

**AN EXPLORATORY STUDY INTO FINNISH  
CONSUMERS' EXPECTATIONS AND PERCEPTIONS  
OF MOBILE SHOPPING CUSTOMER EXPERIENCE**

**Jyväskylä University  
School of Business and Economics**

**Master's Thesis**

**2021**

**Author: Linda H. Koskinen  
Subject: Digital Marketing and Corporate Communication  
Supervisor: Outi Niinen**



**JYVÄSKYLÄN YLIOPISTO  
UNIVERSITY OF JYVÄSKYLÄ**

**ABSTRACT**

Author Linda Koskinen	
Title An Exploratory study into Finnish consumers' expectations and perceptions of mobile shopping customer experience	
Subject Digital Marketing	Type of work Master Thesis
Date May 2021	Number of pages 109 + appendices
<p>Abstract</p> <p>The development of mobile devices offers new opportunities for businesses to reach their customers whilst also the importance of customer experience (CE) is increasing. In this study, the focus is on how Finnish consumers from generations Y and Z experience mobile shopping and what kind of perceptions they have of using mobile phone for making purchases online. So far, the previous research has been focused mainly on online shopping CE as a whole or as part of the omnichannel experience. Based on previous research, main dimensions of CE studied in this context have been affective and cognitive dimensions whilst social, sensorial and intellectual dimension have been omitted.</p> <p>This study has aimed to better understand which factors mobile shopping CE consists of, and how mobile based CEs could be developed further. Semi-structure interview protocol was based on existing research on mobile and online shopping. Ten interviewees were recruited through purposive and snowball sampling to collect a presentative sample of the population.</p> <p>Whilst it was found that to an extent, general online shopping CE also applies in mobile shopping, results indicate that other customer experience dimensions should also be considered relevant in the mobile environment. Especially, because the sensorial experience of the purchase is somewhat delayed by the waiting time required for delivery, extra care should be paid to customer communication, delivery speed and method as well as packaging to improve the CE. Ease of use remains as consumers' main expectation, and user experience of mobile optimised websites and mobile applications should be improved to attract consumers who are new to mobile shopping. Overall, mobile shopping is mostly perceived as being easy and efficient way to make small, frequent or even impulsive purchases. With the results of this study, mobile commerce can be shaped to be more customer friendly.</p>	
Key words customer experience, mobile shopping, mobile commerce	
Place of storage Jyväskylä University Library	

## TIIVISTELMÄ

Tekijä Linda Koskinen	
Työn nimi Eksploratiivinen tutkimus suomalaisten kuluttajien odotuksista ja havainnoista asiakaskokemuksesta mobiilishoppailussa	
Oppiaine Digitaalinen markkinointi	Työn laji Pro Gradu
Päivämäärä Toukokuu 2021	Sivumäärä 109 + liitteet
<p>Tiivistelmä</p> <p>Mobiililaitteiden kehittyminen on tarjonnut yrityksille uusia mahdollisuuksia tavoittaa asiakkaita, ja asiakaskokemuksen tärkeys on korostunut. Tässä tutkimuksessa keskipisteenä on ollut suomalaisten Y ja Z-sukupolvien kokemukset mobiilishoppailusta ja se, millaisia havaintoja he ovat tehneet älypuhelimien käytöstä ostoksien tekemiseen netissä. Tähän asti aiemmat tutkimukset ovat pääosin keskittyneet nettishoppailun käyttäjäkokemukseen kokonaisuutena tai osana kaikki kanavaista kokemusta. Asiakaskokemuksen tutkimuksen keskeisimmässä osassa ovat olleet affektiivinen ja kognitiivinen ulottuvuus, ja samalla sosiaalinen, aistimuksellinen ja älyllinen ulottuvuus on jätetty vähemmälle huomiolle.</p> <p>Tämä tutkimus pyrkii ymmärtämään paremmin mistä tekijöistä mobiilishoppailun asiakaskokemus koostuu ja kuinka asiakaskokemusta mobiililaitteella voitaisiin kehittää. Tutkimuksessa käytetty puolirakenteinen haastattelurunko rakennettiin asiakaskokemuksen ulottuvuuksien sekä mobiili- ja nettishoppailu teorian ympärille. Kymmenen haastateltavaa värvättiin käyttäen harkinta- ja snowball-otantamenetelmää käyttäen.</p> <p>Tutkimuksen mukaan nettishoppailun asiakaskokemus soveltuu osittain myös mobiilishoppailuun, mutta on myös selvää että myös muut asiakaskokemuksen ulottuvuudet tulisi huomioida. Esimerkiksi erityishuomiota vaatii kommunikaatio asiakkaan kanssa, toimitusnopeus ja -tapa sekä pakkaus, sillä sensoriaalinen asiakaskokemus on jokseenkin jäljessä asiakkaan odottaessa tilauksen saapumista. Lisäksi helppo käyttöisyys säilyy keskeisenä osana kuluttajien odotuksia, ja mobiilinettisivujen ja mobiiliaplikaatioiden käyttäjäkokemusta tulisi parantaa, jotta voitaisiin houkutella ja luoda uusia mobiilishoppailijoita. Kaiken kaikkiaan mobiilishoppailu koetaan helppona ja tehokkaana tapana tehdä pieniä, säännöllisiä tai jopa impulsiivisia ostoksia. Tutkimuksien tulosten avulla mobiiliverkkokauppoja voidaan kehittää asiakasystävällisempään suuntaan.</p>	
Asiasanat Asiakaskokemus, mobiilishoppailu, mobiiliverkkokauppa	
Säilytyspaikka Jyväskylän yliopiston kirjasto	

## CONTENTS

1	INTRODUCTION.....	8
1.1	Research problem and questions.....	8
1.1.1	Research design.....	9
1.2	Research context.....	9
1.2.1	Finland.....	9
1.2.2	Target population of the study.....	10
1.2.3	Covid-19 pandemic.....	11
1.3	Structure of the paper.....	11
2	MOBILE AS A SHOPPING DEVICE.....	12
2.1	Mobile channel.....	12
2.1.1	Mobile optimised web stores.....	13
2.1.2	Mobile applications.....	14
2.2	Defining mobile shopping.....	15
2.2.1	Mobile commerce.....	15
2.2.2	Mobile shopping.....	15
2.2.3	Mobile retailing.....	16
2.2.4	Defining mobile commerce context.....	16
2.3	Technology adoption and mobile shopping.....	17
2.3.1	Mobile shopping adoption.....	18
2.3.2	Adoption of mobile shopping applications.....	18
2.4	Overview.....	19
3	CUSTOMER EXPERIENCE (CE).....	20
3.1	Dimensions of customer experience.....	20
3.2	Affective customer experience.....	21
3.2.1	Hedonic Motivation.....	22
3.2.2	Perceived Control.....	23
3.2.3	Psychological factors.....	23
3.2.4	Perceived Benefits.....	23
3.2.5	Perceived enjoyment.....	24
3.3	Cognitive customer experience.....	24
3.3.1	Utilitarian motivation.....	25
3.3.2	Technological and psychological factors.....	25
3.3.3	Personalisation.....	26
3.4	Other dimensions of customer experience.....	26
3.4.1	Sensorial customer experience.....	27
3.4.2	Social and intellectual customer experience.....	28
3.5	Overview.....	29
4	DATA AND METHODOLOGY.....	30
4.1	Underlying research philosophy.....	30
4.1.1	Interpretivism.....	31

4.1.2	Abductive reasoning .....	32
4.1.3	Qualitative research method .....	33
4.1.4	Exploratory research design.....	34
4.1.5	Cross-sectional study .....	34
4.2	Data collection methods.....	35
4.2.1	Secondary data .....	35
4.2.2	Primary data .....	37
4.3	Data analysis.....	39
4.3.1	Coding process.....	40
4.3.2	Reporting results.....	40
4.3.3	Quality criteria of qualitative research .....	41
4.4	Overview .....	41
5	DATA ANALYSIS AND RESULTS .....	43
5.1	Sample description .....	43
5.1.1	Other notions of the sample .....	44
5.2	Reflection on research questions .....	45
5.3	Factors impacting mobile shopping customer experience.....	45
5.3.1	Affective Customer Experience .....	45
5.3.2	Cognitive Customer Experience .....	50
5.3.3	Sensorial Customer Experience .....	55
5.3.4	Social Customer Experience .....	64
5.3.5	Intellectual customer experience .....	68
5.3.6	Payments.....	69
5.4	Perceptions of mobile shopping .....	70
5.4.1	Benefits .....	71
5.4.2	Drawbacks .....	73
5.5	Overview .....	76
6	DISCUSSION .....	77
6.1	Mobile shopping customer experience (CE) .....	77
6.1.1	Affective mobile shopping CE.....	77
6.1.2	Cognitive mobile shopping CE.....	78
6.1.3	Sensorial mobile shopping CE.....	79
6.1.4	Social mobile shopping CE.....	81
6.1.5	Intellectual mobile shopping CE .....	82
6.2	Improving mobile shopping customer experience .....	83
6.2.1	Mobile channel customer journey .....	86
6.3	Profiling mobile shoppers.....	91
6.4	Overview .....	92
7	CONCLUSIONS .....	93
7.1	Main findings.....	93
7.1.1	Research propositions .....	93
7.1.2	Factors of mobile shopping customer experience.....	94
7.1.3	Perceptions of benefits and drawbacks .....	97

7.2	Managerial recommendations .....	97
7.2.1	Before purchase.....	97
7.2.2	After purchase.....	98
7.3	Recommendations for further research .....	99
7.4	Limitations .....	100
REFERENCES.....		101
APPENDIX 1 Interview Protocol .....		110
APPENDIX 2 Research notification and Data privacy .....		113
APPENDIX 3 Priori Codebook.....		118

## LIST OF FIGURES AND TABLES

Figure 2.1 Mobile commerce terminology .....	17
Figure 3.1 Factors impacting affective CE in mobile shopping context .....	22
Figure 3.2 Factors impacting cognitive CE in the mobile shopping context.....	25
Figure 4.1 Research onion based on Saunders et al. (2019, 130) .....	31
Figure 4.2 Conceptual framework.....	36
Figure 5.1 Affective mobile shopping customer experience .....	46
Figure 5.2 Cognitive mobile shopping customer experience .....	50
Figure 5.3 Sensorial mobile shopping customer experience .....	56
Figure 5.4 Social mobile shopping customer experience .....	64
Table 3.1 Dimensions of customer experience used in this study .....	21
Table 3.2 Sensorial, social and intellectual CE in mobile context .....	27
Table 4.1 Keywords used in secondary research .....	35
Table 4.2 Examples of interview questions .....	38
Table 5.1 Sample description .....	44
Table 5.2 Benefits of mobile shopping .....	71
Table 5.3 Drawbacks of mobile shopping .....	73
Table 6.1 Recommendations in relation to building consumer decision journey (adapted from Klaus, 2013) .....	87

# 1 INTRODUCTION

Around the world mobile shopping and even mobile application-based businesses have been becoming more prominent over the last decade. The adoption of mobile as a channel for retailing and commerce has brought up research questions of how consumers' expectations can be better met in each stage of their customer journey (Marriot, Williams & Dwivedi, 2017; Tyrväinen & Karjaluo, 2019). Whilst research in multiple topics varying from technology adoption, user experience, impulse buying, consumer emotions, consumption motivation to digital touchpoints have been conducted, this area of customer journey still demands further research and wider perspective (Agrawal, 2018; Brasel & Gips, 2014; Banfi, Caylar, Duncan & Kahjii, 2013; Liébana-Cabanillas, Marinkovic & Kalinic, 2017; Marriot, Williams & Dwivedi, 2017; Pelet & Papadopou, 2014; Tyrväinen & Karjaluo, 2019).

Similarly, the focus on the customer experiences (CEs) has become more central in consumer marketing. Originally, the term 'experiential marketing' was introduced by Bernd Schmitt, and he suggested that experiences can provide sensory, emotional, cognitive, behavioural and relational value to a purchase (Schmitt, 1999). Nowadays, experience can even be expected from consumer brands (Gallo, 2014). In a recent interview, Schmitt revealed the key aspect of experiential marketing to be excellently executed touchpoints, which are integrated and unified as well as continuously improved and developed (Kecsma, 2019).

As these two trends are rising, it is important to further investigate the relationship between mobile shopping and CE. Furthermore, as Tyrväinen and Karjaluo (2019) suggest mobile channel could be turned into a purchasing channel by focusing on the quality of the CE. Understanding the mobile shopping CE better can enable retailers to offer even better mobile shopping services for their consumers. This study, therefore, focuses on better understanding the components of CEs in the mobile retailing environment.

## 1.1 Research problem and questions

This study aims to investigate the business to consumer (B2C) CEs in the mobile channel in Finland, where mobile is still seen as a searching and browsing channel (Tyrväinen & Karjaluo, 2019). It aims to provide insight into the mobile shopping CE and the factors that impact it. By utilising CE dimensions and existing mobile shopping related literature, this study aims to develop a conceptual model and test, which existing theoretical contexts can be connected to the mobile shopping CE.

It is proposed that the lack of mobile use for mobile shopping and mobile application-based shopping may be due to three factors: (1) wider adoption of



laptop- and desktop-based shopping, (2) the small size of the mobile screen, which is considered an inconvenience, and (3) mobile shopping applications being only available in English. Therefore, this research is interested in finding out what is holding Finnish consumers back from mobile-based shopping and how the CE could be made more attractive and satisfying to consumers. Thus, the proposed research questions are as follows:

1. What factors impact mobile shopping customer experience?
2. What are perceived benefits and shortcomings of mobile shopping?

Additionally, it is also important to provide suggestions on whether it would be beneficial for Finnish companies to offer more mobile based shopping options for Finnish consumers. From the research point of view, the aim is to suggest which factors mobile shopping CE consists of and depends on.

### **1.1.1 Research design**

To answer the research questions, secondary research on mobile shopping, mobile commerce and CE was conducted and documented in a form of a thematic literature review. A conceptual model was built based on the previous literature to guide the research and data collection.

For primary data, qualitative research methodology was adopted to collect in-depth data of the consumers behaviour and their opinions and behaviours in mobile channel. Semi-structured interview structure, based on the conceptual model and previous literature, was designed as the primary data collection tool. Total of 10 participants were interviewed and data was analysed with assistance of NVivo software.

## **1.2 Research context**

This section considers three main factors impacting this study. Firstly, country context of Finland is shortly considered in relation to the mobile and network usage. Secondly, the target population is described and justified. Lastly, the impact of the current Covid-19 pandemic is considered especially in relation to consumer behaviour.

### **1.2.1 Finland**

According to Official Statistics of Finland (2021), 87 per cent of 16- to 89-year-olds in Finland had their own smartphone in 2020. It is safe to assume that among the aged, smartphones are less popular compared to younger demographics. In relation to mobile shopping, according to the latest statistics, in 2018, 50 per cent

of 25- to 34-year-olds had bought something using a mobile phone (Official Statistics of Finland, 2018). Whilst there is no more recent statistic on mobile purchases, one could speculate that it is unlikely for these numbers to decrease but rather increase.

In general, new digital technologies are widely adopted and 4G mobile network covers majority of Finnish homes (Trafi, 2020). Internet is used multiple times per day by 82 per cent of 16- to 89-year-olds (Official Statistics of Finland, 2021). Robitzski (2018) argues that Finland is 'mobile data capital of the world' as the networks are constantly improving, and the usage of mobile data is high due to the affordable pricing and availability.

As stated by Official Statistics of Finland (2021), online shopping is growing in popularity since the percentage of those who had made recent online purchases rose from 50 per cent in 2019 to 54 per cent in 2020. From these statistics, it can also be concluded that majority of these online shoppers are below the age of 54. To be more specific, 80 percent of 34-44-year-olds and 77 percent of 25-34-year-olds had made recent online purchases. Regarding gender, both genders shop online rather equally with men leading only by three per cent.

As an EU country, Finland has also been subjected to the changing legislation of payment services. The second payment services directive entered into force from January 2018, however more recent change of requiring strong customer identification was required from September 2019 onwards (Financial Supervisory Authority, 2019). These changes and transition to the strong customer identification have impacted the customer directly by changing the ways of making payments online.

Furthermore, this study considers the quality of parcel delivery as a factor to proneness to online shopping. According to Trafi (2020), consumers in Finland rate delivery reliability 3.37, parcel delivery speed 3.44 and distance of pickup point 3.86 (on a scale from 1 to 5, 5 being the most satisfied). Whilst consumers rate these services above average, it can be claimed that there is room for improvement.

### **1.2.2 Target population of the study**

For the purposes of this research, it was essential to be able to collect a sample that is aware of the technologies and knows how to use them. Therefore, the main interest group of this study consists of Finnish generation Y and Z consumers. This has not been done to discriminate shoppers through age, gender or educational background as previous studies have argued that these factors are not an obstacle for a consumer to adopt m-shopping and m-buying behaviour (Kuoppamäki, Taipale, Wilska, 2017; Chong, Chan & Ooi, 2012). Regardless, Chakraborty and Balakrishnan (2017) found that there are differences between the exploratory tendencies in consumer behaviour between generations. Chahal (2015) argues that 20-25-year-olds are very keen to shop online, making them the most attractive target population for this study. Generally, generations Y and Z

are the forerunners in terms of the adoption of the newest technological developments (Vogels, 2019), and they are also going to gain more and more purchasing power over the next decade (Morgan Stanley Research, 2019).

### **1.2.3 Covid-19 pandemic**

Covid-19 epidemic started in December 2019 from China and spread across the continents, becoming a worldwide pandemic (Anttila, 2021). Muhonen and Nalbantoglu (2020) report on Finnish Government's decisions on limitations to control the coronavirus by saying that these actions affect every citizen's everyday life. To mention a few, all the schools were closed and moved to distant learning, no visitors could enter hospitals or health institutions, and public cultural institutions such as museums, libraries and theatres were closed.

Covid-19 pandemic has impacted all areas of life including the way consumers shop. As it has been recommended to limit social contacts, consumers have moved from physical locations to online channels. Arora, Dahlstrom, Hazan, Khan and Khanna (2020) argue that consumers have adopted digital channels significantly faster due to social distancing. They suggest that this impact has been visible especially on generation Y and Z, which is the focus group of this study.

## **1.3 Structure of the paper**

This thesis paper is organised as follows. The following chapters 2 and 3 cover the theoretical background in mobile as a shopping device and consumer experience, showing the secondary research done on the topic. In chapter 4, methodology and primary data collection methods are justified, and the collected data is described. Chapter 5 consists of data analysis and discussion of the findings alongside the suggestions for further research. Finally, in the chapter 6 the research process and results are concluded, and managerial implications, limitations and recommendations for further research are presented.

## 2 MOBILE AS A SHOPPING DEVICE

As this research is focused on mobile devices, more specifically studying consumer experiences in the mobile setting, this chapter will review literature related to mobile as a shopping device to understand the context of the study. Firstly, mobile is looked at as a retailing channel with a focus on businesses to consumer (B2C) perspective, dividing it into two: mobile optimised websites and mobile application-based stores. Secondly, the specific phenomenon under inspection, mobile shopping is defined to fit the existing terminology to the purpose of this study.

Groß (2015) concluded that mobile could be seen as a tool for in-store shopping or as a distribution channel. Within the concept of in-store shopping mobile device compliments the normal in-store shopping behaviour instead of actual purchasing, which mobile distribution channel would also cover. A mobile device can be utilised in different ways for in-store shopping from creating shopping lists, helping consumers to find the products they are looking for as well as for comparing prices. Showrooming is also a long-battled issue as consumers tend to visit stores to see and try products to purchase them online for a better price later (Ericson, Herring & Ungerman, 2014). However, companies are working on utilising newer technologies to enable more realistic showrooming through touchscreen devices (Ungerleider, 2012), not to mention possibilities of virtual reality (Pham, Nguyen & Nguyen, 2020). Here the focus is more on the mobile shopping as a distribution channel and how these services could be improved to create more satisfying customer experiences (CEs) in Finland.

### 2.1 Mobile channel

Banfi et al. (2013) propose that there are different functions for online and physical retail stores and therefore, businesses should adopt a multichannel orientation instead of relying on one channel. Konuş, Verhoef and Neslin (2008) argue that the multichannel environment has changed the way consumers should be segmented as their ways of searching and purchasing differ significantly from one another. They argue that the biggest segment consists generally of multichannel enthusiastic consumers, who need all channels to be consistent in pricing and product variety. Kim, Kim, Choi and Trivedi (2017) agree as they claim the need for experience to remain the same from in-store to online and mobile channels.

Tyrväinen and Karjaluoto (2019) argue that mobile channel is not yet seen as a purchasing channel but rather as a searching channel. They argue that by providing deeper and more satisfying CEs, mobile channel could be turned in to a purchasing channel. Park and Lee (2017) see mobile channel as a fast-

developing channel which use for purchasing is constantly increasing. They suggest that retailers need to better understand their customers choice of channels to direct their marketing efforts correctly as the consumers seem to stick to their inflow channels. Zhou (2016) claims that the service providers can have an impact on the consumers switching to mobile stores and purchases by providing trustworthy and better experiences through mobile channel.

Main advantage of mobile channel is undoubtedly ubiquity, as the browsing and purchases can be made anywhere and at any time (Okazaki & Mendez, 2013; Zhou, 2016). This makes it convenient and easily accessible for consumers with good connection to the wireless Internet. From the retailers' perspective, mobile channel enables them to provide more personalised service and advertising to its consumers as well as cutting costs (Park & Lee, 2017). Furthermore, studies have shown that touchscreens of smart phones offer haptic and visual benefits that improve the shopping experience in comparison to using a computer to access online stores (Brasel & Gips, 2014; Mulcahy & Riedel, 2020; Tojib & Trasenko, 2012).

Mobile channel is a two-dimensional concept as there are mobile optimised websites and mobile applications through which goods and services can be purchased. These both differ in term of their advantages and disadvantages, which will be discussed in following sections.

### **2.1.1 Mobile optimised web stores**

Burford and Park (2014) argue that mobile devices offer constant access to digital information, affecting the behaviour of young adults especially. Browsing and searching behaviour is enabled not only by search engines like Google but also with apps. Clark (2012) suggests that nowadays, it is a minimum requirement for a business to offer a website, which can be reached through any device connected to the web. According to him, mobile-optimised website refers to the design that enables websites to work and display well on mobile devices. Mobile-optimised web stores are more popular way to reach consumers on their mobile devices because of their cost effectivity. In case the company already has well designed webpage, it should also be converted into a mobile friendly form. Perhaps, one of the main challenges is to provide secure and easy digital payment options that can be completed with a mobile device (Taylor, 2016). Ono, Nakamura, Okuno and Sumikawa (2012) argue that consumers are becoming more prone to especially browsing retail stores on their mobile devices. These customers are mostly motivated to find new products and innovations, which implies that the webpages should also be updated frequently with newest information.

Murphy (2011) argues that customers are equally satisfied with mobile-optimised websites and mobile applications. Whilst the standard is to have both it is expensive to maintain and update both simultaneously. He suggests for the banking sector to invest in mobile applications if they have the resources to do so. This piece of advice is also relevant to retailers, perhaps even more so, as online stores as well as apps require constant updates and investment, and the

smaller companies may not have the resources to have both. However, it is also good to note that Kaikkonen (2011) found that mobile phone users are shifting to full websites and application, meaning that the demand for more complex website designs and functions on mobile devices has been growing.

### **2.1.2 Mobile applications**

Mobile applications, apps are pieces of software that are ran on mobile devices. They are becoming increasingly more visible in our daily lives in different ways (Wac, Icklin, Janowski & Fielder, 2011; Shukla & Nigam, 2018). Gupta (2013) claims that organisations should focus using mobile devices as a communication channel instead of purely for advertising. Salamah and Ma (2017) support the argument whereby consumers may find mobile advertisements irritable and violating their privacy if they are not loaded with information and entertainment. Overall, organisations should aim to provide an application that is functional and not perceived as intrusive (Gupta, 2013).

Kim et al. (2017) point out that there is a difference between online and traditional retailers as the traditional retailer apps are used as showrooms and online retailer apps are used for making purchases. Online retailers seem to ensure similarity and coherence between their online channels in terms of displays, designs and purchase options. The usage of the apps also differs between the app categories. Wac et al. (2011) claim that different applications are used at different times and at certain locations. They argue that especially personalised apps that support one's lifestyle tend to be more popular. Gupta (2013) suggests that for an application to be successful it should be convenient, offer unique and social value, have incentives and entertainment.

Fang and Fand (2016) found that perceived playfulness, curiosity and enjoyment derived from app usage support continuance of app use. Furthermore, enjoyment increases satisfaction and loyalty (Pandey & Chawla, 2018). From retailer point of view, Wang (2020) argues that the mobile apps complement existing digital touchpoints and can encourage customers to engage with the brand. Mobile users also tend to use most of their time on apps instead of browsing the websites (Gupta, 2013). Apps also have the benefit of fully customised design for the business as well as personalisation of the app content to the user. In addition, it is also easier to send notifications of newest products and services. Utilising different functions of the mobile can make the app use even more fun and interactive. (Deshdeep, 2020).

However, mobile applications have also multiple issues to be considered. Firstly, they are expensive and time-consuming to create and maintain (Clark, 2012), meaning that smaller retailers may not have the resources to create their own app. Secondly, people can only have a limited number of applications on their phones and generally the mobile applications on the first screen of a smartphone are the most used applications (Venkatesh et al., 2016). As the amount of available application is high, there is also high competition in terms of customer attention and phone space. Gupta (2013) estimates that mobile users

use approximately 15 different apps. According to Banfi et al. (2013), the investment in reach and quality of a mobile app can be crucial competitive advantages. Thirdly, Fang and Fang (2016) investigated app stickiness as it is challenging to create an app that consumers will want to use over a long period of time. Many of the apps are deleted shortly after downloading and it is important to understand what kind of characteristics are essential for consumers wanting to continue that use of the app. Lastly, Clark (2012) points out that iOS and Android devices use different technologies and when creating an app, you may choose to publish it in either or both, which complicates the process further.

## **2.2 Defining mobile shopping context**

The previous literature discusses terms such as m-commerce, mobile retailing, m-shopping, mobile browsing and mobile purchasing. It is important to understand the differences between these to have an organised theoretical frame for this research. Previously, literature reviews around these themes have been investigating multiple different terms without clearly defining their relation to each other. This makes the field complicated for further research as the variety of keywords make the journal articles difficult to find.

### **2.2.1 Mobile commerce**

Carlson, Carlson, Denk and Walden (2005, 1) describe mobile commerce as “a unique distribution channel based on the changing role of mobile devices from purely communicational to transactional”. Since then, research in mobile commerce, or shortened m-commerce, has become more defined. First, it was seen merely as an extension of e-commerce, which Chahal (2015) discusses defining it as consumers buying goods, products or services from the merchants over the internet. In mobile commerce, the differentiating factor is that the transactions of goods and services are completed using mobile devices, which is now enabled through wireless networks and mobile data (Chong, Chan and Ooi, 2012). Most recent research has adopted similar definitions with small specifications. For example, Zhen, Men, Yang and Gong (2019) specify it must be a monetary transaction completed in a wireless telecommunication network.

According to Mali (n.d) and CM.com (2020), mobile commerce covers a wide range of transactions, which have three main categories of mobile shopping, mobile banking and mobile payments. In this study, the focus is mainly on the mobile shopping context, which is discussed further in the following sections.

### **2.2.2 Mobile shopping**

Mobile shopping or m-shopping is a similarly confusing and overlapping term. Groß (2015) defines m-shopping as an advanced m-service that allows customers

to browse and purchase products and services from retailers via mobile devices anywhere, anytime. Another definition sees m-shopping as use of internet-enabled mobile device to experience store or brand, which brings the importance of shopping experience into the picture (Shukla & Nigam, 2018). Marriot, Williams and Dwivedi (2017, 11) describe m-shopping as “the online searching, browsing, comparing and purchasing of goods and services by consumers through wireless handheld, or mobile, devices; in particular, smartphones and tablets”. As shopping can be generally seen as visiting a shop to purchase goods (Breslin, KcKeown & Groves, 2012), the latter two definitions follow logically shopping as a consumer behaviour and is therefore adopted in this study. Groß’s (2015) definition, however, brings out the important fact of these services being available to customers constantly regardless of the time or place, and Shukla and Nigam’s (2018) adds the view of shopping experience.

### **2.2.3 Mobile retailing**

Pantano and Priporas (2016, 549) examine mobile retailing which they define as “a new kind of consumer experience, where the consumer buys by mobile phone and collects at home or at the store”. Depending on the perspective, this definition could be a retailer offering a consumer experience through mobile device and thereby, it can be defined as the act of providing a new kind of consumer experience by selling goods and services to the public in a mobile environment. Retailing is generally defined as selling of goods individually or in small amount to the public (Breslin, McKeown & Groves, 2012) and therefore it is better suitable seeing m-retailing as selling of goods and services in the wireless mobile environment. There are two main ways to do this, through a mobile optimised website or a mobile application as previously discussed in section 2.1.

### **2.2.4 Overview of mobile commerce**

Figure 1 demonstrates the positioning of these terms within this thesis. Firstly, mobile commerce is defined as a phenomenon in which goods and services are sold in a wireless mobile environment (Carlson, Carlson, Denk and Walden, 2005; Chong, Chan and Ooi, 2012; Zhen, Men, Yang and Gong, 2019). Secondly, mobile retailing describes organisation’s act of selling goods through wireless mobile environment (Breslin, McKeown & Groves, 2012; Pantano & Priporas, 2016). There are two main methods of retailing in mobile environment by either utilising mobile optimised webstores or mobile shopping applications.



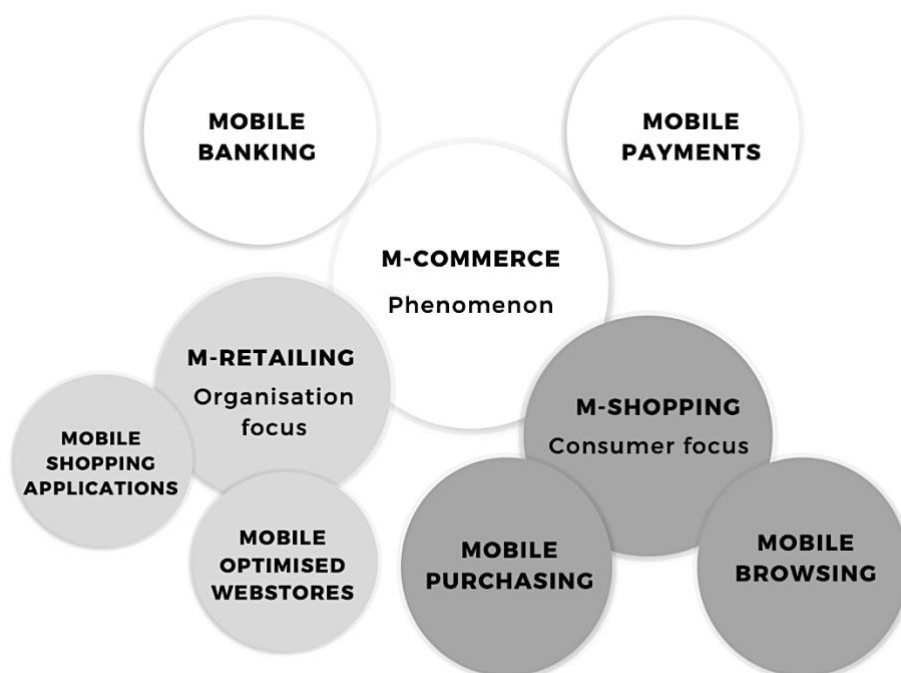


FIGURE 2.1 Mobile commerce terminology

Based on Carlson et al. (2005), Pantano and Priporas (2016), Breslin, KcKeown & Groves (2012) & Marriot, Williams and Dwivedi (2017).

Thirdly, m-shopping describes consumer behaviour of searching, browsing, comparing and purchasing goods and services in a wireless mobile environment (Marriot, Williams and Dwivedi, 2017), out of which mobile browsing and purchasing has been lifted to be the focus of this study. Mobile browsing behaviour covers searching and comparing of goods and services whereas mobile purchasing describes the actual transaction that happens through a wireless mobile environment. It is essential to keep in mind that m-shopping is dedicated on understanding how customers experience the store or a brand. This thesis focuses mainly on m-shopping from the customer point of view, aiming to provide customer insight to m-retailing.

### 2.3 Technology adoption and mobile shopping

Technology acceptance stands for the extends to which a technology user is willing to adopt new technologies (Teo, 2011). When it comes to adoption of mobile shopping, it is important to account for the difference between the adoption of mobile shopping and the adoption of mobile shopping applications. Furthermore, it is also important to consider the factors imposed by the geographical context of this study.

### **2.3.1 Mobile shopping adoption**

Mobile browsing and searching behaviour have generally been adopted in areas where smartphones and wireless network are readily available, such as Finland. However, Tyrväinen and Karjaluo (2019) argue that mobile purchasing has not yet fully been adopted and mobile is seen mostly as a searching channel. Marriott et al. (2017) points out that retailers must first adopt m-shopping and provide high quality services before their customers can adopt the new technology. In the context of this study, some regions have more evolved m-shopping services available to them and therefore also higher adoption rates (Marriott & Williams, 2018). Du and Li (2019) define three factors for mobile commerce success to be security and trust, personalisation and localisation, and user's convenience. Other factors mentioned by Pandey and Chawla (2018) also include beliefs, logistic ease, convenience, information and enjoyment.

Tyrväinen and Karjaluo (2019) suggested a framework for mobile shopping adoption consisting of three stages which are affected by both utilitarian and hedonic aspects. Pre-adoption stage is when the consumer is still unfamiliar with the mobile technologies and appreciates especially utilitarian benefits such as ease-of-use and information sharing. At the adoption stage mobile usage generally increases and more emphasis is on personalised communication and hedonic aspects of enjoyment and trust. Entering later stage means that the user has become competent in the technology and frequently completes purchases via mobile. At this stage the emphasis is on the enjoyment derived by using these services, and mobile shopping is an adventure.

### **2.3.2 Adoption of mobile shopping applications**

Trivedi and Trivedi (2018) observed that retail companies develop shopping applications to provide better CEs. Mobile shopping applications differ from mobile shopping through a website significantly not only from organisational point of view, but also from the customer point of view. A shopping application must always be downloaded, and it requires certain amount of memory on the mobile device. Unsatisfying apps are typically not satisfying the need that the consumer has, and they tend to be shortly uninstalled. According to Trivedi and Trivedi (2018), generation Y expects apps to be informative and easy to use, and this can be achieved through focusing on service quality. They found that app satisfaction is an important factor that determines whether the customer will uninstall the app or not. Whilst there are many possible technological setbacks, Wang (2020) also argues that an adoption of branded app should be encouraged as app usage increases spending and engagement behaviour.

Wang (2020) studied branded mobile apps putting emphasis on convenience and information for increased customer engagement. She proposed that engaging customers on an app requires narration transportation, reward structures, creative aesthetics and effective technology. Fang and Fang (2016) were also looking into mobile application stickiness, concluding that continued

usage of an app requires intention to use, perceived compatibility, perceived playfulness, perceived ease of use and perceived usefulness. Out of these, especially perceived ease of use and usefulness leads to satisfaction with mobile app use. Additionally, Venkatesh et al. (2016) found that convenience and savings are the key drivers for mobile shoppers who find value in the self-service through mobile devices.

## **2.4 Overview**

This chapter has reviewed existing literature related to using mobile as a shopping device, starting from mobile channel and then moving on to define terminology of B2C mobile shopping used in this thesis. Additionally, key issues related to mobile shopping adoption were considered. Overall, this chapter has defined the phenomenon under exploration and provided both technological and retail context to this study. In terms of the methodology, aim is to collect a sample which has used mobile shopping services previously and are able to give their insight on the matter. The next chapter continues reviewing the literature, focusing on customer experience theory and connecting it to mobile shopping context.

### 3 CUSTOMER EXPERIENCE (CE)

As this thesis aims to develop a deeper understanding of customer experiences (CEs) on mobile channel, this chapter aims to provide a theoretical base of the CE in mobile environment. Organisations' focus on providing a CE is essential nowadays in a world where consumer has all the information immediately available to them. The retail is evolving to be more and more complex and competitive environment, and it is important for retailers to understand how to optimise online channels for the best CEs. Outcomes of a good CE have been researched to be for instance, customer satisfaction, word-of-mouth, brand equity (Chahal & Dutta, 2015), trust (Rose, Clark, Samouel & Hair 2012) loyalty and repeat purchase intention (Tyrväinen et al., 2020).

In this chapter, the theories concerning dimensions of CE are first introduced and evaluated alongside studies on online environment and mobile technologies. Secondly, the chosen dimensions, affective and cognitive are described in more detail in the context of mobile technology. Additionally, considerations towards sensorial, social and intellectual dimensions of customer experiences are included.

#### 3.1 Dimensions of customer experience

Brakus, Schmitt and Zarantonello (2009) claim that CEs include the whole customer journey of searching, purchasing and consuming products and services. Lemon and Verhoef (2016) define CE as a **cognitive, emotional, behavioural, sensorial and social responses** that customers have during the purchase journey towards the company's offerings. Schmitt (1999) discovered that brand serves a purpose not only in describing product characteristics but also in enhancing CEs. He claims that consumption is a holistic experience whereby consumers act rationally and emotionally. From this basis, he offers five strategic experiential modules: sense, feel, think, act and relate.

Since Schmitt's research, Gentile, Spiller and Noci (2007) constructed a framework of dimensions of CE. They considered CE to be a construct between companies and customers, whereby customers' value expectations and perceptions meet companies' propositions and realisations. They argue that this process is impacted by six dimensions of sensorial, emotional, cognitive, pragmatic, lifestyle and relational experiences. Brakus et al. (2009) utilised similar construct from Dubé and LeBel's (2003) four pleasure dimensions in studying brand experience looking at it from four dimensions of affective, behavioural, sensory and intellectual. These frameworks have been utilised in further studies, for example in research investigating CE in online environment (Rose et al., 2012), banking sector (Chahal & Dutta, 2015) and omnichannel retail (Tyrväinen, Karjaluoto & Saarijärvi, 2020).

It is paramount to combine this theory into the phenomenon under inspection: mobile technology and mobile shopping. McLean, Al-Nabhani and Wilson (2018) developed a mobile applications customer experience model (MACE) whereby the technological factors of ease of use, convenience and customisation provide enjoyment and timeliness to customers, eventually leading them to experience positive emotions and satisfying CEs. They propose that by giving consumers this kind of experience they will use the application more frequently. Whilst this model focuses on technological CE, it can be connected to more traditional dimensions of CE. Rose et al. (2012) handles similar constructs in relation to cognitive and affective experiential state in online retailing. Additionally, Klaus (2013) studied online customer service experience defining two dimensions of functionality and psychological factors.

Chahal and Dutta (2014) recognize that there is no consensus on the dimensions of CE, but they found that cognitive, affective and behavioural have the highest priority within customers in the online banking (Chahal & Dutta, 2015). Furthermore, it has been argued that by considering cognitive and affective dimension of CE, retailers can provide better CEs and increase their competitive advantage (Pandey & Chawla, 2018, Rose et al., 2012). The dimensions that are applied in this study can be seen in Table 1.

TABLE 3.1 Dimensions of customer experience used in this study

Customer Experience Dimensions				
Affective	Cognitive	Sensorial	Social	Intellectual
(Schmitt, 1999; Rose et al., 2012)	(Gentile et al., 2007)	(Schmitt, 1999)	(based on Schmitt, 1999; Klaus, 2013)	(Brakus et al., 2009)

As can be seen on Table 1, the focus for this chapter will be on cognitive and affective dimensions of CE. They can be the most central to the underlying factors of the use mobile channel in shopping. Additionally, some considerations are made towards other possible dimensions that concern mobile channel and mobile shopping, including sensorial, social and intellectual dimensions.

### 3.2 Affective customer experience

Affective and emotional dimension of CE are generally used interchangeably. Schmitt (1999) defines affective CE to consist of customers' feelings and emotions that are linked to a brand or a company. Gentile et al. (2007) expands this definition to the bonds and ties that customer has with a brand or a company. To

test the affective CE sentiments in their study on brand experience, Brakus et al. (2009) were asking their participants whether a brand induces any feelings or sentiments. It can be said that affective CE refers to the feelings and sentiments that a brand or a company induces on its customers. Figure 2 presents factors that can be linked to affective CE in mobile and online shopping context.

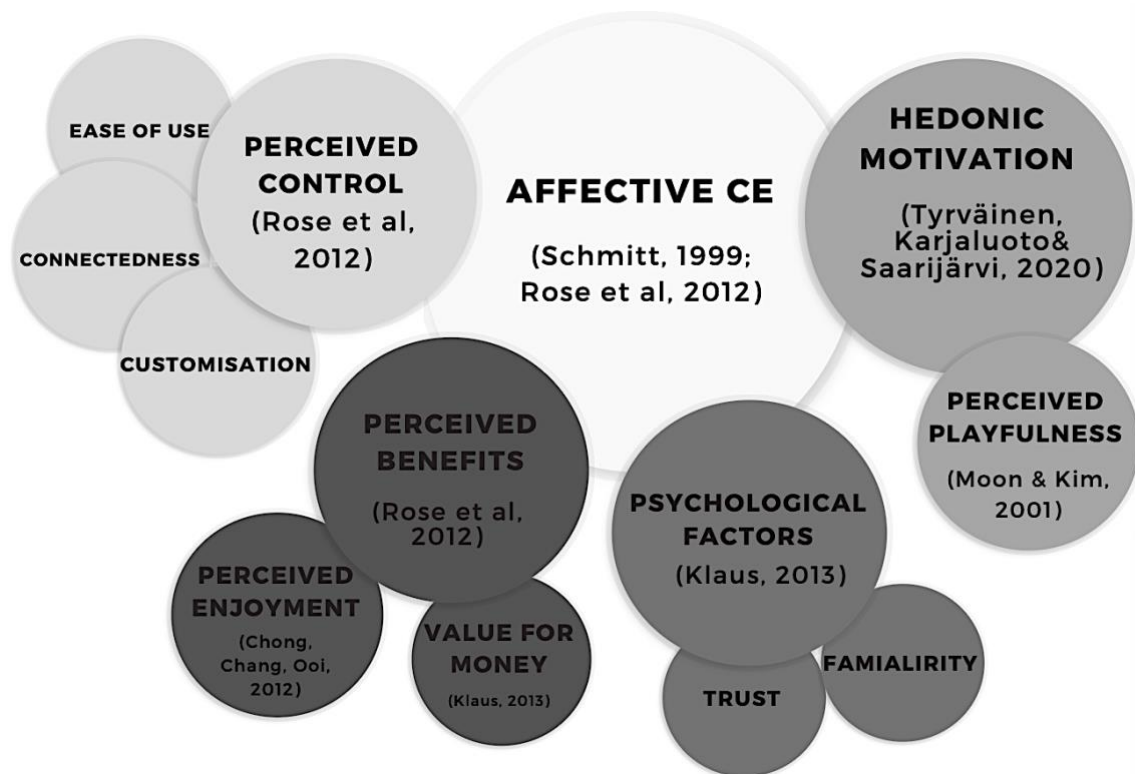


FIGURE 3.1 Factors impacting affective CE in mobile shopping context

### 3.2.1 Hedonic Motivation

As presented in Figure 2, Tyrväinen, Karjaluoto and Saarijärvi (2020) link affective CE to hedonic motivation amongst Finnish and Swedish consumers in omnichannel retailing. Hedonic motivation is related to pleasure and satisfaction that the buyer wants to experience, and it has been linked to impulsive buying behaviour (Zheng, Men, Yang & Gong, 2019). Technology related theories investigate terms such as perceived playfulness, the extent to which the individual is fully focused, curious and experiencing enjoyment whilst in interaction with technology (Moon & Kim, 2001), and perceived enjoyment, which is described as the intrinsic reward derived from the use of the technology (Dai & Palvia, 2008). Perceived playfulness has been connected to mobile applications as it increases overall motivation to use a mobile app as well as encourages frequent use (Ku & Chen, 2020, Fang & Fang, 2016). Additionally, Pandey and Shawla (2018) argue that enjoyment is one of the things that impacts

satisfaction and loyalty, and Tojib and Tsarenko (2012) find connection between enjoyment and the service ubiquity of mobile devices.

### **3.2.2 Perceived Control**

Rose et al. (2012) identified that in the online environment affective CE is connected to perceived control, aesthetics and perceived benefits. Perceived control, which includes ease-of-use, customisation and connectedness, refers to the consumer's perception of the amount of control they have over the technology and shopping process. Overall, it had the strongest impact on the affective experience. Whilst customers appreciate the ability to customise their own space and connect with other users, ease-of-use is one of the main factors of perceived control as technical problems cause frustration which inevitably ruins a good experience. Klaus (2013) agrees as he sees wider concept of usability as an important functional factor to online customer service experience. Furthermore, McLean et al. (2018) also consider ease-of-use as one of the important technological factors regarding mobile applications alongside with convenience and customisation.

### **3.2.3 Psychological factors**

Klaus (2013) argues that the psychological factors of CE include familiarity and trust. The more familiar consumer feels with the company or the brand, the more likely they are to engage with them. This also correlates with the feeling of trust towards the company or the brand as familiarity builds trust on e-commerce (Gefen, 2000). In mobile retailing, one of the biggest challenges is gaining the trust of the consumers, who, according to Agrawal (2018), find computers more comfortable and secure to do shopping on. By gaining customer trust and providing good CEs, companies operating in online environment can have higher engagement that can lead to higher brand advocacy (Bilro, Loureiro & Ali, 2018). Tyrväinen et al. (2020) also found a connection between word-of-mouth and affective as well as cognitive CE, meaning that customers will share their experiences about the company or brand with other customers more likely if the CE fulfils expectations.

### **3.2.4 Perceived Benefits**

Furthermore, Rose et al. (2012) sees perceived benefits as a part of affective CE. Perceived benefits refer to the benefits that consumer believes to gain by using a service or a technology. Klaus (2013) suggests that value for money is one of the greatest benefits of the online shopping, for instance getting a great deal by email could motivate a consumer to make an impulsive purchase. However, it can also be argued that getting the best value for money would be a part of cognitive CE,

wherein the importance of consumers' reasoning and utilitarian motivations aim to accomplish a certain goal to fulfil their needs. Some of these direct implications are multidimensional whereby they can be accounted as a part of affective and cognitive CE simultaneously.

### **3.2.5 Perceived enjoyment**

Dai and Palvia (2008) define perceived enjoyment as the intrinsic reward from use of technology or service, whereas Mandilas, Karasavvoglou, Nikolaidis and Tsourgiannis (2013) discuss shopping enjoyment, which measures the extent to which shopping through online channel exceeds performance expectations, delivering enjoyment. Perceived enjoyment has been a key factor in online shopping acceptance (Mandilas et al. 2013). Furthermore, it is a factor for mobile application adoption as well: perceived enjoyment plays a key part in increasing loyalty and satisfaction (Pandey & Chawla, 2018), and continuance of app use (Fang & Fang, 2016). By delivering enjoyable experience, companies can engage their customers much better (Wang, 2020). Ieva and Ziliani (2018) found that enjoyment is linked to affective CE through customer satisfaction and loyalty. They also claim that enjoyment is not related to other CE dimensions.

## **3.3 Cognitive customer experience**

The cognitive dimension of CE refers to the customer's thoughts and decisions about a company or a brand with a focus on reasoning behind their actions (Gentile et al., 2007). Hereby the focus is on the conscious thought process behind mobile shopping behaviour; what benefits does it offer to the consumer and why should consumer use their mobile device when making online purchases. Figure 3 demonstrates which factors can be related to cognitive CE.



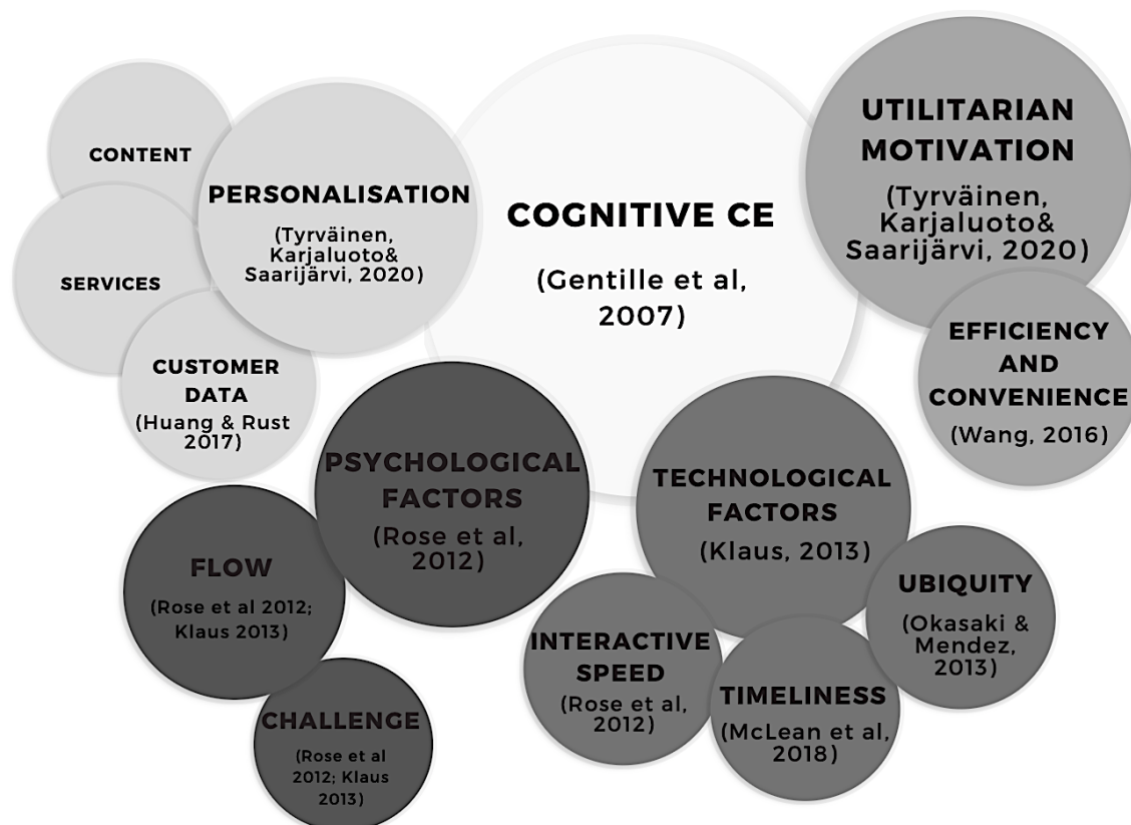


FIGURE 3.2 Factors impacting cognitive CE in the mobile shopping context

### 3.3.1 Utilitarian motivation

Cognitive CE can be linked to utilitarian motivation, which is based on pre-set goals, reason and efficiency (Zheng et al., 2019). Tyrväinen and Karjaluoto (2019) argue that in the beginning of using new mobile technologies customers prefer utilitarian benefits, as in to give a reason to continue the usage of the technology. Furthermore, Parker and Wang (2016) found that the utilitarian elements of efficiency and convenience are attractive to customers in m-shopping retail apps.

### 3.3.2 Technological and psychological factors

Rose et al. (2012) argue that consumers are cognitively as immersed in the shopping experience online as in-store. Interactive speed of the website, the skills of the user and the challenge that technology offers to the user have an impact on cognitive CE. Following the thought of interactive speed, McLean et al. (2018) consider timeliness as a factor between utilitarian benefits and CE. Having a technology that is easy, convenient and customisable has a positive effect on CE but even more so with the added elements of timeliness and enjoyment. Klaus (2013) notes that online customers are not only shoppers but also visitors and technology users. Rose et al. (2012) and Klaus (2013) both discuss the concept of flow, which is a cognitive state whereby consumers use their skills to navigate and interact online fully focused experiencing control, challenge and arousal

(Novak, Hoffman & Yung, 2000, 24), suggesting that by offering a small challenge to consumers they will be more engaged with the shopping experience.

Mobile commerce also offers the unbeatable benefit of ubiquity, which refers to the nature of mobile services as flexible in relation to space and time (Okazaki & Mendez, 2013). Tojib and Trasenko (2012) found that ubiquity has a positive impact on ease of use, time convenience and enjoyment leading to better experiential value. In addition, Okazaki and Medez (2013) reveal that in relation to experiences of mobile-users ubiquity consist of simultaneity, immediacy, portability, searchability and reachability. In other words, customer can reach for their phone anywhere at any given time and be able to search for more information immediately. Moreover, Zheng et al. (2019) found a positive relationship between the portability of the mobile device and utilitarian browsing behaviours, meaning that when in need of information the mobile phone tends to be always available for browsing.

### **3.3.3 Personalisation**

Further, Tyrväinen et al. (2020) found that personalisation is connected to cognitive CE, especially in Finland. Personalisation refers to customized content and services that are adapted to the individual customer's needs based on collected data. Huang and Rust (2017) claim that cognitive technologies are a good tool for collecting, analysing and using consumer data to better understand customer needs and offer them a better experience through personalised services. These cognitive technologies include for instance machine learning, artificial intelligence, robots and natural language processing.

## **3.4 Other dimensions of customer experience**

In addition to affective and cognitive dimensions of CE, there are other dimensions covering other aspects that have not yet reached consensus amongst the academics. Table 2 below presents the other dimensions and the topics that can be connected to sensorial, social and intellectual CE. From traditional retailing perspective, a lot of emphasis has been put on the sensory experience (Schmitt, 1999) which is also recognised by Brakus et al. (2009). Schmitt (1999) also suggest relational dimension which comprises of social and cultural aspects of experiences. Lemon and Verhoef (2016) similarly discuss behavioural and social responses to a company or a brand. According to Gentile et al. (2007), there are also pragmatic and lifestyle dimensions whereas Brakus et al. (2009) comprises last dimension as intellectual whereby all the personal identity consisting of feelings, thoughts and acts create a basis for a new CE. In this section, sensorial and social and intellectual dimensions of CE are briefly discussed in context of mobile device as they seem to cover all aforementioned factors adequately.

TABLE 3.2 Sensorial, social and intellectual CE in mobile context

Sensorial Customer Experience	Before purchase	Aesthetics (Rose et al., 2012) Visual appeal (Zheng et al., 2020)
		Touchscreen (Brasel & Gips, 2014; Mulcahy & Riedel, 2020)
		New technologies (de Vries, Jager, Tijssen & Zandstra, 2018; McLean & Wilson, 2019)
		Payment options
	After purchase	Shipping options (Ma, 2017)
		Packaging (Ma, 2017)
Social customer experience	Communication and Interactivity (Klaus, 2013)	Dialogic corporate communication (Taylor & Kent, 2014)
		Customer to Customer communication (Kim & Choi, 2016)
Intellectual customer experience	Creative uses of brand (Brakus et al., 2009)	Avoiding boredom (Cacioppo & Betty, 1982; Brakus et al., 2009)
	Cumulative satisfaction (Ha & Perks, 2005, 442)	

### 3.4.1 Sensorial customer experience

Regarding traditional retail environment, Pine and Gilmore (1999) argue that retailers set a stage for an experience in-store with the different aesthetics of visual, aural, olfactory and tactile. Schmitt (1999) suggests that these factors, which can be sensed, comprise a sensorial dimension of CE. Same principle can be partially applied in the online world. User experience (UX) has emerged and taken its place between artistic and practical web development, focusing on the user perspective. In other words, UX is supposed to assist in increasing sales, conversions and user retention by optimising the design for users (Mendoza, 2013, 7). Over the years, UX has extended to different devices and technologies, especially, mobile devices have brought up challenges in terms of multi-layered “mobile equation”, consisting of considerations towards carrier, device, operating system and screen size (Mendoza, 2013, 8).

In the context of this study, the focus is not only on visual and aural environment that the consumers can experience through their mobile devices, but also on the retail specific factors such as shipping and packaging (Ma, 2017). The online shopping experience is generally prolonged due to the order

processing shipping or collection time, whereas in a retail store the CE ends much quicker. Therefore, the online CE can last a lot longer and retailers must consider what kind of shipping options they offer. Ma (2017) suggests that online retailers would benefit from having both fast and free shipping options. Additionally, parcel tracking and informing consumer of the process as well as the packaging should be done a certain way to ensure that the whole CE is satisfactory (Lemon & Verhoef, 2016). Veto (2016) suggests that this comes down to selecting the delivery partner well.

Pandey & Chawla (2018) found that the visual engagement is the most important factor that impacts the satisfaction and loyalty in an online environment. Similarly, Rose et al. (2012) claims that website aesthetics influence CE. Furthermore, Zheng et al. (2019) found that visual appeal has a positive affect to hedonic and utilitarian browsing behaviours, meaning that consumers are likelier to browse websites and use mobile applications that have been designed to look appealing to them. Regarding omnichannel retailing, it is suggested that the look and the feel of all the channels should remain consistent with one another (Juaneda-Ayensa, Mosquera & Sierra Murillo, 2016).

As the smartphone screen is generally smaller, it is vital for retailers to optimise their websites and consider what information is the most important to display (Hopkins & Turner, 2012, 56). By going one step further from only optimising the website for mobile to providing a mobile application, a company can fast gain awareness and create more customer value (Hopkins & Turner, 2012, 50).

Additionally, there has been studies that have connected use of a touchscreen to higher psychological ownership and endowment (Brasel & Gips, 2014), and found an effect of haptic touch in consumer experiences (Mulcahy & Riedel, 2020). These studies seem to confirm that touchscreen devices have surprisingly some tactile benefits in the shopping context in comparison to a computer or a laptop. By investing in different technologies, such as 3D images and augmented reality, mobile retailers can utilise the benefits of mobile devices haptic and visual capabilities better (de Vries et al., 2018; McLean & Wilson, 2019).

### **3.4.2 Social and intellectual customer experience**

Web 2.0 started the trend in creating and exchanging user generated content and it has then moved on to social media (Pelet and Papadopou, 2014). The main function of a mobile phone has always been to connect people and with the developing technologies communication and interaction has become a lot easier. Klaus (2013) argues that some important functional factors of CE are communication and interactivity, whether it is with the service provider or other customers.

From the perspective of organisational communication, it has been argued that dialogic approach works better in building relationships between the organisation and the public (Taylor & Kent, 2014). This move away from one sided communication and the changes in technology have enabled customer

reviews, peer recommendations, influencers and building of brand communities, which can enhance the CE when the interaction is of good quality (Kim & Choi, 2016). These ways of interaction, such as word-of-mouth (WoM), are a part of consideration stage of consumer decision journey (Banfi et al., 2013). Similarly, user generated content (UGC) is affecting consumers more and more (Morra, Ceruti, Chierici and Di Gregorio, 2018).

Zheng et al. (2019) claim that hedonic browsing behaviour is positively affected by interpersonal influence whereby the importance of enabling multiway communication can truly make a difference. This social aspect of the shopping can be achieved by creating a platform for customer to discuss their purchases with one another. Furthermore, it is important as a retailer to consider the consumers' needs for communication with the retailer itself, especially in online environment where there is no physical presence. Xu et al. (2017) suggest this could be done through a use of social media, chatbots and utilising other cognitive technologies in combination with customer service staff.

### **Intellectual CE**

Brakus et al. (2009, 66) claims that intellectual dimension predicts "creative uses of the brand", which can be interpreted to describe consumers fully co-operating the product or service into their lifestyle. They claim that intellectual stimulation is needed to avoid boredom (Brakus et al., 2009, 63) as suggested by Cacioppo and Petty (1982). Overall, this dimension focuses on the fact that individuals compile experiences over time and have certain expectations and prejudice towards new experiences that they encounter. Therefore, importance is put on cumulative satisfaction, which can be defined as the level of customer satisfaction in relation to their previous experiences (Ha & Perks, 2005, 442). CEs should follow each other fulfilling those expectations in a positive way and supporting change for better to make it easier for customer to trust, rely on and eventually even recommend and advocate the company to others.

## **3.5 Overview**

From the basis of this chapter, it can be said that CE is a sum of multiple different aspects, including affective, cognitive, sensorial, social and intellectual dimensions. It is vital to further understand how these dimensions are experienced in the mobile shopping context for retailers to be able to provide better CEs via mobile devices. To investigate this further, this chapter has combined key concepts of mobile devices into the CE dimensions, creating a framework that will be further defined in this study. The overall aim of this study is to provide suggestions on which factors are essential in a good mobile shopping CE and how that experience could be improved. Next chapter discusses the methods of this study and presents the conceptual framework based on the literature review.

## 4 DATA AND METHODOLOGY

The aim of this research is to better understand how satisfying customer experiences (CEs) can be achieved in the mobile shopping environment. Previous research has shown that there is a lack of research in customer behaviour in the mobile channel (Tyrväinen & Karjaluoto, 2019) and as a first step in filling this gap, potential users' opinions, thoughts and perceptions of the existing mobile shopping services are heard. This study takes an exploratory approach by aiming to implement CE dimensions into mobile context by identifying the factors that may be worth considering in further research in the context of providing more satisfying CEs through mobile channel. Thus, this chapter describes the methodology and the process of data collection carried out to answer the following research questions:

1. What factors impact the mobile shopping customer experience?
2. What are perceived benefits and shortcomings of mobile shopping?

This chapter has the following structure. Firstly, the underlying research philosophy will be briefly discussed from ontological and epistemological point of views. Secondly, the applied abductive research logic will be introduced and justified to support the aims of this research. Thirdly, the chosen qualitative research approach is discussed and reasoned. Lastly, research design in terms of data collection and data analysis is described in dept.

### 4.1 Underlying research philosophy

Saunders, Lewis, Thornhill and Bristow (2019, 130) define research philosophy as "a system of beliefs and assumptions about the development of knowledge". In doing research, it is essential to consider the assumptions made within the study context. For example, Morgan (2007, 49) claims that examining and evaluating research methods demands attention to be paid to the research paradigm, which can be defined as "the consensual set of beliefs and practices guiding the field". According to Kivunja and Kuyini (2017, 26), research paradigm refers to the researcher's worldview, which guides the researcher's philosophical way of thinking. Considerations towards underlying research philosophy in this study were made following Saunders et al.'s research onion framework (2018) as presented in Figure 4. Each layer will be discussed in following sections.

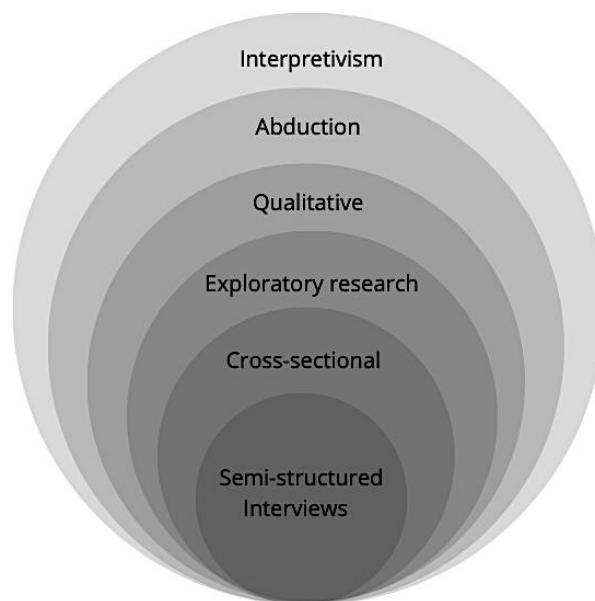


FIGURE 4.1 Research onion based on Saunders et al. (2019, 130)

#### 4.1.1 Interpretivism

The underlying research philosophy follows the assumptions of interpretivism, whereby aim is to provide understanding of people's interpretations of experiences, meanings and situations (Mathiason, 2005, 210). Interpretivism can be broken down into the four components of the research paradigm: epistemology, ontology, methodology and axiology (Kivunja & Kuyini, 2017, 26).

##### **Epistemology**

Coghlan and Miller (2014, 302) suggest that epistemology refers to the nature of human knowledge and in what ways it is limited and justified. By adopting the interpretivism, the research adopts a subjectivist epistemology whereby everyone interprets the world in their own way and the reality is socially constructed. The researcher investigates data through their own lens using cognitive skills in understanding the data that has been collected by interacting with the participants (Kivunja & Kuyini, 2017, 33.).

##### **Ontology**

Ontology focuses on the structure of reality and the meaning of existence (Coghlan & Miller, 2014, 571). Therefore, it can be said that ontology and epistemology are closely connected in terms of the possibility of truth and objective knowledge of reality (Morgan, 2007, 57). In other words, ontology asks whether it is possible to obtain true knowledge of reality. In interpretivism, relativist ontology is adopted, and it assumes that there are multiple realities which can be explored through interactive research methods, whereby the researcher is in direct contact with research participants in an observing manner

(Kivunja & Kuyini, 2017, 33). This typically also means that research is subjective, whereby the perceptions and actions construct the social reality (Saunders et al., 2019 137).

### **Methodology**

Methodologically, this study adopts naturalist view, whereby data is collected in as natural setting as possible through interviews, discourses, text messages or reflective sessions (Kivunja & Kuyini, 2017, 33). According to Bloor and Wood (2006, 122), naturalism aims to capture natural phenomena as they occur in social life avoiding artificial methods such as surveys and formal interviews. Methodological naturalism has gained critique in terms of its scientific contribution as the researcher can make false conclusions based on the data and it enables evaluating supernatural phenomena based on individual experiences (Kojonen, 2017). However, Bishop (2013, 10) argues that it is a scientific investigation conducted to gain understanding of a phenomenon as it is. In this study, the focus is on the people and their experiences with a certain technology and the aim is to better understand how these experiences are formed. It is safe to say that adopting this methodological approach should not be detrimental in terms of making any false or controversial claims.

### **Axiology**

Axiology is concerned with the role of values and ethics in research (Saunders et al., 134), and some researchers argue that it may be even more important than more traditionally considered epistemology and ontology (Given, 2008, 53-55). In this study, interpretivism adopts balanced axiology, whereby the research is impacted by the values of the researcher whilst the aim is to provide a balanced report of the research findings (Kivunja & Kuyini, 2017, 34). As previously mentioned, the researcher is therefore subjective and values are integrated within the research inevitably from both researchers and participants' point of view (Saunders et al., 2019, 135, 137).

#### **4.1.2 Abductive reasoning**

Approach to theory development should be considered prior to starting research process. Traditionally, the two different reasoning approaches are induction and deduction. Induction refers to moving from specific conclusion to more general principles and it is associated with qualitative research (Miller & Brewer, 2003, 155). In comparison, deduction refers to moving from general principle towards more specific conclusions and it is more typically used in quantitative research, whereby theory is being tested (Miller & Brewer, 2003, 67). However, as can be seen in Figure 4, this study takes an abductive approach to the research problem, which means that the data is collected to explore and identify themes and patterns to generate a new or modified theory working between the existing theory and the new data (Saunders et al., 2019, 153).



Abductive research tends to begin with an observation of a phenomena, which the researcher wants to explain (Saunders et al., 2019, 155). As in this case, the research problem was inspired by observations of practical application of mobile shopping in Finland and in the United Kingdom. There is also existing theory of CE dimensions that could possibly be applied also in the mobile channel. Therefore, this approach was chosen to be the most fitting approach for this research, meaning that the researcher will be able to move between theory and data, providing the likeliest explanation and offering topics for further research (Malhotra, 2017, 175). Therefore, both secondary and primary data are considered important to the methodology of this study.

This approach may be considered unusual as interpretivist approach typically utilises inductive research logic (Saunders et al., 2019, 157). However, Lewis-Beck, Bryman and Futing Liao (2004, 1) argue that abduction is associated with interpretivism and suited for discovering motives behind people's actions. According to them, methods for abductive research approach are still under development. Furthermore, it is important to understand the limitations of this method, for instance, the researcher risks not having useful data patterns to make theoretical contributions (Saunders et al., 2019, 157).

#### **4.1.3 Qualitative research method**

From the basis of the interpretative research philosophy and abductive reasoning, the choice between quantitative and qualitative methods is made. Quantitative research refers to collecting, analysing and displaying data in numerical forms (Given, 2008, 714). Qualitative research aims to understand, describe and explain phenomena as it is experienced and talked about by people (Flick, 2018, 7-8). Hair, Wolfinbarger, Money, Samouel & Page (2015, 296) suggest that the difference in these two methodological choices can be made based on their way of reasoning: qualitative research inductively develops hypotheses and quantitative research deductively tests the hypothesis.

As this study utilises neither inductive nor deductive reasoning, opting for abductive approach, which refers to finding a most likely explanation, the most appropriate method for this study was identified to be qualitative. The researcher is interested in better understanding the experiences of the research participants and that is best achieved by having discussions with participants. In qualitative studies, the aim should be giving the voice to the participants (Padgett, 2012, 234).

The adopted reporting style should be "lively and thought-provoking", and importance is put on describing the study and its procedures (Padgett, 2012, 222). Similarly, the researcher is subjective, and the role of the researcher is central to the interpretation of the data, meaning that biases of the researcher must be taken into consideration (Padgett, 2012, 225). Padgett (2012, 228-229) gives five guidelines for writing up a qualitative study: (1) provide a clear structure, (2) use headings and subheadings, (3) cite liberally, (4) choose a catchy title, and (5) aim for maximum transparency.

It is noted that the best method for this study would be mixed methods, whereby both qualitative and quantitative methods are utilized. In the scope of this study, it is impossible to use mixed methods as the material is extensive and there are time limitations to the research project. Instead, testing the results of this qualitative study are left as a possibility for further research.

#### **4.1.4 Exploratory research design**

Whilst choosing research design, there were two options of confirmatory and exploratory qualitative research to choose from. Butler (2014) suggests that these two are different in terms of their starting point: confirmatory research has hypothesis or prepositions which are being tested within the research, whilst exploratory research is aiming to connect ideas to find potential hypothesis. Whilst this study has formed some ideas of the potential prepositions based on loosely connected concepts, there is not enough existing literature to fully form them and therefore, it is more plausible to opt for exploratory research design. As Williams (2003, 113) suggests, it is best implied when researcher is wanting to begin working on an area which has not yet been studied to a remarkable extent.

Given (2008, 328) describes exploratory research as systematic data collection that is designed to enable researcher to make generalisations of life. Jupp (2006, 111-112) claims that exploratory research is typically seen as simple and merely first step to building theory, which means that the results of this study must be further studied and confirmed. When taking on exploratory research design, the researcher is challenged in terms of being able to collect data that presents an accurate impression of the subject of the study (Stebbins, 2001, 49). In data collection, exploratory research design tends to utilise informal techniques in form of interviews or focus groups (Williams, 2003, 178-179). Furthermore, Stebbins (2001, 42) suggests that the reporting style should be interesting and imaginative, providing vivid description of the finding and generating rich theory. These serve as main considerations regarding the design of this study.

#### **4.1.5 Cross-sectional study**

Due to the nature of this research project as a master's thesis it is inevitable for this study to be conducted within a time frame of one year, which means that the data is collected at one point in time to describe the current situation of the phenomenon (Allen, 2017, 315-316). This design is also considered to be easier and cheaper to conduct, whilst it is unable to understand time-order of causes and outcomes (Allen, 2017, 317). Focus should be put on the representativeness of the sample and the sampling method should be carefully planned.

## 4.2 Data collection methods

Data collection of this study consist of primary and secondary data as formerly mentioned. It is essential to set a theoretical concept that is being evaluated in the context of the mobile channel and the collected data, to utilise abductive research approach to theory creation. This section shortly describes secondary data collection methods and then moves on to the primary data collection.

### 4.2.1 Secondary data

Secondary data was used to produce a literature review based on two topics of mobile as a shopping device and CE has been presented in chapters 2 and 3. The secondary data used was collected using journals and books available from Jyväskylä University library and articles available in electronic databases such as Google Scholar and ResearchGate. Table 3 presents the most important keywords utilised in this research.

TABLE 4.1 Keywords used in secondary research

<b>Mobile as a shopping device</b>	<b>Customer experience</b>
<ul style="list-style-type: none"> <li>• Mobile shopping</li> <li>• Online shopping</li> <li>• Mobile commerce</li> <li>• Mobile retailing</li> <li>• In-app retail</li> </ul>	<ul style="list-style-type: none"> <li>• Experimental marketing</li> <li>• Online customer experience</li> <li>• Mobile customer experience</li> <li>• Customer experience</li> <li>• User experience (UX)</li> </ul>

As the abductive research logic is applied in this study, it is essential that the secondary and the primary data support each other, assisting the researcher to answer the research questions. Regarding explorative research design, literature review is typically shorter and used to clarify the lack of research in the field (Stebbins, 2001, 42). However, in this study, literature review is providing suggestions of what factors may be relevant to the mobile shopping CE and it is therefore more extensive.

From the basis of the literature review, a conceptual model was created. It is presented in Figure 5 and there are five main themes directly following the dimensions of CE discussed in Chapter 3. There are also multiple subthemes based on theoretical concepts from the previous literature around the topic. The primary data collection follows these themes identified from the literature review and utilises them as the priori coding scheme.

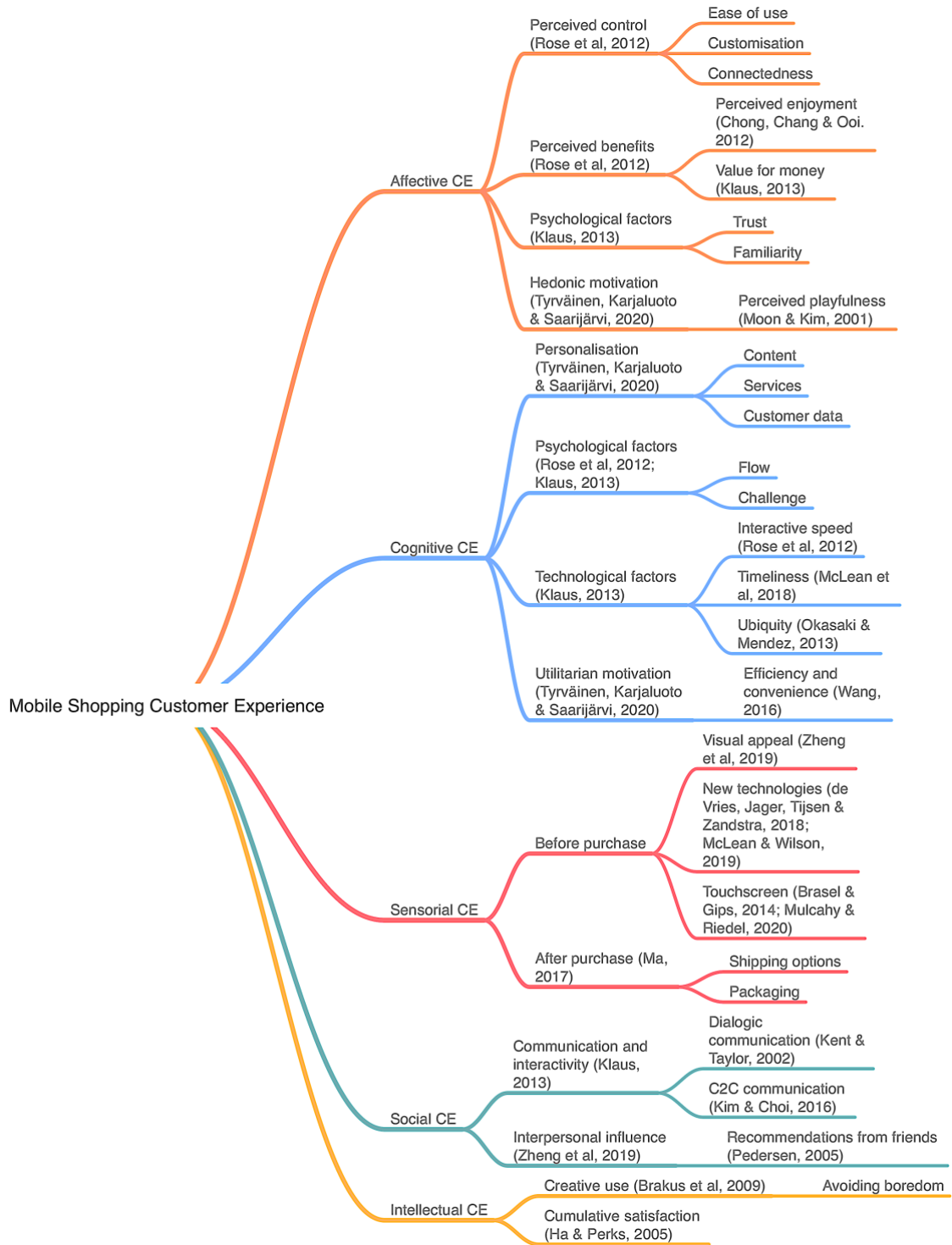


FIGURE 4.2 Conceptual framework

#### **4.2.2 Primary data**

Qualitative in-depth interviews were chosen as the most suitable method for attaining detailed data to convey thoughts and feelings that might affect the way participants behave (Sutton & Austin, 2015).

##### **Sampling**

Regarding the sampling, purposive and snowball sampling are utilised, and the sampling is based on a specific purpose rather than random selection (Jupp, 2006, 244). The sample consists of smart phone users who reside in Finland and are between ages 18 and 30, from generations Y and Z. The overall goal is to attain even gender and age divide within the sample. Snowball sampling is used to create multidimensionality to the sample by asking participants if they know someone who would be suitable participant for this study. Furthermore, whilst the sample size is limited to 6-10 interviews, this research aims to follow the principle of thematic saturation, whereby the adequate sample size is achieved when the interviews no longer reveal new themes or information (Guest, Namey & Chen, 2020; Saunders et al., 2019, 206).

##### **Interview protocol**

Semi-structured interview protocol was designed, consisting of closed- and open-ended questions with appropriate prompts (Adams, 2015, 493). The protocol follows the guidelines of Castillo-Montoya (2016), ensuring that interview protocol is designed with the research questions in mind. Due to abductive research logic, the questions are based on existing theory and the conceptual model (Figure 5) that was built on the theoretical concepts introduced in the literature review. Table 4 presents some examples of the questions and on what theoretical concepts they are linked to. Full interview protocol can be found in Appendix 1. Length of the interviews is approximately 60 minutes to avoid tiring the interviewer or the participant and to keep the quality of collected data good. The interviews are recorded and manually transcribed for data analysis.

TABLE 4.2 Examples of interview questions

Dimension	Concept	Question
Affective	Perceived control (Rose et al., 2012)	Do you feel like you are in control when using mobile shopping services?
Cognitive	Utilitarian motivation (Tyrväinen, Karjaluoto & Saarijärvi, 2020)	Do you think that mobile shopping could be efficient and convenient in achieving your shopping goals?
Sensorial	Aesthetics (Rose et al., 2012) Visual appeal (Zheng et al., 2020)	Do you think that you can make a purchase decision based on the product pictures you see through your mobile device?
Social	Interpersonal influence (Zheng et al., 2019)	Have you ever begun using an app because you have been recommended it?
Intellectual	Creative use (Brakus et al., 2009)	Do you enjoy finding new ideas, products and promotions through mobile device?

### Back translation

It is important to take into consideration that this thesis written in English whilst the interviews are conducted in Finnish. To ensure the correct translation, back translation technique, as described by Kolb (2008, 75-76), was utilised. Therefore, interview questions were first written in English, then translated to Finnish by the researcher, and translated back to English by a colleague. These translations were then compared, and the researcher also consulted a native English speaker to ensure that the questions presented in Appendix 1 were an accurate presentation of the questions asked in the interviews. Whilst interviews are semi-structured emphasis is put on researcher's understanding of the research questions and how much they can be rephrased in the social situation such as informal interview.

### Pilot testing

Lavrakas (2008, 584) argues that pilot tests can be used to better understand the suitability of the interview questions in terms of their comprehensibility and sensitivity. Pilot testing is more typically used in survey research, where there is a need to better understand if the measurements of the constructs are correct and that there are no errors in survey design. In case of this qualitative study, it was important to conduct pilot testing for the researcher to evaluate the interview protocol as well as to practice conducting an interview. The researcher was able to see how interview protocol worked in practice and how the responses of the participants could affect the course of the interview. Particularly, elaborating the interview questions and providing suitable examples was put under examination.

Prior to conducting the interviews, the interview protocol was tested on two participants. After the pilot tests were conducted no major errors were detected. Prompts and examples were added to make it easier for participants to understand and answer the questions. Some questions were slightly simplified to better fit the interview situation. Data collected during these pilot interviews was considered and included in the data set of the study.

### **Ethical considerations**

In the current circumstances of Covid-19 epidemic, interviews were held via Zoom at a distance to ensure safe participation. Data privacy and research notifications (Appendix 2) were issued and discussed with the participant prior to the interview. Interviews were recorded and the recordings were deleted after completion of manual transcription. Each participant and transcription were assigned a number to enhance privacy whilst still enabling withdrawal from the study. Interview process and questions were not planned to be invasive or harmful in anyway but in case the participant feels uncomfortable in the interviewing situation, they have been encouraged to leave the Zoom.

## **4.3 Data analysis**

This study utilises thematic analysis, which is a way of identifying, analysing, organising, describing and reporting themes found in a data set (Braun & Clarke, 2006). More specifically, modified deductive thematic analysis is adopted, meaning that the coding process is driven by pre-existing theory and it aims to confirm theoretical propositions (Pearse, 2019). Pearse (2019) suggests deductive thematic analysis is a seven-step process: (1) Creating a conceptual framework based on the literature review; (2) Setting propositions; (3) Developing a coding book based on conceptual model; (4) Planning question matrix; (5) Conducting the interviews; (6) Analysing the data by evaluating and adding codes, identifying themes and confirming propositions; and (7) Reporting the findings.

Due to the explorative nature of this study, propositions are not stated as there is very limited amount of information of mobile specific CE and the study hereby aims to find hypothesis for further study. As these propositions are not set, they will not be confirmed but rather introduced at the data analysis stage. This way the researcher approaches the data without clear expectations which could blur the true meanings of the data (Pearse, 2019). Furthermore, coding book based on the conceptual model is developed prior to collecting interview data. Pilot interviews are utilised in testing the codes and developing new codes. Additionally, the researcher remains fully open for codes and themes that may arise from the data at any given point, allowing new key concepts to emerge.

Section 4.2 covered the creation of the conceptual model, coding scheme, interview protocol and practical considerations towards conducting interviews. As previously presented in Figure 5, the conceptual model was formed as a base

to the data collection and analysis. The following sections will describe the coding scheme. Prior codes and interview protocol were planned based on this model prior to conducting interviews. Once the interviews and transcriptions were completed, the researcher was already familiar with the data and analysis could be commenced.

#### **4.3.1 Coding process**

For the coding process, the transcribed data was imported into NVivo software and coded using priori codes (Appendix 3) derived from conceptual model. Codes arising from data itself were also marked down. After the initial coding of the data was completed, the codes were further refined and combined into themes. Saunders et al. (2019, 206) suggest memo writing as a good practice for grounded theory research, whereby notes are made of the codes, the ways they change during the research process and how they are related to one another. This practice was also adopted to ensure relevancy of the analysis.

#### **Coding Scheme**

As the semi-structured interview protocol based on theory is adopted, the analysis also adopts priori coding scheme, which is used when research objectives are clear and when there is a need for testing a theoretical model or expanding on an existing one (Lewins & Silver, 2007, 96-97). Prior codes are developed prior to analysing the data from the basis of existing theory (Johnson & Christensen, 2014). According to Mills, Durepos & Wiebe (2010, 927), this practice is also referred to as a deductive approach to coding, whereby the codes are based on research questions, interview questions or theory derived categories.

Within this study, theory and priori codes are derived from literature on mobile devices and CE as previously seen in the conceptual framework in Figure 5. As the conceptual framework is quite extensive, the aim of this study is to narrow the focus down, finding out which of these concepts are brought up in the context of mobile shopping CE. This way the aim is to firstly, identify the factors that are impacting the mobile shopping CE and secondly, pinpoint main benefits and drawbacks associated with mobile shopping. Additionally, to stay true to the abductive research logic, codes and themes arising from data are also noted and considered. They are called inductive codes, and they are developed from the collected data during the coding process (Johnson & Christensen, 2014). These inductive codes will help in answering how the mobile shopping CE can be enhanced.

#### **4.3.2 Reporting results**

When beginning to report results, it is important to describe each theme using quotes (Guest, MacQueen and Namey, 2012, 267). In general, all arguments and interpretations should be supported with examples of data, as the researcher's



role is active and possibly biased (Braun & Clark, 2006). Both researcher and readers benefit from being able to distinguish the interpretation from the data (Guest et al., 2012, 265).

### 4.3.3 Quality criteria of qualitative research

Korstjens and Moser (2018) argue that key criteria in qualitative research includes credibility, transferability, dependability, confirmability, and reflexivity. Credibility is “the extent to which research account is believable and appropriate -.” (Mills, Durepos & Wiebe, 2010, 243). In this study, credibility is ensured through persistent observation, which means that extensive amount of time has been used in identifying and gaining understanding of the elements relevant to this study.

Coghlan and Brydon-Miller (2014) suggest that transferability can be referred to as the extent of generalisability of the research finding. Transferability is typically achieved through detailed description of experiences and their contexts (Korstjens & Moser, 2018). In this study, the researcher encouraged participants specifically to tell examples of their experiences to further understand their perceptions and opinions.

Dependability and confirmability refer to the transparent description of the research process (Korstjens & Moser, 2018), which the researcher guarantees through asking for feedback from her thesis supervisor during the research and write-up process. Furthermore, thesis regular seminars kept the researcher accountable for reporting the development in the research process.

Reflexivity consists of critically evaluating researcher’s own biases that may have impact on the research. Research biases are expectations that the research might have regarding the results. (Johnson & Christensen, 2014). Regarding the researcher’s background, she has spent several years in United Kingdom where online and mobile shopping can be considered more common than in Finland. Similarly, online shopping has been made very convenient for the consumer in terms of the technology, mobile applications, home deliveries and delivery speed. Therefore, the researcher may approach the subject from the point of view where she assumes that consumers in Finland are also expecting the same kind of services. By being aware of this researcher has attempted to conduct both the data collection and analysis without letting the bias impact the results.

## 4.4 Overview

This chapter has outlined the philosophical standing of this study by discussing the research paradigm in dept. It has also introduced data collection and analysis methods undertaken in this study. Overall, this study is qualitative and utilises the methods of interviewing and thematic analysis. Furthermore, considerations

towards qualitative research quality criteria have been made. Prior to conducting interviews, secondary data collection on existing literature was conducted in two topics of mobile shopping and customer experience in online environment to base the interview protocol on. Next chapter consists of the analysis and results derived from the collected data.

## 5 DATA ANALYSIS AND RESULTS

This chapter focuses on describing the data and providing answers to the pre-set research questions. To begin with sample is described in-dept and then there is a short reflection on the research questions. The following sections consider both research questions. Firstly, the results in relation to conceptual model are discussed, and the model is modified to match collected data. Then perceptions of mobile shopping are presented and organised into benefits and drawbacks to further understand perceptions of mobile shopping.

### 5.1 Sample description

Data was collected between December 2020 and February 2021 in a form of Zoom interviews. The length of the interviews varied from 30 minutes to 90 minutes, as some participants had more to say than others. Through purposive sampling, a good sample regarding gender and age was achieved. Furthermore, snowball sampling assisted in getting participants from various backgrounds and geographical areas. The sample size was 10 and following the principle of thematic saturation, by the last interviews there was little new information.

Table 5 presents the key information of each participant, including their gender, age, the approximate interview time as well as their estimated experience in mobile shopping and their computer usage. Participants born after 1995 were considered as generation Z and participants born on or prior to 1995 were considered as generation Y (Finneman, Spagnuolo & Rahilly, 2020), meaning that over 26-year-olds are from generation Y and 25-year-olds and younger are from generation Z. Average age of female respondents was 24 and male respondents 23.5. Average overall was 23.8, youngest participant being 19 years old and the oldest 27 years old. Overall, the distribution between genders and generations are even. Only difference between the groups is that in male group there was more participants from generation Z, and in female group there were more participants from generation Y.

The length of the interviews varied from 30 minutes to 90 minutes, and the average interview length was 55.5 minutes. Participants 2 and 3 had a lot to say about the subject and were very eager to speak whilst participants 8 and 10 have busy lives and were harder to engage. Prompts and additional questions were used to encourage quieter participants speak more.

TABLE 5.1 Sample description

Participant	Gender	Age	Interview time	Experience in mobile shopping*	Computer usage
1	Female	26	1:00	Moderate	High
2	Female	21	1:30	Moderate	Low
3	Male	27	1:30	High	High
4	Female	26	0:45	High	Moderate
5	Female	21	0:45	Moderate	Low
6	Male	19	1:00	Low	High
7	Male	23	1:00	Low	High
8	Female	26	0:30	High	Low
9	Male	24	0:45	High	High
10	Male	25	0:30	Low	Moderate

\*Low – has never purchased anything, or only a few application purchases

Moderate – has made one or two purchases

High – has made multiple purchases, uses services regularly

Regarding estimating the participants' experience in mobile shopping as well as the computer use, a simple three step scale of low, moderate and high was utilised. In the case of mobile shopping experience the low end of the scale meant no purchases or a few individual purchases, moderate more than one or two purchases from the same company, and high multiple purchases or regular use of mobile shopping services. In terms of the computer use, low was described as minimised use for certain general tasks such as writing emails, essays and such. Moderate use indicates more demanding use of computer in one's job or free time, which demands use of specialised software or other advanced tools. Lastly, high level of computer use is evident through a high personal investment in computer technology that is essential to one's everyday life. These people are either IT professionals, computer hobbyists or devoted 'PC-gamers'.

### 5.1.1 Other notions of the sample

After the interviews, other factors, which may have impacted participants opinions, were also considered. For example, location seemed to be a factor that had an impact on deliveries especially. None of the participants were from Northern Finland, meaning that this study is not presentative of those regions which are furthest away from the most populated areas in Finland. Main cities that this study covers include Tampere, Turku, Helsinki and Jyväskylä as well as some smaller places in the countryside.

The current life situation was also considered to be a factor in terms of disposable income and family structure. The sample included, for example one young mom, three highly educated working professionals and three students. In terms of students and working professionals, there is an evident income gap that impacts the amount of shopping that can be done. It can be argued that sample

presented these groups of young adults, providing information from different stages of early adult life.

## **5.2 Reflection on research questions**

The following three research questions have guided this research.

1. What factors impact the mobile shopping customer experience?
2. What are perceived benefits and shortcomings of mobile shopping?

Firstly, the aim of this study was to further define which factors have a direct impact on mobile shopping CE. For this purpose, a contextual model based on literature was built to guide the research. The collected data offers more specific information of the consumer's expectation in terms of the mobile shopping customer experience. Secondly, the data collection focused solely on collecting consumer's thoughts, ideas, and perceptions of shopping through the mobile channel. Findings provide a rough idea of what the consumers like and dislike about mobile shopping. From the basis of the responses, lists of perceived benefits and drawbacks of mobile shopping were compiled.

## **5.3 Factors impacting mobile shopping customer experience**

This section focuses on the first research question and the conceptual model, aiming to further the understanding of the factors that impact the mobile shopping CE. It was found that the general online shopping theory can be somewhat applied in the context of mobile shopping. The following sections cover the results regarding each dimension of mobile shopping customer experience, aiming to pinpoint factors of mobile shopping CE from the interview data.

### **5.3.1 Affective Customer Experience**

Regarding the affective CE, focus was placed on perceived control, perceived benefits, psychological factors of trust and familiarity as well as on hedonic motivation. In this study, it was looked at in general as the thoughts and feelings

of the mobile shopping services. Figure 6 presents key findings from the interview data which are discussed one by one below.

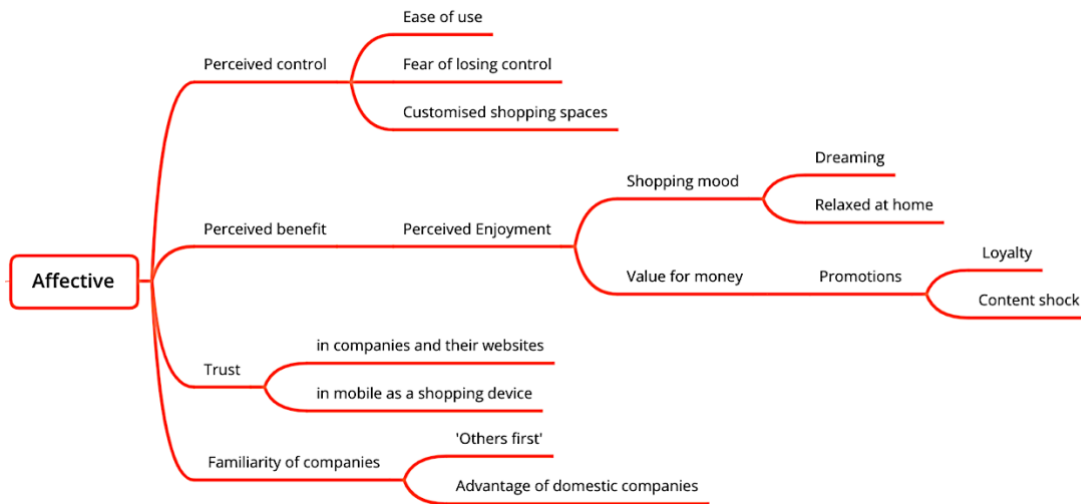


FIGURE 5.1 Affective mobile shopping customer experience

**Perceived control**

Perceived control includes three aspects of ease of use, fear of losing control and customised shopping spaces. First, participants were asked if they feel like they can manage and influence their own mobile shopping behaviour. From the basis of this, it was discovered that there is a fear of losing control in mobile shopping situations. The facilitator used prompts to guide discussion towards ease of use and customisation.

The question on ease of use generally tried to further understand whether participants found using mobile shopping difficult in any way and how much value they place on the ease of use. Surprisingly, few reported to have difficulties in the shopping process itself, and most said that shopping is equally as easy on mobile devices as it is on computer.

Like all those websites... they have all been made so well for the mobile, like a mobile version for them. I don't think so, there is nothing challenging about it. P10

It is just so simple with mobile; you don't really need to do much. P2

To my mind, it is a little difficult – like complicated. You cannot see everything very well, whereas on computer you can just do it simply. P1

The biggest identified issue amongst participants was that they feared losing control of their own shopping habits due to low impulse control and clumsiness. The easier the shopping is made for the consumer the more likely they are to buy by accident. Additionally, if the purchasing process itself does not have reasonable enough order confirmation stages it seems to add to this fear.

I am scared that if it becomes easier to order things via phone and if I start using them, then it will likely be like when I am out and about somewhere, at school and ordering things via my phone. And don't you know – you have it always on your hand, that tool which with you can order something from somewhere. P1

I would like to say yes but I also admit that the more effortless and the easier mobile shopping has been made and develops the more I have noticed that I do browse them -. So even when I imagine that I can control myself so that I don't browse something constantly. P2

I would say that Alibaba, AliExpress has made the flow very easy. So when you press 'buy now' one screen comes up 'hey, here is this confirm button'. So luckily it isn't just a one-click because that would be horrible. I don't, I don't like the idea somehow -. -. I would be scared to use websites that have one-click buy-button, because I drop my phone quite a lot and after all, my finger is quite a lot... it is quite big and phone screen is quite small. P3

According to participant 3, the smaller impulse purchases are easily done with mobile phone, and they are likely to lead to other impulse purchases. His impulse purchases tend to be triggered by a need and utilitarian motivation whilst they also remain in the lower price category and have lower priority. As an example of this type of purchase, he gives a corkscrew which he needs in the moment but then he ends up ordering one for future use, and whilst adding the corkscrew into the basket he may see something else that is of interest to him.

Some purchase of smaller priority is easily ordered from somewhere through mobile, because it is just so easy. -. -. If they are especially some small cheap things they are easily added to the basket because something under 10 euros, I don't give a f\*ck because I work. P3

When it comes to customising one's own space, it was determined that by offering ways to save liked products and to create shopping lists, mobile retailer can enhance the shopping experience. To discover this, participants were asked if it is a good thing that one can manage their own shopping space via mobile.

Yes, there is this heart function which with you can save something -. -. yes, I use it. Sometimes when you browse some list it is easy to put them there and return to look at them and choose which one of them to take. P8

Yes, it is, because first of all, I will never remember everything. When I have seen something nice and then I think that 'I have to remember that' and then I come to check later it is handy that it is saved there. P2

Lastly, the concept of connectedness did not rise as a topic from the chosen interview questions in relation to perceived control or affective CE. It can be more related to the factors of social customer experience discussed in section 5.3.4.

### **Perceived benefits**

The question regarding perceived enjoyment revealed that people enjoy shopping on their mobile whilst at home and when they feel relaxed. Participants also spoke about dreaming, in terms of looking at things they would like to have, which may be completely unattainable to them at that moment. This dreaming process could impact the relationship with the company in the long term and when their financial situation allows, they might make those purchases. The question asked was 'What kind of mood you are on whilst mobile shopping?'.  
 Probably exactly when I am a bit bored or it in a way relaxes me or it is completely something that you don't need to do anything or think anything. P4

It is... I don't know... Somehow, I dunno if I can explain it that precisely but it is nice to dream in a way -. P5

Time goes by and it is nice to kind of dream a little bit sometimes. Then you end up looking at those things priced at 1000€ - a little bit of dreaming. P6

Another concept brought up was "shopping mood" which describes a state of mind for shopping. Participant 9 argued that when he is on this mood, he gets excited to shop but might also find himself easily frustrated with insufficient offerings. To contrast this view, participant 2 mentioned that browsing is very habitual and almost like a learned habit related to always having your phone nearby.

Like, I have this... 'shopping mood' -. -. The specific mood that I feel is like 'Ok and now I want to do it so I'm kind of relaxed and I'm usually at home and I'm doing it. -. Usually in the beginning I'm looking forward to it or I'm like excited but sometimes I then get annoyed when it doesn't have my size or when, as I said, the filters are not working properly or I cannot find what I'm looking for, then I also get a little bit annoyed sometimes. P9

If I have nowhere to be when I wake up in the morning, first thing I do is to look at my phone. I browse, I read news, I check my email and so on. P2

In terms of value for money, the questions were asked about offers through notifications and emails, as well as social media advertising. Mostly participants seemed to like being offered discounts and even searching for discount codes online. However, the multitude of offerings can also be overwhelming and annoying, leading to a risk of missing out on a good offer.

Sometimes there are some good ones. For example there's something like three packets of coffee for price of one. They are pretty good. P10

I benefit from them a lot. Like many, some clothes you cannot even afford unless they have been discounted like so. P4



It is nice to find discounts. I do look at them and if I order from somewhere, I perhaps check online if there's any discount codes that I can use. P8

Well, I don't know if there were too many then it could be annoying. But then if you think about it, it could be fine. If you get too many of them from all applications that you use it starts to be just deleting them from the top when you get them. P7

But maybe most of the time I ignore them [notifications] and I am already used to that there's all sorts of notifications all the time on my phone. You don't always even notice them, that it is some offer from Zalando. For example, I constantly receive email and there's a lot of all sorts of adverts and junk mail. All that [good offers] disappears in it. P2

One participant brought up that the offers he receives from online stores that he regularly buys from matter to him more. He describes a situation where his usual, primary online store was out of stock of the product he needed to buy so he needed to look for another store, so called secondary store, to buy from. He says that from this secondary shop the marketing messages he received were not as effective as it would have been from his primary store because with it, he has already a stronger idea of what he is going to buy.

It is just that from my primary providers I am happy to get something like 'hey, tomorrow we have discounts' because you already have a half a thought of what you would like to buy from there, but you just wait for that 'hey' if there would be some deal or something before, I buy. P3

### **Trust and Familiarity**

Trust-wise the consensus was that safety depends on the company and their website or application rather than on the device that is being used. Participants want to do research to ensure that the services are trustworthy before using them.

I think it is all the same, same that in browser on computer. So I don't see any difference in it. P8

I would say yes but of course it always depends on the shops that you are using or websites that you're using but I feel it safe because I'm kind of paying attention to it. P9

Depends on the application and the website. I have never been brave enough to order anything, for example, from Wish mainly because I do not trust it. P7

Yes, it is. Yeah, if something happens it is my problem to take care of it. Or like that I have a fallback. In a way with the bigger purchases, just in case something happens that nothing happens. P4

However, there is still some minor scepticism or bias towards mobile as a shopping device. Overall care is taken over the payment options regardless of the device or the company.

Maybe I am old-fashioned in my thinking, but I have considered computer to be safer. It protects my information better because I have antivirus software in it and all of this.

They are very visible to me. -- So I end up easily thinking that everything is safe on my computer whereas with mobile you have a direct connection. P2

I always doubt all these like... and especially if I use some new application or website. And, that if I need to give my bank card number and the 3-number code it is a little bit...it is very hard for me to do. P5

In terms of familiarity, participant 5 argues that she can more easily trust Finnish companies, but she has to do more research into the foreign companies. Additionally, participant 2 brings up a practice of 'others first', meaning that she waits till others have tried the new online store or mobile application first.

Well yeah there is a difference in whether it is familiar or unfamiliar. Especially if it is some Finnish company then my trust is already pretty big in the beginning but if it is some foreign company, I need to search a little information about the company first, that it is a real company and what kind of feedback they have received and all that sort of things and investigate the website and how trustworthy they look. P5

I let others try first and then follow myself. I might only download something from someone's recommendation. Of course another thing that impacts is what kind of experiences I have had with that brand previously and their online store. P2

### 5.3.2 Cognitive Customer Experience

According to the conceptual model, cognitive customer experience considers the following factors: personalisation, flow and challenge, interactive speed, ubiquity and utilitarianism. Figure 7 presents findings based on interviews regarding cognitive mobile shopping customer experience.



FIGURE 5.2 Cognitive mobile shopping customer experience

#### Personalisation of content and services

Main themes of discussion under personalisation included mobile notifications and the use of customer data. Generally, notifications divide opinions; some like them or barely notice them whilst others dislike them so much that they disable them. For example, participant 4 says that they provide good offers that might

otherwise go unnoticed, and participant 2 says that she does not check her notifications unless there is an annoying mark on the corner of the application icon that must be gotten rid of. Personalised marketing content through email is also problematic mostly due to its volume:

I think they are tiresome because I don't usually have a need to buy anything and then when they usually come through email then that email gets filled of all those messages and you need to delete them regularly to be able to find something [those emails that matter]. P5

Questions about personalised and targeted adverts and content were also asked. There is no clear shared opinion on this either, and there are certain benefits and drawbacks. Participant 1 recognises the safety issues, but it does not stop her from using these services, which indicates that she evaluates the benefits to be greater than the risk involved. Participant 4, who works in advertising, says that advertising is annoying but because of her work she looks at it in a different way. She also claims that beautiful and visual advertisements do not annoy her in the same way.

You can never be sure is your data safe anywhere, but it seems like I trust it enough to use them anyway. P1

It can be a little like... you know? Prisma's advertisement might be something that I stop to look at it for instance I am working on a similar advertisement for some competitor. P4

But in general I feel like... if we talk about some clothing brands and if the advertisement is very beautiful and visual, like some brands may have, then it doesn't annoy me in the same way. P4

On the other side of the spectrum, Participant 7 feels anxious about the use of his data and sees it as means to exploit him.

Well on its own it is already making me anxious that those pieces of information that I have are being looked at from somewhere, and then in that way analysed, what is given to me and marketed to me, treating me like I am some piece of commercial goods. P7

Participant 3 argues that the use of his customer data can also benefit him by limiting the content that he sees to something that is relevant to him personally. When personalisation and targeting works well this should be the case, however, there are some issues that he brings up when the marketing content is something that he would not buy or something that he has already bought:

If we talk about Google adverts, they always have this small section, which says 'hey I don't like this advert'. I think there should be a section for 'hey, I have bought it already'. Because I like the advert, I like the product but please do not waste the advertising budget on me when I have already used this for three months. P3

## **Flow and Challenge**

In relation to the flow, participants were asked whether they ever forget about the world whilst they were using their mobile phone. Some of the participants recognised and admitted to forgetting the world around them sometimes whilst using their phone. It also seems to be an unconscious habit that is deemed worth avoiding by some. Therefore, some participants claim that they try actively to forget their mobile phone.

For sure. Maybe, I believe that it isn't so much on clothing stores but if we talk about social media and that then it is also hooking. But I believe that they use these hooking elements or... like that you can make it as pleasant and fun as possible to browse. P4

If I take the bus to work, I browse my phone sometimes. I might get very excited and then notice that 'oh!' I am already there or 'help!' so I don't jump off at the wrong stop. P2

I mainly try to forget my phone, so it is other way around. Ok, if I am watching some YouTube then I don't really focus on what's around me -. But not in that way that I walk around like a zombie. Well... apart from PokemonGo. P3

If I go for example to the summer cottage for the weekend it is easy to cope whole weekend without looking at my phone at all. P10

In terms of challenge, it was asked how participants used mobile phone for problem solving. There was no link to enjoying puzzle solving whilst shopping or expecting a gamified customer experience. However, all participants spoke of using phone as a tool for problem solving. They mentioned various ways smart phones can be used, for example navigation services, Google and calculator. Participant 3 put it simply by saying that his phone is a tool for him. In relation to this, the main factor is that phone has the benefit of ubiquity.

All the time. It's faster than using another device like computer. P9

Yes actually, because then when that phone is in your pocket all the time, then it is the closest, so you don't need to get the laptop out. P10

To guide interviews towards using mobile phone in solving a shopping related problem, participants were asked if they would use phone to search for initial information when something breaks. Examples used here varied from shoes to a laptop. In the case of electrical device or machine breaking, mobile was the most likely method for figuring out what to do next or what kind of new device to buy:

Yes. Our washing machine broke couple months ago so I did check on my mobile where we could get a new washing machine quickly. P8

Yes, electronics are perhaps more like that. It is so much about the category of what you are ordering that determines if it is worth it. P7

### **Interactive speed, timeliness and ubiquity**

To understand participants view on interactive speed, it was asked how important the speed is in browsing and how quickly they would give up when

the page or the screen is not downloading on their mobile. Participants seem to have consensus of the speed being an expectation that can be filled by their network provider. Some occasionally struggle with bad connection but have learned to handle it with patience. Consideration towards the place, time and device is also there. Generally, waiting is disliked, and everything should happen instantly. Recognition of this need for immediate responsiveness is also very conscious and can feel pressuring also when aimed at participants.

Whilst shopping not really, as long as the page downloads in a few seconds everything is fine. P3

It [speed] absolutely is [important], that you don't need to wait for long, because you do lose your patience before long. P10

Yeah, and I also feel like there is this general expectation that you react fast and that everything happens in real time and fast, in general. Exactly in a way that you get what you need, and you can spend as little time on it as possible. P4

On the phone, it's [giving up] faster because usually what I'm doing is I'm closing and opening again just kind of trying if it's maybe working, I don't know... Turning the connection on and off so I'm kind of faster and have less patience because all the things that you can do in order to fix it are faster. P9

From the interviews, it is clear that mobile phone is a device that comes along everywhere. For instance, forgetting phone home is reported to create a feeling of 'nakedness'. On the contrary, during certain times, the phone is preferably completely forgotten or even turned off as mentioned previously.

Of course, if I leave to work and I accidentally leave my phone home for all day then I feel a little bit desolated all day. P10

I am one of these idiots who actually want to keep their phone on 'do not disturb' mode 24/7, because I don't want it to disturb me, but I want that it is available to me when I need it. P3

Additionally, participants were asked if mobile phone can replace their computer when they are not near their computer. It was found that laptops are still deemed to be very important for certain tasks that demand more precision, such as writing longer texts, handling official affairs or doing work that demands use of information technology.

It is a fact that computer is easier than mobile for me to use but if I am far away from my computer it is immediately my phone. P3

It doesn't quite properly replace it but with it you can do quite a lot of the same things for large part. P7

This is quite hard question. I would say that yes, for large part phone has been able to replace thing quite well but I rather use my computer when I need to do something official. Send some official email or check some other official things like banking or Kela [Social insurance institution of Finland]. For those I rather use my computer. P2

Perhaps in my case, it is often so that when I am working, I do it on my computer. Mobile phone is dedicated more for the free time than computer, which you use so much more for working. Perhaps it gives that kind of mobility, freedom. And then when I work it creates a false feeling of that you are doing something else when you are on your phone and not on your computer. P4

I do like to browse some Facebook with my mobile and check thing out but everything bigger like schoolwork is done on the computer. If I am using the computer then I just use the computer and don't grab my phone. P8

Whilst no other participant admitted to doing this to this extent, participant 3 provides a vivid description of his price comparison techniques in-store, which is relatable to a practice of showrooming:

I do 'price shopping' on my mobile phone. Especially if we talk about something... Let's take this kind of case, that we go to a shopping mall where there is Gigantti, Verkkokauppa and Power [home electronics retailers] as a Holy Trinity and you know that it is certain that you can find the same product from every shop. But I don't want to go to three shops to get it. I pick one, go there and twiddle with that product and do price comparisons on my phone with competitors. It is highly probable that if it's cheaper from a competitor's shop or online, or if it's cheaper to order it from that shop's website than to buy it in-store (because of an online deal, for example), I will order it through my phone and leave the store. P3

However, this does not translate to the participants liking to mobile shop whilst outside. Most of them report shopping in the comfort of their own home as already discussed earlier in relation to affective customer experience.

### **Utilitarian motivation: Efficiency and Convenience**

The participants were asked if they could see mobile device being a good tool for making purchase in order to better understand if it was considered efficient or convenient to use mobile device in online shopping. There were participants who see mobile as a good tool for making purchases or at least the potential of it being one. Mobile shopping applications were more liked than the mobile optimised websites. Furthermore, it was also acknowledged by the participants that improvement is inevitable, and technology develops constantly.

Yes of course! All the time, they are opening new apps and making them better and easier. Putting information in, remembering information or making orders is definitely little by little getting better. I would say for sure that in some sense it has gotten ahead of computer in a way that most of us probably shops and browses online stores on their phone. P2

Probably yes, at least sensible. I don't think that it would be completely bad in the end. Even at this moment, I think it is sensible in a way. For example, using Amazon, or whatever it is, and these kinds of applications. Nowadays also that you can order groceries home for Prisma through your phone. P6

Yes, it is for that. It is so fast, you take it on your hand, browse and make a purchase if you don't have a computer nearby. And then you know that you won't forget what you needed to buy. P8

However, there are also those participants who think that it is still not at the level they would need it to be to use it. Problems evolve around the small phone screen, bad scaling of the website and other usability issues within the applications.

Well I don't know if there are some apps for example for all these webstores and if you can order things through them but I don't have them so I would have to use the browser. The browser view is a lot smaller than on my computer, so it just annoys me. P1

The way the Google has been scaled for the mobile phone and any webpages there... It is just a little annoying. And then because mobile is not leaning on anything, or at least I don't use it that way, I use it on my hand like you normally do. P7

In my opinion, currently based on my previous use, not yet. These applications should be made somehow easier to use, clearer in a way in terms of browsing different options. Also, the compatibility with the mobile device of mobile phone because I have often encountered the fact that in the end, they are not compatible and then you lose your nerve whilst trying to move a picture and it is not moving properly. It is just problematic. P5

### **5.3.3 Sensorial Customer Experience**

Sensorial customer experience was explored from two perspectives of before and after purchase, aiming to capture how participants arrive to a purchase decision and how they evaluate the experience of receiving the product. Figure 8 presents the findings collected from the data in relation to sensorial mobile shopping

customer experience. These findings were divided in three main sections of technology, shipping and packaging, which are discussed further below.

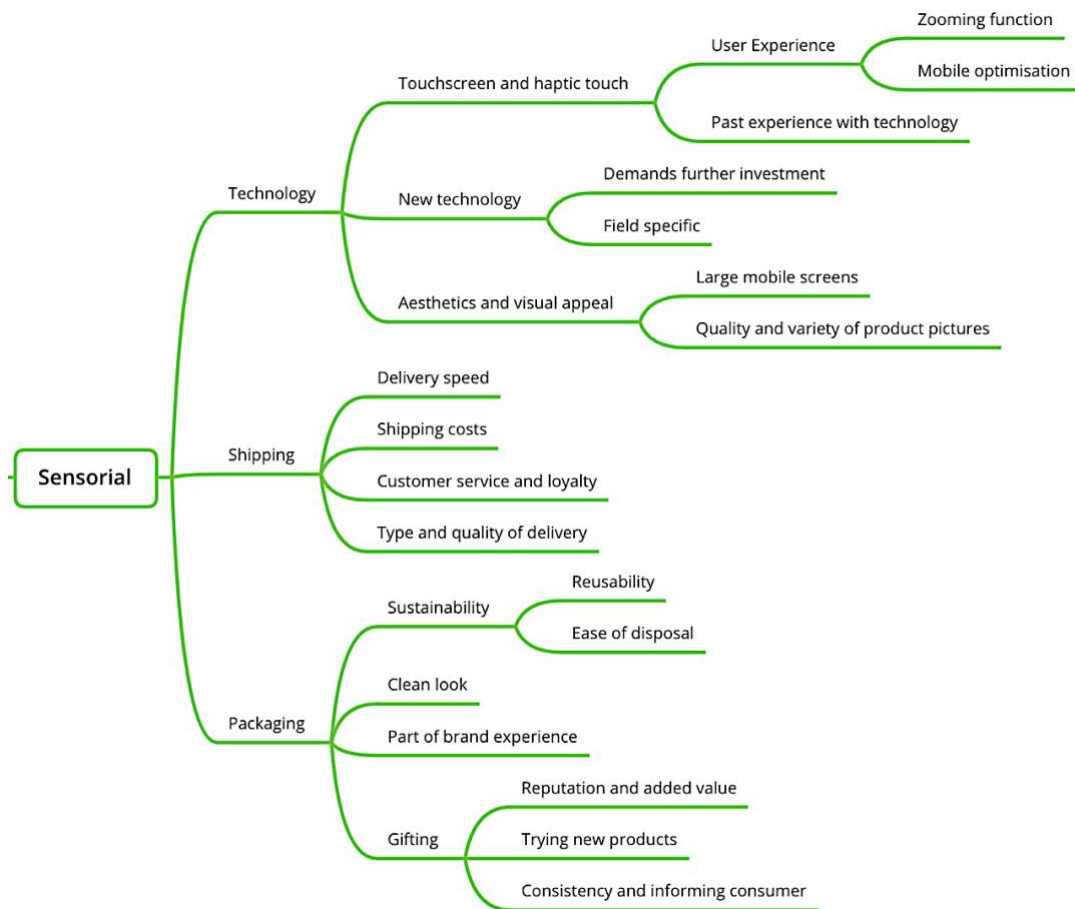


FIGURE 5.3 Sensorial mobile shopping customer experience

### Touchscreen and haptic touch

Participants were asked whether touchscreen had any benefits and would they rather use a mouse. From the responses, it was evident that some participants had preference towards the touchscreen whilst others preferred the mouse. Touchscreen is perceived as easier, faster and more fun to use.

It [the touchscreen] is more fun to use than the computer. P9

It somehow feels faster to use touchscreen than keyboard and mouse. P10

It does make it easier. For instance when you are looking at children's clothes and you can just scroll down. The functions of touchscreen ease it so that you don't need to drag down with a mouse or click to change a page. P8

Importance is put on the past experiences and the way things have been done in the past, which can be seen by comparing response of participant 3, 6 and 7. Participant 1 does not completely dismiss the touchscreen but still prefers using computer without any specific reason.



I like touchscreens. I was on 6<sup>th</sup> grade, and I had a touchscreen phone bought from China -. Personally, I don't have any problems with it. P3

I rather use mouse because I am so used to it. P6

I have been using mouse since I was little or like since my childhood gotten used to them. Maybe it is just that the touchscreens are so new. P7

The touchscreen doesn't make it any easier than using the mouse. I don't think that there is anything wrong with the touchscreen, it would probably be just as workable. I just prefer the computer. P1

Another interesting comment came from participant 5 who does not have a computer at all. Her main shopping device is an iPad, and she claims that she would stick to using it even if she had a computer.

If I needed pick, if I would rather use computer or the iPad for making purchases, I would still use iPad or maybe even my mobile phone. P5

Participant 1 brings up the fact that applications that are designed first specifically for small mobile phone screen are nicer to browse on the phone, such as Instagram.

For instance, Instagram has been made for mobile phone. Every time I use it on computer it is quite horrible to use. It has been made for mobile, it works on mobile, and it should be used on mobile. P1

Furthermore, there is a distinction between the purpose of mobile and computer, as participant 4 argues that mobile is a device for free time whilst computer is for work.

Perhaps in my case it is often that if I work I do it on computer. Mobile is after all dedicated more for the free time than computer, which is used more for working. P4

### **New technologies**

Participants were asked whether they would be willing to try new technologies such as virtual reality in their shopping. The answers were mostly related to online clothing retailers use of virtual fitting rooms, which aim to assist customer in selecting the right size. On one hand, participants are open to try these new technologies whilst they remain sceptical of their ability to provide useful advice. It could be said that whilst participants are generally sceptical, some of them are also curious to try new things. Some say it could save time and money and are willing to try whilst doubting that they would fully adopt this technology.

I have used it [virtual fitting room] but my experiences with them are so and so... They are like great technology, great thought but I think that they are not yet mature enough for them to actually work. P3

I am aware [of the new technologies] if for instance you think about clothes. There are those things, where they have modelled the clothes [for virtual reality] but I feel like it has not yet entered the mainstream. P4

It [virtual fitting room] would make it a lot easier because you cannot try those clothes on before you order them and sometimes, they just don't fit so in that way you could save time and money. P1

Not really or well, maybe try but not really use regularly. P7

On the other hand, there are participants who consider themselves rather private and they are wary of their data privacy. For them it feels scary to for instance video oneself for sizing clothing.

To be honest, videoing [myself] feels a little distressing and like needing to video oneself... I understand of course that the technology would require it so it can estimate the size, but I am not very interested because of data privacy. P5

Not at all, it [virtual fitting room] sounds only scary to me. P8

Participant 3 offers deep insight, claiming that whilst implementing VR changing rooms is a great idea it is not at the required level yet. He suggests that these technologies still demand substantial investments to push them to mainstream.

It [virtual reality] is a great technology, but you don't need to fit it in everything. It will never become common in that way at the way it is currently going. It is too expensive to put it everywhere. - -. I don't see any reason why they couldn't be better in future. As the technology evolves and it is somehow standardised in a way that some bigger company starts to push it forwards. At that point, there will be enough money, enough talent behind it for it to start working properly. P3

In the meantime, clothing brands can benefit from using close-ups, 360 pictures and videos, as previously discussed in relation to aesthetics. When it comes to other industries, VR has also been used for furniture modelling and participant 9 seems interested to try that.

I just saw it [virtual reality] being used, for example, for buying furniture. You can kind of fit in your room. I think I would use it. P9

### **Aesthetics and visual appeal**

Participants were asked whether the pictures on the mobile screen are big and clear enough to make a purchase decision. Mostly participants agreed that they can decide to make a purchase based on the picture on the mobile screen, as the screen sizes on the phones are quite large nowadays. At least, more simple purchases of smaller value or complexity can be made through mobile device. Additionally, there is emphasis on the zooming function which is both liked and disliked.

I would say it is sufficient. I don't know if it is a piece of clothing... For some t-shirt what I see on the phone is enough but if it is about something like a dress, I realised afterwards that I was disappointed with the one I ordered from H&M. P2

Yes. I feel like somehow these modern mobiles are that much larger that I even have difficulties to hold them in my hand. The size of the screen is very maximised and in

that sense it is enough. Additionally, in all of them there is the same zoom-function with the use of two fingers. P4

Yes, because usually the pictures like... It's big enough or you can click on it and then it's bigger and you can zoom in, so I don't have the problem of the pictures being too small. In my experience, that's not a problem. P9

The main concern in those who dislike using their mobile for shopping was the scaling of the browser on mobile.

No, I almost always check all of these, as I look at different electronics and their qualities. P6

That is what I meant by scaling. First, it is so small and then you must use your fingers to zoom in and out. It is just a little 'scuffed' [bad quality, distorted], I dunno. P7

Some other factors were brought up relating to picture quality and the number of pictures. For instance, pictures taken without good enough equipment or with shadows on the background might not convince the consumer. Similarly, more than one picture is preferred as it helps, especially with clothing purchases. Participant 4 also brings up that in luxury clothing sector, there are videos, close-ups and 360° pictures which all help the consumer to ensure that the product is what they expect it to be when the costs are higher.

I rather buy from a shop that has used producer's product picture or has taken their own product picture with a proper set up so that there is no shadow or anything like that. P3

Of course if there is at least a couple of pictures instead of just one it helps [to make a purchase decision]. P8

For example, one difference in luxury clothing brands is that they often also show the piece of clothing or the outfit as a video and how that fabric moves on the model. Or there is a 360° picture. -- . In that way I think it is important that the pictures are of good quality and that there are closeups. It is understandable if you want it or if it is a bigger investment for you, that you want to make sure that the quality is good, that it is worth the money. P4

Participants were also asked if they ever needed to see the pictures and the product on the bigger screen before making a purchase decision. Answers varied in terms of the product category. Clothing-wise the participants would rather go to the store if there were any doubt whilst in terms of the technology, computers provide better conditions for checking reviews and making price comparisons.

Not really, if anything then I just must see it in real life. P2

Yes. Especially, the most expensive products, such as this microphone. I did a lot of shopping and comparing by watching videos from YouTube on my phone and reading reviews in text form. I found store, where they sold it but then when I wanted to investigate the price comparisons even deeper and more precisely, the computer was easier at that. P3

## Shipping

Shipping is a part of any online shopping CE and interview questions focused on speed, price and method. The opening question to this topic was “What are your opinions of shipping fees and delivery speed?”.

Regarding speed of deliveries, there is a preference for a fast delivery even though orders are rarely urgent. Furthermore, participant 3 claims that it is unusual for him to pay extra attention to the time that the shipping takes when he is comparing different webstores. The type of purchase impacts the required delivery speed significantly, for example broken home appliances such as washing machines demand faster replacements.

I have never ordered something that I should receive immediately but it would probably be nice to get it rather quickly. P1

It would be wonderful if it would be here in even 2 or 3 days after the order, one day would be just unimaginable. P6

It depends a lot on what I need, how much, how fast. --. I rarely have any products that I need now, today or in 3 days. --. But if we talk about 2-3 online stores, which have 2-3-day differences on the delivery time it doesn't impact me a lot if I don't need it immediately. P3

An interesting notion made by couple of participants was that online stores overseas are capable of faster delivery than domestic companies. Speed of the delivery also varies depending on the locations within Finland.

Yes, I shit you not, I have received parcels from Amazon Germany home delivered the next day [from my order]. Like Posti [Finnish postal service] cannot do it but foreign online store and FedEx can. And even in the same price range! P3

I expect that inside Finland it [delivery] would come in a few days, under a week, because from abroad it generally comes as a normal delivery within 5-7 days from the order. In Finland, you would think they are faster. P4

Sometimes when something is coming from Germany it arrives to Finland in even less than 3-4 days but if something is coming to here [Pirkanmaa] from Helsinki it takes over 5 days. P6

Price-wise reasonable shipping costs are approved, but if the postage is too high, it can affect the willingness to make a purchase. The special offers on free delivery are appreciated and some participants say that they even try to spend more money if there is an incentive to get the delivery for free on over certain value purchases.

If you could order something from somewhere with a discount but then when you buy it, and it has the delivery then it is basically priced same as normally. P7

Yeah sometimes, when I had planned to order something and the shipping cost has been more than 10 euros, in the end I have not ordered. It is something that impacts the purchase decision. --. If the store has something like free home delivery for certain spending, it is easy to buy a little extra to get that home delivery. P8

Participants were similarly asked if they would be willing to pay online stores a monthly or yearly fee to receive free deliveries. It seemed that if there were frequent orders this would be a valuable option for some.

I am ready to pay even couple different online stores a yearly fee to get the home deliveries if it was a reasonable price. In Finland I understand why it is not a reasonable price. It is that Posti [Finnish postal service] is incapable of reasonable prices or Posti does not want reasonable prices. P3

Well if someone is like that, they order all the time and can afford to pay, sure why not but I do not personally see need for that kind of service. P2

Participant 4 takes this idea further, seeing it as something that loyal customers value and could benefit from. This also relates to what was discussed earlier in terms of loyalty of participant 3: those stores that you are loyal to send you more valuable marketing messages.

If you use some service a lot, I think it is part of the customer service in the same way as when you go to the same shop often and you have some benefits because you visit them so often. Possibly also that because nowadays there is a lot of options and therefore the service in stores is more important. In a way if one shop offers you some benefits that are only for you and you spend most money in their shop, it most likely pushes you towards that shop in comparison to others that do not provide that extra service. P4

Two main methods of delivery in Finland are the various pick-up points or the home delivery. Pick-up option tends to be the standard in Finland and most participants do not mind it apart from when there are problems with their preferred locations.

From this [four parcels arrived on the same day in four different pick-up points around the city] the only thing is that you need to take some sand roads with an electric scooter after a full day of work... Hell no. I am ready to pay extra for home delivery in some situations. P3

It [picking up parcels] is very interesting because those parcels can at time be in whichever post offices. I always must wonder what, which post office it comes to. Is it here or there or where? It is very interesting. I, myself, prefer parcel lockers so that it is easy just to pick up. Then they are always full, and they go to post office anyway. P8

My deliveries are often home deliveries but since I live in the city centre, the pickup points are very close. I cannot even imagine if I lived in [small municipality], in the middle of the forest. Then the home delivery could be a strong plus compared to needing to drive 7 kilometres to pick up a parcel from the closest post office. P4

Home delivery option is considered problematic as the delivery slots are not specific enough and the receiver must spend all day waiting for it. Home deliveries are however also appreciated for their convenience, especially due to current circumstances of Covid-19 pandemic.

To my mind, home delivery is an excellent option, but the problem is that it usually costs more. P3

However, home deliveries can be problematic, as then you need to be home at that certain time and that certain time might be 9-5 in the afternoon which is already many hours. --. I prefer home delivery, especially now when it is recommended to stay at home. It suits this situation very well. P4

### **Packaging**

When discussing the packaging, there was one current theme that rose above others: sustainability. Participants mention excessive packaging and plastic being a concern to them. Especially, packaging small items in large boxes or delivering one order in two separate deliveries seem to be perceived as unsustainable and unreasonable. Some claim that if they were given a choice they would opt for ecological packaging and even pay extra for it.

I ordered something from Sokos [department store chain] and for some reason they informed me that it will be sent in two parts. I ordered a face mask and one hair product -. They apparently couldn't send them in the same shipment, and I was a little baffled. P2

For example, if I order a present, it is sensible that I can choose between an ecobox and their own fancy giftbox for the same price [in MyTheresa online store]. So if I am just ordering for myself, I would choose the ecobox but then if I order as a gift then it makes sense to take the fancier one. P4

I think that nowadays it is a little bit waste of material to put effort into the packaging or even like colouring the cardboard. It is not environmentally friendly and to my mind it is a little unnecessary because you rip it apart and throw it in the bin. P10

Other matters brought up was the general look of the parcel. Some would prefer completely plain cardboard boxes that can be easily reused whilst others appreciate branding and prints. The minimal expectation is sufficiently protective packaging with a clean look. Black plastic packaging can be perceived as suspicious. Additionally, luxury stores have more pressure to deliver the brand experience to the customer.

I personally prefer a grey box. They are easier for me to use and reuse, when there is nothing like that [brand logos etc.] P6

I don't like their [Big Johnson's] parcels because they print their logo and some inappropriate jokes on the sides. --. I prefer parcels that do not have any brands. P3

I admit that if I receive some beautiful parcel, it is nice. For example when I order from Lush it is not just any basic parcel but there is a card and some extras in it, and it makes me happy. P2

In visual sense, especially when I buy some luxury products, I expect that the feeling of quality, luxury, reflects to the delivery and service. The fact that the packaging has been as perfected as the product. The product itself fulfils the overall value and experiment of the purchase and the product. P4

Additionally, small gifts can impact the customer feeling of the brand and whilst it does not directly make them buy more, they feel valued as customers and their preference towards the store may be impacted.

I have been buying tee, and with the order I got a couple of small samples of different tea leaves. I thought it was really nice way of packaging, like a little greeting inside of the parcel and small gift products along it. --. It put me on a good mood and in that sense, I am more interested in buying from there and I will in future -. P6

In the case of computer hardware online store Jimm's, of which a few of the participants knew about, gummy bears are always added to each order. Even when the gummy bears have nothing to do with the main product, it has had a positive impact on the customers, according to participants. This consistency has brought them a specific reputation in the gaming community.

I know that Jimm's, which sells computer parts, they always put a small Haribo gummy bear bag in the parcel, so it has stayed in my mind. --. It makes me feel that I should perhaps order from them again since they have such a good customer service. P1

I have never, like I said, ordered from Jimm's only because they give out candy. But let's say that if they did some NPS-survey on me about Jimm's, the gummy bears would have an impact, for instance if they asked about customer satisfaction. P3

In relation to cosmetics, the gifts offer a way of trying new products, according to participant 2. Whilst participant 2 sees through the fact that she is being pursued to buy more she simultaneously enjoys receiving products for free. Additionally, participants suggest that it can be frustrating and unsustainable when the gifts are irrelevant to their needs.

They are quite nice those small things. They are obviously a good way to make people try new products -. P2

Like if they [extra gifts] are something relevant or in that way... For example I ordered some moisturizer from Lyko, and they sent me a tanning cream sample. It just went straight to bin because you know not relevant. P3

I think it more from the environmental point of view. --. Those samples won't for example always be used and they might just go to bin in many cases. If they have used plastic in the packaging and that... I don't feel they are necessary in that sense. P5

Participant 8 also brought up a good point of getting free products without any communication, which made her doubt if the extra products were an error that had happened in the packaging process.

Last time when I ordered couple chocolate bars and some other things from Fazer, there was some extra products on the top. It was nice. It could have just been some mishap. P8

### 5.3.4 Social Customer Experience

Figure 9 presents findings based on interview data regarding social mobile shopping customer experience. Social customer experience was considered to include customer communication with the company and with the other customers. Additionally, interpersonal influence in form of recommendations from friends and family was considered as an important part of social CE.

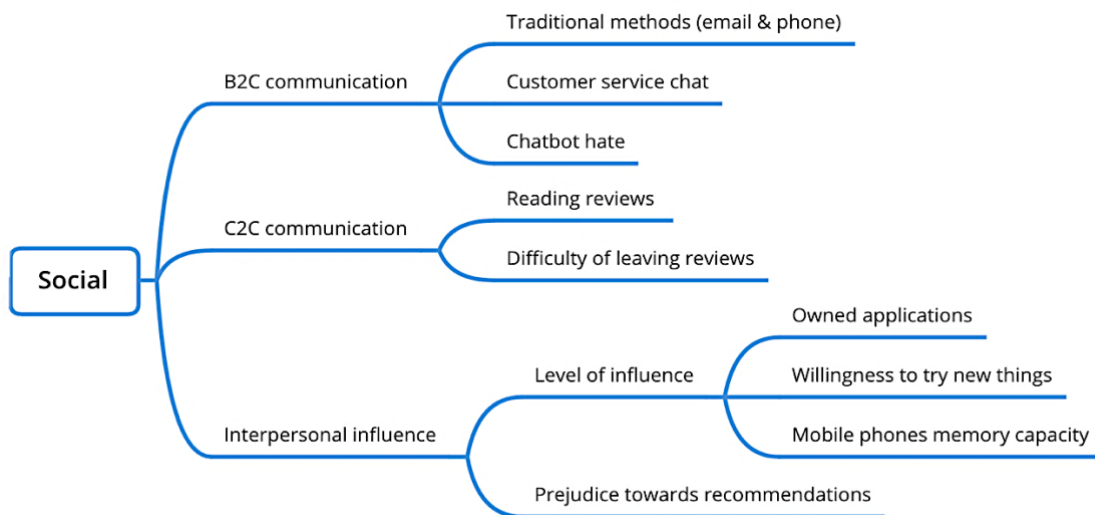


FIGURE 5.4 Social mobile shopping customer experience

#### Communication with the companies and social media interactivity

When asking participants about their preferred ways of contacting companies, methods of email, phone, chatbots, customer service chat and social media were brought up. It was evident that emails and phone calls were preferred method by the participants, and their choice between these depended on the level of urgency.

I would like to call them because if I send an email, you never know when the answer comes and usually always it remains unclear if the email was even received. P5

Most often there is an opportunity to use chat [customer service chat] and it is easy ask directly and be directed to someone else. Or then I just send an email or phone them. P4

I would probably email the customer service and ask them what this is about. If it was a bigger or more urgent purchase I would probably phone but otherwise I would start with email. P8

Chatbots were considered useful in some situations whilst majority of the participant expressed dislike towards them as they slowed down the process of solving the problem. On the contrary, participant 2 suggest that on websites where there is a lot of information chatbot can guide you to the right page.



You don't really know how to explain your complex matter in a way that it [chatbot] understands it as simply as possible. Of course it cannot help with very complicated matter, but I think it can help a lot with figuring out what my problem is. P2

I think they are a little unnecessary. Perhaps once it might have worked and I have gotten a small tip that worked. P6

Chatbots do not solve the problems I have and then when you are trying to get in touch with a real human through it something like this [queue to the customer assistant is 45 minutes and it does not seem to get any less even if you wait] happens. P3

When it comes to social media, participants do not perceive it as a customer service channel. It can take a special note saying that a social channel is open for messaging before it gets used by them. Some participants also mention that they avoid sharing anything in social media to keep their privacy. Participant 3 claims that public social media post is only worth it when it is to negatively impact company's public relations.

I have never even thought of social media as a customer service channel. P4

Not really, I don't or... I try not to share much on social media or online in general. P8

I don't really because I have ever been thrown out of an airplane, so I have never posted publicly in Twitter. In that case it works because it is bad PR. P3

Participant 9 tells that whilst on a holiday he has tried messaging a restaurant through social media since the messaging was open but was disappointed by no response.

I just asked a question because we were going to go there [a restaurant in London] a little later, and I wanted to know if we would need a reservation. I never got a reply. It was also bit stupid because they were posting stories and other things, so they were online, but they were not answering to messaging. P9

### **Customer to customer (C2C) communication**

The main area of focus in the interview questions regarding C2C communication turned to product reviews as the most participants read reviews prior to their purchase. Reviews seemed have stronger impact on larger purchases as well as when purchasing something from a new company.

Yes, always for bigger purchases and if it is some new online store. I try to figure out if it is legit. P8

I read [reviews] from their website and then from other websites. Then I also google it and watch videos from YouTube. I do a lot of things before I buy any products. P7

In terms of participants reviewing products themselves, it seemed to demand more of an incentive (e.g. an entry to a competition, extra warranty, discounts) offered by the company or general interest in helping others trying to make a purchase decision. Some also say that reviews take too much of their time or that they simply do not even remember to do it. Ratings are generally easier to leave

than written reviews. Hereby, it was asked, 'do you leave customer reviews yourself?'

Yes, but I don't do them straight away. For example I have this chair. I have used it for a year -. I will get two years added onto the warranty if I review it. I mean to leave the review once I know how it is forking for me. -. As long as there is some incentive, I write a couple of sentences. P3

No, apart from Gigantti [store chain focused on home electronics] had this campaign in which you got couple of tens back from the price when leaving the review, so I did then. P8

I want to help others who have the same problem, should you buy it or not as no one else is saying anything about this product. P2

Participant 2 tells and explains that reviewing should be made as easy as possible through a simple questionnaire in which all the options have been readily provided.

For example Woltti [food delivery service] has a notification system when the food has arrived 'review this', it gives you all the option ready and it is so handy. If they were all like this like 'you gave 3 stars, what things were good and what things were bad, choose from here'. They are just so handy and fast. P2

Additionally, participant 5 also brings up that she simply feels uncomfortable giving her name and it being published on the website next to the review.

The reasons, for which I rarely leave reviews, for example worded reviews, is because they usually demand that my name, my first and second name are visible there. -. I am shy of seeing my own name on some website like that. It makes me feel uncomfortable. -. There are so many deranged people online that in a way I am very careful, and I don't want my name to come up connected to something random. P5

### **Interpersonal influence**

Participants were asked whether they had started using any new mobile applications from the basis of a recommendation they had gotten from someone in their life. All in all, the participants' willingness to download apps seems to vary a lot depending on multiple different factors such as previously owned applications, the perceived usefulness of the application, experience of the brand, general willingness to try new things and on the mobile phone's memory capacity. However, merely downloading an app does not mean that the participant intends to keep it for long term.

Only after a recommendation I might download [apps]. Another thing that has an influence is what experience I have had of the brand previously and their online store. P2

I mean, one reason why I don't have them [mobile shopping apps] on my phone is because I don't have that much memory space and because I don't need them every day. P9

I'm always trying to have one app per kind of purpose or task that I want to do so I don't have like three different apps to edit pictures for example one is enough so I would kind of replace it, but I would not have both at the same time. P9

I don't have a high threshold [to download apps] but if I have downloaded even couple of apps, I tend to delete them straight after. P6

A few participants described situation where their threshold to try a new application has been lowered by a recommendation whether it was direct or indirect. Participant 2 also appeared more cautious and liked to think about it thoroughly before acting.

Actually, yes. MobilePay. For a long time one friend recommended to me and to another friend of mine, saying that it would be so handy if you had it, because we used to go to cafes quite a lot. --. Eventually we gave up and downloaded it and now we think it is lovely, it works fast -. P2

MyRun, which tells you the speed, time and kilometres of your run. For that I received a recommendation through my friend's Instagram post. P4

However, the applications downloaded by the participants were not necessarily related to mobile shopping itself. Participant 2 brought up her view on the difference between advertising, personal selling and interpersonal influence whilst that difference does not seem to impact participant 4 as long as she sees the benefit in having that particular app.

People rather trust the opinions of their acquaintances and family members so that they get truthful information from that person. For example, if some company, such as K-citymarket [grocery store], advertises that you can pay with MobilePay here too. If there some cashier would have started telling me how useful and fast this application is, I would have just wanted to get away from that situation. Like this is again them trying to sell me something. P2

And then some shops recommend, when I am making purchases, to download their app. For instance, Stockman-app [department store] because with that I also get my loyalty card there. P4

Furthermore recommendations of shopping apps were made to participants who had not used any previously, and one participant seemed to have gotten intrigued enough to consider downloading it based on that recommendation alone. It is important to note that this participant was brand new acquaintance of the researcher.

Well hey! You told me about that Amazon application, and I have it open right here. I am strongly considering whether I should download it. We'll see! P7

### 5.3.5 Intellectual customer experience

The things under investigation included avoiding boredom, finding creative inspiration as well as the cumulative effect of experiences. All in all, results regarding intellectual customer experience were left undefined.

#### Avoiding boredom

Participants were asked what the first thing was they do when they are experiencing a moment of boredom to further understand their relationship with their mobile phones. Some admit straight up using the phone to avoid boredom whilst others try to understand and limit that behaviour in some ways. The main takeaway is that the mobile use appears to be quite unconsciously happening behavioural pattern.

There are options but I never think about using those options. It is always the phone. P2

Reddit is the biggest thing, so if I am bored it is nice to browse it. Sometimes it can take loads of my time, like a lot or sometimes before going to bed I browse Reddit for an hour with my phone. P6

It is something quite unconscious doing, and you just do it but then when you try to make it more conscious that you are consciously taking the phone in your hand... I dunno. I don't really want to use the phone that much. P7

For some participants, computer can work similarly, if they have an existing preference towards it. It is unlikely that the computer is turned on to avoid boredom, but if it is already easily available it is equally as convenient to reach as mobile phone.

If I am here and I bored and I have my computer right here I will use it to search for some movie. --. If I am in bed and I am bored, I'll take some book or my phone - most likely my phone. P3

Depends on the place but at home it is probably something like watching Netflix or something like that. Then if I am somewhere waiting then it is fumbling with my phone. P10

The connection between avoiding boredom and mobile shopping seems still rather weak based on the responses. Female respondent 2 and 4 both recognise that there are situations in which they are likely to browse online stores on their phone. Mostly this happens when 'there is nothing better to do' in other words to avoid boredom.

And then sometimes I have noticed that just out of boredom I check for instance H&M. I just look what clothes they have and that, even if I don't have... I know that I won't make any order now [but] I still check. P2

Even when you know that you cannot afford them [clothing] and you know that you won't buy anything for a while... I feel like I am easily driven towards it [browsing online stores] on my free time, when I am on a bus or a tram, in the toilet, when there is nothing better to do. In those situations you kind of end up browsing more. P4

### **Inspiration for creativity**

It was important to ask participants if they enjoy finding new ideas through their mobile phones. This question managed to reveal very little relating to mobile shopping. The answers also varied a lot. To mention a few, participant 4 talked about using Pinterest for finding inspiration for her work and participant 3 said that whilst he watches Instagram stories some interesting adverts might come up. It is impossible to determine whether this is a factor that affects mobile shopping customer experience.

### **Cumulative satisfaction and experiences**

To understand the role of the previous experiences, participants were asked how their previous experiences with mobile application impacted their willingness to try similar mobile applications that are new to them. Other variant of the question was more general: "How your previous experiences impact your willingness to try something new?" The participants seemed to somewhat agree that in the case of a bad experience, it is one app that fails not all of them, and that good experiences may encourage them to try new applications. Another factor that was brought up was that there is only one application for each function, and they are only replaced when better one is found.

If I have ordered and then it has been an excellent purchase, then perhaps I might do new purchase after it and maybe more. P8

I always believe that things are developing, and it is possible that it has improved. P7

I mean if it would be the same kind of app or something then maybe, but if it's just a similar app are from another company then I would still use it, or I would try it out because the other one is not working as I want it to -. P9

### **5.3.6 Payments**

At first, payments were part of the sensorial customer experience, however it was concluded that this rendition was incorrect. Paying for the product is not sensed per se but rather related to actions taken. Overall, safety and functionality of payment method became evident in the interviews.

The key factor in a successful payment seems to be security. Generally, preferred methods mentioned in the interviews included bank log-in, PayPal and Klarna, which are all considered to be trustworthy means of payment. Klarna offers various payment and billing services with an application that shows what you should pay and when. Participant 8 describes it as an easy method of payment.

I cannot fully say yes because I am always cautious of all of that. Especially if I use an application or a website that is new to me. Also, if you need to give you bank card number and that three-number-code it is also really hard to do in a way. It is ok if you can pay with PayPal or logging into the online banking. P4

Well, I usually if I buy, use Klarna-service. It has been easy to use. Then you only have to remember to pay it all in the application, like once you have many multiple payments. There's also notifications to remind me to pay. P8

Regarding the payments, one main question asked was whether participants had experienced any problems when making a payment on the mobile device. There were two issues that was brought up: failed payments and European Union's new Payment Services Directive.

Firstly, participant 4 had had her order cancelled due to a problem with the payment, and she was not informed about it until it was too late, and the product was sold out. It made her feel 'passive aggressive rage' in a way that she would not want to buy anything again.

I was just trying to buy a jacket and the payment hadn't gone through or something like that. I still don't quite know what the problem was but anyway it stopped that purchase and I didn't receive any message that said 'hey, the payment wasn't received', like 'could you please try again' in that situation... P4

Secondly, the EU's recently revised Payment Services Directive that demands two-step verification process was discussed briefly. Participant 3 had experienced some difficulties with the two-step verification when it was first implemented but says that it works well now. Additionally, he also brings up the fact that older generations may not manage with the two-step-verification with their mobile devices, depending on their bank and its chosen method of executing the verification.

## 5.4 Perceptions of mobile shopping

This section focuses on providing results to the second research question, involving participants' perceptions of mobile shopping. The aim is creating a clear picture of the existing benefits and drawbacks of using mobile device for online shopping. As discussed in the previous section, the results provided varying views on the mobile shopping customer experience. A divide between two types of people was identified: those who think that mobile device works well as a shopping device and those who prefer using their computer over their mobile device. This means that the data has provided information that considers multiple views.

Based on the interviews, two tables were created to present the results of this research question. Table 6 presents benefits of mobile shopping alongside the

quotes of the participants perceptions and Table 7 the drawbacks in the same manner.

#### 5.4.1 Benefits

Benefits have been divided in two main categories of hedonic and utilitarian benefits, which is one way of categorising shopping motivation according to Ono et al. (2012). Hedonic motivation has been connected to browsing behaviour previously (Oko, Nakamura, Okuna & Sumikawa, 2012), however according to the data, in choosing which device to use for shopping it mostly involves utilitarian benefits of the device alongside the hedonic experience of shopping.

As can be seen below in Table 6, there was only one clear hedonic benefit of entertainment and relaxation, which participants described experiencing whilst engaging in mobile shopping. Entertaining factor of mobile shopping seemed to be more important to those who do it whilst they are bored, whilst relaxing is more unconscious doing whilst browsing one's mobile phone. Either way mobile shopping tends mostly to take place at home and only some report to mobile shop whilst waiting for something or travelling on public transport.

TABLE 5.2 Benefits of mobile shopping

Benefits	Quotes
<b>Hedonic benefits</b>	
Entertaining and relaxing	Probably when I am a little bit bored, or it in a way relaxes me a little and it is completely something that doesn't require you to do or think about anything. P4
<b>Utilitarian benefits</b>	
Ubiquity of mobile	It maybe gives you some kind of mobility and freedom. P4 It is actually, because when that mobile is constantly in your pocket, then it is the closest and you don't need to get your laptop out. P10
Enables checking the stock in store prior to shopping trip	In terms of clothes, I might browse the online store and then go to the store to get it, like actually from the store. P10
<i>Technology</i>	
Good for smaller, regular or more impulsive purchases	If there is some impulsive purchase of smaller priority it is easily ordered through mobile, because it is just easy and so on. --. [In terms of large orders

	or harder value items,] the value of the shopping cart grows so much that I don't trust that I can order them through mobile in a way that address information, and everything is exactly correct and the content [of the order] is what I want. P3
Touchscreen is easier and faster to use	The functions of touchscreen ease it [browsing] so that you don't need to drag down with a mouse or click to change a page. P8
Auto-fil function makes it even easier	Per se, it may be quite handy because the mobile knows quite well, remembers all these addresses, names and of course it has my credit card details and all of that, which makes it easy to make all sorts of purchases with mobile. P2
<i>Communication</i>	
Notifications provide up-to-date information	I benefit from them a lot. Some clothes you cannot even afford unless they have been discounted. P4  [After sending a message to customer support] My mobile notified me that 'hey you received an answer from here and we answered through the application to you. It was so dexterous of them! P2
<i>Other</i>	
All in all, safer due to circumstances caused by Covid-19	If I want to buy clothes of something that I need then I prefer buying from online at least in this current situation. P2

The two main utilitarian benefits are related to the ubiquity as nowadays mobile phones are always easily available to their users compared to laptop that specifically needs to be taken out or opened. In relation to mobile shopping, it was discovered that the 'anywhere' factor is not as strong, and the emphasis is more on 'whenever' as the shopping tends to happen in the comforts of one's own home. Another factor that was brought up relates to not wasting one's time on an unproductive shopping trip but instead browsing the offerings online before going to the store.

Regarding the technological benefits, the mobile devices are easy to reach, and they are considered convenient for smaller purchases, such as for food orders and low value purchases which are part of everyday life. Touchscreen is also fast and easy to use for some and browsing feels effortless. Furthermore, mobile phones have auto-fil functions that ease the shopping process automatically. In terms of the communication, notifications can provide up-to-date information to the customers in multiple different situations, for example new promotions and customer support. Additionally, the current pandemic situation, which was mentioned in the interviews, has impacted the way people are shopping as they



are encouraged to stay at home and avoid crowded places (Arora et al., 2020; Anttila, 2021).

#### 5.4.2 Drawbacks

Down below, in Table 7, the perceived drawbacks of mobile shopping have been divided to four main categories of communication, technology, logistics and personal factors. In relation to communication, there seems to be an imbalance between wanted and unwanted communication. On one hand, there is a vast amount of content available to consumers and it can be overwhelming. Mobile phone notifications and emails are both left unread or turned off as they come across annoying unless the reviewer deems them relevant. This can also lead to missing a relevant offer or promotion which may decrease satisfaction. On the other hand, when purchase has been made the communication is insufficient and customer is not always informed promptly about their order. This can cause dissatisfaction especially when something goes wrong, the purchase is cancelled, or the product is no longer available.

The most drawbacks are focused on the technology as there were participants who were experienced day-to-day computer users and felt that the computer is in many ways superior to mobile phones. It was clear that this group of people also found computer more comfortable and reasoned it by saying it is what they are used to. They paid attention especially to the level of mobile optimisation and said that the scaling of the website on a mobile screen is not at the required level yet. This also leads to the situation in which it is hard to manage larger amounts of products in the shopping cart. It may be hard to confirm these orders and make sure they are correct.

TABLE 5.3 Drawbacks of mobile shopping

Drawbacks	Quotes
<i>Communication</i>	
The vast amount of content and communication	They constantly sent me emails and I did open them but nowadays I just throw them straight to the bin. P2
Insufficient communication relating to orders	I didn't receive any message that said 'hey, the payment wasn't received', like 'could you please try again' in that situation. --. I felt passive aggressive rage of "I'll never buy anything again!" P4
<i>Technology</i>	

Hard to confirm bigger or high value orders	I ordered probably 15 or 20 different products and at that point, going through them and confirming the shopping cart is so much easier on a bigger screen, as well as checking that all the colours and sizes etc are correct, compared to trying to scroll them on this little thing... P3
Mobile optimised websites are still not good enough	For example, it is that on the mobile zooming is f*cked up and in general how the websites have been scaled to the mobile screen. It is maybe a little annoying. P7
Comfortability of using computer (mouse, keyboard, bigger screen, easier to compare products)	I think that it is a little too difficult, too complicated and you cannot see everything well when on the computer you can do it so simply. P1
Application browsing is more controlled (moving from page to page)	Like the flow in the mobile applications is much more controlled, like how you go from a to b and b to c when on computer you can go from a to b, b to c and back from c to a much easier. P3
Shopping assisting tools that do not work as expected	I am a little disappointed in the product [a dress] I received because i bought it through the [H&M] application, and it suggested if i would like to know what size. They had this function where you tell your height and weight etc and then it told me that buy this size. I did but it wasn't my size in the end. P2
<i>Logistics</i>	
Delivery methods are inconvenient or costly	Home delivery is a very good option to my mind, but the problem is that it costs more. P3  Well, it is interesting, since the parcels end up in which ever post offices. You always need to ponder which post office it is at. P8
Home delivery windows are extensive, and it is unsafe to leave parcels outside	To pick up from post because I don't like it if you order home and Posti tells me they come between 3-9 at night and then I sit at home all evening. It is not what I want to do. P10  I would rather pick them up because if they just leave it outside the door, it is like what if it rains or if someone takes it or something. P5
Difficulty of product returns	If it is a wrong size and you need to return, it is just better to go and get them from the store. P10

<i>Other personal factors</i>	
Impulse control and fear of losing it	I am scared that if it becomes easier to order things via phone and if I start using them, then it will likely be like when I am out and about somewhere, at school and ordering things via my phone. And don't you know - you have it always on your hand, that tool which with you can order something from somewhere. P1
Shopping frustration	Sometimes I get annoyed when it doesn't have my size or when, as I said, the filters are not working properly, or I cannot find what I'm looking for -. P9

Another technological factor brought up were the fact that application browsing is more controlled and does not allow for as many functions as computer would. For instance, making price comparisons is more complex on mobile phone than on the computer because it is impossible to have multiple open tabs on the screen at the same time. Similarly, the flow from screen to another is more controlled, meaning that it takes more effort to move between screens to find the information or products that you need. Lastly, participants had experienced issues when using different tools provided by the retailers. For example, sizing assistants based on video or weight and height of the customers had not provided results expected, leaving them unsatisfied. As these new technologies are implemented it is important to make sure that the success rate of them is as high as possible.

This study also paid attention to logistics of online retailers and found that there were three main drawbacks in this area. Firstly, delivery methods seemed to cause participants inconvenience in terms of various pick-up locations. One participant even received four packages on the same day but was expected to pick them up from four different locations around their home address. When delivery method works like this it can be more effortless to purchase from brick-and-mortar store. In terms of the cost, normal delivery fees are generally accepted but participants bring up that they would opt for home delivery more often if it was not so expensive.

Secondly, home deliveries are not only costly, but they also have extensive delivery windows which mean that the customer must stay home all day waiting for it. Participant 4 also felt uncomfortable with parcels being left with a neighbour or outside the door which can be interpreted as a cultural factor. If these delivery windows could be narrowed down and more precise delivery tracking tool would be implemented, convenience of online shopping in general would increase significantly. Thirdly, it was brought up that product returns are considered complex and difficult. Currently, it is faster and easier for the customer to walk in the brick-and-mortar store to get what they need than ordering it online, waiting for it to arrive for them just send it back.

There were also other personal factors such as impulse control and fear, and feelings of frustration with inadequate offerings and functionality. As mobile phone is always available to its user and if it makes purchasing too easy, a few participants felt that it might impact their impulse control negatively and they would end up making far too many impulse purchases. Whilst this fear is not necessarily based on any facts, it impacts their willingness to download and try mobile shopping applications. One participant also described that he gets easily frustrated when mobile shopping if the product filtering does not work right, the store does not have his size or when he simply cannot find what he is looking for. This relates to the requirement of immediacy nowadays and the easier the product can be found more pleasant the experience can be.

## **5.5 Overview**

This chapter has presented results relating to two research questions regarding factors that impacts mobile shopping CE and the perceptions of benefits and drawbacks of mobile shopping. Results have provided insight into different customer preferences in mobile shopping as well as different attitudes towards it. Next chapter focuses on discussing these results in relation to existing literature and presenting the theoretical contributions of this study alongside the further research suggestions.

## 6 DISCUSSION

This chapter consists of further discussion of the results. Firstly, the theoretical contributions made in relation mobile shopping customer experience (CE) are considered. Secondly, suggestions for future research are made from the basis of findings.

### 6.1 Mobile shopping customer experience (CE)

Each dimension of mobile shopping CE is discussed in relation to research findings and previous research. Both, theoretical contributions and practical implications are presented in this section.

#### 6.1.1 Affective mobile shopping CE

Contradicting Rose et al. (2012), the data suggests that ease of use is not as strong factor to affective CE as suggested. This may be due to the smartphone development and the increase in screen size as well as the immense development of websites since the release of the paper. However, it was confirmed that perceived control, the control that customer feel they have over the shopping process is an important factor also in mobile shopping. This can be seen from the participants' fear of losing control for their own mobile shopping and it leading to unwanted impulsive buying behaviour. Therefore, it is suggested that links between impulsive buying behaviour, hedonic motivation and affective CE exists also in mobile shopping like proposed by Zheng et al. (2019), and Tyrväinen, Karjaluoto and Saarijärvi (2020). In terms of hedonic motivations, this study confirms the importance of perceived enjoyment in mobile shopping as the participants tend to mobile shop whilst at home and relaxed. Participants mention dreaming and being on the mood to shop whilst also admitting to aimless scrolling of different online stores and mobile applications from time to time. This can be linked back to findings of Mandilas et al. (2013), who discovered that shopping enjoyment impacts online shopping acceptance significantly, which has also been connected to mobile application adoption and continuance of app use (Pandey & Chawla, 2018; Fang & Fang, 2016).

In terms of the customisation suggested by Rose et al. (2012), it was found that offering ways to customise one's own shopping space can enhance the shopping experience. This can be done via profiles and lists of saved items. Participants said that it helps in remembering products that interest them and being more organised in their shopping.

Klaus (2013) suggested that trust and familiarity are factors in CE, and it was found that it is not attached to the device used but rather the company, website and the type of purchase. Some participants claimed that the domestic

companies have their trust easier than foreign companies but generally all the participants did further research prior to making a purchase. Larger and higher value purchases are rather made with computer, which goes along with Agrawal's (2018) argument of computers being perceived more comfortable and secure than mobiles for online shopping. Mobile phone however has more ubiquity, and it is more easily available making it convenient device.

In terms of value for money and promotion, it was found that because there is an excessive amount of marketing messages that consumers receive daily, they are easily ignored. Whilst Klaus (2013) argues that a good promotion might motivate consumer to make a purchase, it was discovered that customers that are already loyal may be more likely to make a purchase due to marketing message. Differentiating the offers and messages send to the different types of customers is very important, for instance a newer customer may require more attractive offers to take a risk in trying new products.

### **6.1.2 Cognitive mobile shopping CE**

Mobile devices were considered as a good tool for making purchases or their potential in being one was recognised although those who had not used mobile shopping applications remained sceptical towards mobile shopping. Those sceptical participants were also diligent computer users, and it could be assumed their computer was constantly easily reachable for them. Parker and Wang (2016) claim that efficiency and convenience were the main motivation to adopt mobile shopping retail apps and it connects to the fact that participants saw mobile device as a tool for problem solving that is constantly available to them. Ubiquitous nature of mobile, which gives the user flexibility in relation to space and time (Okazaki and Mendez, 2013) and encourages utilitarian browsing behaviour when in need (Zheng et al., 2019), can be considered as a strong benefit of a mobile device. However, it was also understood from the basis of the interview data that mobile devices cannot fully replace computers, for instance in tasks that demand certain software or loads of typing, such as working and studying. Furthermore, computer was more connected to working whilst mobile to one's free time.

Some participants admitted to forgetting about the rest of world whilst browsing their mobile phones and it can be connected to the concept flow state. Rose et al. (2012) and Klaus (2013) suggested that the concept of flow is relative in cognitive CE as the consumers are fully focused of experiencing control, challenge and arousal (Novak et al., 2000, 24). This study discovered that in mobile shopping context the challenge comes from finding the product and services as well as from searching for reviews and doing price comparisons. In terms of adding to the challenge by gamification and other methods, it can be suggested that there is already enough challenge in browsing wide selection of products and services, using search tools and filters to find the right products. Participants also seemed aware of the flow state and the hooking effect of the mobile phone and aimed to always avoid it or at least in certain situations, which

was an interesting finding. The requirement for immediacy in reacting nowadays can feel stressful and it is easiest to limit the contact with the mobile device on weekends and during holidays.

There are also divided opinions in relation to personalisation of marketing content based on consumer data. Some participants treat it with mistrust, going as far as thinking it is exploitation, whilst others see the benefit of it limiting the amount of content, they are consuming. There is a link between personalisation and cognitive CE as suggested by Tyrväinen et al. (2020). By collecting adequate data with a permission of the individuals, companies can enhance the cognitive CE and offer them more relevant content. One participant brought up the annoyance of seeing Google advertisements of the product he had bought months before and suggested that customer should be able to provide the information that they already have bought the product. It is all about using cognitive technologies to collect the right data, to manage it efficiently and to put in use (Huang & Rust, 2017).

### **6.1.3 Sensorial mobile shopping CE**

The impact of sensorial dimension of online shopping CE is bigger than previous research suggests. In this area, it is useful to consider the whole customer journey from need recognition to post-purchase behaviour. In online environment this experience is far longer than in traditional retail environment as the customer may have to wait for a product for weeks due to logistics. Therefore, main considerations in sensorial mobile shopping CE are looked from two points of view: before and after purchase.

#### **Before purchase**

In terms of before purchase stage, mobile device is functionally different from other devices in terms of its screen size and nowadays typical touchscreen function. Hopkins and Turner (2012, 56) suggest that retailers should optimise their website to smaller displays. Interview data suggests that whilst improvement has happened mobile optimised websites are still not up to the required standard. However, web browser and Google tend to be the first method of information search and it is important that companies have a strong online presence to be found. However, following the recommendation of Hopkins and Turner (2012, 50), it is more customer-friendly and beneficial as a retailer to develop a mobile application which easy to use and offers value to the customer.

Most participants, who were familiar with mobile shopping, felt that the mobile screen sizes are adequate for mobile shopping. However, there was a notion made regarding the flow of actions on mobile being more restricted. The flow has been designed in a certain way and moving back and forth is not as easy as on computers. Similarly, product and price comparisons are harder to perform as one cannot open two browser windows next to one another. In relation to this user experience is a key in optimising design for users as suggested by Mendoza

(2013, 7). Touchscreen functions divided opinions relating to the UX factors, and those, who were not familiar with any shopping applications or had not used touchscreens for various task, did not see any benefits compared to the computer mouse. However, people who were more familiar with mobile shopping and touchscreen technologies felt that shopping on a touchscreen was more convenient to them than using computer in most situations. They would only check larger and more complex orders on bigger screens. According to Brasel and Gips (2014) and Mulcahy and Riedel's (2020) findings, touchscreen has significant tactile benefits, however it is relevant how users perceive these benefits and how they impact their behaviour. All in all, personal preferences as well as previous experiences seem to impact individuals preferred shopping device significantly.

Here, mobile shopping is in the centre, but it is important to clarify that some of these findings are relevant also in online shopping context. For instance, visual engagement has been argued to impact satisfaction and loyalty in online environment (Pandey & Chawla, 2018). Interview data suggests that picture quality and quantity can help customer in making a purchase decision. Depending on the product, it is important to offer good quality pictures from many different angles. In terms of clothing retailers, the impact of visuality is emphasised and it is recommended to invest in 360° pictures and videos. That way the consumers can better understand the qualities of the piece of clothing, the type of fabric and how it may feel to wear. Furthermore, interview questions explored participant's views on the newest technological inventions, including for example virtual changing rooms and sizing tools, that are supposed to help them in making more informed choices. It was evident that trust in these services as they are, is rather low, and they would require further investment before they can enter the mainstream. It can even be harmful for the company implement technologies that are not trustworthy.

### **After purchase**

After purchase of a physical product has been made in the online environment, the purchasing process is still ongoing as the order must be packaged and shipped. This is where it is vital for the company to communicate with the customer adequately to ensure an effortless CE until the product reach the customer (Lemon & Verhoef, 2016).

Firstly, consumers pay more attention to packaging than retailers might expect. It should be obvious that packaging is expected to be clean and protective of the products ordered. Additionally, as the sustainability has become more prominent in our everyday lives, interview data suggests that consumers also expect more sustainable packing. Using plastic and excessive packaging material as well as splitting orders in multiple shipments are causes of dissatisfaction. Emphasis is also put on reusability and disposability of the boxes and excessive brand messages can be perceived negatively. Secondly, packaging is part of the brand experience, and the look and feel should be in line with the brand experience in store. Especially luxury brands must consider their packaging as



part of the product as more is expected of them. Online retailers can also benefit from providing small gifts and samples in the parcels as it impacts the overall satisfaction and image of the brand and the company. However, when gifting is used, according to interview data, it is more efficient when it is well communicated what has been gifted and why, as well as having a continuous policy of gifting. One good example of this is the small candy bags that computer part retailer Jimm's provides with every order.

Secondly, as Ma (2017) argued online retailers would benefit from having both fast and free shipping options. Participants of the study seemed to consistently prefer fast deliveries and they would only order online things that they do not need to receive quickly. This way of compensating for slow deliveries leads to less purchases made online and therefore, it would be beneficial for retailers to seek faster and more cost-efficient methods of shipment. On the other side of the spectrum are free deliveries, as the price of the delivery can stop the ordering process altogether. Participants report on not ordering due to the high delivery costs and sometimes seek for free delivery by spending extra money. It was also found that loyal customer would probably feel more valued when offered a yearly fee for free deliveries.

Lastly, in terms of the country context of Finland, opinions of delivery methods including use of various pick-up points and home delivery were under examination. Generally, participants preferred pick-up points due to the fear of not being at home or needing to spend all day at home waiting for the delivery. Some participants had used home delivery and found it more convenient than using pick-up points. The cost of the home delivery seems to be the largest obstacle to choosing this option, but also the inadequate communication from the delivery company and the long delivery windows makes it unattractive for most participants. In terms of the pick-up locations, a few participants told stories about struggling with picking up a parcel as they may be delivered in various locations. One participant had received four parcels on the same day on four separate locations, meaning that he had to spend hours travelling around the city. He argues that it would have been easier for him to go and buy these products from brick-and-mortar stores. This is unnecessary effort for the customer, and it can impact the overall CE negatively even when it is not directly retailer's fault. It is important for companies to pay attention in selecting delivery partners that provide good customer service and make the delivery process effortless for the consumer.

#### **6.1.4 Social mobile shopping CE**

Social dimension of CE is involved with all communication and interaction that customer is exposed to. This thesis was interested in both consumer-to-consumer (C2C) and business-to-consumer (B2C) communication as well as interpersonal influence. Klaus (2013) suggest that a good CE requires communication and interactivity but from the basis of collected data it seems that participants had a little to no interest in interacting with companies or other customers unless

necessary. In the situations, where they needed to contact the company, participants seemed to prefer emails, phone calls and customer service chats. Social media was generally not considered as a customer service channel, and most participants preferred staying more private and not posting anything on social media. Chatbots were considered annoying and useless if there is a personal or order specific problem, contradicting suggestions of Xu et al. (2017) of using chatbots to fulfil customer's need for interaction. This difference could be related to cultural factors, as Hofstede Insights (2021) suggests that Finnish culture scores high on individualism, meaning that individuals are focused on themselves and their close circle of family and friends.

Morra et al.'s (2018) argument of user generated content having a strong impact on consumer behaviour was confirmed in this study as all the participants had the tendency to read reviews prior to making a purchase decision. However, participants did not leave reviews themselves very often. As reviews strongly impact the purchase decision, it is important to make leaving reviews as easy and effortless as possible. For instance, providing multiple choice questions instead of a text box makes it faster for customer to review the product of service. Some participants also admitted to doing reviews only if there is a benefit to them, for instance a competition or a discount.

Finally, interpersonal influence seemed to impact willingness to download a new application, following the conclusions of Banfi et al. (2013) and Zheng et al. (2019). Positive impact of a recommendation from a friend came down to three further factors of: (1) willingness to try new things, (2) previously owned applications and overlap of functions, and (3) mobile device's memory capacity. For instance, one participant said that he would only have one application for one function and that he only replaces them when there was a better alternative. Memory capacity was also a limitation to some, and they preferred downloading and deleting apps as they needed them. Additionally, one participant mentioned taking up on a recommendation of an application from friend's social media account. In general, recommendation from a friend or family member seems to lower the threshold to try new thing, meaning that companies should utilise the early adopters and loyal customers by encouraging social media discussion and recommendations and perhaps even give out incentives.

### **6.1.5 Intellectual mobile shopping CE**

An attempt was made to apply intellectual dimension, as suggested by Brakus et al. (2009, 66). Little information related to this dimension was discovered; however, this study confirms that avoiding boredom is something that can be related to mobile use and possibly mobile shopping. Some participants admitted to using their mobile phone in situations where they are waiting, for instance in the bus. Whilst doing this, they would scroll social media or possibly mobile stores.

In terms of the cumulative satisfaction, as described by Ha & Perks (2005, 442), participants seemed to acknowledge that a good experience increases the

chances of them purchasing from the same company again. Bad experience has a negative impact but not in a way that it would apply in a larger scale. For example, one bad experience with a shopping application would not mean that all shopping applications are bad.

## **6.2 Improving mobile shopping customer experience**

In this section, suggestions for improving mobile shopping CE, which are concluded from the basis of two research questions, are discussed. Five main recommendations have been compiled to be considered in mobile retailing. Some of these recommendations can also be useful for online retailers as some areas of the CE are comparable to mobile shopping environment.

### **Loyalty and marketing messages**

Pandey and Chawla (2018) found a connection of CE to loyalty and customer satisfaction in online environment, and Pelet and Papadopou (2014) combined it to mobile environment. Loyalty is a key to successful customer satisfaction, and this study found that loyalty might make marketing communications more efficient and welcome. Some participants argued that they prefer to receive marketing messages from companies that they regularly buy from, and that those messages might lead them to make a purchase that has already been on their mind. With the same logic, participant seemed to end up even disliking a company that is newer to them, due to feeling flooded with the marketing content. From this point of view, it is enough to be easy to find in the beginning and create awareness but managing early stages of customer relationships might be more complicated to execute successfully. Currently, customers are getting too many marketing messages to pay attention to them all. More significant offers can be more efficient in reaching new or occasional customers whilst smaller deals encourage loyal customers make that purchase that they have already been thinking about making. Furthermore, succeeding to delight in customer service and providing loyalty schemes can have a positive impact on the loyalty. By offering an extra service that competitors do not have, companies can provide extra value which draws the consumer to shop inclusively in their store.

### **Timely information and good communication channels**

As argued by Pandey & Chawla (2018), customers appreciate good communication and feedback mechanisms, and being informed promptly about things that concern them. Whilst promotions and marketing communications can be too much, notifications, emails and other ways of communication after purchase are important for the customer.

Klaus (2013) argues that communication in online shopping becomes more important in the last three stages of the purchase process: choice, transaction and evaluation. The findings from this study revealed a few circumstances whereby communication had not been sufficient and had caused trouble for the customer. For instance, if a customer makes an order and there is a problem with their payment, it is important to inform them immediately. In case the product is sold out fast, the customer may feel rather disappointed. Another situation would be delayed items and following them up appropriately without the need for customer to contact the company multiple times. Therefore, after purchase communication should be fast and provide customer adequate information of the order, successful payment and the delivery.

Communication process from customers side should also be made effortless for the customer when a problem arises, according to the collected data. Customer service channels should provide multiple options and as minimal waiting time as possible. Participants seemed to prefer using phone calls and emails for contacting the company in problem situations. Phone calls are generally for acute problems which need an immediate answer and when the customer has time to call. In terms of email, it is something that can be sent and then left until it has been replied to. Whilst social media is not seen as a customer service channel, it might be worth looking into using different instant messaging tools if the company has the resources to monitor them. For example, using instant messengers would mean that the consumer can send the company a message and then not only go on with their day without waiting on a chat queue as they would also get an instant notification once they have received a reply.

Lastly, whilst chatbots can help customers with simple requests, it is counterproductive for many customers who need assistant with a specific and personal problem according to the participants of this study. Therefore, chatbots should not be used on the route to customer service chat because they can frustrate the customer further in a situation that is already unpleasant and stressful to them. Type of the product and service provided can impact whether chatbot is a suitable option.

### **Visual customer experience and new technology**

Zheng et al. (2019) argue that visual appeal significantly impacts browsing behaviour in both hedonic and utilitarian manner. In this study, it was also clear that ability to see the product properly is a key factor in making a purchase decision. On this regard, participants suggested that the focus on mobile optimisation and touchscreen functions, such as zooming, are essential on smaller screens. For a mobile shopping application or mobile optimised webstore it is important to provide the best possible user experience.

More importantly, whilst Pham, Nguyen and Nguyen (2020) support utilising newer technologies, the research results in this study indicate otherwise. Even though technology is developing and use of artificial intelligence (AI) and virtual reality (VR) has made it easier to provide customers with new services, the interview data suggests that they still need substantial investment to become

commonly used. For example, a clothing company offering a sizing service on their mobile application based on height and weight has still a significant chance to disappoint the customer with a wrong size. Similarly, when using mobile camera to size the clothing, the modelling of the clothing on each customer can vary due to differences in device used, the camera angle, lighting etcetera. Even trying eyeglasses on through webcam is still as impossible as it was a decade ago. As these technologies are still not failsafe, it is better to focus on meeting the expectations of the customers in a different way. Instead of focusing on implementing different VR or AI based technologies, participants suggested that companies should first put effort on providing better visuals of the products. These include adequate amount of good quality product pictures, use of 360-degree images and videos.

### **Convenience of deliveries**

Pelet and Papadopou (2014) considered delivery to play part in overall customer satisfaction. This result was confirmed by the study and the findings expanded the country and cultural perspective. In Finnish context, it could be suggested that ordering online is only attractive when it is cheaper, and the need is not urgent as the delivery can take a long time. According to Ma (2017), long delivery times reduce satisfaction, and whilst participants seemed to compensate for delivery times in their buying behaviour, it can be argued that one way to increase the overall popularity of online shopping is to pay attention to improving the convenience that it can provide.

Results suggest that some consumers only use online shops for things that they cannot get from a brick-and-mortar store. It is only logical that consumers rather pick their items from physical stores when ordering online does not only take longer to receive the products but also means that consumer must pick up their delivery themselves. What is more, the expected savings of online shopping may diminish due to the cost of the delivery.

The key to improving deliveries is trying to provide an adequate mix of different delivery options that customer can choose from depending on their needs (Ma, 2017). It could be beneficial for e-commerce businesses to put pressure on their delivery partners to implement improved systems that can offer customers more accurate and current updates on their deliveries as well as shorter delivery time windows, or they could even only select services that can provide these benefits to their customers. For example, Budbee has started tackling this problem by providing better delivery experience by developing services that make deliveries easier for customers (Raeste, 2021). Furthermore, Volvo is planning on enabling in-car delivery, which enables sharing a digital key with the courier (Volvo Car Finland, 2021).

### **Sustainability**

Whilst the topic of sustainability was not covered in the literature review, participants considered it important in terms of the packaging. They seem to value non-plastic packaging, less packaging materials and receiving their whole

order in one delivery. Chen, Sun, Yan & Wen (2020) argue that online shoppers are paying more attention to sustainability. They use a term 'perceived sustainability' and have also connected it to CE in Chinese context.

To contrast the participants' perceptions of online shopping sustainability, Hischier (2018) discovered that the difference between using a car to get to the brick-and-mortar store and ordering online is non-existent from sustainability point of view. According to him, optimising the use of transport activities in both cases has the most impact on being more sustainable and environmentally friendly. The more aware consumers and companies are of the sustainability, the better actions can be taken to ensure best possible practices. Per se, perceived sustainability does not equal real sustainability whilst by proving its importance to customer and increasing awareness of it leads to a need of development and change.

### **6.2.1 Mobile channel customer journey**

Table 8 presents the research findings as a part of the consumer decision journey, aiming to better demonstrate how these recommendations can be put in practice in order to improve the CE. According to Armstrong, Kotler and Opresnik (2017, 177-179), the consumer decision journey traditionally consists of five stages of (1) need recognition, (2) information search, (3) evaluating the alternatives, (4) purchase decision and (5) post-purchase behaviour. Klaus (2013) in turn suggests that online customer service experience consists of similar stages of (1) search for information, (2) evaluation of information, (3) choice, (4) transaction, and (5) evaluation of outcome. The latter can be considered more suitable model for providing insight in the mobile environment. Whilst the model itself does not aim at describing customer journey, but service experience, the stages of it can be applied to online context more efficiently.

Table 6.1 Recommendations in relation to building consumer decision journey (adapted from Klaus, 2013)

	Customer decision journey steps				
	Search for information	Evaluation of information	Choice	Transaction	Evaluation of outcome
<b>Factors of customer experience</b>	<ul style="list-style-type: none"> <li>• Ubiquity of mobile device</li> <li>• Interpersonal influence</li> </ul>	<ul style="list-style-type: none"> <li>• Good quality and quantity of product photos</li> <li>• C2C communications</li> <li>• Customer service</li> </ul>	<ul style="list-style-type: none"> <li>• Price comparisons</li> <li>• Trust and familiarity</li> <li>• Offers and promotions</li> <li>• Shipping speed and cost</li> <li>• Ease of returns</li> </ul>	<ul style="list-style-type: none"> <li>• Convenience and efficiency</li> <li>• Prompt communication</li> <li>• Sustainability in shipping and packaging</li> </ul>	<ul style="list-style-type: none"> <li>• Gifting</li> <li>• Packaging as part of brand experience</li> <li>• Promotional messaging</li> </ul>
<b>Recommendation</b>	<ul style="list-style-type: none"> <li>⇒ Be easily available on mobile through online channels</li> <li>⇒ Nurture current customers</li> <li>⇒ Enable and encourage word of mouth</li> </ul>	<ul style="list-style-type: none"> <li>⇒ Invest in photos and videos of the products instead of new experimental technology</li> <li>⇒ Provide platforms for reviews</li> <li>⇒ Enable and encourage discussion of your brand</li> <li>⇒ Make it easy for the potential customer to get the customer service they need</li> </ul>	<ul style="list-style-type: none"> <li>⇒ Lower the threshold to first purchase by promotion</li> <li>⇒ Make returns simple to lower the risk the consumer is taking</li> <li>⇒ Focus on offering both fast and free shipping options</li> </ul>	<ul style="list-style-type: none"> <li>⇒ Amaze by making the process effortless to the customer</li> <li>⇒ Provide them prompt updates regarding their order</li> <li>⇒ Use trustworthy, fast and tech-savvy delivery partners</li> <li>⇒ Pay attention to packaging sustainably</li> </ul>	<ul style="list-style-type: none"> <li>⇒ Support a positive reputation and brand image through packaging and personally tailored gifts or samples</li> <li>⇒ Loyal customer wants to hear from their favourite companies</li> </ul>

### **Customer decision journey: Search for information**

Klaus (2013) argue that first stage is search for information, which is impacted by context familiarity, product presence, usability and interactivity. In this stage customer should be made feel comfortable. In comparison, the need recognition stage is about recognising a problem or a need through internal or external stimuli (Armstrong, Kotler & Opresnik, 2017, 177). In the online context, this may happen solely from coming across something interesting online. Interview data related two key concepts to the first stage in terms of mobile shopping including ubiquity and interpersonal influence.

Firstly, mobile device is according to the collected data a tool for problem solving. Participants described situation where they used their mobile devices to solve problems such as replacing a broken device. Therefore, it is important that companies have an online presence through which they can be easily found also via mobile channel. Banfi et al. (2013) also argue that retail sector should adopt multichannel orientation as different channels are used differently. Secondly, this study supported the impact of interpersonal influence, meaning that participants were to an extent influenced by their friends, families and colleagues. Therefore, it is recommended to nurture current customers and encourage them to speak about the company. As Chalatal and Dutta (2015) suggested in their study relating to banking sector, word of mouth can be argued to be a positive outcome of successful CE.

### **Customer decision journey: Evaluating information**

In the next stage, information evaluation and search for more relevant information truly begins. Klaus (2013) claims that at this stage customer puts emphasis on social presence and value for money. Relevant to this stage are aesthetics, C2C communication in form of reviews and customer platforms. In terms of aesthetics, the interview data seems to point towards the need of adequate amount of good quality pictures, which make it easier for participants to visualise having the product at home. Videos and 360° pictures are good opportunities to improve the visual experience, however, the new technologies that are aimed for helping customers, for example in finding the right size, are still not trusted, as they are rarely fully functional.

Participants consistently reported that they read reviews and watched videos of products and services prior to making a purchase. Pelet and Papadopou (2014) argued that due to social media these are already easily available because of social media and user-generated content, however it was evident from the interviews that most of the participants in this study were not keen to leave reviews themselves. It is important that new companies encourage their customers to leave reviews with incentives and openly discusses the products on different online channels for providing social CE.

At this stage, customer service should already be readily available and effortless for the customer. It was evident that as a method of contact, participants had a preference towards emails, phone calls and customer service chats, which



were used depending on the situation and its urgency. By offering different options to match different customer needs, the company can ensure that CE has a good start. Pandey and Chawla's (2018) study conducted in India emphasised communication and feedback as a vital part of the purchase process whilst such emphasis was not present in this data collected in Finland. Instead focus was placed on finding an efficient and effortless way to contact the company fast in case of a problem.

### **Customer decision journey: Choice**

Consumers evaluate alternatives prior making the purchase and the factors that make them to derive to a specific choice are individual and usually unpredictable (Armstrong, Kotler & Opresnik, 2017, 178). Klaus suggests that at the choice stage, communication becomes more important. The results in this study relate four factors to this stage including price comparisons, offers and promotions, shipping speed and cost, and ease of returns.

According to Verhoef et al. (2009), price is one of the factors in CE and furthermore, Pelet and Papadopou (2014) found that price comparisons are also relative when shopping in mobile environment. However, according to the collected data, this behaviour is more likely done on computer whilst more impulsive purchases are done via mobile channel. This is also where familiarity and trust become more important as the results of San-Martin and Lopéz-Catálan (2013) also pinpoint the link between mobile shopping, impulsiveness, and trust. They argue that impulsive purchases are more likely to lead less customer satisfaction whilst trust enhances the customer satisfaction. Therefore, from the basis of interview data, it is suggested that first order should be incentivised to lower the risk that the new customer is taking by purchasing from a company they are not familiar with. Another action to take to lower this risk is to offer simple return options that are effortless and easy for the customer, as participants seemed to pay attention to the return policies before making a purchase and used it as a determinant of the risk.

Following Ma's (2017) research, the data supported the view of offering both fast and free shipping option. Furthermore, it is recommended to also consider different shipping methods and the rise in demand for cost efficient home delivery was also evident in the interview data.

### **Customer decision journey: Transaction**

Armstrong, Kotler and Opresnik (2016) describe purchase decision as the selection of the product or the service to purchase but also consider it as conditional: purchase still may or may not be made. Klaus (2013) argues that this is the point of transaction, which is used here. From the basis of the results, the key insight is that in mobile or online shopping CE, the purchase stage is prolonged in retail. Customer makes a payment and is left to wait for the delivery of the products. It is essential that online retailers do not forget that customer requires their care also after the payment has been made.

In relation to the research results, convenience and efficiency are key factors in providing a good CE, and the purchase process should be made as easy and effortless for the customer as possible. Participants in this study described issues which were mainly caused by insufficient communication from the retailers and the retailer's delivery partners. Prompt communication should be used to keep the customer informed of what is going on with their order, following Lemon and Verhoef (2016), who argue that it impacts CE. As delivery partners oversee providing the last-mile CE, online retailers should carefully consider a good fit in these partnerships in relation to their image and product characteristics, as also suggested by Veto (2016). Once the customer receives their order, the packaging should be sustainable and easy to dispose of or to reuse as the participants seem to emphasise the aspect of sustainability. Leslie (2018) also suggest that damaged parcels tend to cause American customers to consider buying from competitor in future, and whilst this was not fully confirmed in the Finnish context, it seemed to have a negative impact on the CE.

### **Customer decision journey: Evaluation of the outcome**

Post-purchase stage involves the behaviour of the customer after the purchase has been done and at this point, it is important to consider the level of customer satisfaction that has been achieved by fulfilling the expectations of the customer (Armstrong, Kotler & Opresnik, 2017, 178). Klaus (2013) sees this solely as an evaluation stage.

Final chance to impact this CE and satisfaction in online retail is when the customer is opening the parcel, which Leslie (2018) calls 'unboxing experience'. He argues that by focusing on packaging online retailers can provide value both via experience and sustainability. In this study, it was also found that putting extra effort in the packaging can be perceived positively in case of products that have aesthetic nature, whilst with more technological products protection is more valued. Especially in fashion retail, packaging of the product was considered a part of the brand experience and an extension of the store experience. Research data suggests that personally tailored messages, gifts and samples can make customer feel important and valued whilst irrelevant content may be considered annoying or unsustainable.

Additionally, it was found that marketing messages are perceived more positively amongst already loyal customers. They may even wait for a small reminder or offer before making their next purchase. However, participants also felt that there are so many marketing messages that good offers go easily unnoticed. It can be claimed that new customers and loyal customers have different needs in communication, and it might be worthwhile to differentiate the marketing messages for these groups. Hudson (2018) further emphasises the importance of loyal customers as they can help companies to gain new customers.

### 6.3 Profiling mobile shoppers

The findings from this study suggest that mobile retail customers could be represented by four groups. Mobile shopping behaviour seems to vary accordingly to computer use and experience in mobile shopping, however this demands further research. Figure 6 presents a matrix in which the sample is divided into four groups.

On the left side of the matrix, there are people who have little to none experience with mobile shopping. *Casual mobile shoppers* might have made one or two purchases during the last year or perhaps browsed online stores on their phone. *Mobile shopping sceptics* have a strong preference for using their computer for all tasks apart from social media. They can be somewhat reluctant to try mobile shopping applications and find it annoying to shop through mobile browser.

On the right side of the matrix, there are those who are generally more experienced in mobile shopping. *Technology all-rounders* are interested in all technology and its development. They can use multiple different devices with ease and always pick the most convenient device for the task at hand. Down below are *mobile shopping enthusiasts*, who tend to make more purchases via their mobile and see it more convenient or at least as convenient as using a laptop. They differ from casual mobile shoppers in volume of purchases as they make purchases more frequently or they have a shopping app that they use regularly. They also differ from tech all-rounders as they only use laptop for work- or study-related matters.

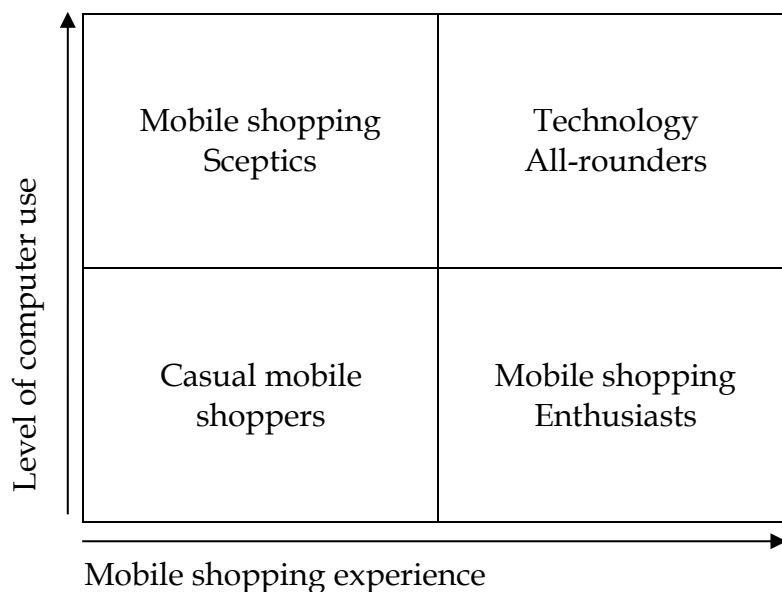


FIGURE 6.3.2 Mobile shopper matrix

Whilst this model is very conceptual and based on limited data, it would be beneficial to understand what makes a customer a mobile shopper and how those who are still sceptical could be encouraged to adopt mobile shopping technology. This way companies could figure out ways of reaching different type of individuals and better understand how their business might benefit from using mobile as a medium. Furthermore, this might be something that could also be looked at from the perspective of mobile applications in general. For example, could this also apply for other types of applications. In the sense of the factors impacting the mobile shoppers, another factor could also be the general tendency to online shopping.

## **6.4 Overview**

This chapter has discussed findings in relation to existing literature, clarifying the theoretical contributions of this study. Additionally, further research topics have been suggested based on the collected data. Next chapter moves onto concluding the main findings and evaluating the limitations.

## 7 CONCLUSIONS

In this master's thesis the focus was on mobile shopping customer experience (CE) in Finland amongst consumers from generations Y and Z. A literature review on topics of mobile shopping and CE was put forward in chapters 2 and 3. The primary data collection methods of this qualitative interview study were described in chapter 4. Chapters 5 and 6 have presented and discussed the results in relation to existing research and provided managerial implications and further research topics. This chapter concludes the main findings, considers limitations of this study and summarises the managerial implications and topics for further research.

### 7.1 Main findings

This study aimed to answer two research questions as follows

1. What factors impact the mobile shopping customer experience?
2. What are perceived benefits and shortcomings of mobile shopping?

Propositions were made in terms of the lack of mobile use for shopping purposes in Finland, which are covered in section 7.1.1. The following sections 7.1.2 and 7.1.3 provide main findings relating to each research question separately, first focusing on factors of mobile shopping CE and secondly to the perceptions of mobile shopping.

#### 7.1.1 Research propositions

Three reasons were proposed for the lack of mobile use for online shopping. They were as follows: (1) wider adoption of laptop- and desktop-based shopping, (2) the small size of the mobile screen, which is considered an inconvenience, and (3) most mobile shopping services are only available in English language. Out of these three first two can be considered partially right as half of the participants had a strong preference for the use of computer in the online shopping environment due to its usability in comparison to smaller screen devices whilst half of the participant found touchscreen more pleasant to shop on. In relation to the third proposition, using applications in English language was not a problem as sample had good enough English skills to use services in other languages. Here, the issue was more related to the trustworthiness of the website and the company when it comes to unfamiliar e-commerce businesses.

### 7.1.2 Factors of mobile shopping customer experience

It was found that online shopping CE theory mainly applies to mobile shopping CE. However, the area has been under researched and there is a need for updating the field due to fast technological development. This study investigated five dimensions of CE, namely affective, cognitive, sensorial, social and intellectual.

The factors of affective CE include five main factors. *Customised shopping spaces* refer to customer profiles, that enable customers to create their own profile, which can contain their personal information, past purchase history and wish lists. By offering customer ways to save interesting products and promoting relevant products, retailers give their customers a feeling of control which can enhance the CE. *Fear of losing control* is another factor that was brought up in terms of mobile being so ubiquitous that adopting mobile shopping could easily lead to impulsive purchasing behaviour. *Ease of use* is still considered an important factor in terms of the feel that customer gets from online store. However, currently the expectations of participants seemed to be generally well met, and the emphasis is put on other factors. *Familiarity* of companies is another affective factor as the more familiar the company feels, the easier it is to build trust towards it. In case of newer companies, customers may wait to read reviews by other customers and this links to social dimension. Familiarity is also tied to the location of the business and the domestic companies may gain consumers trust easier. *Trust* is not so much related to the device that customer is using but rather to the company and their website. Mobile as a shopping device may not feel as secure to some, and in terms of bigger purchases, customers might want to check their order on the bigger screens.

In terms of cognitive CE, five factors were identified in the interviews. *Personalisation of content and services* is mostly related to mobile notifications, emails and other marketing communications. If there are too much of these communications, the customers mostly ignore them. Loyal customers may be more receptive of these type of marketing communications and it can add value to them specifically. *Use of customer data* as part of this process has two sides: concerns for data privacy and a way to reduce the amount of irrelevant content. Nowadays, there is also *requirement for immediacy* which can cause unnecessary stress. It is important that information is readily available and that the queries are answered promptly. This also explains why participants' preferred contact methods were phone calls, customer service chats and emails. *Flow state* was also acknowledged with the tendency to avoid one's mobile phone. It is easy to forget about the world whilst browsing one's phone and time passes faster. By being aware of the mobile being a distraction from other things in life, participants make conscious effort not to let it disturb them. Mobile is seen as *a tool for problem solving*, it is something that needs to be at reach when you need it. This anywhere, anytime nature of mobile phones, ubiquity offers efficiency and convenience of use. However, in terms of shopping, it is good to notice that it doesn't mean that

people are mobile shopping everywhere as they still prefer to do it comfortably at home.

Sensorial CE covers the customer journey from before the purchase to after purchase. In online shopping in general, products are not seen prior to payment, and they are received later in the purchase process. *Technology* has enabled new ways of providing sensorial stimuli to the customers. *Touchscreens and haptic touch* have been studied to enhance the shopping experience but, in this study, there was a clear divide between those who prefer mouse and those who prefer touchscreen. It can be suggested that the past experiences with technology impact this preference. *New technology* such as virtual reality is considered very field specific, for instance modelling furniture and virtually trying on clothes can be perceived by customers very differently. Furthermore, participants agree that this technology is still in early stages of development and more investment is required before it can be used without scepticism. *Aesthetics and visual appeal* are a big part of the mobile shopping CE. Importance is placed on large mobile screens, zooming function, mobile optimization as well as on general quality and variety of product pictures.

Regarding the after-purchase stage, sensorial CE includes shipping and packaging. *Delivery speed and shipping costs* can have a strong impact on the purchase decision. High delivery cost can put customer off from making a purchase and an offer of free delivery for a certain spend might make customer spend more than they intended. Speed of the delivery does not tend to have strong impact on the participants, but it is proposed that if delivery would be faster, cheaper and more convenient, the way customers shop would change drastically, making online shopping more competitive option for brick-and-mortar. *Customer service and loyalty* came up as free delivery could be offered as part of a paid scheme or a loyalty program. By offering these types of extra services that are made for certain individuals or members, companies can enhance the CE and gain competitive advantage. In terms of *the type and the quality of the delivery*, home deliveries divide opinions but the current world situation with Covid-19 pandemic has impacted the preferences. People are spending more time at home and can receive home deliveries easier than using pick-up points. The biggest issue with home delivery is the time slots that expect the customer stay at home for up to eight hours waiting for a delivery.

*Packaging* also brought up an unanticipated theme such as *sustainability*. Participants were talking about reducing plastic packaging, reusing cardboard boxes as well as the ease of disposal. It seemed that extra value could be offered by offering an ecological packaging option alongside a gift packaging. Generally, *clean look* of a parcel was appreciated. Opinions were very divided in terms of branding on the packaging: some considered it wasteful and untasteful whilst others appreciated aesthetic packaging as *a part of the brand experience*. The importance of delivering that brand experience seemed to be higher with luxury products. Lastly, *gifting*, meaning extra things that are included in the packaging, was discussed. In some cases, gifts can provide customers *added value* and help

company in creating a positive *reputation*. When building this type of 'customer friendly' reputation, gifting must remain consistent over a long period of time. For some customers it is also nice just to *try new products*, but it also must be an obvious gift, or they must be informed because otherwise customer might be left wondering if it has just been a packaging mistake.

Social CE considers three main areas relating to communication and relationships. Firstly, *business to consumer (B2C) communication* refers to dialogical communication between businesses and their customers. *Traditional methods* and *customer service chat* tend to be the preferred methods that are suitable for the busy lifestyle that requires immediate reactions and responses. '*Chatbot hate*' refers to the dislike of chatbots. Whilst they can provide answers to simple questions, they are considered irritating as they can slow down the process of getting the help you need. However, on webpages which have a lot of information, chatbots can guide users to the right place. Secondly, *customer to customer (C2C) communication* refers to dialogical communication between customers. It consists of different forums, social media and reviews but in the interviews, it became apparent that participants were rarely communicating with other customers. Whilst reviews are often read prior to making a purchase decision, surprisingly few leave reviews themselves. By making reviewing simple and beneficial, companies can gain more reviews and ease the information search of their customers. This also helps in gaining other consumers' trust through providing a good number of reviews. Lastly, *interpersonal influence* refers to the recommendations and discussions with one's friends, family and colleagues. *Level of influence* of application related recommendations and discussions is impacted by which applications are already used, general willingness to try new things and the memory capacity of the mobile phone. Furthermore, depending on the relationship with the person, there may be *prejudice towards recommendations*.

Results in terms of intellectual CE were limited in this study. Two factors of *avoiding boredom* and *cumulative satisfaction* remained evident. Mobile phone use can be considered a device that has become so habitual to use that it is unconscious doing. Cumulative satisfaction tends to build over time and links to whole process of building *loyalty* through *reviews*, *gifting* and *customer service*. Positive experiences tend to leave higher likelihood of future purchases whilst bad experiences make customers more vary. In terms of trying new applications, the impact of cumulative satisfaction does not seem as strong. Good applications rarely need replaced and one application being bad does not mean that all similar applications are bad.

An additional consideration was made towards payments, but it is not something that can be placed within the CE dimensions whilst it does impact the functional CE. Two topics of new *Payment Services Directive* and *providing customer information promptly* were central to payments. New EU directive has changed the payment methods and some initial adoption issues were unavoidable. Furthermore, there is a concern that people who are less tech-savvy may not be able to handle the new requirements through their mobile devices. Any problems with payment should also be addressed quickly and customer



should be kept informed. Bad experience can evolve from simple payment error that has not been communicated to the customer in a timely manner.

### **7.1.3 Perceptions of benefits and drawbacks**

The thesis aimed to better understand how mobile shopping was perceived by the participants. In terms of the benefits, mobile shopping was described as entertaining and relaxing way to pass time. Ubiquity of the mobile device makes it possible to engage in mobile shopping anywhere anytime, however the participants seemed to shop mostly in the comfort of their own homes. Mobile device is also easy to reach in urgent need and is therefore easy to use for small, regular or impulsive purchases. Touchscreen enhances the experience for some by making it more effortless to browse long lists of products. Furthermore, mobile notifications can provide up-to-date information fast and efficiently to the user. Due to Covid-19 pandemic, online shopping is generally considered safer than physically visiting the stores.

All in all, results indicated more drawbacks than benefits of mobile shopping. On the positive note, many of these drawbacks can be overcome via development. For instance, drawbacks related to user experience (UX) were focused on mobile optimisation of the website on the browser and to the fact that application browsing does not allow comparing products as easily as the computer interface. These issues can be improved as the technology develops to meet new inventive solutions to shop. Similarly, shopping assistant tools that do not work as expected could improve over time whilst currently they tend to provide incorrect answers. In terms on delivery, some inconveniences were noted in delivery cost, speed and method, as the consumers are looking for more efficient and effortless ways to shop. Difficult return methods also impose a higher risk that might lead to losing a customer to a competitor. Other drawbacks included the amount of marketing content and communications, as well as personal factors such as fear of losing impulse control and shopping frustration.

## **7.2 Managerial recommendations**

This thesis has discovered actions that can be taken on behalf of the retailers to improve the mobile shopping CE. It can be argued that some of these actions are also applicable to online retailing. Considering the customer decision journey, they can be divided in two parts of before and after purchase.

### **7.2.1 Before purchase**

It was discovered that loyal customers perceive marketing messages differently to customers who are new. Therefore, these messages should be tailored to fit the

type of customer. For example, a loyal customer may act upon smaller promotion because they are likelier to be in the mindset to buy, whereas a new customer is still considering other options and might need the retailer to reduce risk of the purchase further.

The visual experience on the website or mobile application is more important due to the lack of other sensorial elements. Whilst new technologies, such as virtual reality and artificial intelligence, enable new services that can ease customer decision making, they still need further development to earn consumers' trust and enter mainstream. CEs may fail due to inadequate image that these new technologies give of the products, and it can cause unnecessary dissatisfaction to customers. By investing in visuality with videos and 360° pictures before these technologies, retailers can ensure that they provide accurate view of the product, retaining consumer trust and providing excellent CEs.

### **7.2.2 After purchase**

After purchase stage in online retailing is a key to customer satisfaction and it is vital to acknowledge that the CE does not end to payment. According to results of this study, communication was one of the key points in ensuring excellent CEs and it has to be dialogical, adequate and easy. Customers expect to be promptly informed of the stages after purchase and a failure of meeting these expectations can lead to bad experience easily. After customer has made a purchase and invested in the product, they expect to get a prompt confirmation or a notice of error and later on a notification of shipping. Especially products that have limited availability, can disappoint a customer when there is a problem that is not properly communicated.

Furthermore, customers want to contact retailers through both instant channels, such as phone call or customer service chat, and channels that they can leave whilst waiting for response, for example email and text messaging. Chatbots seem to cause feelings of frustration and dislike, which is based on the fact that they slow down the process of solving a problem as they cannot help with customer specific problems. However, chatbots work well on websites that have a lot of information and a complex structure, by helping the consumer to find the right information.

Once order has been processed and shipped, the customer is expected to wait for it to arrive, which is the key difference between traditional and online retail. Consumers seem to compensate for the delivery times themselves by ordering earlier or picking up most urgent products from brick-and-mortar-stores. By improving the convenience of deliveries by making them easier, faster and cheaper, it is possible that the consumer behaviour would change, and even more purchases would be made online. The key issues of delivery are the lack of updates and accurate delivery time windows. In order to improve this, there is a need for online retailers to choose delivery partners wisely and explore more

innovative ways to deliver parcels to the customer. It is important to make online shopping convenient from the customer point of view.

Sustainable delivery methods and packaging are also becoming more and more important to the consumers. They dislike one order being delivered in two deliveries and it being packed in excessive plastic packaging. Each retailer has their own process and there is an existing gap between perceived sustainability and real sustainability. By educating the customers of the actions taken to ensure sustainable delivery and packaging as well as making sustainable business decisions, consumers' worries can be lessened. Furthermore, sustainable options could be offered to customers as an option to gift packaging.

Lastly, everyone reads reviews but not everyone writes them. The impact of reviews and customer-to-customer communication is efficient way to build trust, reduce risk and ease the decision-making process. However, writing reviews can be tedious to the customer and whilst initiatives, such as lucky draws and rewards, help to collect reviews, the quality of them might suffer. It was suggested by the participants that the review process should be made easy for them via questionnaires that do not require them to spend a lot of time on reviewing the products or service. Additionally, effort should be made to remind the customer to review the products as it is easily forgotten.

### **7.3 Recommendations for further research**

In the process of analysing the data, topics for further research were also identified. Further defining of the model and factors of mobile shopping CE is necessary. Affective, cognitive, social and sensorial CE dimensions are all relevant to the overall experience, however, the exact factors of each dimension remain unclear. By focusing on each dimension at a time, more definite answers can be attained. Especially, social and sensorial aspects of mobile shopping should be further researched. In the Finnish context, it would be interesting to better understand the impact of cultural factors to customer expectations, for instance in terms of social aspects of CE.

More focus should also be placed on what happens after the purchase in online shopping. There are aspects of social and sensorial CE which must be delivered after payment. In relation to social CE, it could be beneficial to further investigate the relationship between customer satisfaction and communication after the purchase. By improving the CE via more efficient communication, customer satisfaction could be expected to rise. Additionally, in relation to after purchase, sensorial mobile shopping CE is significant in online retail. Two main views of sustainability and brand experience seemed to be central to the participants. By gaining understanding on how these two can be connected into a sustainable brand experience, retailers can learn to deliver that experience better via online channels, packaging and delivery.

Additionally, it would be beneficial to better understand who mobile shoppers are and what contributes to the adoption of mobile shopping in Finland. Mobile channel has potential in growing popularity of online shopping, which has been already happening all around the world. Mobile phone is always at the reach of the user and used as a tool in life, making it a convenient way to make purchases. Cultural differences may have a strong effect on individual's shopping preferences, which should be further investigated via cross cultural studies.

In terms of mobile shopping in general, one main question is which stages mobile shopping customer journey consists of and how does it relate to omnichannel customer journey. There are clearly some purchases that can be done from start to finish by mobile, for example food orders. Omnichannel seems to carry more weight in bigger purchases, which demand more research, consideration and evaluation from the consumers' point of view.

## **7.4 Limitations**

As this study is explorative and utilises qualitative data, it does not offer conclusive results that could be generalised to wider population. Furthermore, the sample was limited to Finnish consumers in the age group of 19-27-year-olds, and therefore only provides insight to their opinions, perceptions and experiences of mobile shopping. The results may have limited applicability in any other context. However, this study has explored Finnish mobile channel in online shopping and offers valuable insight for Finnish companies that are or are planning to utilise mobile channel as a distribution channel.

Other limitations of this study are related to the scope of the study. As there is a lack of previous studies in this specific research area whereby mobile shopping and CE are combined, the existing theory available needed to be used, for example research related to online shopping CE. Research questions were perhaps too broad for the scope of the study and the lack of extensive experience in doing research and collecting data may have impacted the design and the execution of the research plan.

## REFERENCES

- Adams, W. C. 2015. Conducting Semi-Structure Interviews. In J. Wholey, H. Harty & K. Newcomer, *Handbook of Practical Program Evaluation* (492-505). San Francisco: Jossey-Bass.
- Agrawal, S. 2018. Online shopping through desktop and mobile application: A comparative study. *International Journal of Maktabah Jafariyah*, 1(1), 1-12.
- Allen, M. 2017. *The SAGE encyclopedia of communication research methods* (Vols. 1-4). Thousand Oaks, CA: SAGE Publications, Inc.
- Anttila, V. 2021. Uusi koronavirus (COVID-19). In *Lääkärikirja Duodecim* [Online]. Retrieved from: <https://www.terveyskirjasto.fi/dlk01257>
- Armstrong, G. K., Kotler, P. & Opresnik, M. O. 2017. *Marketing: An introduction* (13th edition. Global edition.). Boston: Pearson.
- Arora, A., Dahlstrom, P., Hazan, E., Khan, H. & Khanna, R. 2020. Reimagining marketing in the next normal [Online article]. McKinsey & Company: Marketing & Sales Practice. Retrieved from: <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/reimagining-marketing-in-the-next-normal>
- Banfi, F., Caylar, P., Duncan, E. & Kajii, K. 2013. E-journey: Digital Marketing and the path to purchase. McKinsey & Company Report on Telecom, Media and High-Tech Extranet (January).
- Bilro, R.G., Loureiro, S.M.C. and Ali, F. 2018. The role of website stimuli of experience on engagement and brand advocacy, *Journal of Hospitality and Tourism Technology*, 9(2), 204-222.
- Bishop, R. C. 2013. God and methodological naturalism in the scientific revolution and beyond. *Perspectives on Science and the Christian Faith*, 65(1), 10-23.
- Bloor, M. & Wood, F. 2006. Naturalism. In Bloor, M., & Wood, F. *Keywords in qualitative methods* (123-125). London: SAGE Publications Ltd.
- Brakus, J. J., Schmitt, B. H. & Zarantonello, L. 2009. Brand experience: What is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 52.
- Brasel, S. A. & Gips, J. 2014. Tables, touchscreens, and touchpad: How varying interfaces trigger psychological ownership and endowment. *Journal of Consumer Psychology*, 24(2), 226-233.
- Braun, V. & Clarke V. 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.
- Breslin, G., McKeown, C. & Groves, R. 2012. *Collins English Dictionary* (Gift edition). Glasgow: HarperCollins Publishers.
- Burford, S. and Park, S. 2014. The impact of mobile tablet devices on human information behaviour, *Journal of Documentation*, 70(4), 622-639.
- Butler, R. G. 2014. Exploratory vs Confirmatory Research [Online article]. In *AutoDiscovery: automated intelligent high-throughput exploratory data analysis*. Butler Scientifics. Retrieved from:

[https://www.researchgate.net/publication/267058525\\_Exploratory\\_vs\\_Confirmatory\\_Research](https://www.researchgate.net/publication/267058525_Exploratory_vs_Confirmatory_Research)

- Cacioppo, J. T. & Petty, R. E. 1982. The need for cognition. *Journal of Personality and Social Psychology*, 42(1), 116-131.
- Carlson, C., Carlson, J., Denk, M., Walden, P. 2005. Mobile Commerce: Insights from expert surveys in Austria and Finland. *Proceedings of the 18th Bled eConference eIntegration in Action*, 3-6 June, Slovenia.
- Castillo-Montoya, M. 2016. Preparing for Interview Research: The Interview Protocol Refinement Framework. *The Qualitative Report*, 21(5), 811-831.
- Chahal, H. & Dutta, K. 2014. Conceptualising customer experiences: Significant research propositions. *The Marketing Review*, 14, 361-381.
- Chahal, H. & Dutta, K. 2015. Measurement and impact of customer experience in banking sector. *DECISION*, 42(1), 57-70.
- Chahal, P. 2015. A study on the role of consumers gender and age on online shopping. *International Journal in commerce, IT and social sciences*, 33-41.
- Chakraborty, T. & Balakrishnan, J. 2017. Exploratory tendencies in consumer behaviour in online buying across gen X, gen Y and baby boomers. *International Journal of Value Chain Management*, 8(2), 135.
- Chen, X., Sun, X., Yan, D. & Wen, D. 2020. Perceived Sustainability and Customer Engagement in the Online Shopping Environment: The Rational and Emotional Perspectives. *Sustainability (Basel, Switzerland)*, 12(2674), 2674.
- Chong, A. Y. L., Chan, F. T. & Ooi, K.B. 2012. Predicting consumer decisions to adopt mobile commerce: Cross country empirical examination between China and Malaysia. *Decision Support Systems*, 53(1), 34-43.
- Clark, J. 2012. Staying mobile. *Commercial Motor*, 218(5502), 46-47.
- CM.com 2020. What is mobile Commerce? 6 advantages of mobile commerce brands should embrace today [Blog post]. Retrieved from: <https://www.cm.com/en-us/blog/what-is-mobile-commerce/>
- Coghlan, D., & Brydon-Miller, M. 2014. *The SAGE encyclopedia of action research (Vols. 1-2)*. London: SAGE Publications Ltd.
- Dai, H. & Palvia, P. 2008. Factors affecting mobile commerce adoption: A cross cultural study in China and the United States. *AMCIS 2008 Proceedings*, 204.
- De Vries, d., Jager, G., Tijssen, I. & Zandstra, E. H. 2018. Shopping for products in a virtual world: Why haptics and visuals are equally important in shaping consumer perceptions and attitudes. *Food Quality and Preference*, 66, 64-75.
- Deshdeep, N. 2020. App or website? 10 reasons why Apps are better [Blog post]. Retrieved from: <https://vwo.com/blog/10-reasons-mobile-apps-are-better/>
- Du, S. & Li, H. 2019. The Knowledge mapping of mobile commerce research: A visual analysis based on I-model. *MDPI Journal: Sustainability*, 11, 1580.
- Dubé, L. & Le Bel, J. 2003. The content and structure of laypeople's concept of pleasure. *Cognition and emotion*, 17(2), 263-295.

- Ericson, L., Herring, L. & Ungerman, K. 2014. Busting mobile shopping myths. *The Kinsey Quarterly* (December).
- Fang, I. C. & Fang, S. C. 2016. Factors affecting consumer stickiness to continue using mobile applications. *International Journal of Mobile Communications* 14(5), 431-453.
- Financial Supervisory Authority 2019. PSD2 [Website]. Retrieved from: <https://www.finanssivalvonta.fi/en/regulation/regulatory-framework/psd2/>
- Finneman, B., Spagnuolo, E. & Rahilly, L. 2020. How Gen Z and millennials are shaping the future of US retail [Online article]. McKinsey Insights. Retrieved from: <https://www.mckinsey.com/industries/retail/our-insights/how-gen-z-and-millennials-are-shaping-the-future-of-us-retail>
- Flick, U. 2018. Doing qualitative data collection – charting the routes. In Flick, U. *The sage handbook of qualitative data collection* (3-16). London: SAGE Publications Ltd.
- Gallo, I. 2014. Four pillars of experiential marketing (I) [Blog post]. Blog Network of IESE Business School, University of Navarra. Retrieved from: <https://blog.iese.edu/blog/2014/12/09/experiential-marketing-involve-dont-only-engage/>
- Gefen, D. 2000. E-commerce: The role of familiarity and trust. *Omega* (Oxford), 28(6), 725-737.
- Gentile, C., Spiller, N. & Noci, G. 2007. How to sustain the customer experience: An overview of experience components that co-create value with the customer. *European Management Journal*, 25(5), 395.
- Given, L. M. 2008. *The SAGE encyclopedia of qualitative research methods* (Vols. 1-0). Thousand Oaks, CA: SAGE Publications, Inc.
- Groß, M. 2015. Mobile shopping: A classification framework and literature review. *International Journal of Retail and Distribution Management*, 43(3), 221-241.
- Guest, G., MacQueen, K. M. & Namey, E. E. 2012. Writing up thematic analyses. In Guest, G., MacQueen, K. M., & Namey, E. E. *Applied thematic analysis* (17, 241-278). Thousand Oaks, CA: SAGE Publications, Inc.
- Guest, G., Namey, E., & Chen, M. 2020. A simple method to assess and report thematic saturation in qualitative research. *PLoS ONE*, 15.
- Gupta, S. 2013. For mobile devices, think apps, not ads. *Harvard Business Review*, 91(3), 71-75.
- Ha, H. & Perks, H. 2005. Effects of consumer perceptions of brand experience on the web: Brand familiarity, satisfaction and brand trust. *Journal of Consumer Behaviour*, 4, 438-452.
- Hair, J.F., Wolfinbarger, M., Money A.H., Samouel, P., & Page M. J. 2015. *The essentials of business research methods* (Third edition). London: Routledge.
- Hischier, R. 2018. Car vs. Packaging – A First, Simple (Environmental) Sustainability Assessment of Our Changing Shopping Behaviour. *Sustainability*, 10(9), 3061.

- Hofstede Insights. 2021. Finland [Website]. Retrieved from: <https://www.hofstede-insights.com/country/finland/>
- Hopkins, J. & Turner, J. 2012. *Go mobile: Location-based marketing, apps, mobile optimized ad campaigns, 2D codes and other mobile strategies to grow your business*. Hoboken, NJ: Wiley.
- Huang, M. & Rust, R. 2017. Technology-driven service strategy. *Journal of the Academy of Marketing Science*, 45(6), 906-924.
- Hudson, A. 2018. Retaining Customers is The Easiest Thing You Can Do to Stay Profitable: Through word-of-mouth advertising, loyal customers can help you gain new customers. *Air Conditioning, Heating & Refrigeration News*, 263(2), 40.
- Ieva, M. & Ziliani, C. 2018. Expanding the Lens on the Customer Experience-Loyalty Link: The Role of Satisfaction and Shopping Enjoyment. Conference: Colloquium on European Research in Retailing.
- Johnson, B. & Christensen, L. 2014. *Educational Research (Fifth edition)*. Thousand Oaks, CA: Sage.
- Juaneda-Ayensa, E., Mosquera, A. and Sierra Murillo Y. 2016. Omnichannel Customer Behavior: Key Drivers of Technology Acceptance and Use and Their Effects on Purchase Intention. *Frontiers: Psychology*. 7, 1117.
- Jupp, V. 2006. *The SAGE dictionary of social research methods (Vols. 1-0)*. London, SAGE Publications, Ltd.
- Kaikkonen, A. 2011. Mobile internet, internet on mobiles or just internet you access with variety of devices? Proceedings of the 2011 Australian Computer-Human Interaction Conference, ACM, Canberra.
- Kecsmar, Z. 2019. What is experiential marketing? The creator of the term explains [Blog post]. Retrieved from: <https://antavo.com/blog/what-is-experiential-marketing/>
- Kim, H. S. & Choi, B. 2016. The effects of three customer-to-customer interaction quality types on customer experience quality and citizenship behaviour in mass service settings. *Journal of Services Marketing*, 30(4), 384-397.
- Kim, M., Kim, J., Choi, J. & Trivedi, M. 2017. Mobile shopping through applications: Understanding application possession and mobile purchase. *Journal of Interactive Marketing*, 39. 55-68
- Kivunja, C. & Kuyini, A. B. 2017. Understanding and Applying Research Paradigms in Educational Contexts. *International journal of higher education*, 6(5), 26.
- Klaus, P. 2013. The case of amazon.com: Towards a conceptual framework of online customer service experience (OCSE) using the emerging consensus technique (ECT). *Journal of Services Marketing*, 27(6), 443-457.
- Kojonen, E. 2017. Methodological naturalism and the truth-seeking objection. *International Journal for Philosophy of Religion*, 81(3), 335-355.
- Kolb, B. 2008. Cultural considerations for marketing research. In *Marketing research (70-86)*. SAGE Publications Ltd.
- Konuş, U., Verhoef, P. C. & Neslin, S. A. 2008. Multichannel Shopper Segments and Their Covariates. *Journal of retailing*, 84(4), 398-413.



- Korstjens, I. & Moser, A. 2018. Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing, *European Journal of General Practice*, 24(1), 120-124.
- Kuoppamäki, S.-M., Taipale, S., & Wilska, T.-A. 2017. The use of mobile technology for online shopping and entertainment among older adults in Finland. *Telematics and Informatics*, 34 (4), 110-117.
- Lavrakas, P. J. 2008. *Encyclopedia of survey research methods* (Vols. 1-0). Thousand Oaks, CA: Sage Publications, Inc.
- Lemon, K. N. & Verhoef, P. C. 2016. Understanding Customer Experience Throughout the Customer Journey. *Journal of Marketing*, 80(6), 69-96.
- Leslie, S. 2018. Has Amazon hijacked your customer's brand experience? *BrandPackaging*, 22(2), 14-14,16.
- Lewins, A. & Silver, C. 2007. Coding schemes, coding frames. In Lewins, A., & Silver, C. *Using software in qualitative research* (92-117). London: SAGE Publications.
- Lewis-Beck, M. S., Bryman, A., & Futing Liao, T. 2004. *The SAGE encyclopedia of social science research methods* (Vols. 1-0). Thousand Oaks, CA: Sage Publications, Inc.
- Liébana-Cabanillas, Marinkovic & Kalinic 2017. A SEM-neural network approach for predicting antecedents of m-commerce acceptance. *International Journal of Information Management*, 37(2), 14-24.
- Ma, S. 2017. Fast or free shipping options in online and Omni-channel retail? The mediating role of uncertainty on satisfaction and purchase intentions. *The International Journal of Logistics Management*, 28(4), 1099-1122.
- Malhotra, G. 2017. Strategies in research. *International Journal of Advance Research and Development*, 2(5), 172-180.
- Mali, N. n.d. Your M-Commerce deep dive: Data, trends and what's next in the mobile retail revenue world [Blog post]. Retrieved from: <https://www.bigcommerce.com/blog/mobile-commerce/#deciding-between-a-mobile-app-and-mobile-website>
- Mandilas, A., Karasavoglou, A., Nikolaidis, M. & Tsourgiannis, L. 2013. Predicting Consumer's Perceptions in On-line Shopping. *Procedia technology*, 8(C), 435-444.
- Marriot, H. R., Williams, D. M. & Dwivedi, Y. K. 2017. What do we know about consumer m-shopping behaviour? *International Journal of Retail & Distribution Management* 45(6), 568-586.
- Marriott, H. R. & Williams, M. D. 2018. Exploring consumers perceived risk and trust for mobile shopping: A theoretical framework and empirical study. *Journal of retailing and consumer services*, 42, 133-146.
- Mathiason, S. 2005. *Encyclopedia of evaluation* (Vols. 1-0). Thousand Oaks, CA: Sage Publications, Inc.
- McClean, G. & Wilson, A. 2019. Shopping in the digital world: Examining customer engagement through augmented reality mobile applications. *Computers in human behavior*, 101, 210-224.

- McClean, G., Al-Nabhani, K. & Wilson, A. 2018. Developing a Mobile Applications Customer Experience Model (MACE)- Implications for Retailers. *Journal of business research*, 85, 325-336.
- Mendoza, A. 2013. *Mobile User Experience: Patterns to Make Sense of It All*. Waltham, MA: Morgan Kaufmann.
- Miller, R. L., & Brewer, J. 2003. *The A-Z of Social Research (Vols. 1-0)*. London: SAGE Publications, Ltd.
- Mills, A. J., Durepos, G., & Wiebe, E. 2010. *Encyclopedia of case study research (Vols. 1-0)*. Thousand Oaks, CA: SAGE Publications, Inc.
- Moon, J.W. & Kim, Y.G. 2001. Extending the TAM for a World-Wide-Web context, *Information & Management*, 38(4), 217-230.
- Morgan Stanley Research 2019. How a 'Youth Boom' Could Shake Up Spending Trends. [Blog post]. Retrieved from <https://www.morganstanley.com/ideas/gen-z-millennials-set-for-consumer-spending-increases>
- Morgan, D. L. 2007. Paradigms Lost and Pragmatism Regained: Methodological Implications of Combining Qualitative and Quantitative Methods. *Journal of mixed methods research*, 1(1), 48-76.
- Morra, M.C., Ceruti, F., Chierici, R. and Di Gregorio, A. 2018. Social vs traditional media communication: Brand origin associations strike a chord. *Journal of Research in Interactive Marketing*, 12(1), 2-21.
- Muhonen, T. & Nalbantoglu, M. 2020, March 16. Tässä ovat kaikki hallituksen poikkeukselliset toimet koronaviruksen hillitsemiseksi, vaikuttavat lähes jokaisen kansalaisen arkeen - tiedotustilaisuus katsottavissa kokonaisuudessaan [News article]. *Helsingin Sanomat*. Retrieved from: <https://www.hs.fi/politiikka/art-2000006441020.html>
- Mulcahy, R. F. & Riedel, A. S. 2020. 'Touch it, swipe it, shake it': Does the emergence of haptic touch in mobile retailing advertising improve its effectiveness? *Journal of retailing and consumer services*, 54(4), 101613.
- Murphy, T. 2011. App vs. Website; Banks offering mobile banking services face a choice: Should they develop mobile applications, a mobile website, or both? (Perspective). *Bank Technology News*, 24(06), 39.
- Novak, T.P., Hoffman, D.L. and Yung, Y.-F. 2000. Measuring the customer experience in online environments: a structural modelling approach, *Marketing Science*, 19(1), 22-42.
- Official Statistics of Finland 2018. Use of information and communications technology by individuals [e-publication]. Helsinki: Statistics Finland. Retrieved from: [http://www.stat.fi/til/sutivi/2018/sutivi\\_2018\\_2018-12-04\\_tie\\_001\\_en.html](http://www.stat.fi/til/sutivi/2018/sutivi_2018_2018-12-04_tie_001_en.html)
- Official Statistics of Finland 2021. Väestön tieto- ja viestintätekniikan käyttö [e-publication]. Helsinki: Tilastokeskus. Retrieved from: <http://www.stat.fi/til/sutivi/index.html>
- Okazaki, S. & Mendez, F. 2013. Perceived ubiquity in mobile services. *Journal of interactive Marketing*, 27, 98-111.

- Ono, A., Nakamura, A., Okuno, A. & Sumikawa, M. 2012. Consumer motivations in browsing online stores with mobile devices. *International Journal of electronic commerce*, 16(4), 153-178.
- Padgett, D. K. 2012. Telling the story: writing up the qualitative study. In Padgett, D. K. *Qualitative and mixed methods in public health* (pp. 221-240). Thousand Oaks, CA: SAGE Publications, Inc.
- Pandey, S. & Chawla, D. 2018. Online customer experience (OCE) in clothing e-retail. *International Journal of Retail & Distribution Management*, 46(3), pp. 323-346.
- Pantano, E. & Priporas, C. 2016. The effect of mobile retailing on consumers' purchasing experiences: A dynamic perspective. *Computers in Human Behavior*, 61(C), 548-555.
- Park, S. & Lee, D. 2017. An empirical study on consumer online shopping channel choice behavior in omni-channel environment. *Telematics and informatics*, 34(8), 1398-1407.
- Parker, C. J. & Wang, H. 2016. Examining hedonic and utilitarian motivations for m-commerce fashion retail app engagement. *Journal of Fashion Marketing and Management: An International Journal*, 20(4), 487-506.
- Pearse, N. 2019. An illustration of a deductive pattern matching procedure in qualitative leadership research. *The Electronic Journal of Business Research Methods*, 17(3), 143-154.
- Pelet, J. & Papadopou, P. 2014. Consumer behaviour in the mobile environment: An exploratory study of m-commerce and social media. *International Journal of Technology and Human Interaction*, 10(4), 38-50.
- Pham, M., Nguyen, T. & Nguyen, V. 2020. A Way of Marketing 3D Web in E-commerce, Applying at Car Showrooms Period of Industrial Revolution 4.0. Preprints, 2020080437.
- Pine, J. B., II, and Gilmore, J. H. 1999. *The Experience Economy: Work Is Theatre and Every Business a Stage*. Cambridge, MA: Harvard Business School Press.
- Raeste, J. 2021, February 25. Ruotsalainen Budbee tuo paketit kotiin ja hakee palautukset kotiovelta - Nyt se yrittää valloittaa Suomen "kaupunki kaupungilta" [News article]. *Helsingin Sanomat*. Retrieved from <https://www.hs.fi/talous/art-2000007823454.html>
- Robitzski, D. 2018. Finland is the mobile data capital of the world [Blog post]. Retrieved from: <https://spectrum.ieee.org/tech-talk/telecom/wireless/what-the-finnish-obsession-with-mobile-data-says-about-5g>
- Rose, S., Clark, M., Samouel, P. & Hair, N. 2012. Online customer experience in e-retailing: an empirical model of antecedents and outcomes. *Journal of Retailing* 88(2), 308-322.
- Salamah, I. & Ma, H. 2017. Toward effect of digital advertisement on mobile users in Middle East. *International Journal of Business Administration*, 8(7), 49.

- Saunders, M., Lewis, P., Thornhill, A. & Bristow, A. 2019. Research methods for business students (8th Edition). Pearson: Harlow, England.
- Schmitt, B. 1999. Experiential marketing. *Journal of Marketing Management*, 15(1-3), 53-67.
- Shukla, P. S. & Nigam, P. V. 2018. E-shopping using mobile apps and the emerging consumer in the digital age of retail hyper personalization: An insight. *Pacific Business Review International*, 10(10), 131-139.
- Stebbins, R. A. 2001. *Qualitative Research Methods: Exploratory research in the social sciences*. Thousand Oaks, CA: SAGE Publications, Inc.
- Sutton, J., & Austin, Z. 2015. Qualitative research: Data collection, analysis, and management. *The Canadian Journal Of Hospital Pharmacy*, 68(3), 226-231.
- Taylor, E. 2016. Mobile payment technologies in retail: a review of potential benefits and risks. *International Journal of Retail and Distribution Management*, 44(2), 159-177.
- Taylor, M. & Kent, M.L. 2014. Dialogic engagement: Clarifying foundational concepts. *Journal of Public Relations Research*, 26, 384-398.
- Teo, T. 2011. Technology Acceptance Research in Education. In: Teo T. (eds) *Technology Acceptance in Education*. Rotterdam: SensePublishers.
- Tojib, D. & Tsarenko, Y. 2012. Post-adoption modelling of advanced mobile service use. *Journal of Business Research*, 65(7), 922-928.
- Trafi 2020. Traficom Monitori: Mobile network coverage 6/2020 [Website]. Retrieved from: <https://eservices.traficom.fi/monitori/area>.
- Trivedi, J., and J. Trivedi. 2018. Investigating the factors that make a fashion app successful: The moderating role of personalization. *Journal of Internet Commerce* 17(2), 170-87.
- Tyrväinen, O., & Karjaluoto, H. 2019. A Systematic literature review and analysis of mobile retailing adoption. *Journal of Internet Commerce*, 18(2), 221-247.
- Tyrväinen, O., Karjaluoto, H. & Saarijärvi, H. 2020. Personalization and hedonic motivation in creating customer experiences and loyalty in omnichannel retail. *Journal of Retailing and Consumer Services*, 57, 102233.
- Ungerleider, N. 2012, July 23. Retail's future: Facebook loyalty cards and touchscreen showrooms [Blog post]. Retrieved from: <https://www.fastcompany.com/1843434/retails-future-facebook-loyalty-cards-and-touch-screen-showrooms>
- Venkatesh, S., Kleijnen, M., Ramanathan, S., Rizlet, R., Holland, S. & Morissey, S. 2016. Mobile shopper marketing: Key issues, current insights and future research avenues. *Journal of Interactive Marketing*, 34, 37-48.
- Veto, J. 2016. Shipping Options and Delivery Partners Essential to Winning the eCommerce Battle. *Business Wire* (July).
- Vogels, E. 2019. Millennials stand out for their technology use, but older generations also embrace digital life [Blog post]. Retrieved from <https://www.pewresearch.org/fact-tank/2019/09/09/us-generations-technology-use/>

- Volvo Car Finland. 2021. Ownership and in car delivery [Website]. Retrieved from <https://www.volvocars.com/fin/discover-volvo/ownership-and-in-car-delivery>
- Wac, K., Icklin, S., Janowski, L. & Fielder, M. 2011. Studying the experience of mobile applications used in different contexts of daily life. Proceeding of the first ACM SIGCOMM workshop on Measurements up the stack, August 7-12.
- Wang, R. J. 2020. Branded mobile application adoption and customer engagement behavior. *Computers in Human Behavior*, 106(2), 106245.
- Williams, M. 2003. Designing research. In Williams, M. *Making sense of social research* (172-187). London: SAGE Publications, Ltd.
- Xu, A., Liu, Z., Guo, Y., Sinha, V. & Akkiraju, R. 2017. A New chatbot for customer service on social media. Proceeding of the 2017 CHI Conference on Human Factors in Computing Systems, May, 3506-3510.
- Zheng, X., Men, J., Yang, F. & Gong, X. 2019. Understanding impulse buying in mobile commerce: An investigation into hedonic and utilitarian browsing. *International Journal of Information Management*, 48, 151-160.
- Zhou, T. 2016. Understanding users' switching from online stores to mobile stores. *Information Development*, 32(1), 60-69.

## APPENDIX 1 INTERVIEW PROTOCOL

### INTRODUCTION

#### Background

- Age
- Gender

#### Smartphone

- Describe yourself as a smartphone user.
  - What kind of things you do on your phone?
  - What kind of apps do you use?
  - What are you most frequently opened apps?

#### Online shopping

- Describe yourself as an online shopper
  - Do you browse online stores often? Do you find it an enjoyable way to pass time?
  - Do you buy things online?
  - What are you cautious about?
  - Is there anything that confuses or scares you about online shopping?
  - What was your latest purchase?

#### Mobile shopping

- Describe your experience with mobile shopping.
  - Do you ever use mobile phone to browse online stores?
  - Do you use shopping apps?
  - Have you ever purchased something with your phone? Why, why not?

### MAIN SECTION

#### Affective customer experience

##### Perceived control

- Do you feel like you are in control when using shopping services through mobile?
  - Easy enough to use
  - More control over communication
  - Controlling your own space and information

##### Perceived benefits

- On what mood are you when you are using mobile shopping services?
  - Enjoyment
  - Time passes quicker
- How do you react to a mobile service giving you a better promotion?
  - Discount for downloading an app
  - Notifications

##### Psychological factors

- Do you feel like mobile shopping is safe and trustworthy?

- Compared to computers
- Familiar brand app compared to unknown

#### Hedonic motivation

- Are you curious and interested in interacting with mobile shopping apps?
  - Regular use

### **Cognitive customer experience**

#### Personalisation

- Do you value personalised advertisements and content on the mobile device?
  - Provide examples
  - Emails, services, notifications
- How do you feel about companies using your data?

#### Psychological factors

- Do you ever forget about the world around you whilst you are browsing on your mobile?
- How do you react/What do you do when things are not working correctly?
  - Provide examples
- Do you use your phone in problem solving?
  - Provide examples

#### Technological factors

- Does the browsing speed matter to you?
  - How quickly you give up trying?
- How do you use your phone when you are away from the computer?
  - searching, browsing, shopping, checking competitor's prices

#### Utilitarian motivation

- Do you think that mobile shopping could be efficient or convenient in achieving your shopping goals?

### **Sensorial customer experience**

#### Before purchase

- Do you think that through mobile you can get good enough image of what you are buying?
- Do you feel like touchscreen enhances your browsing experience?
- Would you be interested in new technologies in online shopping through mobile?
  - VR and AR
  - Instagram shopping
  - Virtual fitting rooms
- Have you ever had an issue with making purchases via mobile device?
  - Payments

#### After purchase

- What are your opinions of shipping speed and costs?
  - Latest delivery

- Home delivery vs. pick-up points
- Same and Next day delivery
- Example of Amazon Prime Service
- Do you pay attention to the packaging of an order?
  - Orders that you can remember because of the special packaging
  - Luxury vs. normal

### **Social customer experience**

#### Communication & interactivity

- Do you feel like companies are more approachable via mobile services?
  - Social media, apps, email and chatbots
- Do you read reviews prior to making a purchase decision?
  - Where? Text, pictures or video?
  - Do you ever leave reviews yourself?

#### Interpersonal influence

- Have you ever begun using an app because you have been recommended it?

### **Intellectual customer experience**

#### Creative use

- Do you reach for your phone when you are bored?
  - What do you do when you have a boring moment?
- Do you enjoy finding new ideas, products and promotions through mobile device?

#### Cumulative experiences

- Do the past experiences impact your willingness to try new mobile services?
  - Does one unsuccessful mobile app mean that all the others are more likely to be bad too?

### **CLOSING SECTION**

- Is there anything else that comes to mind about this topic?
- Do you know someone that I perhaps should or could interview?

Thank you for your time, please be in touch if you have any questions or wish to withdraw your answers.



## APPENDIX 2 RESEARCH NOTIFICATION AND DATA PRIVACY



UNIVERSITY OF JYVÄSKYLÄ

SCHOOL OF BUSINESS AND  
ECONOMICS

1st of January, 2021

### RESEARCH NOTIFICATION

#### **Name of study and controller**

*How to provide more satisfying customer experiences through mobile channel in Finland?*

Linda Koskinen

#### **Request to participate in a study.**

**You are requested to participate in a study** regarding your experiences and perceptions of online and mobile shopping. You are requested to participate in the study because you have been identified as a smart phone user, who is within the age group of this study and has resided in Finland for an adequate amount of time. This notification describes the study and participation in it. The appendix includes a description of the processing of personal data.

Participating in the study requires that you have a smart phone, which you use as your primary mobile device. You must be over the age of 18 and born after 1981. In addition, you must have resided in Finland for minimum of 5 years.

In total, 5-10 research subjects will be requested to participate.

#### **Voluntariness**

Participating in this study is voluntary. You can refuse to participate in this study or cancel your participation at any time.

#### **Progress of the study**

This study focuses on mobile shopping customer experiences and how they could be improved from customer point of view. Through an interview, the researcher aims to find out the extent of your smart phone use and your perceptions and experiences of online and mobile shopping. You will be casually interviewed for 30-60 minutes in one session. Interview is conducted through secured University Zoom service, which you will be able to access through a link and password that researcher sends you upon agreeing the interview time. It is recommended to have your smart phone nearby during the interview, in case you want to check anything prior answering to the interview questions. Interview consist of three sections of (1) background, experience

and usage of smart phones and online shopping, (2) views and experiences of smart phone use in shopping context, and (3) closing questions.

***Any harm and discomfort resulting from the study***

This study should not be harmful to you in any way. In case you feel any discomfort during the interview, you may leave the Zoom at any given time and inform the researcher of your withdrawal.

***Research costs***

No fee will be paid for participating in the study. The researcher has received a grant for writing a thesis that is topical and evolved around current phenomenon.

***Research results and their announcement***

General research results are available to the research subjects upon request. If the interviewee wants a copy of their transcribed interview it will be available until the data is erased in December 2021.

The thesis written from the basis of this study will be available in Jyväskylä University Digital Repository at <https://jyx.jyu.fi>. The results of this study will be used in thesis and seminar presentations. They may also be used in scientific publications and practical applications.

***Insurance coverage of research subjects***

The staff and activities of the University of Jyväskylä are covered by insurance. The coverage includes insurance against treatment injury, liability insurance and voluntary accident insurance. During the study, research participants (test persons) are insured against accidents, damages and injuries caused by an external cause. Accident insurance is valid during physical tests and journeys immediately related to the research. In addition to accidents, the insurance covers muscle or tendon sprains that are the direct result of a specific one-time exertion and movement and for which medical care has been delivered within 14 days from the injury. Compensation will be paid for a period that covers, at the most, six weeks from the date of the injury. Surgical operations and magnetic resonance imaging are not compensated for as treatment for a sprain caused by exertion and movement.

***Contact details for obtaining additional information***

Researcher: Linda Koskinen, [linda.h.koskinen@student.jyu.fi](mailto:linda.h.koskinen@student.jyu.fi), +358 40 8404 743

Supervisor: Outi Niininen, [outi.i.niininen@jyu.fi](mailto:outi.i.niininen@jyu.fi), +358 40 3592 953



UNIVERSITY OF JYVÄSKYLÄ

SCHOOL OF BUSINESS AND  
ECONOMICS

1st of January, 2021

***A description of the processing of personal data for scientific research purposes (privacy notice;  
Articles 13, 14 and 30 of Regulation (EU) 2016/679)***

**1. Personal data processed in study ‘How to provide more satisfying customer experiences in mobile environment?’**

Name and email address of the participant are collected to enable participant’s withdrawal at any point of the study and enable communication between participant and the researcher. Age, gender and the interview recordings and transcript are used in the study as primary research materials. It is important in terms of the reliability, validity and goal of the study to gather an overall view of the age and gender divide within the data set. They will not be directly connected to participants name or email address, ensuring anonymity of the responses. Interview recordings will be destroyed upon transcriptions and the transcripts after completion of the study.

The following personal data will be collected from you

- Name, age & gender
- Email address
- Interview recordings – Interview transcript

This privacy notice has been sent to each participant via email and discussed shortly prior to conducting the interview.

**2. Legal grounds for the processing of personal data for research/archiving purposes**

Processing is necessary for scientific or historical research purposes or statistical purposes, and it is correctly proportional in relation to the goal in accordance with public interest (section 4.1(3) of the Finnish data protection act)

**Transferring personal data outside the EU/EEA**

During this study, your personal data will not be transferred outside the EU/EEA.

**Protection of personal data**

In this study, the processing of personal data is based on a proper research plan, and a responsible person has been appointed for the study. Your personal data will only be used and disclosed for purposes of conducting historical or scientific research or for other similar purposes (statistics), and it is otherwise ensured that no data about you is disclosed to unauthorised parties.

**Prevention of identifiability**

Direct identification data will be removed as a protective measure when generating the data (pseudonymised data, in which case persons can be later identified on the basis of a code or similar data, and new data can be merged with the data).

**Personal data used in the study will be protected by means of**

username    password    registered use    access control (physical facilities)

The processing of personal data *after* the study

The research register will be erased by December, 2021.

**Controller(s) and researchers**

The controller is the party which, alone or with another party, defines the goals and means of the processing of personal data, as well as the organisation(s) and person(s), and is responsible for the lawfulness of processing.

The controller for this study is:

University of Jyväskylä, Seminaarinkatu 15, P.O. Box 35, 40014 University of Jyväskylä. Tel.: +358 (0)14 260 1211, business ID: 0245894-7. **Data protection officer of the University of Jyväskylä:** [tietosuoja@yu.fi](mailto:tietosuoja@yu.fi), tel.: +358 (0)40 805 3297.

**Person in charge of the study:**

This is the person who is in charge of conducting the study and complying with regulations on the processing of personal data.

Linda Koskinen, +358 40 8404 743, [linda.h.koskinen@student.jyu.fi](mailto:linda.h.koskinen@student.jyu.fi)

**Research project supervisor:**

Outi Niininen, +358 40 3592 953, [outi.i.niininen@jyu.fi](mailto:outi.i.niininen@jyu.fi)

**Rights of data subjects**Withdrawal of consent (Article 7, GDPR)

You have the right to withdraw your consent if the processing of personal data is based on consent. Withdrawing consent does not have any impact on the lawfulness of processing based on consent carried out before the withdrawal.

Right to access data (Article 15, GDPR)

You have the right to obtain information about whether your personal data is processed, and which personal data is processed. If required, you can request a copy of the personal data processed.

Right to have data rectified (Article 16, GDPR)

If there are any inaccuracies or errors in the processing of your personal data, you have the right to request your personal data to be rectified or supplemented.

Right to have data erased (Article 17, GDPR)

You have the right to request your personal data to be erased in certain situations. However, the right to have data erased does not exist if the erasure prevents the purpose of processing from being fulfilled for scientific research purposes or makes it much more difficult.

Right to the restriction of processing (Article 18, GDPR)

You have the right to restrict the processing of your personal data in certain situations, such as if you deny the accuracy of your personal data.

Right to object (Article 21, GDPR)

You have the right to object to the processing of your personal data if processing is based on public or legitimate interest. As a result, the university cannot process your personal data unless it can prove that processing is based on a significantly important and justified reason which supersedes your rights.

Derogation from the rights of data subjects

Derogation from the aforementioned rights is possible in certain individual situations on the basis of the GDPR and the Finnish data protection act, insofar as the rights prevent scientific or historical research purposes or statistical purposes being fulfilled or make it much more difficult. The need for derogation must always be assessed separately in each situation.

Profiling and automated decision making

In this study, your personal data will not be used in automated decision making. In this study, the purpose of the processing of personal data is not to assess your personal characteristics, i.e. profiling. Instead, your personal data and characteristics will be assessed from the perspective of broader scientific research.

Executing the rights of data subjects

If you have any questions about the rights of data subjects, please contact the university's data protection officer. All requests related to the execution of rights must be sent to the registry office of the University of Jyväskylä. Registry office and archive, P.O. Box 35 (C), 40014 University of Jyväskylä, tel.: +358 (0)40 805 3472, email: kirjaamo@jyu.fi. Visiting address: Seminaarinkatu 15, Building C (Main Building, 1st floor), Room C 140.

Any data breaches or suspicions of data breaches must be reported to the University of Jyväskylä.  
<https://www.jyu.fi/en/university/privacy-notice/report-data-security-breach>

You have the right to file a complaint with the supervisory authority of your permanent place of residence or employment if you consider that the processing of personal data is in breach of the GDPR. In Finland, the supervisory authority is the Office of the Data Protection Ombudsman.

Contact for Office of the Data Protection Ombudsman: <https://tietosuoja.fi/en/home>

**APPENDIX 3 PRIORI CODEBOOK**

- 
- ∨  Affective
    - ∨  Benefit
      - Enjoyment
      - Value for money
    - ∨  Control
      - Customisation
      - Ease of use
      - Familiar
    - ∨  Hedonic
      - Playfulness
      - Trust
    - Applications
  - ∨  Cognitive
    - Challenging
    - Flow state
  - ∨  Personalisation
    - Personalised content
    - Use of data
  - ∨  Technology
    - Speed
    - Timeliness
    - Ubiquity
  - ∨  Utilitarian
    - Convenient
    - Efficient
  - Demographics
  - ∨  Intellectual
    - Avoiding boredom
    - Creative use
    - Cumulative experiences
  - Psychology
  - ∨  Sensorial
    - ∨  After purchase
      - Packaging
      - Shipping
    - ∨  Before purchase
      - Aesthetics
      - New tech
      - Touchscreen
      - Payments
  - ∨  Social
    - ∨  Communication
      - B2C
      - C2C
    - Interpersonal influence
-