he or she will switch to shopping, eating, etc.

Brands in order to engage more and more with their customers on line have taken advantage of the Gamification technique. With this gamification techniques they try to make a part of their purchase funnel or even the whole funnel feels like a gaming pro-
cess. With gamification the options are limitless. The marketers may force users to create accounts, or connect their social accounts in order to get badges, gifts, etc. The gamification experience is extremely addictive, and the objective is for brands to become part of the routine. In this aim there are many techniques that can help such as daily bonuses, notifications etc. A great example of the gamification process is Foursquare where the users the more they used it, they leveled up, they gained different symbols and titles. The person who got to the higher level to certain geographical location got the symbol of the mayor of the district. In order to bring this game to real world, foursquare made a collaboration with some other brands, one of them was MediaMarkt, so the so-called mayor would have their very own parking spots in their physical store.

**Provocation**

Provocation is one of the most anticipated persuaders in advertising. In ads of all kinds you can see attractive half-naked people: beauty products, perfume, technology gadgets, clothes, etc. In fact, nearly everywhere. People respond to ads with provocative–sexual content in the same way they would respond to a sexual suggestion in real life, according to different research. Women are more prone to a scenario based on romance, whereas men are more responsive to sexual innuendo.

It’s not just the provocative appeal that gets the attention, though. When people see attractive and happy individuals in the advertisements, they activate mirror neurons in the brain allowing them to imagine themselves as attractive and desirable as the individuals they see in the advertisements.

Axe case, the deodorant company, is one of the biggest examples of incorporating provocation into advertising. Before launching their product, they spread a viral closed identity questionnaire to men around the globe aimed at gaining insight into their sexual desires and fantasies. The results showed that nearly every male shared a very common fantasy in which they were simultaneously seduced by a large number of women. They followed men to bars in the next step and noticed how they tried to attract the attention of a woman. They divided men into six groups based on their findings and outlined which groups are the most prospects. That's how the advertisement series was created...
featuring normal, neighboring males who are instantly attracted to them with low self-esteem and experience, spraying Axe throughout their bodies, and several hot women. Such advertising achieves a twofold objective. For customers to relate to the character they see on the screen, but use the Axe deodorant spray to make them picture themselves and become instantly desirable. It also shows how sexual fantasies can be a powerful persuader.

To some extent, women are also attracted to other women and may find another woman's image attractive. However, there are many billboards or web banners with half-naked men promoting underwear, for example. While promoting male underwear to women would have logic, it is known that man will hardly ever admit finding another attractive man. According to fMRI scan, however, when viewing such an advertisement, the brains of men light up full of denial followed by interest. The trick in such advertising is called "Playgirl marketing," which appears to be powerful enough to influence purchasing decision. It shows the male model's body in a way that men deceive themselves into thinking they are only examining a certain part of the advertisement, such as how good shirt emphasizes the chest muscles.

The wallet-carriers are targeted at another technique including sex appeal. Most commonly called parents. Many products or services that were originally intended for children carry sexual undertone in order to favorably predispose parents to purchase the product or service. It is called the strategy of the Shrek. The most obvious example comes from the Shrek franchise itself, where the king's name Farquaad is pronounced as "Fuckwad," which attracts the attention of adults while it is not obvious to a child to understand. The pop star Justin Bieber's business model is not such an obvious example. While the main target audience may seem to be teenage girls, their moms are actually the target audience. The goal is to evoke the teenage sexuality of older women and make them want to buy the CDs and merchandise from Justin Bieber by persuading them with the excuse of fulfilling the wishes of their child.

Relatively new marketing niche originally targets male products for females and implements the same shopping techniques as for female products. Although it has no straightforward relationship to provocation, it implies that using certain products or services such as moisturizers, eye creams, nourishing shampoos or male massages makes you more sexually attractive and applying vanity sizing techniques in the department of
clothing makes you feel much more confident. However, many men are still ashamed of admitting the fact of shopping for beauty products. That's why male and female departments or even cosmetic shelves are clearly divided in both physical stores and e-commerce. While it was made of common sense logically and serves the need for rapid product research, it was actually decided with the help of experiment. Big companies use a technique to set up "fake supermarkets." For that matter, they use empty warehouses where they place their products along with competitors, let people in and analyze how they shop and browse through the aisles. Usually "shoppers" are attached for a more complete picture to the brain scanning equipment. Based on the data analyzed, companies outline which is the best placement for the product to generate the highest sales revenue, and this is how male and female products should be divided in the premises of the shop. This also applies to the web where we can determine how and where our products or services should be placed by using the data from an e-shop, analyzing the public's behavior.

Social Pressure

It is scientifically proven that every human has the need to belong, to be accepted and be a part of a bigger society. In most cases, it means adapting and acting in a similar way or manner to other people around. In some cases, highlighting brings discomfort and it becomes the point of pressure for marketers to try to persuade consumers to use the same products or services around them. This phenomenon is called peer pressure in psychology, and it is explained in such a way that when people think of themselves they do it in relation to other people. Instinctively human beings analyze other people's behavior to decide on their own actions. The product that everyone else wants is much more valuable in the consumer's mind.

A good example of peer-convincing marketing trick comes from Derrick Borte's film "The Joneses" (2009) in which a wealthy and attractive family recently moved into the neighborhood turns out to be just a set of specially hired actors to show and sell off all their belongings. Their goal is to make all the city's people want the same products that the wealthy and attractive family has. It goes so far that in trying to fit in and be as prestigious as the Joneses gets into a lot of debts, one of the neighbors realizes that he is still not able to be on the same level and finally commit suicide. The film shows how much
influence our environment has on us, especially humans, and how powerful this peer pressure and word of mouth is without our realization.

Not that obvious peer pressure examples are best sellers shelves in the physical stores such as book stores and in the e-commerce websites, as well as all sorts of different “What's trending” compilations. They are made to seem as if a team of specialist was testing and reviewing the products or services themselves, however, most of the names making it to the list are paid.

Social media networks implement the principle of social peer pressure marketing. When we see that some of our digital friends liked something, we instantly think that it is probably at least worth paying attention to. Once we liked it also, it is shown on the feed to the rest of our digital friends and so on.

As mentioned earlier, children are the group most vulnerable to marketing. However, the human brain is not sufficiently mature and has not created a stable sense of self until early adulthood. Therefore, people fall for peer pressure until that age. The age group mentioned above tends to believe that material goods in society can make them popular and much more valued. It also speaks of the low level of self-esteem.

There is also a reverse peer pressure phenomenon that results from "generation lap." Young people don't want to look like their parents while formulating themselves for their adults, and that's why many brands create "rebellious" products that parents know they won't approve of. It works with older generations, as well as people who are not pro of popular trends and products that are generally accepted. They try to stand out by using different things that everyone else uses but in reality they only succeed in creating another group of people who are exactly the same in their behavior and preferences.

Nostalgia

One very simple but at the same time powerful psychological trick used often by marketers is nostalgia. Nostalgia is a special feeling, which is both at the same time pleasurable and sad. It is the state when a person gets when remembering the past [18]. An important detail is that people tend to remember the past in a much more good and enjoyable way than the reality was. This phenomenon is known as “rosy remembering” and it keeps people safe from reliving memories in pain.
The older the person becomes the stronger and the desire to revive past experiences that are positive and pleasurable. Brands are aware of it, as well as memories of the childhood and preferences of adolescents. Combined, it makes a great campaign capable of bringing about a noticeable increase in sales. It can be an old commercial or an old-style commercial, decades-old packaging style or a spokesman who used to advocate the brand in the past and the audience has connected him or her to the brand as well as the positive and pleasurable time. The older the brand itself is the more favorable people's perception of it. They relive the moment when they first tried it when they see their products or services and in the subconscious that time was much better and simpler.

People also tend to have an altered reaction not only when in the past they are reminded of a certain period of time, but also when they mention time itself can influence the decision to complete the purchase in a powerful persuasive way. Time flies and everyone wish they had more of it. Subconsciously mentioning time as itself in the advertisement makes the consumer feel more connected to the product or service and gives a positive predisposition to complete the purchase.

During unstable times, for example economic crises, is the most favorable period to implement a nostalgia marketing. People are more likely to remember the times when they were not burdened with such problems in such bad and difficult situations and live with less concern.

Although our past is nearly perfect in our minds, we rarely fall for perfect products or services. Part of nostalgia is authenticity, which means that what makes a product unique is that we can remember a small imperfection, a scar, a funny sound. For example, the Tilt's sound when you press the shift button 5 times quickly. To give them the authentic look and feel, companies had to create artificial flaws in their products or services. The hand-written signs in grocery stores, for example, or the fruits still hanging as bunches are nothing but marketing movements.

For businesses, the easiest and cheapest nostalgia marketing trick is to release old commercials again. Even if the potential consumer or target audience has never previously used the product or service, past time visual reminders will retrieve good memories creating a link between the product and memory. Consumers tend to stick to products that
awaken their memories or associate with good old and pleasurable times and thus de-
velop or strengthen the loyalty of the brand.

**Who Suggests this Product or Service**

For everyday public people or celebrities, stars and famous people is a totally other, dif-
ferent world from the one common mortals live. People envy them and want to become like them, to look in a way like them. The natural attraction to celebrities and stars starts very early during the first years of life when young children want to become football players, kings, astronauts or superheroes. As they grow it shifts to movies’, television’s, etc celebrities. People want to be as rich, popular, beautiful and respectable as superstars, and if a person can not be like his or her heroes, he or she at least wants to have something in common with them. That's why many brands are inviting celebrities to be part of advertisements, become spokespersons or even buy the shares of the company. Studies show that if a celebrity appears in an advertisement, consumers will be persuaded that the product is authentic and reliable. And if the advertisement is psychologically correct, it makes people think they are buying a part of celebrity by buying this particular product or service. By using this product, people believe that the celebrity is using it, they feel more attached to that famous person and deep inside subconscious that they are acting like that person has become.

Another strategy is to make people feel that they themselves are celebrities. This is a reason why companies are introducing priority clubs for members, gold membership cards, elite suites, etc.

Consumers tend to pay much greater attention not only to products or services promoted by the celebrities themselves, but also by the people associated with the celebrities. This is a common beauty industry phenomenon. The shelves of retailers can find numerous products created by celebrity make-up artists or celebrity doctors. Another thing when it comes to doctors, products that exclaim "approved by dermatologists" or "doctor-recommended" immediately create more positive reactions as those products or services were medically tested and approved by people who know the most about this field in the understanding of consumers.
In this spectrum, the most recent addition is the social media influencers. They are, or used to be regular people, that achieved to gather a huge amount of attention and digital followers on social media platforms. They provide content and their follower consume it. For many of them this is their many source for living. They maintain YouTube channel, Instagram page etc where they place sponsored content by brands. In this way the brands talk to their audience through the profile that they think is one of us. If this works for him or her, it will work for me. These influencers are a new kind of celebrities and their engagement with the public is in most cases more strong than traditional celebrities. Some of them are called Brand Ambassador like the successful Youtuber Casey Neistat for Samsung and many more. They act like traditional celebrities, launching their fashion lines, their merchandise stores or their custom made builds of products. In many case when they promote a product or service, like Linus tech tips, they gift their audience with a discount coupon or a free trial in order both to measure their appeal and to boost this product or service.

But not only famous, celebrities of even recognizable persons can improve persuasion. Testimonials are anecdotal evidence, presented as stories from an individual who has used a product or a service, done something, gone somewhere. Persuasion attempts to get another person to have a mindset you are interested in them having and taking our refraining from a specified action. So testimonial persuasion would be a technique of persuading via personal success or satisfaction stories. In other case, if the product or service is not enjoying great acceptance by the user the implication of testimonials will definitely hurt the sales. Testimonials and rating can have an extremely big result if there is willingness from the users to create this relevant content.

**Hope and Faith**

There is a great amount of fancy products or services nowadays that promise to improve health status, prevent illnesses, make us prettier, help us lose weight etc. But such products or services usually appear from nowhere and it turns out there is no medical proof of their promised capabilities after thorough investigation. Such products or services are mostly marketed by somatic points to consumers. These are the shortcuts created in the
brain of consumers based on the association of a positive feeling with a physical object to make the most favorable purchase decision. Such companies also tend to create near-fanatical faith in the miraculously promised efficacy of their products or services by linking them to happiness, health, luck, well-being, and hope. An example of such a trick is putting on a packaging a picture of a waterfall. Somatic markers come into force when a person sees such a picture as the mind connects the waterfall picture with nature, purity, and peace. It leads consumers to believe that this product also carries the same qualities in the packaging. Such associations have sufficient power to persuade a person to think twice as quickly as possible.

Another example is the marketing of the name of the network. In this case, companies hire people to promote their products or services by visiting their friends and neighbors and telling them how the product helped them magically or made them feel and look better. They offer to sign for and try a free trial when the trust is gained. The trick is to keep sending packages after the trial has expired and start charging for it without notification unless the consumer gets in touch with the company and cancels the subscription.

It is now one of the most profitable industries to sell health services and products. Selling "perceived health and wellness" is a common strategy. Marketers create the illusion of health by applying buzzwords like "natural," "no artificial coloring," "no added preservatives" to the packaging. Such exclamations are not normally regulated by the state and therefore there is no proof that products are actually healthy.

Many people strive for peace of mind and simplicity in a modern world of hustle and unlimited options. That is why they are starting to switch to green, natural products that are much simpler and better in their minds. Such green products are also much more expensive, but in order to be perceived as environmentally responsible people are willing to pay this larger amount. Unconsciously allowing such responsible purchases to make them more irresponsible in other decisions. Moreover, buying green, environmentally friendly products is an act of competitive altruism, meaning that individuals not only point out that they are socially and environmentally responsible, but also show others that they can afford it financially.
3.3.3 Technical Spectrum

Not all the persuasive techniques that companies use are directly linked to feelings and emotions or incorporate factors that are predominantly psychological. A technical approach is used in some approaches. As a result, they affect the psychological state and persuade people to buy more that should be mentioned.

Data mining

Data mining is the most shocking and complicated trick companies apply. Brands can learn all about the needs, preferences, wants and desires of their customers. They know about every user making purchases and every e-shop visit. They even know what pages a certain user looked at while browsing and in what mood he or she made the purchases.

Data mining means analyzing large amounts of information to determine some patterns[28]. It tracks the behavior of users in marketing, which not only informs businesses about what people buy or view, but also helps to determine their age, family status, gender, income, and much more.

There are nowadays a lot of data mining companies and tools that do as consumers analyze every user interaction. Every time a person logs in or pays with a credit card, buys something, adds something to the Wishlist or even looks up information in a search engine, every time someone visits a data mining company shop records the data, analyzes it and sells it to marketers.

Another example of how businesses can redeem sensitive data in some cases and regions is through credit and debit card bank details. Any transaction we make with the card is stored in the information bank with the merchant's category code identifying what kind of purchase was made that creates a pattern in big data. Using the "predictive modeling" technique, banks compile user profile sets with more or less similar consumer behavior and provide them to third parties.

In addition, data mining helps retailers online to apply custom retargeting. Software like Predicta and Baynote can track search engine inquiries and tailor the online store front page based on what the person was looking for. It can even predict if the customer is looking for shops or willing to pay the full price. Talking about search engines, Google
is the largest data tracking company that is aware not only of every single search request made, but also of user's preferences for music / movies / books, health issues, relationship issues. In order to deprive useful information, it can even scan through emails and determine what the chat is about.

**Neuromarketing**

It would be wrong to claim that the techniques discussed earlier work without fail in the modern world of new and unlimited opportunities and growing technologies. Neuromarketing is called the latest scientific research questioning and general attempt to measure the effectiveness of persuasive techniques and marketing campaigns. Neuromarketing is a brain-scanning marketing research and behavioral pattern assessment with biometric extension[24].

Using fMRI and special brain scanning equipment, researchers are now able to determine which parts of the brain light up during the purchase decision-making process while scanning the packaging or analyzing the price when viewing the advertisement. For certain emotions and actions, each part of the brain is responsible. Such research therefore helps marketers to understand nearly all the underlying emotions towards their products or services that customers can not express verbally.

There are still discussions, however, as to whether neuromarketing is in fact a proper persuasive technique to implement. It can be applied with the good intention to better understand consumers and to develop products or services in order to satisfy their needs and desires more deeply and to give them the best possible pleasure through the purchase funnel. Nevertheless, the results of research on neuromarketing can be used to develop ways to deceive and persuade consumers to buy more. [25]

For the time being, neuromarketing is not a very common approach in advertising and marketing across the market but as it grows I can give more data to marketers and open new ways of persuasion.

**3.3.4 Conclusion**

Apart from the well-known traditional ways for companies to advertise and sell their products or services on line, Marketers now have a few techniques and little more tricks
to get people to buy more and more. Content plays has a very important part in this. Although some of those sounds quite obvious, many come as a surprise. But as Martin Lindstrom and Walker have already said, no matter how sophisticated and complex the persuasive maneuver is, we are the most powerful persuader. If the product is good enough to create value and word of mouth marketing, its sales volume will be high as much as possible. People tend to rely even on friends and family opinions and are more likely to retrieve information about a product if it was mentioned earlier by someone from the trusted circle. The placement of testimonials about the entire e-shop and the purchase process is very important in this spirit and, of course, in each product or service. So the most important thing to generate success, despite how refined and modified marketing campaigns are, is to make people talk about the product and recommend it to others.
Persuasive Techniques in Purchase Funneling

In the web the possibilities are limitless. When you design a website there are principals and guidelines, but you should also test them and their effectiveness because the users of a website may not react the same way as users of another, even similar website.

In this chapter it will be examined if the sector of private insurance in Greece applies persuasive techniques in their websites in every step of the funneling process. According to the union of private insurance companies there are 49 private insurance companies in Greece. Some of them share the same website, as they are different companies but under the same brand and 3 of them do not have a website. The total number of all the websites reached up to 39 active and running distinct domain names. Taking into consideration the funnel as described by Forrester (2007) the steps are Awareness, Consideration, Preference, Action and Loyalty. Every step was evaluated in different items and in order to achieve objectivity in the process of collecting data each item was coded as “1” or “0” (Lee and Morrison, 2010 as cited in Escobar-Rodriquez and Carvajal Trujillo, 2013). The final score was determined by the sub score of each item (the positive answers) divided by the sum of the items that was part of. The data was gathered by visiting each website.

3.4 Descriptive Analysis

All of the private insurance companies targeted the Greek market and the evaluation was based in basic techniques used in each step of the purchase funnel. For the awareness step the first item that was sought was “pop up message” that welcomes the visitor to the website or attracts visitor’s attention to a certain point of the website. Of course the banner that informed about the cookie policy was excluded. The second item was the “join our newsletter” section at any part of the front page which is used in order to stay in touch with users. And last the third item that was measured was the existence of “highlighted services” such as special promotions or regular services that are highlighted in the front page of the website in a banner, slider or a special place. For the second step, the consideration, the first item that was sought was “triggers”. Anything in the website that would bring you the willingness to purchase any insurance. Statistics about accidents or actual nursing costs are some examples. The second item that was
sought was “Cost – savings estimator”. These are very effective tools that will give the user and potential customer a very good idea about the economic aspect of his or hers decision. This tool is used most from people that are not very familiar with the insurance industry and it’s costs and want to understand better the cost of being insured. Another item that was sought and measured was the existence of a “FAQ” (Frequently Asked Questions) section which gives users a better understanding of the services provided by the insurance company and the benefits of them. In the next step of the purchase funnel which is the Preference the first item that was sought was the provision in the footer of the “Terms of Use”. This is a very important factor for people that really want to feel sure about their transactions. Those are people that are looking for insurance. So the existence of the contract between the users of a website and the insurance company is very reassuring for advanced users. The second item for the Preference step was the “Why us” section. This item was evaluated in the base the existence of any argument of why to choose any service from the holder company of the domain name. An example is that an insurance company has the cheapest available packages or another it is an established company for decades. The third item in this step was the reference that the insurance company was Part of a bigger club, such as a bank or a domestic branch of a bigger international corporation. The next item that was sought for preference was the ability for the users to create a “Custom Service” for their needs. Most Insurance companies offered packages for car, for health etc but what if the user wanted to combine 2 or more services? When it comes to insurance, users tend to be skeptical and sensitive. Some really want to talk to a human in person before purchasing a plan. For that reason the next item sought was “Find a Representative”, a person or a physical address that a potential customer wants to reach to. The next item that was examined was the existence of Corporate news. Since customers put their money in a private company and they are expecting at some time to get something back if it is a pension program or expect from the insurance company to pay their bill if they are in an accident, they have at least to feel confident that this company is stable or growing. The existence of Corporate news can help this feeling and of course the absence brings the opposite result. The last item for preference was “Contact us” section. A clear part on the website that a potential customer can find information about all the available ways to contact the company and the user who is already a customer to get in touch for his or hers needs. In the next step, the Action one, the selection of the items was clear. The first one was “Ask for an offer” which is a form where the users enter their contact information and the
products or services that they wish to acquire, and the insurance company comes back to them. The second item sought was the ability for user to “Buy Now” online a package for their needs. And the last item was the existence of a highlighted “Call us now” button, other from the Contact us, with integrated calling ability. In the last step of the purchase funnel, the Loyalty, the first item that was sought was “Social media links” which empowers users and mostly clients to stay in touch with the insurance company. The second item that was sought was “Club membership” which treats customers as part of a bigger thing, gives them access to offers with the cooperation from other companies, discounts etc. It is an adds value for the customers and a way to keep them loyal and engaged with the brand. The last item was the ability to create or maintain an online account where the client can manage his or hers services, add more and any given time have access to the services provided or the available information. The lowest rated website covered 16% of the total items and the highest rated website covered 95% of them.

3.5 Results

3.5.1 Awareness

Achieving awareness of a new product or a service can be very challenging and is not mandatory that advertisements is the only effective way. The private insurance companies in Greece do not promote aggressively their services in their website. 15% of the tested websites have pop up messages of any kind and only 23% offer the ability for user to subscribe to the newsletter. What they seem to prefer if the use of banners and slider that promote special offers with 69%
Newsletter:

Interamerican maintains a dedicated area in the home page for newsletter sign up.

Pop Up

Minetta welcomes users with a pop up smile, asking for their opinion.
Highlighted Service:

Generali has a banner in the slider promoting a specific service.

3.5.2 Consideration

There are occasions where the users should be motivated in order to understand and be persuaded that they really need a service or a product. From the websites that were investigated 44% used triggers. 46% used the tool of the online cost – earnings estimator and 44% had a frequently asked questions section. 15% of them offered all three of them.

Triggers:
Generali’s first look of their website aims to trigger users to protect anyone and anything that matters. Your children, your grandchildren or your elderly parents. Every user may get a different perspective seeing this banner.

Cost - savings estimator:

Eurolife ERB has an easy calculator for basic estimations.

FAQ:

Orizon answers to FAQ before even asking them.
3.5.3 Preference

In order to boost preference, the website has to ease users in order to find the products or services they want and of course which suits them best by providing all the necessary information for users. In this step they are very close to the purchase and the website should eliminate any negative thoughts, fill users with confidence and provide them easily with options. 90% of the website provided the terms of use, 56% offer arguments for users to choose them, 44% provide the option for online custom plans, 44% give information for users to find a local representative, 85% have content about corporate news, 51% present themselves as a part of a bigger company and all of them, 100% offer contact information.

Terms of Use:

Anytime offers a clear dedicated page where the usage terms of the website are displayed.
Why us:

Europe asfalistiki displays the values of the company and asks users to learn more about the company in order to choose them.

Custom Service:
Interamerican promotes a custom health plan based on user’s needs.

Find a representative:

For many people getting in touch with a human is very important so AXA has a search field in order to help users find a representative.
Corporate news:

Groupama showcases Positive corporate news, filling potential costumers with confidence that it is a big company which has a great future.

Contact us:

Interlife has a Contact us page where all physical address are displayed with all the ways of communication.
Anytime is new online insurance company but in order to prove that it is credible it refers that it is supported by a sector leader, Interamerican.

3.5.4 Action

Call to action button, colors pop-up messages are all key factors to improve persuasiveness of a website in order to push users take actions. 62% of these websites offer users the option to ask for an offer based on their needs, 26% offer an online buy now system and 82% have a call to action button for users to them now.

Ask for an offer:
Groupama has a Form of Interest for users to fill in order to ask for an offer.

Buy Now:

Anytime offers the option to buy on line the plan users want.

Call us now:
Udrogeios displays in a part of the home page all the ways a user or client can get in touch with them when this information is expected to be found just in a Contact us page.

3.5.5 Loyalty

Loyalty is of great importance in funnelling because it can provide customers feedback to the funnel and of course give more revenue through time. In this case 72% of the websites provided links for the social media of the company, 23% provide a club membership for users to have more benefits and 49% can give credentials for clients in order to manage their services.

Social media links:
Orizon displays in the footer of the website all their social media links.

Club Membership:

Anytime has made collaborations with other car related companies in order to attract more users giving them benefits through their contract.

Create an on-line account:
Generali has a platform where users can see their account status, update them etc.
4 Conclusions

We have seen that Persuasive Design is an extremely complex procedure. There are many factors that should be taken into consideration. There are many techniques that the marketer has to determine which one will bring the best results. From emotional factors to technical and data driven factors, marketers have to decide which are the most effective techniques for each case. There is not a one-size-fits-all solution but there are generally applicable guidelines for marketers and designers in order to avoid mistakes and achieve a certain level of persuasion.

4.1 Recommendations

Comparing the results with the top 10 Private insurance companies in UK a much more mature market as displayed below according to statista we can see that the average of all the items researched was 0.78 which is 45% higher than the one from Greece.

For the Allianz website, the research was done for their affiliate lv.com/insurance.

The UK private insurance companies in comparison dominated in every step of the purchase funnel the Greek private insurance companies and in most of the items.
In the purchase funnel, in every step there are techniques used that can affect the effectiveness of the website’s persuasiveness. In the Awareness step, website use promotions or aesthetic triggers like pop ups or informational banners in order to present their new products or services to the users. Their main objective is to attract their attention in order to let the users know about their existence.

In the consideration step the techniques that are used are more targeted. In this step the techniques try to attract the attention of fraction of the users in order to create a necessity for them. In this step, significant role plays the fear of insecurity, even celebrities or influencers. Articles or blog post that present these opinions or relevant surveys and statistics may persuade the users about the necessity of a particular product or service and push them through the funnel.

The next step is Preference. Now that the attention of the user is grabbed and he or she is persuaded that is of need of the product or service that the website offers, the marketer has to persuade them that the product or service of website - Company A is better than the one from the website - Company B. In this step there are many techniques. A simple, clear design without distractions that helps users find anything they need to know is essential alongside with the boost of the brand image and online tools that compare services. The human factor and the ability to reach out to the company easily are very important.

The most important part is the step of Action because in order to bring a user in this step, a website has already spent valuable resources since the attention. In this step the importance of clear choices is great. Irrelevant information should not be visible. In this step all the factors should be tested and valuated. From the colors of the call ta actions buttons to the words used, everything plays a very significant role in the results. The most important is characteristics of the clients. By analyzing them, the marketers can manipulate the factors in order to find the ones most effective. Call to action buttons are very important and every insurance company based on their model of operation tries to implement the most effective one in their website.

In the final Loyalty step, the persuasive process uses techniques that could make the users feel better about their purchase but most important to keep in touch with the company after it. A thank you message with complimentary products, relevant with the order,
or a membership that unlocks offers and discounts for them seems to be a great daily reminder of the company.

But as technology changes, as the quantity of the users of a website changes alongside with their characteristics the design cannot stay the same across time. This means that even if the marketer thinks that a design is perfect, through time this change. It has to be fluid, and able to update and refreshed anytime. Continuous A/B test, redesigns and administration changes are necessary to remain up-to-date and gain the most out of it. Also, a website that is constantly improving will offer a better and better user experience which will lead to bigger and most effective loyalty from the customers. But not every change is necessary that will have the best outcome or even just a positive impact. In theory a change may sounds good but, if applicable, a or multiple A/B testing is necessary prior to universal application. Persuasive Design when it comes to the web plays a very important part and if businesses want to improve their rate they should invest heavily in this.

Persuasive design plays a significant role through the purchase funneling and by using the right techniques the persuasiveness of a website can be boosted extremely high. Marketers and designers have to determine the appropriate KPIs they want to improve and to build a persuasive framework based on that targets. The process of persuasion is complicated but can be very beneficiary for an enterprise if applied in an appropriate way. The market leaders seem to have taken that into concern and invest heavily in that. This also effects smaller enterprises for different causes.

Persuasive design is a dynamic process that can change the way a website delivers results and every single one website should take this process under consideration. The results from the techniques analysis in chapter 4 show that the insurance companies which invest in persuasive design get the most earnings based on their balance sheet except from them that are connected with a bank. With the right people and the appropriate techniques Persuasive Design can deliver results throughout the whole purchase funnel.
4.2 Research Limitations

The total amount of the websites was not very high. In addition some private insurance companies hold a different VAT number but had the same website like Eurolife or Interamerican which had 3 different companies but all of them had the same domain. Another factor that should be taken into consideration is that some insurance companies are part of a bank and their main objective is to serve the interest of the existing customers of the banks.

4.3 Future Research

More research is proposed in terms of financial performance of the websites with online purchase option measuring only their revenue from the web. For the time being the number of these websites is low but by this number growing we can expect very important conclusions.
5 Appendix

The Greek websites that were analyzed are:

www.syneteristiki.gr
www.ydrogios.gr
www.eurolife.com.cy
www.orizonins.gr
www.interamerican.gr/
www.europaikipisti.gr
www.europe-asfalistiki.gr
www.minetta.gr
www.dynamis.gr
www.ethniki-asfalistiki.gr
www.atlantiki.gr
www.siderisins.gr
www.primeins.gr
www.personal-insurance.gr
www.nnhellas.gr
www.np-asfalistiki.gr
www.metlife.gr
www.mapfrewarranty.gr
www.interasco.gr
www.inter-partner.gr
www.interlife.gr
www.hdi.global/
www.hellasdirect.gr
www.generalii.gr
www.groupama.gr
www.eurolife.gr
www.das.gr
www.ergohellas.gr
www.ca-life.gr
www.cnpinsurancegreece.com
www.cnpzois.com
www.axa.gr
www.mondial-assistance.gr
www.atradius.gr
www.arag.gr
www.alphalife.gr
www.allianz.com.gr
www.aig.com.gr
www.anytime.gr

The UK websites that were analyzed are:

www.bupa.co.uk
www.aviva.co.uk
www.axappphealthcare.co.uk
www.simplyhealth.co.uk
www.benenden.co.uk
www.allianz.co.uk (lv.com/insurance)
www.pru.co.uk
www.saga.co.uk
www.cshealthcare.co.uk
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