

UNIVERSITY OF JYVÄSKYLÄ
School of Business and Economics

**PATHS TO PURCHASE:
THE ROLE OF THE ONLINE ENVIRONMENT AND
THE FLUCTUATION OF CUSTOMER BRAND
ENGAGEMENT**

Master's Thesis, Marketing

Author: Tiia Saukko

July 2016

Supervisor: Heikki Karjaluoto

ABSTRACT

Author Tiia Saukko	
Title Paths to purchase: The role of the online environment and the fluctuation of customer brand engagement	
Subject Marketing	Type of degree Master's Thesis
Time of publication July 2016	Number of pages 91 + appendix
Abstract <p>Customers' paths to purchase are constantly developing due to digitalization. Online channels enable customers to guide their own decision processes more than ever. When understanding the complex buying journeys, companies can gain competitive advantage. Another current and interesting phenomena in the field of marketing lies in a fairly new concept called customer brand engagement (CBE). The nature of CBE has been studied to some extent, but further research is needed, especially on fluctuation, since most research focuses on observing CBE levels during a specific context and time.</p> <p>The aim of this research is to create insight into the customer decision-making process and CBE. The focus is on two aspects: the role of the online environment during the customer decision process and the fluctuation of CBE during the customer decision process. The customer decision process is studied from the perspective of the traditional Engel, Kollat and Blackwell (EKB) model (Engel et al. 1968), which represents the process through five steps: need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behavior. The most relevant concepts in the different purchase phases, such as word-of-mouth (WOM), are also discussed. The fluctuation of CBE is studied by reflecting on the most appropriate studies concerning the concept. The nature of this study is a qualitative study with an abductive approach. The empirical material comes from thirty semi-structured interviews conducted among customers who purchased from Brands A and B that operate in the renovation field selling windows and doors. The data is analyzed through content analysis. Based on the results, the nature of CBE is fluctuating, which is supported by earlier studies. Fluctuation of CBE was found to be caused by the fluctuation of interactivity between brand and customer. Interestingly, half of the informants were not engaged at all. The role of the online environment varied depending on the purchase phase and it was most significant during active information search. The role of face-to-face contact with a brand representative and the effect of traditional WOM were stronger than expected. In sum, this study suggests that companies should focus on interacting with customers throughout the entire decision process.</p>	
Keywords Customer decision process, customer brand engagement, online, interaction, fluctuation	
Storage Jyväskylä School of Business and Economics	

FIGURES

FIGURE 1 Model of the traditional consumer decision process.....	11
FIGURE 2 Consumer purchasing and characteristics of the purchase decision	11
FIGURE 3 Confirmatory factor analysis: Three-factor CBE scale.....	29
FIGURE 4 Fluctuation of customer brand engagement.....	32
FIGURE 5 The methodological process of this study.....	36
FIGURE 1 Customer decision process in multichannel	72
FIGURE 2 Customer decision process purely in online environment.....	73
FIGURE 3 Customer decision process purely in offline environment	73
FIGURE 4 How CBE occurs and fluctuates during customer decision process.	79

TABLES

TABLE 1 Definitions of customer engagement.....	30
TABLE 2 Overall summary of informants	44
TABLE 3 Stimulus of need recognition	45
TABLE 4 Need recognition: Feelings and thoughts	45
TABLE 5 Brand familiarity	47
TABLE 6 Object of information search.....	49
TABLE 7 Channel choices.....	49
TABLE 8 Information sources.....	49
TABLE 9 Object of evaluation.....	54
TABLE 10 Evaluated brands	55
TABLE 11 Objects of brand evaluation	55
TABLE 12 Sources of brand evaluation.....	56
TABLE 13 Sources of brand evaluation in more detail	56
TABLE 14 Summary of purchase decisions.....	59
TABLE 15 Purchase groups.....	59
TABLE 16 Purchase decision with no comparison	60
TABLE 17 Purchase decision between 2-4 brands	61
TABLE 18 Service experience of pure product purchasers	62
TABLE 19 Experience of product and service purchasers.....	63
TABLE 20 Negative service experiences	63
TABLE 21 Positive service experiences	64
TABLE 22 Features of product evaluation.....	65
TABLE 23 Post-purchase evaluation of purchase made offline.....	66
TABLE 24 Fluctuating customer brand engagement	74

CONTENTS

ABSTRACT
FIGURES AND TABLES
CONTENTS

1	INTRODUCTION	7
1.1	Introduction and justification for the study.....	7
1.2	Study objective and research questions.....	8
1.3	Structure of the study.....	9
2	THE CUSTOMER DECISION PROCESS.....	10
2.1	Models of the customer decision process.....	10
2.2	The customer decision process in the online environment	12
2.2.1	Rising interest toward buying behavior in the online environment.....	12
2.2.2	Differences between online and offline environments.....	13
2.3	The customer buying process in multichannel	13
2.4	Phases of the customer decision process.....	15
2.4.1	Need recognition.....	15
2.4.2	Information search.....	16
2.4.3	Evaluation of alternatives	21
2.4.4	Purchase decision.....	23
2.4.5	Post-purchase behavior	24
3	CUSTOMER BRAND ENGAGEMENT	26
3.1	Introduction to engagement studies	26
3.2	Fluctuation of customer brand engagement.....	31
3.3	Antecedents of customer brand engagement.....	32
3.4	Outcomes of customer brand engagement	33
3.5	Customer brand engagement as interaction.....	35
4	METHODOLOGY	36
4.1	Research philosophy	37
4.2	Research strategy: Qualitative research.....	37
4.3	Informant selection.....	38
4.4	Data collection.....	39
4.5	Data analysis.....	41
5	RESULTS	44
5.1	The customer decision process – the role of digital channels	45
5.1.1	Need recognition.....	45
5.1.2	Information search	47
5.1.3	Evaluation of alternatives	54

5.1.4	Purchase decision	58
5.1.5	Post-purchase evaluation	64
5.1.6	Summary	67
5.2	Fluctuation of customer brand engagement during the customer decision process	74
5.2.1	No engagement during the purchase process.....	74
5.2.2	Growing engagement during the whole purchase process	75
5.2.3	Engagement during early phases of the purchase process	76
5.2.4	Engagement during or after the purchase decision or post- purchase phase	76
5.2.5	Engagement during the purchase decision phase.....	77
5.2.6	Summary of the fluctuation of customer brand engagement...	77
6	CONCLUSIONS.....	80
6.1	Theoretical contributions	80
6.2	Managerial implications	82
6.3	Evaluation of the study	84
6.4	Limitations of this study and suggestions for further research.....	86
	REFERENCES.....	88

APPENDIX 1: INTERVIEWER QUESTIONS

1 INTRODUCTION

1.1 Introduction and justification for the study

The Marketing Science Institute (MSI) identified understanding customers and their experience as a Tier 1 priority in 2014-2016. It urges researchers to explore how digital technology changes customers' decision process and whether the traditional decision funnel is still appropriate. MSI also recognizes the definition and conceptualization of engagement as a research top priority. (Marketing Science Institute 2014 - 2016.)

Traditionally, the customer decision journey is represented as a continuum with five different stages (Engel et al. 1968): need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behavior. This traditional funnel model is being reshaped to more complex, individual customer journeys due to the digital revolution, and therefore empowered customers. (Edelman & Singer 2015, Court et al. 2009.)

Digital technologies have changed the power shift from companies to customers most of all. Customers no longer have limited access to information, other customers and companies. Traditional push marketing, where a company pushes the same messages to all customers without interaction, is outdated. Currently, customers can control every stage of their buying process. Moreover, the process is described as more complex and dynamic; the customer combines both online and offline channels to create their own unique journey. (Edelman & Singer 2015, Court et al. 2009.)

Understanding customer behavior and multichannel customer journeys is critical for marketers. According to a study done by Econsultancy (2015), businesses are struggling with complexity and numerous touchpoints, which leads to a fairly weak understanding of the customer buying process. Understanding the customer journey provides insight into the customer. When data is gathered and utilized to gain insights into customers, businesses obtain valuable information for piecing together the customer journey puzzle. Therefore, online channels should not be studied in isolation of offline channels to profoundly understand the complete customer journey. (Econsultancy 2015.)

When marketers understand how customers make their purchase decisions, they can harness the knowledge into their marketing strategies to design and conduct their operations better. Before marketers can fully exploit the potential of digital marketing, they should critically examine the traditional theories of consumer behavior and the consumer decision process and analyze their validity in the digital environment (Buttler & Peppard 1998). The management of new customer journeys leads to new, powerful competitive advantage. Consequently, marketers should focus on engaging customers throughout their journey. (Edelman & Singer 2015; Teo & Yeong 2003; Buttler & Peppard 1998.) McGaughey and Mason (1998) pointed out that future research

is constantly needed on how customers use the Internet in their buying decisions and how marketers can best utilize it in their marketing strategies. Engaging online environments help marketers to reach their objectives, for example longer and more frequent visits and consequently, purchasing. (Novak, Hoffman & Yung 2000.)

Another interesting and current topic in marketing is engagement. Engagement is a fairly new concept that has been captured through different definitions. Engagement is discussed in the literature mainly as a three-dimensional construct with cognitive, emotional and behavioral dimensions (e.g., Brodie et al. 2011; Hollebeek, Glynn & Brodie 2014; Dwivedi 2015). It has multiple positive outcomes, such as loyalty, referral value, purchase intentions, satisfaction and trust (e.g., Brodie et al. 2011). It occurs via interaction and can fluctuate among different times and customers (Dwivedi 2015; Van Doorn et al. 2010). According to Hollebeek, Glynn and Brodie (2014), the research on engagement is increasing, but there is a need for empirical studies across online contexts and different brands, since the current and past studies are mostly exploratory in nature. Hollebeek, Glynn and Brodie (2014) also highlight that customer brand engagement levels may change during interactions with a brand as well as over time, and future research on these topics is needed.

1.2 Study objective and research questions

The aim of this research is to create insight into the customer decision process and customer brand engagement. The focus is on two aspects: the role of the online environment during the customer decision process and the fluctuation of customer brand engagement during the customer decision process. This study seeks to help marketers and top management in gaining insight into customers and harnessing it for marketing decisions.

Objective of the study:

Describe the customer decision process in window and/ or door purchases and gain insight into the effects of digitalization and customer brand engagement during the customer decision process.

Research questions:

1. What is the role of online channels in the customer buying process of window and/or door purchases?
 - How do customers utilize online channels compared to offline channels?
2. How does customer brand engagement occur during the customer decision process?
 - How do levels of customer brand engagement vary in the customer decision process?

This study contributes to the existing knowledge on customer brand engagement in several ways. The topics are relevant, since they increase

understanding of the online environment and observe the fluctuation of customer brand engagement. Several studies have examined how the customer decision process develops in different contexts and how online and offline environments are utilized in it. Since the online environment is constantly developing, further research is needed.

This study also focuses on the fluctuation of customer brand engagement. New research in customer brand engagement is needed since the concept is novel. The fluctuating nature has been identified (Hollebeek 2011, Hollebeek, Glynn & Brodie 2014, Dwivedi 2015). Although the fluctuation of customer brand engagement levels have been noticed to differ between individuals (Dwivedi 2015; van Doorn et al. 2010), most of the studies focus on observing only the current levels of customer brand engagement and not the development of levels during a certain timeframe. Also, Van Doorn et al. (2010) mention the need for empirical studies on the fluctuation of customer brand engagement and how it develops over time.

This study was conducted in the context of window and/or door purchasing. A qualitative approach was selected, since it enables the study of the phenomenon in its own context. The aim is to create understanding and investigate how customers create their own purchase phases by examining to what extent customers utilize digital channels in their purchasing process, and by doing so, create customer brand engagement.

1.3 Structure of the study

This thesis consists of six chapters. The theoretical background is discussed in Chapters Two and Three: Chapter Two discusses the customer decision process and Chapter Three focuses on the concept of customer brand engagement. Digitalization and the role of the online environment are included in both chapters. Chapter Four focuses on the methodological part of the study. Chapter Five reports the results, first focusing on the customer decision process and the role of the online environment and then on the fluctuation of customer brand engagement. Finally, Chapter Six creates theoretical and managerial conclusions based on the results, presents the limitations of this study and offers recommendations for further research.

2 THE CUSTOMER DECISION PROCESS

This chapter examines the first part of the theoretical premises of this study. It explores the customer decision process and its stages and discusses relevant concepts. This chapter also discusses how digital technologies influence the customer decision process.

2.1 Models of the customer decision process

The customer decision process generated the context for this study. Theories of customer decision making have emerged from a vast amount of literature, ranging from psychology to marketing, and are founded mostly on consumer behavior. The customer decision process has been studied extensively over the past four decades. Due to the extant literature, this theoretical background focuses on the most relevant aspects of the customer buying process and highlights the viewpoints that are related to customer engagement and digitalization. This chapter also discusses how digital technologies affect customer behavior.

Customer decision-making studies are strongly founded on the “grand models” developed during the 70s and 80s. One of the best known is the Engel, Kollat and Blackwell (EKB) model, which was originally introduced in 1968 (Engel et al. 1968). This model consists of need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behavior (Figure 1). The EKB model has been widely adapted, remodeled and discussed in the marketing literature, as have other grand models. The strength of the EKB model is that it interprets the complex customer buying process concisely. It provides a simplified explanation for a complex phenomenon, which has been proven to function in a very wide range of research in different contexts despite fluctuating situations and personal traits. (Erasmus, Boshoff & Rousseau 2001.)

Despite the popularity of the traditional EKB model, it is naturally not the only model that aims to explain consumer purchase patterns. Many studies have defined the buying process as a more simplified three-stage model, which consists of pre-purchase, purchase and post-purchase phases (Frambach, Roest & Krishnan 2007, Gupta, Su & Walter 2004). For example, Gupta, Su and Walter (2004) claim that a customer purchase decision does not always include all five steps, depending, among other factors, on the complexity of the product. Others have found the five step model too simplified and have added more stages and depth to it. Engel et al. (1968) also remodeled and specified the model in later decades (i.e., 1995). The difference in these models lies in how they emphasize different stages; for example, some focus more on the external and internal

effects of the information search and some weight the effects of the purchase decision (Erasmus, Boshoff & Rousseau 2001).

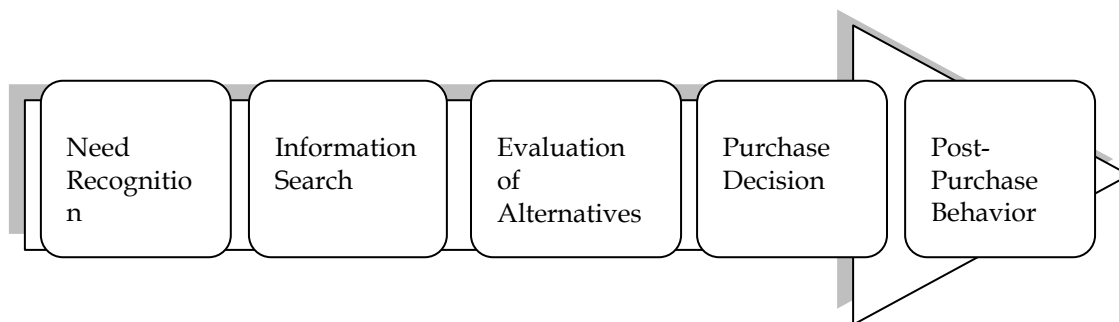


FIGURE 5 Model of the traditional consumer decision process

Despite the popularity of the grand models, there are criticisms of them. One of the most prevailing criticisms is that all the grand models assume customers to be rational decision makers (Erasmus, Boshoff & Rousseau 2001). In the last few decades, marketers have widely studied what role emotions have in consumer behavior; how they function as antecedents, consequences, moderators and mediators in various contexts (Bagozzi et al. 1999). Besides studying only negative or positive feelings, specific feelings such as contentment, happiness, love, pride, sadness, fear, anger and shame can create a deeper understanding of consumer behavior (Laros & Steenkamp 2005). Emotions are not isolated, but interlinked with their surroundings, such as attitudes and affect (Bagozzi et al. 1999). Consequently, the field of emotional studies creates a large context and interesting nuances for consumer behavior, including the customer decision process. For example, when resources for processing information are limited, emotional reactions have a significantly bigger role in the purchase decision than cognitive dimensions (Shiv & Fedorikhin 1999). The rationality of customers is questioned widely, since studies have shown that customers perform largely with non-conscious and emotion-driven behavior (Erasmus, Boshoff & Rousseau 2001). This emotional customer does not fit into the grand models without difficulty.

Customer decision making is also explained through differentiating models, rather than just mere process stage models and emotional customers. For example, customers' intentions and devotion to the purchase process are seen to differ based on the depth of their problem-solving behavior: routine, limited or extensive problem solving (Figure 2). The routine purchase process is common for commodity products. The extensive purchase process demonstrates a more significant purchase: it involves high risk, high price, high involvement, low frequency of the purchased product, low experience in purchasing the specific product and a need for broad information to make the decision. Limited problem solving stands in the middle: it includes relatively low involvement, a relatively short time frame and the perception of relatively similar alternative choices. (Butler & Peppard 1998.) Based on this, window and/or door purchasing belongs to extensive problem-solving behavior.

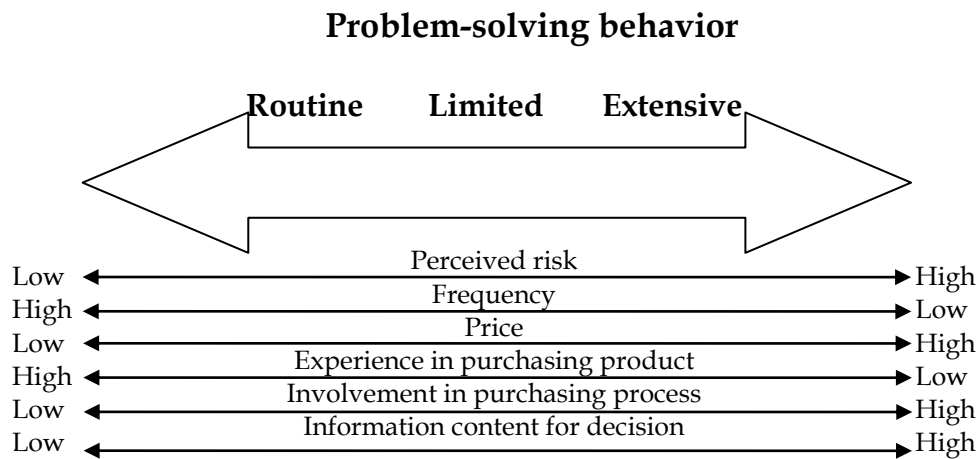


FIGURE 6 Consumer purchasing and characteristics of the purchase decision

The models are shifting toward more customer-oriented premises by focusing on the paths that the customer finds most important. This is called customer experience mapping. Customer experience consists of all the encounters where the customer interacts with the business, service or product (Grewal, Levy & Kumar 2009). Superior customer experience in retail is seen to lead to increased profits, customer satisfaction, share of wallet and purchase frequency (Grewal, Levy & Kumar 2009).

In sum, consumer behavior and the customer decision process are among the most studied entities in marketing literature. Although there are wide arrangements of customer decision process models, this study focuses on the consumer decision process model (introduced first in Engel et al. 1968), since it is strongly distinguished as a foundation for the customer decision process. Also, the simplified five steps offer a good basis for interpreting the complex customer journey, where the focus lies on the role of the online environment and the fluctuation of customer brand engagement. It will also be interesting to interpret whether this model fits naturally in this study's context.

2.2 The customer decision process in the online environment

2.2.1 Rising interest toward buying behavior in the online environment

Over the past few decades, researchers and marketers have shown increasing interest in how the Internet affects consumer behavior. Since customers are moving to the Internet and e-commerce is growing, it is necessary to know customers better in order to succeed in overall marketing functions (Teo & Yeong 2003).

Novak and Hoffman (1996) define network navigation as nonlinear, self-directed movement without restrictions in the hypermedia computer mediated

environment (CME), which gives more power and control to customers via the freedom to choose. New media characteristics generate the online environment all together, which offers new challenges and opportunities for marketing and differentiates it from traditional media. Consequently, traditional marketing is being replaced or complemented with new marketing (Wymbs 2011). The characteristics of the digital environment are discussed next, since they provide a relevant basis for both the customer decision process and the engagement theories and consequently, for this study.

2.2.2 Differences between online and offline environments

The online environment has unique characteristics that differentiate it from traditional offline media (Novak & Hoffman 1997). Consequently, these characteristics affect marketing as well. Perhaps one of the most important characteristics that differentiate online and offline environments is the change in interactivity. (Wymbs 2011.) The distribution of information from marketers to customers has changed from masses to segments or individuals. Online information is more tailored and relevant to customers, contrary to traditional push marketing, which focuses only on the masses. More tailored marketing is possible due to new tracking technologies and other technological innovations that enable the tailoring and harvesting of user data for the company's use. (Butler & Peppard 1998.)

The nature and power of interactivity has also shifted significantly. The consumer is seen as increasingly proactive in the digital environment; customers communicate with companies about their interests, and companies can offer relevant content to the relevant audience. (Butler & Peppard 1998.) Customer opportunities to interact have especially widened: in the online environment, one can interact many-to-many. Interactivity also includes the ability to generate content and distribute it. (Novak & Hoffman 1996; Butler & Peppard 1998.) The interactive Internet enables companies to create a dialogue with the customer. Due to interactivity, customers are more engaged while navigating in networks. Customers' behavior is also seen as more active in the digital environment. (Novak & Hoffman 1996). Consequently, the digital environment has empowered customers. (Wymbs 2011.) Due to this digital emergence, customers are in control at every stage of the complex and dynamic buying process. (Econsultancy 2015.)

2.3 The customer buying process in multichannel

The movement of customers between the digital and offline environments has already been studied quite extensively. Customers seek to maximize their benefits by making the best purchase decisions with minimum effort (Gupta, Su & Walter 2004) in both online and offline environments. That is, customers are combining both online and offline environments for their individual customer

journeys. In this chapter, this movement is discussed and reflected on by looking at different studies.

Frambach, Roest and Krishnan (2007) studied online usage intentions and argued that one major factor affecting online usage during the customer decision process is earlier online experience. Channel usage intentions between online and offline environments also differ, depending on the phase of the purchase. Experienced Internet users' intentions to use the online environment in all purchase process stages were higher than non-experienced Internet users. Especially in the pre-purchase phase, during need recognition, information search and evaluation of the alternatives, channel preference is seen to be driven mostly by users' earlier Internet experience.

In addition to earlier channel usage experience, psychosocial and functional benefits have a significant impact on channel choice. The customers' evaluation of a channel's benefits and the importance of these benefits have an impact on their channel preferences. Consequently, offline channels, such as speaking face-to-face with firm representatives, were preferred among all users in all five stages compared to online channels, when the customer could choose between different channels. (Frambach, Roest & Krishnan 2007.)

In the pre-purchase stage, channel choice is determined mostly by Internet usage. Consequently, if an offline channel has better functional benefits than an online channel, the preference for online decreases. Research has also discovered that accessibility in the pre-purchase phase was an important driver for channel choice, but not in other phases. (Frambach, Roest & Krishnan 2007.) All in all, in 2007, when the study was conducted, the online channel did not overrule the offline channels. Also, it must be noted that the study interviewed mortgage buyers who were seen as highly involved in their decision-making process about a complex product or service. This probably explains the preference for offline consulting, since the customers encountered the risk of loss.

Gupta, Su and Walter (2004) also studied what motivates customers to switch from an offline to an online channel during the purchase decision process and found five factors: channel risk perceptions, price search intentions, search effort, evaluation effort and delivery time.

Novak, Hoffman and Yung (2000) were interested in engagement and customer behavior in the online environment. The researchers emphasized the importance of understanding customer behavior in the online environment, since the rules of customer engagement vary between offline and online. The researchers claim that the customer online experience is best comprehended through flow moments. In their results, Novak, Hoffman and Yung report that companies that provide excitement and challenges in their Internet channels stimulate customers and they gain more deeply engaged customers. Too much challenge causes the customer to become frustrated and leave the website. Consequently, if the website does not offer enough challenges, customers become bored and log off. (Novak, Hoffman & Yung 2000.)

Besides flow moments, the researchers argue that a compelling customer experience does not include work-related tasks, such as product and purchase information searches, since these operations do not offer the requisite levels of stimulation and challenge and they do not produce the sense of a telepresence and the time distortion that is necessary to create a truly captivating customer experience in the online environment. Therefore, most online websites and web stores do not succeed in creating a compelling customer experience. Based on their analysis, the researchers define a compelling customer experience in the online environment as behavior that correlates with a recreational, entertaining and experiential use of a website, with predictable time spent online in the future as well as time spent in the present. (Novak, Hoffman & Yung 2000.) These findings from Novak, Hoffman & Yung (2000) are interesting for this study's context, since they acknowledge customers' emotions and the formation of engagement during the purchase process.

Verhoef and Donkers (2005) studied how a customer acquisition channel affects customer loyalty and cross-buying. Consequently, customer value can be deduced based on the acquisition channel. First, a website has a positive effect on customer retention. Second, direct-response radio and TV negatively affects customer retention. Also, word-of-mouth and direct mail acquisition channels create less loyal customers than other acquisition channels. It must be noted that criticism toward this study is arguable. First, it did not analyze the effect of content. Second, it defined only one acquisition channel per customer. Also, loyalty is especially complex and a widely studied phenomenon, and one of the most agreed-upon traits of loyalty is that truly loyal customers will overcome any obstacle (Oliver 1999). Therefore, observing only the acquisition channel and not, for example, the whole purchase process or the channel's content seems quite biased.

Although the environment of purchase behavior, including the multichannel environment, has encountered vast changes, current studies are still utilizing traditional models successfully. Therefore the use of the EKB purchase process model as a context for this study is justified. It has vast benefits due to its strong research tradition, which has proved its usefulness in different research frames. Customer buying process phases are discussed next, observing both traditional literature findings as well as how digital innovations affect different phases.

2.4 Phases of the customer decision process

2.4.1 Need recognition

The consumer decision process starts with need recognition, when the customer encounters an imbalance between the desired state and actual state (Engel et al. 1968). Problem recognition may be caused by several internal (such as hunger) or external factors (such as marketing communication and reference groups).

(Puccinelli et al. 2009; Bruner & Pomazal 1988.) The wideness, magnitude and levels of recognized needs can vary considerably. This impacts how a consumer processes the need and how the journey proceeds toward purchase. The wideness of need recognition varies from generic to selective; for hunger, a consumer may want something to just satisfy the hunger (generic) or a favorite food (selective). The level of need describes the complexity of the need: an everyday need takes little time to acknowledge and handle; a complex need takes time to resolve (Bruner & Pomazal 1988.)

Need recognition is linked to multiple concepts, such as involvement, affect, post-purchase behavior, memory and information processing (Bruner & Pomazal 1988; Puccinelli et al. 2009). These concepts guide customers whether they proceed in the process and if yes, to which direction and how. For example, the goal defines whether the need is targeted at a specific product or service, or whether there are other needs, such as entertainment and social interaction. (Puccinelli et al. 2009.)

With digital databases that can learn the customers' needs and wants, companies can better identify potential customers. Consequently, marketers can awaken external need recognition more effectively in relevant customers and identify customers who have recognized their internal needs. Evolved digital technologies help Internet marketers capture a potential customer in the first phase of the decision process. (Butler & Peppard 1998.)

2.4.2 Information search

Information processing is probably one of the most studied phases of consumer behavior and the customer decision process in the last few decades. This section seeks to summarize the concept of information search and discuss relevant terms in light of this study. Information search studies focus mostly on "what," "where" and "why" customers search for information before purchasing a product or service. An information search starts when a customer is motivated to act in gaining information about a product or service for which a need was recognized (Butler & Peppard 1998). An information search eventually generates a collection of preferred alternatives, and a purchase decision is made based on these alternatives. (Teo & Yeong 2003.)

Information search behavior is often understood through cost-benefit analysis. Consumers use this analysis to determine how much, what, where and when to search for information. Based on this view, customers search until the benefits and costs of information search meet. Although, it is recognized that the Internet can considerably impact how, where and when information is searched. (Klein & Ford 2003.)

Internal and external search effort

The source of searched information is divided generally into internal and external information. Internal information consists of consumers' memories and passively obtained information. External information consists of all the information the customer actively seeks that is related to the recognized need. (Teo & Yeong 2003.) An external information search is conscious, while an internal information search might not be (Beatty & Smith 1987).

Teo and Yeong (2003) reported that customers' positive overall deal evaluation and the perceived search benefits have a positive relationship. The high amount of external information search among highly involved customers is explained by higher "search benefits."

The intensity of information search varies. Intensity is often explained through "search effort," which signifies the level the customer is devoted to the search. (Gupta, Su & Walter 2004.) Search effort describes the degree of perception and attention given to the gathered data and obtaining it. The more effort customers use in information search, the more they are involved, the more they use time and their attitude is more positive towards the searched information. (Beatty & Smith 1987.)

Search effort fluctuates between customers and can have many motives. One of the known motives of search effort is separation into low- and high-involved customers. High-involved customers use more search effort than low-involved ones. Consequently, high-involved customers' whole decision process is seen to be longer and deeper than low-involved customers. High involvement explains why some customers search for information more actively and use more time to do it. (Gupta, Su & Walter 2004; McGaughey & Mason 1998.) Low involvement also explains why repeat purchasing, such as commodity products, does not usually involve as much search effort. (Gupta, Su & Walter 2004.) Also, low-involved customers tend to estimate that their search benefits are too low; therefore, they are more likely to not use a lot of time and devotion in information search (Teo & Yeong 2003).

One of the main factors affecting customers' involvement level is earlier experience or knowledge about the product or service. Many researchers have studied this and the results are quite controversial: some claim experience or knowledge increases involvement and therefore search effort, others claim it decreases the search. According to Teo and Yeong (2003), the more experience a customer has, the less effort is used in information search, since the perceived benefits of the search are evaluated as too low. Controversially, Urbany, Dickson and Wilkie (1989) discovered that when a customer does not have knowledge about the product or service, the search costs increase, which can lead to reduced search. Researchers also argue that customers who trust their own knowledge are most confident during the information search phase and are also more likely to search more, since they have a larger learning capacity (Urbany, Dickson & Wilkie 1989).

In addition, Moorthy, Ratchford and Talukdar (1997) found that the amount of information search fluctuated depending on the amount of prior experience. Researchers claim that low search activity can also exist in high-involved product purchases, when the customer has earlier knowledge of the purchased product or service. Prior experience with category brands first increases the amount of time spent in information search; early stages of information search involve a high amount of information search and after decreasing, the search amount increases again. This fluctuation is explicated through the increasing of experience. Regarding this study, experience increases expertise and the need for more information search, but expertise reduces the need for further information.

In summary, the relationship between knowledge, the amount of information search and the evaluated search effort is complex and controversial, and therefore, the context of this study must be observed carefully.

The role of the online environment in information search

Information search has encountered vast changes. Consumers can actively search and access extensive information directly in the online environment. (Buttler & Peppard 1998.) The change in customer information search does not only affect customers, but marketers as well. When digitalism is utilized, marketers can develop customer databases, and companies can identify potential customers from earlier shopping behavior. Databases also help companies to provide relevant information to customers more easily, as well as inexpensively. This may lead to a significant competitive advantage. (Buttler, Peppard 1998.) Additionally, when relevant information is provided to customers, it may decrease the potential negative effects of information overload. Due to digital changes, marketers have more opportunities to interact with customers. Global online channels can distribute information more extensively than offline channels. Moreover, the diverse characteristics of the online environment, such as audio, video, images and text, can be utilized to create a deeper picture of the brand. (Butler & Peppard 1998.)

One of the conflicting discussions about information search is whether the online environment simplifies or complicates the search process. Both perspectives are considered next. First, there are some valid views on the simplifying effect. Search effort decreases, since customers do not have to go to physical stores but can search the Internet. Therefore customers can browse through many alternatives more easily and less time is used. (Teo & Yeong 2003.) Internet search engines offer quick, easy-to-use and large information bases to search for information. This is why the online environment is seen as decreasing search efforts, especially for product and price information, compared to the offline environment (Gupta, Su & Walter 2004). Although, Gupta, Su and Walter (2004) also discovered that information search efforts in the online environment are not significantly lower compared to offline channels.

Second, there are some discussions that the online environment may complicate the search process and cause information overload. Information that is too broad and/or fragmented in the online environment may increase search efforts, frustration and confusion among customers and consequently lead to lowered purchase intentions. (Buttler & Peppard 1998.) Also, finding and processing the relevant information from the vast amount of information found through search engines and not-user-friendly websites might be more time consuming and frustrating than searching in offline channels. According to Gupta, Su and Walter (2004), difficulties in online information search might result in vanishing purchase intentions and increased search efforts and costs. On the other hand, some may find online information search much easier than offline due to the large number of search engines instead of visiting a number of stores (Teo & Yeong 2003). In addition, information overload may cause customers to simplify the problem and use heuristic problem-solving methods. Brand loyalty, brand identity, brand trust and brand reliability are examples of heuristic resolutions that companies can utilize to their benefit in cases where customers have simplified the problems they encountered during the search process (Buttler & Peppard 1998.) There are both negative and positive features in online and offline information search: in online, the information is extensive; in offline, the knowledge of salespeople is limited. On the other hand, a customer may find online information hard to grasp or find, and the product cannot be observed in real life. (Gupta, Su & Walter 2004.)

Concerning this study, the interest is also in what is searched online. Searched information is always reflected onto a product-related context, especially when information is derived from the online environment (Moorthy, Ratchford & Talukdar 1997). The most common features searched for online are product and price (Gupta, Su & Walter 2004). A price search is claimed to be easier online than offline, since wide price information is more easily available online. The availability of price information, especially the ease of finding “the best price,” motivates customers to search price information more eagerly. Consequently, customers who search for low prices are more likely to shop online than offline. Therefore, online shoppers are regarded as more price sensitive than brick-and-mortar shoppers. (Gupta, Su & Walter 2004.) Websites can also navigate customers’ attention from price to other features, such as quality, if they offer information about quality that is easy to find and compare (Teo & Yeong 2003).

Word-of-mouth (WOM) in online and offline environments

Word-of-mouth (WOM) is user-generated content that has no commercial goals. It is delivered person-to-person through private, interpersonal communication (Godes & Mayzlin 2004) regarding a product, service, brand or organization (Buttle 1998). Although the most well-known word-of-mouth is delivered as private communication to a consumer’s circle of acquaintances, such as friends and relatives, word-of-mouth can also be public communication targeted at a salesperson, dealer or manufacturer (Swan & Oliver 1989). WOM can be

divided into input WOM, as word-of-mouth used before a purchase decision, or output WOM, as word-of-mouth generated after a purchase (Buttle 1998).

Word-of-mouth is usually defined through its valence: it is either negative or positive (Buttle 1998), although it might be overlapping (Swan & Oliver 1989). Which one has more impact on attitudes and intentions is controversial (Adjei, Noble & Noble 2010; Buttle 1998). The discussion of whether generated WOM is positive or negative is linked to the discussion of triggers in creating WOM. The more satisfied customers are and the fairer they perceive the purchase process to be, the more likely they will create positive word-of-mouth as recommendations and praise and also decrease the amount of negative WOM they give as complaints and warnings. In addition to satisfaction, a more relevant focus is dissatisfaction and the possible complaint behavior (Gilly & Gelb 1982; Butler & Peppard 1998.) However, most satisfied and dissatisfied customers do not create any WOM (Swan & Oliver 1989).

Because most customers do not voluntarily create WOM, whether praise or complaints, firms should encourage customers to do so. In this way, companies can identify their own weaknesses and strengths and develop their customer relationships. Complaint behavior offers companies an important possibility to collect feedback. With feedback, companies can serve customers better, gain information about how they can perform better and increase customer satisfaction. (McGaughey & Mason 1998.) Also, by handling a complaint successfully, marketers can turn dissatisfaction into satisfaction. Customers who complain can actually end up as the most satisfied (Swan & Oliver 1989). Moreover, companies are able to handle their current problems better and consequently, turn dissatisfaction into satisfaction and hopefully to positive WOM. (Swan & Oliver 1989.)

Another topic that interests both marketers and researchers is what motivates customers to create word-of-mouth (McGaughey & Mason 1998). When marketers actively monitor WOM related to them, they can learn how to utilize it, not only for their own purposes, but to encourage customers to create it more widely (Swan & Oliver 1989). Consumers generate electronic word-of-mouth (eWOM) based on different motives: wanting to interact socially, the desire to get economic incentives, concern for other customers and the possibility of enhancing their self-respect (Henning-Thurau et al. 2004).

Online word-of-mouth has few distinctive differences from traditional word-of-mouth. Both of them are considered relevant, credible and able to create empathy and are significantly more powerful than company-generated content (Bickart & Schindler 2001). Henning-Thurau et al. (2004, 39) define eWOM as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet." The biggest difference between the characteristics of offline and online word-of-mouth lies in the different contexts and the possibilities and limitations these contexts offer. eWOM offers customers the opportunity to communicate directly with multiple other consumers, anonymously and at any time or place. Offline word-of-

mouth passes through the spoken word, whereas online word-of-mouth passes as writing. (Bickart & Schindler 2001.) Although, it must be noted that the forms of eWOM develop concurrently with online development. Besides text, eWOM can be passed by pictures, videos and audio.

Due to digital changes, new reference groups are formed in online environments, for example, in the form of virtual communities, which are formed by people connected by similar interests. These communities can have the same power as traditional reference groups, but they can gather and share a greater quality and quantity of information than traditional reference groups. (Buttler & Peppard 1998.) Interestingly, Bickart and Schindler (2001) found that customers are generally more interested in information from online forums than marketer-generated websites. Customers obtain forum information more willingly. However, it must be noted that no impact on behavior after gaining forum information, like purchase intentions, was observed by Bickart and Schindler (2001). In contrast to these findings, a study done a decade later found that information and persuasion from user-generated content on social media impacts consumers' behavior significantly stronger than marketing-generated content (Goh, Heng & Lin 2013). Purchase expenditures increase when the consumer is engaged in social media brand communities (Goh, Heng & Lin 2013). In addition, Adjei, Noble and Noble (2009) showed that online brand communities, independent or company-owned, influence sales through customer-to-customer communications.

Word-of-mouth has been studied for decades and the research seems to continue, especially concerning the development of online WOM. The discussion of both of these concepts is relevant, since customers combine both online and offline environments in their customer decision journey. Since the research has a long tradition, a few most studied concepts have arisen. One of the studied and controversial topics is how strongly word-of-mouth affects a customer's purchase behavior. WOM affects a set of conditions: "awareness, expectations, perceptions, attitudes, behavior intentions and behavior" (Buttle 1998, 242). Some researchers claim WOM is the most powerful way to influence customer behavior (Brown & Reingen 1987) while others are more careful and emphasize context. It must also be noted that early studies supporting WOM's direct influence on purchase intentions were generated decades ago, when online word-of-mouth did not yet exist, and therefore those studies can only be applied to offline word-of-mouth (Henning-Thurau et al. 2004). Also, the context must be acknowledged: for example, WOM regarding service is found to be more effective than WOM regarding products (Swan & Oliver 1989). Although there are conflicting studies, it is fair to say that word-of-mouth can be one of the most powerful ways to influence customers.

2.4.3 Evaluation of alternatives

The third phase in the customer decision process includes evaluation and analysis of the different solutions available (Buttler & Peppard 1998). The evaluation of alternatives occurs when the customer has created a set of

preferred alternatives. The customer develops a set of criteria, which is used in the evaluation and comparison of alternatives. These criteria are derived from the customer's internal and external information search. Although the evaluation of alternatives is positioned after the information search, these two phases can coincide. (Teo & Yeong 2003.)

Every evaluation is unique, since the recognized need and the customer's own goal defines what the preferred criteria are, although there are a few general attributes that a customer typically uses for evaluation: quality, brand and price (Gupta, Su & Walter 2004). Traditionally, online shoppers are regarded as more price sensitive than offline shoppers. This argument is often based on the price comparison sites and tools available online, which guide customers in searching for lower prices. On the other hand, these comparisons are also regarded as time consuming, and especially when no significant differences between different vendors are found, customers may not find it useful enough. Also, companies can direct the focus of customers from price to other features, such as quality, by finding ways other than price for differentiation from their competitors. (Li, Kuo & Rusell 1999.)

Buttler and Peppard (1996) make a distinction between evaluations done offline and online. In the offline environment, the evaluation of alternatives is based on past experience, word-of-mouth, customer groups, research institutions and marketing-sponsored communications. In the online environment, the evaluation is influenced by the developed information technologies: the Internet provides numerous engines for search and evaluation that seek and classify potential products depending on the criteria entered by the customer. As in the information search phase, evaluation online also might be regarded as difficult since there is a vast amount of information available (Gupta, Su & Walter 2004). It must be noted that this classification assumes that the customer utilizes only one environment, offline or online.

Other interesting topics to marketers are the concepts of trust and perceived risk in the customer decision process, since they significantly affect whether the consumer is willing to make the purchase or not (Teo & Yeong 2003). Similarly to other concepts, they can occur during the whole process, but are often most relevant in the evaluation and purchase phase.

Risk is studied to guide customers' evaluation process. Risk consists of five components: physical, psychological, social, financial and performance (Gupta, Su & Walter 2004). Perceived risk can also be divided into two characteristics: uncertainty and consequences. When the customer perceives high risk, the overall evaluation of the purchase is affected. Companies can reduce the customer's perceived risk, for example, by offering free trials and consulting, and especially by communicating very responsively with customers and offering easily accessible relevant information (Teo & Yeong 2003). Researchers claim that perceived risk does not significantly differ between the online and offline environments. Therefore, consumers' preferences toward a certain channel cannot be justified via higher/lower perceived risk in the online environment. (Gupta, Su & Walter 2004; Teo & Yeong 2003.)

Trust is often discussed in conjunction with online purchases and payment methods, but it is linked to the entire decision process as well. Trust comes into active consideration during evaluation as customers are trying to find the best solution for the recognized need. In the offline environment, a customer can have a discussion with sales personnel and feel, smell and touch the products. In the online environment, it is more difficult to make sure the product meets the previously set criteria. Therefore, one major component affecting trust online is brand trust and loyalty, which can reduce uncertainty. (Gommans, Krishnan & Scheffold 2001.)

The overall evaluation of the deal is positively correlated with the purchase decision (Teo & Yeong 2003). The overall evaluation is claimed to be affected by customers' evaluation of firms' own causes and fairness: for example, whether customers think that the firm sells products only to gain profit or to help customers (Puccinelli et al. 2009). When the evaluation is made, the customer proceeds to the purchase decision.

2.4.4 Purchase decision

In the purchase decision phase, the customer decides where and what to buy. The purchase decision is based on the set of criteria developed during the earlier phases (Teo & Yeong 2003). Purchase channels are defined by options provided by the seller. Purchase methods refer to the nature of the contract and transaction. This includes the form of purchasing the product: physical or digital, and distribution channels. (Butler & Peppard 1998.) This phase may include many small purchase decisions, e.g., brand, vendor, quantity of purchase, timing and payment method.

In this phase, customers want to diminish the risk and make sure they are making the best purchase decision (McGaughey & Mason 1998). One of the most critical determinants of whether a customer is willing to buy is the perceived risk that is related to the purchase (Teo & Yeong 2003). Companies can enhance and make customers' purchase decision easier by providing clear information about ordering, payment procedures and delivery information. Especially when purchasing online, companies must guarantee security to the customer, which decreases the perceived risk. (Butler & Peppard 1998.)

Channel choice in the purchase phase is mostly influenced by convenience and ease of use. All in all, offline is more preferred than online, since offline is regarded as easier to use. The effect of Internet usage experience on channel choice was found to be the smallest in this phase. The expected positive psychosocial benefits affect channel usage intention the most. (Frambach, Roest & Krishnan 2007.)

Six variables were found to be the main predictors of whether a customer is willing to buy online: education, experiential orientation, perceived utility of distribution, perceived accessibility and channel knowledge (Li, Kuo & Rusell 1999). Contrary to Frambach, Roest and Krishnan (2007), the strongest factor was channel knowledge: customers with earlier experience in online purchases had more positive perceptions from their online purchasing (Li, Kuo & Rusell

1999). Also, customers prefer to choose their purchasing channel based on the fastest delivery time (Gupta, Su & Walter 2004).

The experiential aspect is emphasized, especially in online purchases. Gupta, Su and Walter (2004) discovered that products that include experience attributes, e.g., sound and taste, are bought offline more preferably than online. This is logical when thinking that consumers cannot touch or feel the product online. However, communication between online stores and customers can be enhanced, for example, through videos, 3D technologies and chat services. With these services, online stores can offer richer information and convenience, which could trigger customers with familiar experiences—similar to offline stores (Li, Kuo & Rusell 1999).

2.4.5 Post-purchase behavior

Buyer behavior does not end with the purchase phase. It continues as far as the customer defines it as continuing. In the post-purchase phase, the customer creates an overall evaluation of the purchase experience, purchased product or service, and consequently, the intention to repurchase (Puccinelli et al. 2009). The goal for customers in the post-purchase phase is to gain positive psychosocial benefits from the whole purchase process (Frambach, Roest & Krishnan 2007). By recognizing the critical post-purchase elements of consumer behavior, marketers can develop their customer relationships to be more loyal and long lasting, benefitting both the company and the customer (Butler & Peppard 1998).

One of the most well-known phenomena in this last purchase phase is satisfaction. Different levels of satisfaction or dissatisfaction are created by comparing the customers' expectations to their fulfilled and perceived reality (Gilly & Gelb 1982). Satisfaction is then a result of consumers' affective reactions during consumption and cognitive evaluation (Mugge, Schiffstein & Schoormans 2010). The importance of satisfaction has been heavily challenged. One of the reasons for this is that satisfaction does not necessarily lead to repurchasing, as not all satisfied customers purchase in the future. The traditional researchers of satisfaction claim that satisfaction creates repurchases (Gilly & Gelb 1982), while the present views see repurchasing as a more complex phenomenon that is affected by multiple factors, such as loyalty and engagement. (Geva & Goldman 1991.) Despite the debate related to satisfaction, both marketers and researchers are widely interested in it, especially since it is heavily linked to customers' willingness to create word-of-mouth (Swan & Oliver 1989).

Besides satisfaction, ownership is an interesting concept, especially in terms of more durable goods. Ownership includes the consumer's emotional bond, which is created by memories, utility and appearance. When a customer evaluates these characteristics as superior, an attachment to the purchased product and an emotional bond can be created. When attachment is formed, the purchased product is seen as more valuable and the customer is not likely to

replace it. According to Mugge et al., marketers should study attachment more actively and utilize it to their benefit. (Mugge, Schiffestein & Schoormans 2010.)

3 CUSTOMER BRAND ENGAGEMENT

This chapter examines the second and last part of the theoretical background of this study. It explores the concept of customer brand engagement. Customer brand engagement is a relatively new research topic in marketing science. Yet and because of that, it has been recognized as one of the research priorities by the Marketing Science Institute during the years 2012-2016 (Marketing Science Institute 2012; Marketing Science Institute 2014). More research is called for, especially empirical research and research conducted in the online environment. (Hollebeek, Glynn & Brodie 2014). The interest and importance evolves from both practitioners and researchers.

3.1 Introduction to engagement studies

To understand the fairly new concept of customer brand engagement in marketing, it is useful to discuss the background of engagement briefly. The concept of engagement does not interest only marketers and marketing academics; it has also been studied in psychology, management, information systems and education (Vivek, Beatty & Morgan 2012). One of the most well-known original concepts of engagement lies in "employee engagement." Kahn (1990, 700) defines it as "the simultaneous employment and expression of a person's 'preferred self' in task behaviors that promote connections to work and to others, personal presence (physical, cognitive, and emotional), and active, full role performances." Since then, numerous marketing academics have developed this view in their own studies.

Marketing researchers grasp the concept of engagement through different terms and definitions. Engagement studies in marketing include customer brand engagement (Dwivedi 2015; Hollebeek, Glynn & Brodie 2014), customer engagement behavior (van Doorn et al. 2010), customer engagement (Vivek, Beatty & Morgan 2012; Bowden 2009) and media engagement (Calder & Malthouse 2008), to name the few most well-known terms. The variety of different engagement concepts indicate that there is a vast interest and need for more research related to engagement. This also reveals a lack of cohesion regarding its dimensionality, forms and definition (Cheung, Lee & Jin 2011).

In addition to the variety of terms used, the definitions differ significantly. Because of these vast and differing views, it is an effort to grasp customer engagement. Before the specified definitions, it is wise to say that engagement was often understood as an umbrella term that had many concepts linked to it (Hollebeek 2011). Also, the nature of engagement is often described as a complex, intertwined circle, rather than as one dimensional or unidirectional process (Brodie et al. 2011).

Perhaps the easiest way to start understanding the different definitions is to observe the dimensionality of customer brand engagement among the most relevant theories. Since this study seeks to understand how customer brand engagement occurs and possibly fluctuates and develops, it is crucial to introduce the concept in its entirety.

Although the one dimensional concepts represent the minority compared to multidimensional, one dimensional theories form a good basis for observation. Bowden (2009) defines customer engagement as a psychological process; while on the other hand, Van Doorn et al. (2010) understand customer engagement as behavior. Van Doorn et al. (2010) see engagement as purchase or non-purchase related, which occurs through five dimensions: valence, form or modality, scope, the nature of its impact and customer goals. Valence represents customer engagement as positive or negative. Form or modality describes how the customer expresses the engagement behavior and the type of resource the customer utilizes (for example, time and money). Scope refers to the fact that engagement can vary temporally (as ongoing or momentary) and geographically (as global, for example, posting on a global Facebook page or on local page). The nature of its impact is described by four classes: the immediacy, intensity, breadth and longevity of the impact. Customer goals are goals that affect customer engagement behavior (van Doorn et al. 2010.)

Bowden (2009), on the other hand, conceptualizes customer engagement as a psychological process, where commitment, trust, involvement and affective commitment form a basis for customer engagement that leads to loyalty. The process starts with the formation of calculative commitment, which is the basis for purchase. In this stage, the customer evaluates the purchase decision and its consequences. For new customers, this forms a basis for purchase, but for repeat purchasing customers only, calculative commitment is too weak, since emotional aspects and expectations affect their purchase decisions more efficiently. The second phase is where levels of involvement increase, supported by increasing levels of trust for repeat purchasing customers. The third phase is the development of affective commitment, which is defined as an “emotional feeling that expresses a customers’ psychological closeness to a brand” (Bowden 2009, 69). It includes psychological commitment and the desire to remain with the brand and is based largely on emotions. Only this last phase may lead to engagement and brand loyalty. Also, Bowden sees that the repeat purchase customers’ process differs from new customers. The knowledge structures of repeat customers help to develop commitment—new customers do not yet have experiences and expectations. Therefore, affective commitment explains repeat purchase customers’ intentions to return and recommend better than calculative commitment.

The majority of the studies take the multidimensional view in investigating customer brand engagement. Only a few discuss engagement as a one dimensional concept. Probably the most exhaustive studies of multidimensional customer engagement are presented by Dwivedi (2015), Brodie et al. (2011), Hollebeek (2011), Vivek, Beatty and Morgan (2012), Mollen

and Wilson (2010), Schaufeli et al. (2002) and Hollebeek, Glynn and Brodie (2014). Most of the studies conceptualize customer engagement as a three dimensional concept including behavioral, emotional and cognitive (the terms used vary) dimensions, and identify the interplay between them (Hollebeek 2011; Hollebeek, Glynn & Brodie 2014, Bowden 2009, Schaufeli et al. 2002, Cheung, Lee & Jin 2011, Mollen & Wilson 2010).

Hollebeek, Glynn and Brodie (2014) conceptualize consumer brand engagement as actions that arise from cognitive, emotional and behavioral aspects. They seek to understand the nature, dimensionality and measurement of “engagement.” It can be stated that they have created one of the most coherent models of customer brand engagement. Next, the three dimensions are observed more closely and demonstrated in Figure 3. The cognitive dimension, as cognitive processing, refers to the “consumer’s level of brand-related thought processing and elaboration in a particular consumer/brand interaction” (Hollebeek, Glynn & Brodie 2014, 154). The emotional dimensions, as affection, refer to “a consumer’s degree of positive brand-related affect in a particular consumer/brand interaction” (Hollebeek, Glynn & Brodie 2014, 154). The behavioral dimension, as activation, refers to “a consumer’s level of energy, effort and time spent on a brand in a particular consumer/brand interaction.” (Hollebeek, Glynn & Brodie 2014, 154).

Customers who describe themselves as highly engaged in a specific brand are willing to extensively utilize cognitive, emotional and behavioral activity while interacting with the brand. Consequently, developing engagement requires all three dimensions. (Hollebeek, Glynn & Brodie 2014.) This is in line with the previous studies and the definitions derived from them (Brodie et al. 2011; Hollebeek 2011).

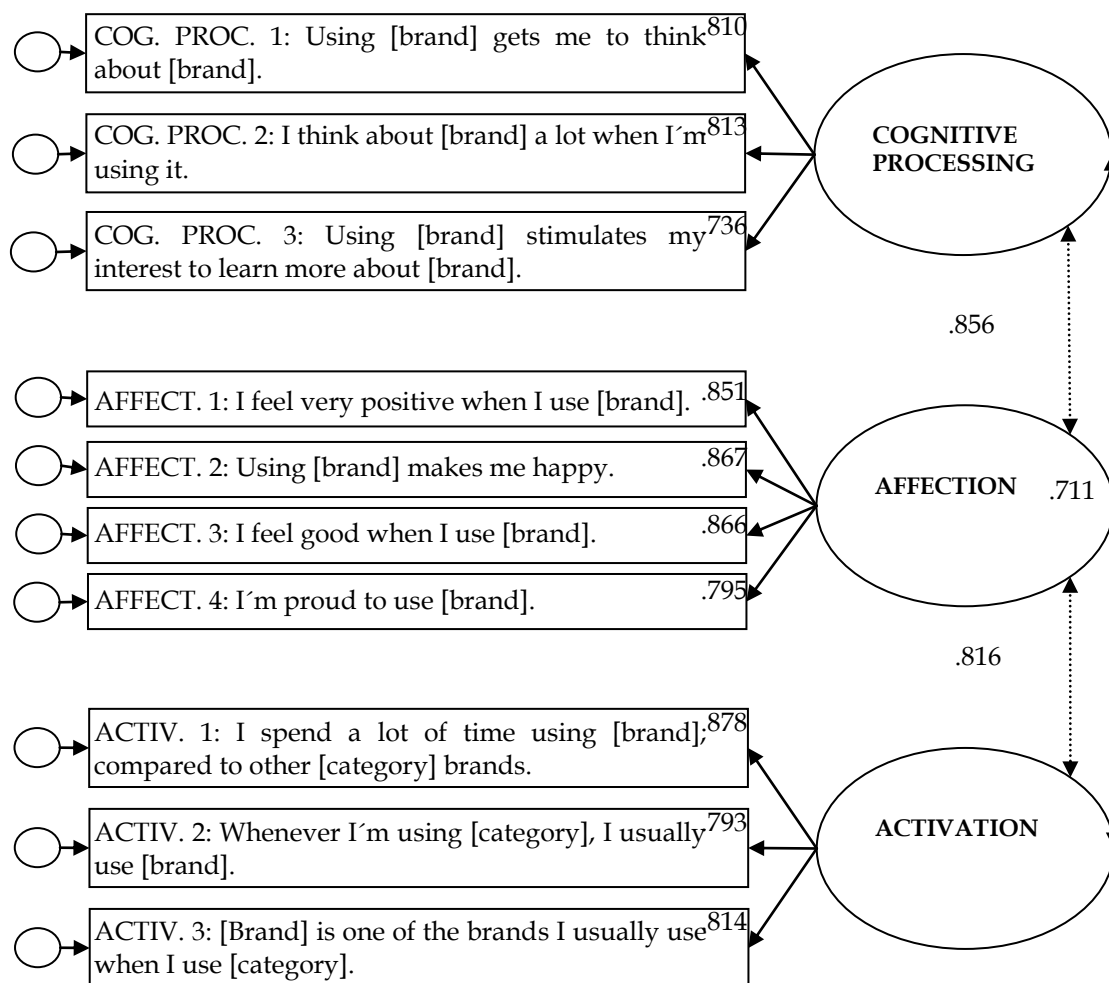


FIGURE 7 Confirmatory factor analysis: Three-factor CBE scale

Dwivedi continued the three-dimensional definition and defines consumer brand engagement as “consumers’ positive, fulfilling, brand-use-related state of mind that is characterized by vigor, dedication and absorption” (Dwivedi 2015, 100). These dimensions represent the behavioral, emotional and cognitive dimensions from the previous researchers: Brodie (2011), Hollebeek (2011) and Hollebeek, Glynn and Brodie (2014).

Vivek, Beatty and Morgan (2012) define customer engagement (CE) through four dimensions: cognitive, emotional, behavioral and social elements. The emotional and cognitive elements include the feelings and experiences of customers. The behavioral and social elements include all associations an individual makes with the product or brand. Research claims that customer engagement can occur in every relationship where an individual is somehow connected with the brand or product. (Vivek, Beatty & Morgan 2012.)

Table 1 shows the most relevant customer engagement studies for this study. Holistic views are represented, since they are creating the majority of the newest customer engagement studies. Therefore it can be claimed that holistic approaches are beginning to form a basis for the customer brand engagement

concepts, although the different dimensions of this holistic customer brand engagement are still inconsistent.

The marketing literature considers customer brand engagement as “a deep level bond between consumers and brands” (Dwivedi 2015, 107) that endures over time (Kumar et al. 2010).

Definitions of Customer Engagement

<p>Customer engagement behavior Van Doorn et al. 2010, 254 “Customer engagement behaviors go beyond transactions, and may be specifically defined as a customer’s behavioral manifestations that have a brand or firm focus, beyond purchase, resulting from motivational drivers.”</p>
<p>Customer brand engagement Hollebeek 2011, 790 “the level of an individual customer’s motivational, brand-related and context-dependent state of mind characterized by specific levels of cognitive, emotional and behavioral activity in direct brand interactions” Hollebeek, Glynn & Brodie 2014, 149 “a consumer’s positively valenced brand-related cognitive, emotional and behavioral activity during or related to focal consumer/brand interactions”</p>
<p>Consumer brand engagement Dwivedi 2015, 100 “defining consumer brand engagement as consumers’ positive, fulfilling, brand-use-related state of mind that is characterized by vigor, dedication and absorption”</p>
<p>Customer engagement Vivek, Beatty & Morgan 2012, 127 “the intensity of an individual’s participation in and connection with an organization’s offerings and/or organizational activities, which either the customer or the organization initiate”</p> <p>Brodie et al. 2011, 9 “a focal agent/object (e.g., a brand) in focal service relationships. It occurs under a specific set of context dependent conditions generating differing CE levels; and exists as a dynamic, iterative process within service relationships that co-create value. CE plays a central role in a nomological network governing service relationships in which other relational concepts (e.g., involvement, loyalty) are antecedents and/or consequences in iterative CE processes. It is a multidimensional concept subject to a context- and/or stakeholder-specific expression of relevant cognitive, emotional and/or behavioral dimensions.”</p>

TABLE 1 Definitions of customer engagement

3.2 Fluctuation of customer brand engagement

Researchers have mostly studied customer brand engagement as an outcome, antecedent or a current state at the specific time. The levels of engagement have been noticed to develop and vary. Brodie et al. (2011) represent customer engagement as a continuum from non-engaged to highly engaged. Van Doorn et al. (2010) define customer brand engagement through behavior that can vary temporally as being ongoing or momentary. On the other hand, Bowden (2009) sees engagement as a temporal process that begins with new customers and evolves to repeatedly purchasing loyal, engaged customers. The fluctuating nature has also been identified by other researchers (Hollebeek 2011, Hollebeek, Glynn & Brodie 2014, Dwivedi 2015). The fluctuation of customer brand engagement levels has been noticed to differ between individuals (Dwivedi 2015; van Doorn et al. 2010), but most of the studies focus on observing only the current levels of customer brand engagement and not the development of levels during a certain timeframe (Hollebeek, Glynn & Brodie 2014). Van Doorn et al. (2010) also mention the need for empirical studies of the fluctuation of customer brand engagement and how it develops over time.

As mentioned, the fluctuation of customer brand engagement between customers has been observed previously (Dwivedi 2015; van Doorn et al. 2010). Van Doorn et al. (2010) identify that customer engagement levels vary depending on the customers' dependency on the product or service category and consequently, customers' life situations. The fluctuation of customer brand engagement can be presented as a U-shaped pattern, where high engagement typically occurs at the beginning of the brand and customer relationship, and after a period of decrease, the engagement levels increase again. In addition, a change in different antecedents can change the level of customer brand engagement (van Doorn et al. 2010), although the dominant view is that only when antecedents reach satisfied levels can they result in customer brand engagement (e.g., Hollebeek, Glynn & Brodie 2014).

Hollebeek (2011) captures the dynamic nature of customer brand engagement as an ongoing U-shape (Figure 4). She argues that the intensity of different engagement levels fluctuates during time. Her key term is interaction between the subject (customer) and the object (brand). Within a favorable context, interaction between the customer and the brand can increase engagement levels.

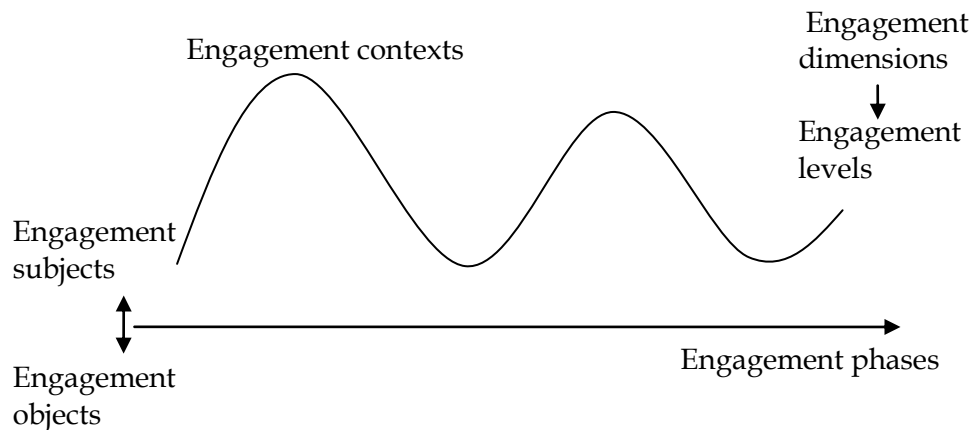


FIGURE 8 Fluctuation of customer brand engagement

3.3 Antecedents of customer brand engagement

When discussing customer brand engagement, the discussion of related concepts must be acknowledged to understand the phenomenon as an entity. Therefore, the next sections discuss the nomological network of customer brand engagement, including its antecedents and outcomes. Since customer engagement is conceptualized more as a continuum than as a one dimensional process, the antecedents of customer brand engagement can turn into outcomes and likewise, especially when observing current customers. (Brodie et al. 2011.) All in all, customer brand engagement is described as mediating the connection between antecedents and outcomes (Hollebeek, Glynn & Brodie 2014).

Involvement is one of the most mentioned antecedents of customer brand engagement (Bowden 2009; Dwivedi 2015; Hollebeek 2011; Hollebeek, Glynn & Brodie 2014). According to Hollebeek, Glynn and Brodie (2014), consumer brand involvement positively affects all dimensions of customer brand engagement: cognitive, emotional and behavioral. Bowden (2009) argues that involvement is highly linked to trust so that involvement increases trust and these together lead to increased customer commitment levels and consequently, to engagement. Bowden (2009, 69) also claims that involvement “mediates the relationship between satisfaction and commitment most significantly for repeat purchase customers.”

Dwivedi (2015) defines “consumer product category involvement” as a strong antecedent of customer brand engagement. Product category involvement describes the degree to which a customer finds a specific category of brands relevant, meaningful and important, while customer brand engagement includes involvement with a specific brand (Dwivedi 2015). Since involvement with the product category predicts customer brand engagement, marketers can utilize this by encouraging customers toward engagement, for example, with relationship-building programs (Dwivedi 2015). Besides

involvement, Brodie et al. (2011) mention participation as an antecedent of customer brand engagement.

One of the most exhaustive views of the antecedents of customer engagement is presented by van Doorn et al. (2010), who classify the antecedents to customer-based, firm-based and context-based engagement. First, the unique characteristics of individuals (such as consumption goal, trust, commitment and identity) affect the level of engagement behavior the customer performs. Also, when the customer has had a significant positive or negative experience with a brand or competitors, it can affect customer engagement behavior (CEB). Second, firm-based antecedents affect engagement behavior, for example, when a brand has a good reputation, the customer is likely to create higher levels of positive or negative CEBs. Finally, the environment and the larger context of engagement also influence the levels to which the customer is engaged. There are political, legal, economic, environmental, social and technological aspects as well as factors related to the competitive environment. According to van Doorn et al. (2010), the antecedents of CEB are complex and joint: these factors can directly affect CEB or function as moderators between CEB and other factors. (van Doorn et al. 2010.)

3.4 Outcomes of customer brand engagement

The main consequence of engagement lies in the definition of the concept: powerful emotional bonds between the brand and customer (e.g., Bowden 2009, Brodie et al. 2011). These bonds include many psychological consequences for customers, such as emotional attachment, commitment, empowerment (Brodie et al. 2011; Hollebeek 2011.), self-brand connection (Hollebeek, Glynn & Brodie 2014) and trust (Hollebeek 2011, Brodie et al. 2011). Besides that, engagement has been linked to many other positive consequences on both organizational and individual levels. The discussion of different outcomes is intriguing, especially to marketers.

Perhaps the most dominant and well-known outcome of customer brand engagement is loyalty. CBE is found to strongly explain and predict loyalty intentions (Dwivedi 2015; Bowden 2009; Hollebeek 2011, Cheung, Lee & Jin 2011; Brodie 2011), even better than customers' perception of satisfaction, quality and value altogether (Dwivedi 2015).

Behavioral outcomes, especially those that marketers are interested in, are repurchasing/purchase intention and customer retention (Kumar et al. 2010, Dwivedi 2015; Bowden 2009). Also, referral and influencer behavior is highlighted, since engaged customers create word-of-mouth to other customers and prospects that help the company in acquiring new customers (Kumar et al. 2010; Bowden 2009). These behavioral outcomes are explained better through engagement and loyalty than mere customer satisfaction, since it is proposed that engaged customers do not defect as probably as satisfied customers (Bowden 2009).

In addition, satisfaction is presented as one of the outcomes of engagement (Hollebeek 2011; Brodie et al. 2011), but also as a predictor for customer brand engagement and consequently, loyalty (Hollebeek 2011). This shows that the consequences of customer brand engagement are linked to other outcomes as well as to antecedents and the concept of engagement itself.

Van Doorn et al. (2010) classify different customer engagement behavior into three: customer-related, firm-related and other factors. For customers, engagement behavior outcomes are cognitive, attitudinal and behavioral. Engaged customers gain, for example, financial and emotional (happiness, joy) benefits, as well as customer equity. Also, when CEB efforts are successful, customers will engage more frequently and more intensively in CEB actions. For companies, the consequences of CEB are financial, reputational and competitive, since engaged customers can be a crucial source of knowledge. (van Doorn et al. 2010.)

Finally, marketers can gain valuable competitive advantage by analyzing customers' cognitive, emotional and behavioral engagement levels during different interactions with the brand. Moreover, companies can enhance their interactions with customers. By defining the customer engagement levels of individual customers and customer segments, companies can predict the future purchase intentions of different customers and customer segments for different brands. (Hollebeek, Glynn & Brodie 2014; van Doorn et al. 2010.)

It must be noted that consequences can occur when all dimensions of customer brand engagement are observed. For example, Bowden (2009) found that mere calculative commitment is not enough for customers; in order to repurchase and create loyalty, customers need to be affectively committed to the brand. In addition, Hollebeek, Glynn and Brodie (2014) found that affection and activation dimensions lead to brand usage intentions, whereas cognitive processing does not. In addition, van Doorn et al. (2010) highlight that only when customers' own goal of engagement behavior is aligned with the firm's goals will CEB have a positive impact on the firm. When the goals are not aligned, CEB may have negative outcomes. (Van Doorn et al. 2010.)

Although the three-dimensional nature of CBE is highlighted (e.g., Hollebeek, Glynn & Brodie 2014), other customers may be very beneficial to companies also. For example, some customers may not purchase very much, but they can engage in other important dimensions for the firm, such as word-of-mouth. Also, CBE is always developing by its nature, and therefore the aim to measure CBE levels is to understand them and consequently, to nurture the engagement and increase it. Furthermore, the target should always be set in the long run and not for fast gains (van Doorn et al. 2010, Hollebeek 2011; Kumar et al. 2010).

Although the measurement of different customer engagement (CE) levels is important to companies, they do not proceed without difficulty since the measurements are still developing. The difficulty in observing the dynamics of CEB is that not nearly all customers display their CEBs during observation time,

especially in the specific moment, so they are hard to monitor. Also, behavior can change over time. (van Doorn et al. 2010.)

3.5 Customer brand engagement as interaction

Due to the variety of the different theories, it is useful to grasp the context via interaction, because it is very relevant regarding this study. Since the object of this study is to understand how customer brand engagement occurs during the customer decision process and examine the possible fluctuation of engagement levels, it is crucial to understand that customer brand engagement is created around interaction and that it can be observed through it. The dimensions of customer brand engagement present the holistic and complexity of the concept and describe how customer engagement is performed. In addition, it is important to know that these dimensions occur and can be performed via interaction.

The literature positions interaction in the heart of CBE. Interaction is the fundamental characteristic of the whole CBE concept (Dwivedi 2015). CBE is described as interactions of customers with brand (Dwivedi 2015) as well as with other customers and prospects (Bowden 2009; Hollebeek, Glynn & Brodie 2014, Kumar et al. 2010, Vivek, Beatty & Morgan 2012.) The customer is positioned as the subject and engagement with brand as the object (Dwivedi 2015).

Interaction can be performed in various ways. Research has varied views on whether interactions include transactions only or also non-transactional interaction. Direct transactions encompass word-of-mouth and new product ideas (Kumar et al. 2010). Others see more value in non-transactional interaction; CE is a more efficient concept than customer purchases when evaluating a customer's value on the brand, since engagement includes other elements than mere direct transactions (Kumar et al. 2010). According to Vivek, Beatty and Morgan (2012), CE does not relate only to purchase, but to every interaction a customer can have with the brand or product. Purchase or purchase intentions are not necessary. Moreover, CE can occur during every step of the customer decision process from need recognition to post-purchase and all the other occasions where an individual is connected to a brand or product. (Vivek, Beatty & Morgan 2012.)

CBE has been positioned as the new and most powerful object for marketing strategy that exceeds earlier aims of customer relationship goals (Bowden 2009; Hollebeek 2011). Companies can gain a valuable competitive advantage from CBE that cannot be achieved by satisfaction, perceived value or quality (Dwivedi 2015, van Doorn et al. 2010, Hollebeek 2011). Although it must be noted that aim is not sufficient by itself; specific metrics should be used so that engaged customers are valued correctly (Kumar et al. 2010). All in all, it can be proposed that customer engagement studies are drawing a new foundation for customer-brand relationships as well as relationship marketing.

4 METHODOLOGY

This chapter discusses all the methodological decisions that were made during this research. The methodological process of this empirical study is presented in Figure 5. Methodological decisions were made to support the aim of this study: This study seeks to create understanding of the complex and diverse customer decision process and specifically, the role of digital channels. It also aims to explore the relatively new and varying concept of customer brand engagement. That is, it will explore phenomena without trying to create general rules.

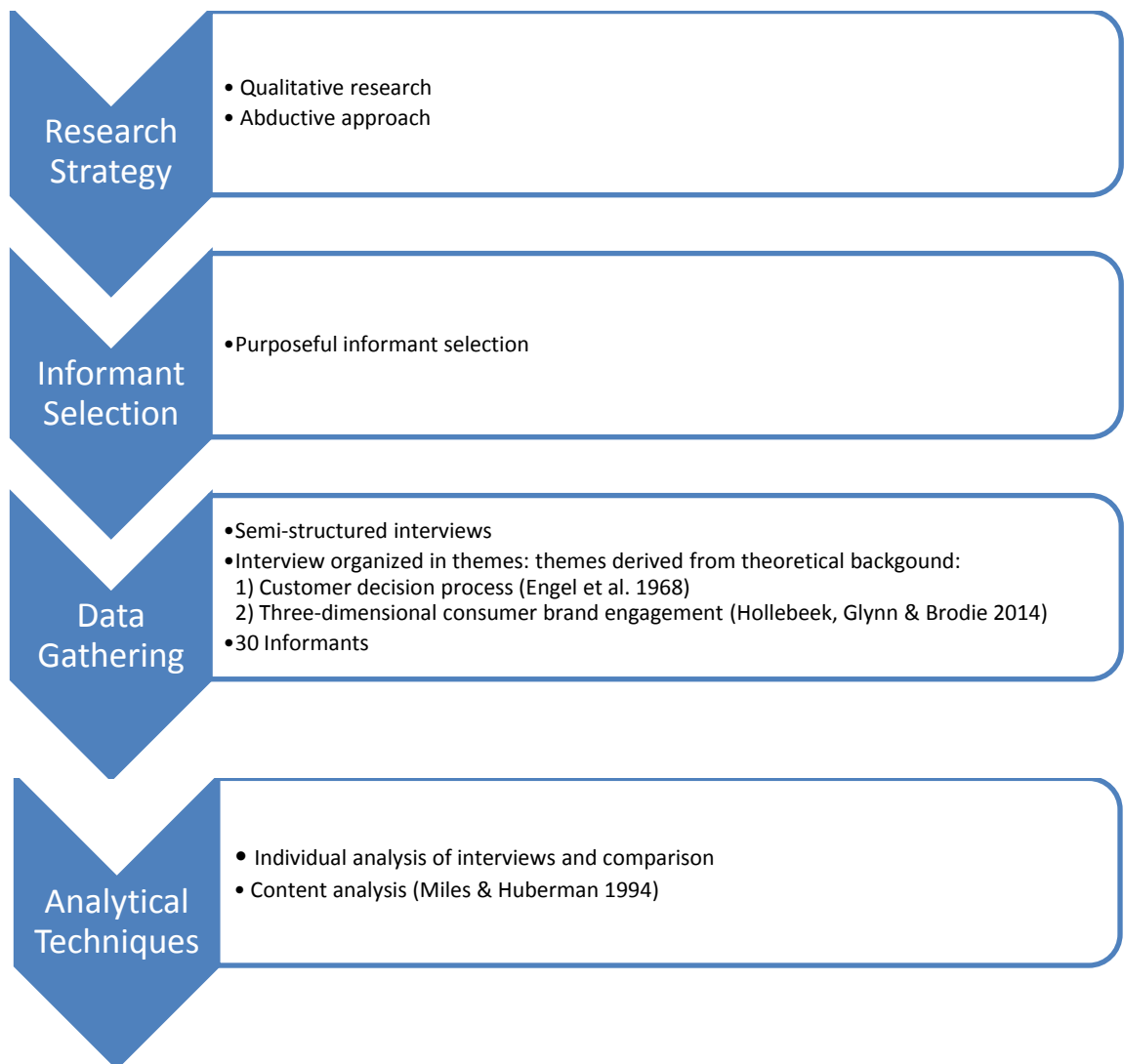


FIGURE 9 The methodological process of this study

4.1 Research philosophy

Methodology can be roughly divided into three components: ontology, epistemology and methods (Bryman & Bell 2008, 402-403). Ontology is interested in the mien of reality and what we can know of it. Ontologically, this study fits constructivism best. Constructivism sees reality as relative; reality is created by individuals, who have their own interpretations of reality. Yet it recognizes that there may be similarities in different subjective realities. (Metsämuuronen 2010, 216-218.) A constructivist asks the question “how” – and this study is interested in how customers make purchase decisions, how engagement is represented and how digitalization affects the customer decision process.

Epistemology refers to the relationship between the researcher and the researched object and what we can know about the researched phenomenon (Metsämuuronen 2010, 216-217). Since the study is constructive, its epistemology is most naturally based on subjectivism. Subjectivism finds that the study findings are not discovered but created by the researcher, who makes his or her own interpretations of the reality (Metsämuuronen 2010, 218-219). Based on ontological and epistemological choices, methodology lies in hermeneutics (Metsämuuronen 2010, 219). Method is a set of specific research techniques. A valid method must combine theory, hypotheses and methodology. (Metsämuuronen 2010, 215.) In this study, the applied methods rely on Miles and Huberman’s (1994) content analysis.

4.2 Research strategy: Qualitative research

Qualitative study seeks to explore the studied phenomenon holistically in its own context (Bryman & Bell 2008, 418). It aims to describe, understand or interpret specific phenomena. Therefore, qualitative research focuses on a rather small sample size, but with a rigorous analysis of the sample. (Eskola & Suoranta 1998.) Qualitative study is valid when the studied phenomenon is complex and seeks answers to “how” questions. The role of context and creating a holistic, extensive and deep understanding of the studied phenomenon is highlighted. (Yin 2014, 3-4; 2009; 1981.)

Qualitative research is often criticized for poor generalization. But then, the focus of qualitative research is not on statistical generalization or explaining causalities between different variables, but in understanding entities (Bryman & Bell 2008, 63; Eskola & Suoranta 1998). Furthermore, some phenomena need to be kept in their context to fully understand them holistically. When generalized, the context is often removed from the phenomenon. (Bonoma 1985.)

Qualitative study was selected for this research, since it proved to be the most appropriate strategy. First, the aim of this study and qualitative studies match: both seek to create a holistic understanding of complex phenomena.

They emphasize the role of context and understand that context and the phenomena can be linked to each other quite intensively. Both are interested in phenomena that lack prior knowledge: the concept of engagement is still relatively new and the effect of digital channels needs further investigation and development. Both seek answers to “how” questions: how engagement is presented, how customers make decisions and how digital channels affect customer decision making process. Also, the concept of engagement is seen as fluctuating and therefore contemporary, which can be successfully grasped by qualitative methods. Last, the described nature and aim of qualitative research, specifically with interviews, are coherent with the ontological (constructivism) and epistemological (subjectivism) views of this study. (Yin 2014, 3-4; 2009; 1981; Eskola & Suoranta 1998.)

Theory can be approached inductively or deductively. The deductive approach denotes that the research process is led by theory – and it is usually used in quantitative studies. Inductive research is traditionally connected to qualitative studies. The inductive approach indicates that theory is a result of the empirical findings of the study. (Eskola & Suoranta 1998; Bryman & Bell 1998, 11 - 14.)

In practice, the inductive and deductive approaches are theoretical extremes, and most studies are a combination of these two. The viewpoint between inductive and deductive reasoning is abductive. It sees that theoretical frameworks and empirical work are created and developed during the study process. Abductive’s aim is to improve and develop existing theories – not to build them or deductively test existing ones. The development of existing theories is in fact one of the fruitful features of the abductive approach, since it enables the researcher to do critical research based on earlier findings and to openly observe whether the study findings developed them. (Perry 1998.)

This study is grounded in the abductive approach. Prior research in the customer decision process, digitalism and CBE is the theoretical background for this study. Since these topics are continuously evolving and the literature on the fluctuation of CBE levels is quite novel, the abductive approach is seen as the best fit. The abductive viewpoint is also seen in this study as the evolution of the theme interview questions during the data collection as well as developing the theoretical background of this thesis due to the findings from empirical data, and also as used methods, which are discussed later in this chapter.

4.3 Informant selection

To accomplish the aims of a qualitative study, purposeful sampling is recommended (Bryman & Bell 2008, 497 - 499). In purposeful sampling, informants are selected so that they will offer rich data in the researched phenomena. (Eskola & Suoranta 1998.) That is, the researcher selects informants based on an evaluation of how useful and rich the data will be before gathering it.

The selection of informants in this study was based on purposeful sampling. The aim of this study is to generate understanding in engagement and the customer decision process in the context of Brand A and Brand B. The informants were selected based on these criteria:

- 1) All informants had bought Brand A or Brand B products and/or services. Therefore they had experienced the customer decision process themselves.
- 2) Purchases were made online or offline. Both segments were presented in the study to gain at least some insight into digital channels.
- 3) Informants were selected equally from different customer segments that the client companies had classified. The classifications were made based on how a customer entered the sales funnel: on the customer's own initiative or the company's initiative (for example, cold calls). The aim was to gain rich insights into clients, which could be generalized into the company's overall clients. This was accomplished by interviewing a diverse set of customers from different customer segments.
- 4) No selection based on socio-economic, geographical or other criteria was made.

Also, it is important to note that these criteria were affected by the aim to study the customer decision process and digital channels. No pre-selection concerning engagement was done, since it was considered quite challenging and unreliable due to the complexity of the concept.

Contact information was provided by the client companies of Brands A and B. In this research, the unit of analysis was the customer decision process, which was researched from different viewpoints: the overall formation of the customer decision process, the role of digital channels and the nature of engagement in different phases of the decision process.

In addition to the informant selection method, the decision made about sample size has to be discussed. Qualitative studies emphasize the quality of the sample, not the size of it (Eskola & Suoranta 1998). The aim in qualitative studies is to gather rich data – some study settings and research questions need more data than others. In this study, it was important to gain insight from different contexts, therefore the selected informants encompass all segments each client company introduced.

4.4 Data collection

After methodological decisions and informant selection, the data was gathered and analyzed. The data came from thirty semi-structured interviews. The interviews were recorded and transcribed. After that they were analyzed abductively, meaning that quotes were coded into different categories that were developed from the theoretical background and findings were derived from the data. Consequently, the data analysis method mixes both empirical and theoretical data analysis methods (Eskola & Suoranta 1998). This chapter explicates the data collection and analysis decisions more precisely.

Since this study is qualitative, the choices included the following main methods: observation, interviews, focus groups and language-based approaches (Bryman & Bell 2007, 404). Although there are benefits in all methods, interviews were considered to be the most appropriate for this study.

Interviews can be divided into different groups depending on the solidity of the questions. The definitions of these groups vary between researchers; for example, structured, semi-structured, theme and open interviews (Eskola & Suoranta 1998) or structured, unstructured and semi-structured interviews (Bryman & Bell 2008). Altogether, these classifications describe the flexibility of the interview questions. Qualitative interviews, as non-structured ones, are naturally more flexible than structured interviews. Non-structured interviews provide rich and detailed data, since the interviewee can freely describe his or her own experiences. Therefore they enable the researcher to get insight into the interviewee's reality and what he or she finds important. (Bryman & Bell 2007, 472-475; Eskola & Suoranta 1998.)

Semi-structured interviews were evaluated as the most apposite method for this study. First, the main reason for this lays in the previously made methodological decisions and foremost, the objective of this study. The structure of the interview and questions were developed based on Engel et al.'s (1968) five stages of the decision process: need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behavior. Three dimensions of engagement: cognitive processing, affection and activation (Hollebeek, Glynn & Brodie 2014) and the role of digital channels were discussed with all informants in the light of all the five stages of customer decision process.

Since the study's objectives encompass quite wide interests, it could not be assumed that all topics would have been covered with unstructured interviews. By conducting semi-structured interviews, the researcher can ensure that all the important topics are discussed and the research objectives can be fulfilled. Semi-structured interviews allow the researcher to ask specific questions, but also provide space for the interviewee to talk about topics they find relevant in the discussed themes. (Eskola & Suoranta 1998.) These interviews create the main empirical data; no secondary data was collected, since the primary data was viewed as extensive enough for this thesis.

The interviews were conducted via telephone. Although there has been some criticism of this method, such as the impossibility to observe the informants (Bryman & Bell 2007, 214-216), it was regarded as the best method for this study for several reasons that led to the result that telephone interviews enable true, purposeful informant selection. First, it enabled a geographically unbounded sample. The researcher also learned that the interviewees preferred the telephone interview compared to a face-to-face interview. Second, the telephone as media is the most efficient way to reach the whole customer segment. When e-mailing, computers and the Internet can eliminate some customer segments. E-mail could also skew the results, especially when studying how digital channels affect the customer decision process, since it is

probable that people using and answering via the Internet are more familiar with the Internet than the average consumer. Therefore it can be assumed that people answering via digital channels prefer these in other circumstances also. Third, it is presumable that the informants were sharing their experiences and thoughts more truthfully since they did not have a close face-to-face connection with the researcher and therefore maintained their anonymity better (Bryman & Bell 2007, 214).

4.5 Data analysis

This chapter discusses the relevant methods for analysis used in this study. The analysis started with listening to the taped interviews and transcribing them verbatim. After that, an analysis path can vary widely, since qualitative analysis can be conducted in many ways (Bryman & Bell 2008, 579). In general, the following phases are coding and analysis (Eskola & Suoranta 1998). As Yin (1981) says, there are as many qualitative data analysis methods as there are researchers. Nevertheless, qualitative analysis cannot be done randomly. The study's aim, data collection methods and methodological decisions must be acknowledged in selecting the proper analysis techniques. Since there is no clear-cut technique set for analyzing qualitative data, analysis is seen as difficult and it can diminish the credibility of the study (Eskola & Suoranta 1998). Therefore, it is important to be familiarized with different analysis methods and select the most suitable analytical techniques for the research. The researcher must also follow "the chain of evidence" throughout the analysis process by presenting explicit citations of the evidence all the way from data collection to analysis, findings and conclusions (Yin 1981). This chapter discusses the selected analysis techniques.

When data is vast, it may cause difficulties in analysis. First, the link from vast data to conclusions may be hard to validate, since it is not reasonable to include hundreds of quotations in the results. Second, when this vast data is condensed, it may simplify the results too much. Consequently, the relevant traits of individual informants and their contexts may be disregarded while pursuing more general findings among all informants. (Yin 1981; Eisenhardt 1989.) These problems with vast data are tackled by first, analyzing the individual interviews within their contexts, followed by the comparison of different informant interviews. That is, all informants are treated as their own units and within their contexts. Individual analysis aims to gain rich insights into each individual informant. After this, the researcher can conduct a comparison analysis, and the context will likely not be neglected. This method enables successful content analysis, since it observes the context of the individual interview and informant.

When conducting individual analysis, the researcher should keep both the empirical data and theoretical framework in mind. This way, Eisenhardt's (1989) criticism of burdensome and fragmented results, along with other criticism, is

tackled. Consequently, the interviews must be systematized into relevant and meaningful topics, which are derived from both the empirical data and the theoretical framework (Yin 1981). In this study, the interview data is systematized to major themes, which is discussed further in the next chapters. This approach combines the two major approaches to qualitative data analysis: analytical induction and grounded theory (Eskola & Suoranta 1998). This strategy also follows the abductive approach of this study.

Since this study's empirical data is quite vast, analysis was performed in two stages: first, by analyzing the interviews individually, followed by a comparison analysis. This was conducted with an abductive approach, which combines theoretical and empirical data analyses. To analyze data thoroughly, more detailed analysis techniques are needed. Specific techniques help researchers to conduct credible and transparent research. One of the most cited qualitative analysis methods is content analysis, introduced by Miles and Huberman in 1994. They describe three key stages in successful content analysis: 1) data reduction, 2) data display, and 3) conclusion drawing, which form the guidance for the analysis of this study.

The first stage, data reduction, can be conducted in several ways. In this study, the most suitable reduction method was to organize the data by chronological order. With this technique, the researcher can understand causal relationships in the phenomena. (Miles & Huberman 1994.) This was viewed as most suitable, since the customer decision process and engagement can be logically represented in chronological and causal processes. The chronological data reduction was done in two different stages. In both stages, raw data was coded into themes. When coding the data, the researcher processes all the data and divides it into smaller text portions. This way data becomes easier to interpret. (Eskola & Suoranta 1998.)

During the first stage of the chronological data reduction, the quotations were coded into the five phases of the customer decision process. Second, the quotations were observed from the viewpoint of engagement and they were coded into the three dimensions of engagement, in all phases of the decision process. These themes were derived from the theoretical background and the theme structured interview. The data was coded into pre-defined themes, but also openly explored other potential themes and topics. Therefore, the coding followed the study's abductive approach. Since the quotation coding seemed quite extensive, it was done with Atlas.ti, which is a qualitative analysis tool. Atlas.ti helps to visualize and categorize the created codes and it was found helpful when processing the data. It also helps to rework different code groups and quotations during the process. This enables the typical method of an ongoing process in qualitative research.

The second stage, data display, seeks to demonstrate the findings in an understandable and compact way. This is executed by making matrixes consisting of quotations and exemplars based on the findings. (Miles & Huberman 1994.) Atlas.ti proved to be a useful tool in this stage also, since the codes were quite easy to arrange and rework into different visualizations. The

third stage, conclusion drawing, focuses only on the most relevant findings. The outcome could be, for example, a diagram or other visual representation. The aim of data display is to create an analytical generalization of the studied data, which links the cases to the theoretical framework. It has to be noted that in this context, generalization does not mean a generalization from this study to all possible settings, but to similar phenomena and contexts.

5 RESULTS

In this chapter, the empirical findings of this study are presented and discussed. The chapter is organized according to the theoretical framework. This way the results are presented chronologically and hopefully, reader friendly. The chapter is divided into two major sections: First, the results of the customer decision process are reported. This will illustrate how the customer decision process is created through five different stages and what role digital channels have in it. The second part of the results focuses on fluctuating customer brand engagement. It will create more understanding of the fluctuation of customer brand engagement during the customer decision process. In total, 30 interviews with 1,154 quotations were coded using the abductive method. Table 2 summarizes the interviewed informants.

Purchased brand	Name	Purchase made	Age	Purchased amount	Type of purchase	Decision made
Brand B	Mina	in online	50	1 466,92 €	product	alone
Brand B	Rita	in online	50	968,44 €	product	with spouse
Brand B	Jay	in online	28	1 887,28 €	product	alone
Brand B	Lena	in online	44	617,52 €	product	alone
Brand B	Jack	in online	45	1 096,16 €	product	alone
Brand B	Ruth	in online	63	813,44 €	product	alone
Brand B	Andy	in online	30	252,96 €	product	with spouse
Brand B	Edward	in online	40	194,68 €	product	alone
Brand B	Helen	in offline (tele)	56	11 290 €	product + installation	with spouse
Brand B	Andrew	in offline (tele)	41	24 919,35 €	product + installation	with spouse
Brand B	Ruben	in offline (tele)	61	5 635 €	product	alone
Brand B	Hank	in offline (tele)	64	2 693 €	product + installation	with spouse
Brand B	Joanna	in offline (tele)	54	10 887 €	product + installation	with spouse
Brand B	Larry	in offline (demand)	29	15 080 €	product + installation	with spouse
Brand B	Jarvis	in offline (demand)	29	14 435 €	product + installation	with spouse
Brand B	Hugh	in offline (demand)	68	4 839 €	product + installation	with spouse
Brand B	Jerome	in offline (demand)	60	6 100 €	product + installation	with spouse
Brand B	John	in offline (demand)	30	7 447 €	product + installation	alone
Brand B	Paul	in offline (demand)	50	8 518 €	product + installation	alone
Brand A	Ross	in offline (tele)	39	7 121 €	product + installation	alone
Brand A	Juliet	in offline (tele)	53	20 015 €	product + installation	with spouse
Brand A	Wanda	in offline (tele)	37	8 168 €	product + installation	with spouse
Brand A	Agnes	in offline (tele)	74	5 242 €	product + installation	alone
Brand A	Eugene	in offline (tele)	62	10 783 €	product + installation	with spouse
Brand A	Trina	in offline (demand)	64	10 080 €	product + installation	with spouse
Brand A	Peter	in offline (demand)	66	13 871 €	product + installation	with spouse
Brand A	Bob	in offline (demand)	68	6 412 €	product + installation	with spouse
Brand A	Joseph	in offline (demand)	54	7 822 €	product	with spouse
Brand A	James	in offline (demand)	69	8 150 €	product + installation	with spouse
Brand A	Justin	in offline (demand)	38	972 €	product + installation	alone

TABLE 2 Overall summary of informants

5.1 The customer decision process – the role of digital channels

5.1.1 Need recognition

Need recognition for window/ door purchasing began mostly from a larger house renovation idea that a window/ door purchase was one part of: 1) Part of a larger house renovation (21 informants), or 2) An individual project (9 informants). The triggers were mainly product-related, but also social, as seen in Table 3.

Stimuli from product:	Number of Informants	Social stimuli:	Number of Informants
Poor warm insulation	15	Telemarketing	6
Bad appearance	14	WOM	4
Bad functionality/broken	8		
Renovation too laborious	6		
Loud noise	3		
Poor ventilation	2		

TABLE 3 Stimulus of need recognition

Out of 30, 13 informants could not say clearly why they started renovating at this specific time. These informants had been thinking about the renovation for years.

“Well, we thought that we have had pretty bad windows for a while now and at some point they have to be taken care of, and we thought that now would be a good time to renovate. We also found out that we would get some tax benefits from renovation, so we thought that we should do it; it was kind of a surprise for us also because we thought it should be done at some point but we thought that we should do it now.” Jarvis

“Mmmm well, windows and doors have been on my shopping list for twenty years now, since I bought this house. But now since the children have moved out I thought it would be a good time to do this.” Paul

When need was recognized, thoughts and feelings varied (see Table 4).

Positive	Neutral	Negative
Trust in process, 9 inf.	No description/neutral, 8 inf.	Stress about time, 6 inf.
Trusting of own capability, 6 inf.	Focus on next phase, 2 inf.	Insecure about process/outcome, 8 inf.
		Stress about self-installation, 2 inf.
		Stress about money, 4 inf.
total 15 inf.	total 10 inf.	total 20 inf.

TABLE 4 Need recognition: Feelings and thoughts

Positive feelings were mostly linked to own knowledge or earlier experience. These informants had work or hobby related experience in renovating.

“Well, I had no specific thoughts. I had previously installed a window like this and now I just decided to change all the rest.” Jack

Positive feelings were based on purchased brand only when informants had either a positive earlier experience or positive image of the specific brand. These informants purchased not only the product, but also the installation service.

“Well no, because we bought the installation also. We trusted that the window firm would do its job professionally.” Joanna

“Well nothing special, I’ve done renovation on my own in my previous houses and apartments and in this one also. The only concern that came true was that it would take much longer than it should.” Juliet

Positive and negative feelings were often overlapping, which can be seen in the quotation above. Negative feelings were associated mostly with worry about the competence of the company to install them as the informant wanted, stress about the renovation time, stress about the high price and stress about the informant’s own competence in the purchase decision or window installation.

“Well, maybe the biggest concern was that when those old windows are replaced, what would the walls look like, should I do some small renovations to those or would those window frame moldings be enough. So I was just worried whether these boys can make a finished and good result.” Paul

“Well, well the first thing I thought was that I do not want to be the master builder and watch how the window fitters mess up and cannot finish, and well I was annoyed already when I thought about it and how much work I had to do also.” Bob

“A little terrified ha ha—the project was a bit different with us. We changed the windows in the living room and we also have a dining room so we took those out also and moved those to our porch, and well some new windows came also. So it was a bit tricky that we had to move the windows. So I was terrified if it would work out.” Ross

Informants with neutral feelings were experienced in renovating. Seven of the eight informants who experienced neutral feelings installed the windows themselves and one purchased installation from the company but had strong experience in renovation. These informants also had short decision processes. Also, six of the eight who purchased online did not have specific thoughts or feelings.

“I had no thoughts, ha ha, nothing special, just that I would change them and renovate the front of the building, nothing else.” Jay

“Well nothing much, I’ve done these renovation things so much that there was nothing special.” Hank

In summary, the informants' feelings varied widely and were co-occurring. Positive and negative feelings were concurrent in most informants; When informant had negative feelings, positive or neutral feelings were always observed also. Positive feelings could occur individually without negative or neutral feelings. Neutral feelings were derived from informants' own experiences with renovations.

5.1.2 Information search

The information search was reported first as being done through a passive information search and after that through an active information search.

Passive information search

The informants' passive information search in this study consisted of brand familiarity and their own knowledge of renovation. Since these significantly affected the active information search, they are reported first.

Brand familiarity

Only five informants out of 30 did not know the purchased brand before the decision process started (see Table 5).

Brand familiarity	Inf.
Familiar: pos. experience	10
Familiar: pos. image	14
Familiar: neg. image/experience	4
Not familiar	5
Total	30

TABLE 5 Brand familiarity

A positive experience with the brand affected the information search: these informants did not search for information about services and did not emphasize recommendations from eWOM or WOM.

"Well in this case we just searched for the window that would fit this place and saw Brand B's window, and we had good experiences with it before so we bought it."
Andy

"I bought windows from Brand B over ten years ago for my summer cottage, well I did the installation myself, but yeah the product has lasted for ten years now so ha ha, that is why Brand B was one of the first things I thought about." Jerome

Informants with negative images or experiences, informants who did not know the brand and informants who had positive images about the brand varied in their information search and no connecting factor was found. Informants who had positive images about the brand mentioned that they had heard about

positive experiences or seen brand-related advertisements or news in magazines. No digital channels were mentioned.

Own knowledge

The informants' own knowledge was based on working in renovation or a strong interest in renovation. Eight informants reported belonging to this group. Their own knowledge was also used to understand the information they gathered. Knowledge was used not only in the information search, but in the evaluation and purchase decision. In the information search, the informants' knowledge was used to choose the firms from which information was gathered. Therefore, it created the alternatives, which were further evaluated and purchased.

"Well I knew it yes, since I am a property manager, so I know what firms there are. So I started to find out more about those firms." Jerome

"Well I installed doors in my previous apartment so I found out that, for example, windows must be secured from fire with different exit things and doors also have some rules in case of fire, like can there be doors with locks in the basement and things like that." Juliet

Active Information Search

This section reports what information was searched and where it was searched during active information search phase. This chapter reports in detail the role of different channels in information search.

What was searched

Most of the informants had a hard time describing what they were searching for—they were searching for "a good product" or "overall information about brands and product features." The informants wanted to have an over-all understanding about windows/doors. When asked to specify, a wide array of features were described that varied individually (see Table 6).

Object of information search	Inf.
Overall price range	11
Window brands	10
Size / purpose-build	8
Appearance	7
Heat insulation	7
Quality	6
Availability / webstores	6
Window models	5
Functionality / features	5
Venetian blinds	4
Service information	4

Soundproof	1
Number of panes in window	3
Ventilation	3
Durability / dependability	3
Materials	2
Origin: Finnish	2
Other technical information	2

TABLE 6 Object of information search

The information listed in Table 6 was searched through all channels the informants used—factual information was searched mainly through the company’s website and magazines. Interestingly, only four informants mentioned that they searched for information about the service. Although it was noticed that all who bought the installation service (20 informants) did indeed search for information about the service and found it important. Therefore, it can be deduced that some of the informants were not that conscious of their search intentions.

Channels in information search

The informants’ choices between online and offline channels varied in their information searches (see Table 7).

Multichannel		Purely digital	Purely offline
Emphasis on digital	4 (Brand B 3, Brand A 1)		
Emphasis on offline	3 (Brand B 2, Brand A 1)		
Equal	12 (Brand B 7, Brand A 5)		
	19	6 (Brand B 6)	5 (Brand B 1, Brand A 4)

TABLE 7 Channel choices

Table 8 presents all the channels used in the informants’ information searches.

Information source			
Online		Offline	
	Inf.		Inf.
Company’s website	16	WOM	18
Google search	11	Brand representative	13
e-WOM	9	Own knowledge	8
Web stores	7	Trade fairs	7
		Hardware stores	6
		Magazines/ ads	4
	25		23

TABLE 8 Information sources

Out of 30 informants, 25 used digital channels, with six of them using digital channels alone. All the informants who utilized digital channels only in the information search phase purchased the windows/doors online. 23 informants used offline channels and five of them used offline channels alone.

Informants who used purely offline channels had varied motives. All of them reported that they did not need digital sources, since they already had other sources: their own knowledge, WOM or no information search since the decision was made beforehand.

Out of the seven informants who did not use offline channels, six bought their windows/doors from a website. All of them had a very short decision process and reported they needed the product fast. Some of them had previously bought windows/doors from the same brand.

In the next chapters, channel usage is reported in more detail.

Digital channels

Google search

When Google search was used, it was the first information search in digital channels. The aim of this search was to find window/door brands and navigate to their websites, and to find overall product information about windows/doors. eWOM was found through Google by every informant who reported that they utilized eWOM during decision process.

“From search engines first, I looked for window firms and after that clicked to the websites.” Lena

Company’s website

Out of 30, 16 informants visited the company’s website. These informants wanted to find both overall information about the product and specific information about product features. Overall information included a search for different models and overall price ranges. Specific information included, e.g., material, information from heat insulation and ventilation. The information was regarded as trustworthy and factual.

“Well there are a lot of sources and actually all of them included facts like Tekniikan maailma (Tech’s World, a Finnish magazine) and the window comparison from it. Everything else was like stories in blogs and online forums so it felt like the widest sources of information were firms’ websites and comparisons in technical magazines.” Larry

“The main thing is that the company has websites that clearly tell what they are actually selling and the technical information and a little bit of the appearance and well how different models look for my lady. Everything starts from there so that if you want to touch them or something then you have to go somewhere.” Jerome

Web stores

All web store visitors bought windows/doors online. Only one online buyer did not search for information from web stores, since he did not search for information at all – he made the purchase decision beforehand and navigated to

a familiar web store to purchase a familiar brand. The web store was the only information source for the majority of web store visitors.

The informants looked for honest and simple information from the web store, including exact price, different size alternatives and delivery time information. When these were found, the purchase was often made at once.

“Some window firms had like they did not have the prices clearly there. But I think it was really fair that when you could clearly find the size and price of the window and could switch the different features like thickness and such, it was really convenient.”
Mina

“In this case I just went to netrauta.com and looked at what I can get at what price.”
Edward

Electronic word-of-mouth

Nine informants utilized eWOM in their information search. They also used eWOM in other, financially bigger purchases. Informants who did not seek eWOM were not interested in eWOM during other purchases. All nine purchased products and installation services. EWOM was used to gain general opinions about the service – no product information was searched for or found.

All nine informants reported that eWOM information was inconsistent, unreliable or not important. EWOM was often compared to other, more reliable information sources, especially to offline WOM.

Interestingly, eWOM still had an effect despite the reported unreliability. The overall estimation of whether opinions in eWOM were mainly negative or positive affected the informants' brand evaluation as follows: a strong occurrence of negative opinions toward a specific brand made informants re-evaluate the firms' quality. Also, eWOM was read to confirm the positive brand image gained earlier.

“- - Well yeah they gave some directions. So when you interpret the opinions correctly, you can deduce from who speaks badly and who praises so it gives some basis for the information. Like a happy medium with which brands are criticized and which are praised, because there are so many opinions.
Did you visit the online discussion forums when you started to plan the renovation or at some other point? No, actually at the end when we searched for who would be the supplier, so at that point.” Hank

“Well foremost they talked about the services and stuff - - at least I think that Brand A windows had a pretty positive atmosphere - - Well I didn't make any decisions based on those that I do not trust you know but then I asked about a few others that have windows so I know more about them.” Eugene

“Well, well in online you can't trust anything - - Well (sigh) something that would be good. Since usually people tell so much negative stuff in online -- then I just tried to be careful since every firm has some negative feedback so I just tried to think whether these stories are true and is their work as lousy as was said.” Trina

“Well I have read the online forums and what everyone is saying but when you read them you sometimes get confused like one is saying something and the other is saying something else ha ha I do not appreciate what they write there very much.
What did you find to be the most trustworthy source? Well, I'm not sure about Internet information; the crucial information was what my friend told me.” James

“Mainly the image was the thing, the quality image that I got from the first time when I heard that the windows have really good warranty and that they are Finnish and everything else that was said back then. It stuck in my head all the time, I just thought that if everyone says on the Internet that they are bad and lousy and such that then I would wonder whether they are really that good if absolutely everyone mocks them.” John

“Well to some extent, but I didn’t take what was said that seriously. **Why?** Well because anyone can say anything there, someone mocks and someone flatters and the truth lies somewhere in-between - - I read them with caution. I didn’t think that I could find the absolute truth there but more things like the firms’ images. Like how the orders were handled and the biggest differences between different firms and things like that.” Larry

Offline channels

Offline WOM

Offline WOM was gathered only from renovation professionals or friends who had experience with window/door purchases. WOM was regarded as the most reliable source of information to most informants and it had a strong impact, not only on their information search but also on their evaluation and purchase decision. Information derived from offline WOM was considered for both product and service – service was highlighted.

“Well many have installed Lämpölux here but some of them said that they can’t recommend it, Karelia the same thing, and - - the one who had renovated himself said that you should buy from this firm, that you get quality stuff from there. I’ve heard something about some firms that was not so good, so I thought that this is a good choice.” Jarvis

“It was from the neighbor where I could see and feel it; it was the best way to sell.” Peter

“Well I could have looked for a lot more information about different firms but I didn’t ask information from nearly all firms - - I asked my friends who have experience with window renovations and none of them had negative feedback about Brand B.” John

Brand representative

A brand representative was used by 22 informants out of the 30. The rest of the informants (8) purchased online. The role of the brand representatives was highlighted by most informants in the evaluation of alternatives. However, some informants said they were also an important source of information in the early phase of the decision process. These informants did not find the information in the online environment efficient but rather fragmented and confusing, or did not use digital channels at all. They also highlighted that when making financially bigger purchases, offline contact is needed.

“Well the proper information source was the sales representative. You couldn’t say anything certain and clearly based on the Internet information - - the information wasn’t so clearly told there that it would give an overall picture.” Andrew

“Well it was the personal contact. I searched for the information but like I said, I asked them all to come and visit. Maybe it’s that when the price is high I wouldn’t just order from the web shop ha ha - - And yeah, for example, when you think that I wanted all my windows to have Venetian blinds, and the blinds have quite a lot of differences even in their appearance, so I wanted to see what they looked like.” Juliet

“I just waited for someone to contact me. It was better to let the professional find out and especially this window switching thing was so difficult that I thought that I didn’t even want to start thinking about it myself.” Ross

Trade fairs and hardware stores

Trade fairs and hardware stores were visited to see and feel the physical products and get an overall impression of the available window/door models. These informants thought that online information was not sufficient. However, trade fairs and hardware stores were never the only source of information.

“Well first of all I just wanted to see the window there, what did the work look like and what profiles do they have and what are the solutions for the outside of the windows and the structures of the windows and everything, like just like more detailed information about it.” Ruben

Magazines

All four informants who used magazines in their information search regarded them as trustworthy and factual. Information concerning products, not service, was searched.

“What sources did you find credible?” Well the comparisons, for example, in Tekniikan Maailma (Technical World, Finnish magazine). When people just compare something like ‘I think this is not the best window’ and they don’t use any measurements, when you can rely on facts it’s always better.” Larry

“Well a little bit in the magazines that I order and also the Rakentaja (construction) magazine I found from Google - - there is a lot of information that is provided by importers and wholesalers and like that so the professionals are writing there.” Hugh

“Well I searched all these window firms and read all the brochures online and flipped through the free magazines that had information about different windows from different firms and they also had all kinds of technical information as well. Those I read.” Trina

Thoughts during the information search

Thoughts and feelings during information search varied from negative to neutral to positive. Negative feelings were associated with difficulty in finding relevant and trustworthy information online by nine informants. Online information was found to be fragmented (eWOM), hard to understand (difficult terms when windows/doors were unfamiliar) or too vast. Interestingly, these informants varied from experienced online shoppers to minimal online users.

“Well it was arduous, very arduous - - to find out things that are not clear to me like what the temperature class means and how it differs between different windows. And when you try to compare the prices that if I take this one so I get it at this price

but some other firm has some other price and things like that; like it was very difficult.” Mina

“Well at least it would be nice to have some uniform norms or other explanations. Like if you have to compare what the heat retention capacities are and compare them, that wasn’t so easy to find out what it really means if some temperature class is bigger or smaller or what it means financially or in the consumption of electricity or in something else. There was too much technical information and terminology for me and I couldn’t find out those things. And I had to make the decision and those things were important to me.” Helen

“Well it’s nowadays like there is so much information that it goes so far that an ordinary guy like me cannot handle it. It goes easily to that nowadays.” Eugene

Positive feelings were also reported. Seven informants said their online search was effortless. Four informants said they felt insouciant since they viewed all the products in this category as high quality and therefore trusted all brands.

“Well nowadays basically everything is found on the Internet - - when you go to Google you find it, I found everything with Google.” Jarvis

“It went really nicely and effortlessly, everything was clear.” Ruth

The rest of the informants did not have any feelings or thoughts related to their information search.

5.1.3 Evaluation of alternatives

This chapter reports on how the informants evaluated their alternatives. Two informant groups were found whose evaluation process differed. First, 20 informants evaluated different brands. Second, ten informants evaluated different products or product features. Therefore this chapter is divided into these two subtitles.

Object of evaluation	Inf.
1. Evaluation of brands: 2-5 brands	20
2. No evaluation / evaluation of product features	10

TABLE 9 Object of evaluation

Evaluation of brands

During the information search phase, 20 informants found more than one brand with products that met their criteria. Most of the informants did not remember all the brands that were evaluated. The majority of the informants purchased the product from a sales representative offline (19) and only one online.

Evaluated brands	Inf.
Brand name forgotten	13
Brand A (when not purchased)	7
Skaala	6
Lämpölux	5
Brand B (when not purchased)	2
Alavus windows	1
Domus	1
Karelia	1
Joutsenon puutyö	1
K-Rauta	1
Lämpöcenter	1

TABLE 10 Evaluated brands

How are digital channels used in the evaluation of brands?

All the brands selected during the evaluation phase met the informants' priority criteria. Therefore, the informants needed further and deeper evaluations of the chosen brands. Consequently, new objects needed to be evaluated: some were new features and others became more important than earlier. Some companies were eliminated by the evaluation before the purchase decision.

The evaluation phase was complex. The target of evaluation varied from specific product features to service and overall brand image. Evaluation was based on the information gathered from the offline and online environments and the informants' own experience and knowledge.

Despite the complexity, common objects were evaluated. These are presented in Table 11.

Objects of brand evaluation	Inf.
Sales representative	10
Exact price	11
Service	6
Overall quality	7
Appearance	1
Fast delivery	1

TABLE 11 Objects of brand evaluation

In their evaluation of the alternatives, the informants used a lot fewer sources than in the information search: a fewer number and less time. As can be seen from Table 12, offline channels were used significantly more than online channels.

Sources of brand evaluation	Inf.
Purely offline	16
Purely online	0
Multichannel	4

TABLE 12 Sources of brand evaluation

The specific sources and number of users are shown in Table 13.

Offline		Online	
Sales representative	19	eWOM	2
WOM	8	www	2
Own knowledge	3	Coverage	1

TABLE 13 Sources of brand evaluation in more detail

The **sales representative** was regarded as a source of information about specific product features (e.g., price), an overall evaluation of the brand and its quality, and the image of the brand's service. Informants viewed the representative as a reliable source of information about the purchased brand.

Sales representatives were not only a source of information, but an important object of evaluation. The majority of the quotations coded in the evaluation of alternatives related to the evaluation of the sales representatives. The behavior of sales representatives awoke either strongly negative or strongly positive feelings and thoughts. All ten informants who evaluated representatives eliminated other brands based on the unsympathetic behavior of the representative. The behavior was described as pushy/aggressive, incompetent, disrespectful, desperate and arrogant. Also, the behavior of the purchased brand representative was reported as highly pleasant by all ten informants. A pleasant representative was described as being willing to serve, trustworthy, respectful, an expert and decorous.

"--well at least the style, they evaluated our old windows and other things, there was quite a difference. The other one wondered whether these really needed something that wow, that I felt like okay well apparently we have really bad windows. And the other one was really decorous and spoke matter-of-factly that well these are windows from that time and there could be a need for some renovation. This Brand B guy was much better, he was appreciative. - - He was like really decorous and customer service oriented, he explained and showed and was really appreciative of us, this Brand B guy." Helen

"-- the next best offer closest to Brand B was deleted just because of a feeling. The offer was a little bit higher, but even if it had been the cheapest of them all I would not have ever bought anything from him, the behavior was something - - the others were a bit cocky like this is a day job with well I know what I am speaking of. Others came to tell us that we have this kind of product and another just came to me like, how do I say it, like I felt like I was the customer that was like the target for their sales pitch. That I wasn't a person to everyone. But this Brand B guy was really decorous; if he had also been outrageous maybe this deal would have gone to others." Ruben

“Well it was good with Brand A. They gave time and space to the customer to decide in our own time and didn’t rush. One of the reasons I absolutely didn’t want to buy from this other firm was because they started to come to our house on Friday nights like here are the brochures and were so pushy pushy that buy buy. I understand that you have to close the deal and make money but you have to know the limits also and to be discreet; you have to understand that.” Wanda

WOM and eWOM were used by ten informants to gain experience mainly about the service but also about the quality and durability of the product. The most reliable source of information was WOM from renovation professionals and acquaintances who had purchased windows or doors themselves. eWOM was said to be unreliable, but it still affected the evaluation. Informants using WOM or eWOM eliminated alternatives based on reported experiences and/or confirmed their positive image about the brand. These informants reported that they had no problems in the evaluation phase.

“It cost €9,300 which felt kind of rough. But then I thought that it costs what it costs, I hardly think they want to rob customers, surely it would have been on the Internet if they were like robbers or something.” John

“There were a few who wanted to come and make an offer. But then I heard from the other firm things like they are not reliable and materials come from we don’t-know-where so I didn’t dare go for it, even though I heard that the prices are much lower, but cheap is not always good.” James

Their **own knowledge** significantly affected three informants. Their knowledge was gained through professional experience in renovating or previous brand purchases. Interestingly, when their own knowledge was highlighted, no other sources were used in the evaluation.

The **web** and the company’s website were used by informants who did not use WOM or eWOM or did not have experience in renovating. Interestingly, these informants regarded the evaluation as difficult. Difficulty was based mainly on the similarity of the brands. For these informants, price differences especially caused difficulties, since they viewed the brands’ products and qualities as similar. These informants used the companies’ websites to find information about the differences – and reported that they did not find any.

“Yes well when I had all the offers on my table I tried to find out what the reasons were for the price differences, do they have different features that cause one to be so much better than another. **Did you find answers for these?** Well no, as a matter of fact no, I did not.” Larry

“Yes and especially after everyone had visited us and demonstrated the products, I was really surprised that there were so little differences. It felt like the only competitive strengths were the price and delivery time.” Juliet

Coverage refers to the situation where one brand was selected to evaluate during the evaluation phase because it had noticeable advertisements in digital channels.

In summary, offline channels were highly significant in the evaluation phase. The role of online channels was not significant: Only one informant

reported that one of the alternatives, Lämpölux, was evaluated because they had strong coverage online. Only two informants used information derived from eWOM when evaluating alternatives. Only two informants used the company's website when evaluating alternatives.

No evaluation or evaluation of product features

Ten informants did not evaluate the differences between brands, but product features. Evaluation was minimal and overlapped with the information search and purchase decision. The decision process was very short overall. The informants had either a strong preference toward the purchased brand or no preference toward any brand. Therefore they did not evaluate different brands: the brand was already decided and the most apposite product was chosen within the brand's product assortment, or the product was chosen based on the set of criteria for desired features. Of the ten informants, seven bought the product online and used only web store information in their evaluation process. The rest (three) bought the product and installation service offline and used no digital channels in the evaluation phase.

When asked about evaluation, these ten informants stated that no evaluation was needed and often described the criteria that the purchase decision was based on. Although no evaluation was reported, every informant did evaluate—they had stiff criteria for their information search. Some of them also evaluated product features and how they affected price. Since the informants were not aware of the evaluation process, no strong feelings or thoughts were reported. The majority of the informants reported having neutral or relieved feelings.

"I did not have other options, I did not even think that the firm was Brand B since it was found from the online hardware store and I didn't pay attention to the brands there. The web store was just so clear, it was really easy to order from there." Rita

"Well in this case I just searched for the window that would fit the place and I bumped into Brand B and had a good experience with it so I thought that I should take it." Andy

"Well no, after I found the right size I just thought that it's enough and I don't have to think about it anymore or compare it to others." Edward

"There were some others also but it was just so clearly there and very easy and they had a discount also, so that was basically it." Jay

5.1.4 Purchase decision

In this chapter, different phases and aspects of the purchase decision are reported. The intensity of the purchase decision varied widely. Some informants had a short and straightforward purchase decision while others' journeys were quite long and complex. Purchase decisions concerning channel

choice, brand and content are presented in Table 14. These choices are reported in more detail in the following chapters.

Product purchase		Product and installation purchase	
Online purchase / Brand B	8	Offline purchase / Brand B	10
Offline purchase / Brand B	1	Offline purchase / Brand A	10
Offline purchase / Brand A	1		

TABLE 14 Summary of purchase decisions

Channel choice

Channel choice, for purchases made in online or offline environments, was not questioned by any informants. In fact, the channel choice was reported as axiomatic. Online buyers purchased the product from taloon.com or netrauta web stores. The average purchase value was €900; the prices ranged from €190 to €1,900. Informants who purchased offline made their purchase through the brand's sales representative. The prices of the purchases varied from €1,000 to €25,000, with the average purchase price being €9,500.

The eight informants who purchased online simply bought the product because it was available in the web store. All of them said that ordering was easy and the web store was simple to use. Honest, exact and clear information about size, color and price alternatives were required. All online buyers purchased only the product; the installation was done by them. All online buyers had experience in renovating, either by profession or as a hobby.

Brand and product choice

Purchase decisions were based on the features that were previously evaluated. As expected, the main criteria were product features, such as size, appearance and some technical features that the informants wanted at the beginning of the decision journey (e.g., warmth class).

Two main groups were formed, based on the differences in purchase decision criteria.

Purchase groups	Inf.
1. Purchase decision with no comparison	10
2. Purchase decision between 2-4 brands	20

TABLE 15 Purchase groups

The first group of informants, mainly online purchasers, decided on the purchase when they found one product that met their criteria set. No other products were considered. Therefore, the decision process was strongly linked to the evaluation and information search.

The second informant group consisted of informants who made a decision between 2-4 different brands. Contrary to the first group, these informants did

not make the purchase decision at once when their original criteria were fulfilled. These informants had more brands and products that fulfilled the previously decided criteria set. The purchase decision was therefore based on the differences informants found between brands. Consequently, the customers who compared brands used more effort in making the purchase decision.

The purchase decision phase of both groups is reported separately in the next chapters.

Purchase decision with no comparison

These informants who did no comparison in purchase decision phase were the same informants as those who did not evaluate alternatives in the evaluation phase. Seven informants purchased the product online and three informants offline. The decision process was short and the purchase decision was strongly linked to or co-occurring with the evaluation and information search.

No comparison	Inf.
All original criteria were met	10
Exact price	2
Price offer	2
Fast delivery	1
Positive image	4

TABLE 16 Purchase decision with no comparison

All informants who purchased from web store reported that the web store was simple to use, it included honest and clear information and that choosing the product and ordering was easy. Although only four informants said that the brand image or experience affected their purchase decision, it can be stated that a positive brand image strongly affected the purchase decision in nine informants' decision process: these informants reported having a positive brand image or positive previous experience with the brand.

Consequently, since the informants did not compare other brands, it can be stated that brand image had a strong influence on the purchase decision. Two informants did not have any interest toward any specific brands at all.

Feelings during the purchase decision varied from neutral (eight informants) to negative (two informants). Negative feelings related to insecurity about whether they ordered the right product online.

"There were some others also, but it was just so clearly there and very easy and they had a discount also, so that was basically it." Jay

"No special feelings, just basic web store. I trusted that it works properly." Jack

"Well, I guess the experiences when you have bought earlier, so it provides some trustworthiness. It was just one window, so it was the easiest thing to click on it and put it in the shopping basket in the web store. Of course when we had bought bigger purchases, we ordered it through a sales representative. These were quite easy, just order them and install and nothing special." Edward

Purchase decision between 2-4 brands

The informants who made a purchase decision from among different brands thought that the quality of the product was sufficient/good/very good in all alternatives. The purchase decision differentiated from earlier decisions in that there were more factors affecting the decision and the process was longer.

Purchase decision based on:

Price + sales representative	7 (3 Brand B, 4 Brand A)
Sales representative	4 (2 Brand B, 2 Brand A)
Price	4 (3 Brand B, 1 Brand A)
Overall quality	3 (2 Brand B, 1 Brand A)
Contract agreement	1 (Brand A)
Turnkey renovation service	1 (Brand A)

TABLE 17 Purchase decision between 2-4 brands

The influence of the sales representative was significant in this phase: 11 informants out of 20 within this group made the decision somewhat based on the behavior of the brand representative. Four customers made the final decision based solely on the representative: two because the sales representative was the first to arrive and two because the representative was seen as an expert and trustworthy. The majority of these informants (seven) made the purchase decision based on both reasonable price and a pleasant sales representative. Two of these said that the price was secondary compared to the representative, others stated that they were equal.

“The salesperson and his professional skills were the determining factor, it could have been Brand A as well or the third option, but the seller who visited us turned it around to Brand B. They were more professional and they could do the measurements better for this old house, which was difficult because the windows had to be installed for a very narrow space and the measurements were very important to us. It was the thing that sealed the deal for Brand B.” Paul

When the purchase decision was based solely on price, no differences between brands were found. The informants thought that the quality was as good in every brand. Also, one informant found the brands similar and based the purchase decision on some specific clauses in the agreement.

“At the point where I had all the specs and the features I wanted, it was just the price that made the difference after that.” Wanda

Overall quality refers to a strong positive experience with or image of the chosen brand. With two of these informants, a positive image was created through positive WOM.

“Still I had the image at the back of my head that Brand B made earlier that they are good quality - - nevertheless, the renovation will cost thousands and I thought that since Brand B had created a quality image, so I thought I want to use that firm.” John

One informant made the decision based on his laziness:

“I want to emphasize that the laziness was the biggest reason that when they said that you don’t have to do anything, that you don’t have to get some circular saw or finely chewed wood or anything, that they get everything as a turnkey service.” Bob

Twelve informants reported positive feelings: feelings related to satisfaction and trust in a good choice and expectations toward the outcome. Five reported neutral feelings or did not have any specific thoughts related to the purchase – it was just considered good to be done. Three reported negative feelings: the informants were uncertain whether the delivery would be on time or thought the purchase was expensive.

Purchase process: Service

After the purchase decision was made, the informants waited for the product(s) to be delivered. Out of the 30 informants, 20 purchased installation of the products from the brand and ten installed the products themselves. Therefore, the service experiences varied between these customers.

First, the product purchasers reported service experiences relating to delivery time (9) and reclamation (1). Second, the product and installation purchasers reported service experiences related to installation.

Product purchase	Inf.	Brand
Negative service experience:		
Reclamation problem	1	Brand B
Positive service experience:		
Reclamation handled well	1	Brand A
Delivery on time	8	7 Brand B, 1 Brand A
	10	

TABLE 18 Service experience of pure product purchasers

In summary, informants who purchased only the product without installation service, reported experience as positive since delivery functioned as promised. Only one reported a problem with reclamation.

“No bad things came across, more like this worked really smoothly and it was easy to choose and everything worked really well.” Jack

The service regarding installation and other purchase-related services is reported in the next chapters.

Product + installation: service experiences	Brand	
Only negative	2	1 Brand B, 1 Brand A
Only positive	9	4 Brand B, 5 Brand A
Negative and positive	9	5 Brand B, 4 Brand A
20 informants		

TABLE 19 Experience of product and service purchasers

Informants with positive experiences created the majority group (18). The group of informants with negative experiences was also large (11 informants). Almost every informant with negative experiences also had positive experiences (9 in total).

Product + installation: negative service experiences	Inf.	Brand
Communication problems: brand to buyer	9	6 Brand B, 3 Brand A
Delay	8	4 Brand B, 4 Brand A
Untidiness	4	3 Brand B, 1 Brand A
Communication problems: brand to fitter	3	3 Brand B
Sloppy / rushed	2	1 Brand B, 1 Brand A
Reclamation:		
wrong product	3	1 Brand B, 2 Brand A
broken in delivery	1	Brand B
broken in installation	1	Brand B
11		5 Brand A, 6 Brand B

TABLE 20 Negative service experiences

Informants with negative experiences reported them broadly and many times during the interview. A few interesting observations were made: First, informants directed the negative feelings toward the brand or the brand representative. Even when the installation workers were criticized, the informants deduced that the original problem was with the brand, for example, not communicating well enough with the window fitters or giving them too little time for installation. Second, the negative experiences related mainly to insufficient communication from the brand to the customer.

“The mess was everywhere; it was really bad. So if you could say something about it that no one informed me about anything about how messy it would be, that I should have covered everything, but I didn’t know it. Like, for example, our bedroom was full of these styrofoam pieces and sawdust and I found it even in our bed and we did not realize that it could happen. So that was a bad cock-up.” Helen

“And there were multiple reclamations with him also and he said that he did not want to have anything to do with us and he did not promise to inform us about things he should have, so we had to do those by ourselves.” Jarvis

“Well (.) when something comes late they could have informed us a few days or a week earlier if they knew.” Hugh

Next, positive experiences during the installation are represented.

Positive service experiences:

Professional installation	15	(7 Brand B, 8 Brand A)
Communication brand to customer	9	(6 Brand B, 3 Brand A)
Tidiness	3	(3 Brand A)
Sales representative	3	(2 Brand A, 1 Brand B)
	18 informants	(9 Brand B, 9 Brand A)

TABLE 21 Positive service experiences

Positive service experiences related mainly to window fitters. Interestingly, when negative experiences were reported, almost at once, positive experiences related to window fitters were also reported. Also, the communication was highly appreciated when successful.

“Gentlemen came at 7 a.m. and at twenty to two, everything was done and our whole house was cleaned so it was quick and tidy. If I had only known that it would be so easy I would have had them renovate the rest of the house at the same time.” Bob

“Well I have renovated myself also and those guys were really professional. It was a pleasure to watch them working. It didn’t take time when they removed the window and installed the new one and I saw the whole thing and they insulated them really well and did everything properly. It was really nice to watch how professionals do their job.” Eugene

In summary, service awoke strong positive and negative feelings. When analyzing the purchase process individually, the strongest experiences related to installation service: positive for the professional window fitters and negative for insufficient communication from the brand to the customer. Also, the brand was considered responsible for the negative experiences, but when positive experiences occurred the window fitters were thanked.

5.1.5 Post-purchase evaluation

Post-purchase evaluation was made after the purchased products were installed. Post-purchase evaluation included an evaluation of the product, service and overall experience. There was only one negative evaluation about a product. Service was evaluated both negatively and positively. The informants’ overall evaluations varied from positive to negative.

Product evaluation

All evaluations concerning products were positive except for one. One informant was dissatisfied with the fogging of the window. With three informants, the products were not yet installed, therefore they were not evaluated. Five informants said that the product could not yet be evaluated, since they did not know how the products would function during the winter. With these informants, the windows were evaluated based on their experiences so far.

Some informants evaluated products more deeply and widely than others. These informants had also found more than one positive feature in the products. Product evaluation is represented in Table 22.

Product evaluation	Inf.	Brand
No specification for "good product"	14 inf.	9 Brand B, 5 Brand A
Good appearance	12 inf.	8 Brand B, 4 Brand A
Lessened noise	5 inf.	3 Brand B, 2 Brand A
Increased light	5 inf.	3 Brand B, 2 Brand A
Good functionality	4 inf.	1 Brand B, 3 Brand A
Better heat insulation	3 inf.	2 Brand B, 1 Brand A
Better air ventilation	2 inf.	1 Brand B, 1 Brand A
Easier to clean	1 inf.	Brand B
Not installed yet	3 inf.	2 Brand B, 1 Brand A
Negative: fog	1 inf.	Brand A
	30 inf.	19 Brand B, 11 Brand A

TABLE 22 Features of product evaluation

"Well they were so old, so these current ones are quite different, the lock is different and it works differently and also the noise quieted down, we have quite a few airplanes here that fly above our house but you cannot hear them anymore." Eugene

"These new windows have these Venetian blinds in them and they work really well and especially, we live next to the highway and we can close the blinds really well at nights and no one sees us even when we have lights on." James

"We have been really satisfied with the windows; these are just like we agreed, although I cannot say how these will be during the winter, but so far we like them and they are as we expected." Joanna

Service and overall evaluation

Each informant's overall evaluation was based significantly on the service he or she received.

Online and offline purchasers varied in their service evaluations: Informants who purchased online evaluated service as the service they received from the

web store. Informants who purchased from a sales representative evaluated service as all the service from the brand, including the sales personnel and window fitters. Therefore, these evaluations are reported separately.

Informants who purchased online

Informants who purchased online targeted their evaluation at the functionality of the web store, not at the brand. The informants evaluated the process as neutral or positive. Many of them were surprised with the evaluation question and did not know how to answer it—they simply purchased the product they needed at the time and installed it. All reported the overall experience with the web store as easy, straightforward and appropriate for their needs at the time.

There was no or very little communication between the informant and the web store. Surprisingly, seven out of eight informants highlighted that this was a good feature. The only informant who wished for better communication was the one who complained of defects. Those who had some communication with the web store were pleased with the quick response. Online purchasers' evaluations were a combination of good products and easy purchase processes in the web store. Therefore, all the evaluations were neutral to positive.

"It worked as I expected, I did not expect anything special with the contact and services, but the experience I had was good." Jack

"This was really clear, this process and everything, and I am satisfied with this whole system and the result, and so I can recommend it." Lena

Informants who purchased offline

A total of 22 informants purchased products from a sales representative. Of these, 20 purchased installation service and products, whereas only two purchased products only. With all informants, the service experience was significant when evaluating the purchase process.

Post-purchase evaluation: Offline

	Product	Sales	Installation	Overall evaluation
positive	19 (Brand A 11, Brand B 8)	13 (Brand A 7, B 6)	16 (Brand A 9, Brand B 7)	14 (Brand A 7, Brand B 7)
negative	1 (Brand B)	9 (Brand A 4, B 5)	3 (A 1, B 2)	4 (A 3, B 1)
conflicting				4 (A 1, B 3)
	(2 not installed yet)	(2 no installation + 1 not installed yet)		

TABLE 23 Post-purchase evaluation of purchase made offline

Informants who purchased offline based their overall evaluation on the experience with the sales representative and window fitters. Product evaluation had no role in the overall evaluation. Evaluation of the sales representative had a more significant role on the overall evaluation than the window fitters.

“Well yes we have been satisfied with these products and they increase the brightness here and the balcony door is also changed, and yes we have been satisfied, if you do not think about the mess.” Helen

A total of 17 informants out of 22 spread WOM: five spread negative WOM and 12 positive WOM. All informants who evaluated the purchase process negatively spread negative WOM. Furthermore, one informant whose evaluation was conflicting created negative WOM. Positive WOM was spread only when the whole process was positive: the product, the sales representative and the window fitters. Additionally, one informant created positive eWOM.

“The neighbors were here to look at this and it started to make them laugh when things proceeded so slowly and there were a few subplots also, and because of this the neighbor did not purchase from Brand A but from Brand A’s competitor.” Peter

“--I told one neighbor and it didn’t take long for him to call Brand A and he has changed two doors already.” James

“Of course I have talked to my friend - - I have praised the good delivery and how everything went smoothly, and as I said that everything went 120% as I had thought and even better.” Hank

5.1.6 Summary

To summarize, multiple informant segments of buying behavior were formed in every phase of the purchase process, since the informants’ paths to purchase were quite complex and differed substantially. **Need recognition** for window/door purchasing started mostly as part of house renovation (21 informants out of 30). Triggers were mainly product related (e.g., poor warm insulation, bad appearance) but also social (telemarketing, WOM). Feelings and thoughts varied widely; positive and negative feelings were mostly concurrent. Positive feelings were based on trust in the process or brand, or trust in the informant’s own capability in renovating. Negative feelings resulted from stress about time and insecurity about how the process would proceed.

Information search was divided into passive and active search. **Passive information search** included brand familiarity and the informant’s own knowledge of renovation. Informants who had positive prior experiences did not search for information regarding service, unlike other informants. An informant’s own knowledge about renovation was utilized in understanding the information gathered during the information search, evaluation and purchase decision phases.

Active information search was divided into two entities: the object of the information search and the source of the information search. Nearly all informants had problems in accurately describing what they were searching

for—the informants wanted to have an overall understanding of the products and services, and merely getting “a good product.” When asked to specify, the most common features named were: price range, brands, size, appearance and warmth class. Also, all service purchasers (20) searched for service-related information and it was considered important.

The sources of the searched information varied widely. First, digital channels were strongly utilized: 25 informants used online channels. Out of these 25, six utilized only digital channels while the rest (19) utilized both online and offline channels. Only five searched for information purely in the offline environment. The use of online channels awoke both negative and positive feelings: Negative feelings came from difficulty in finding relevant and trustworthy information, eWOM that was too fragmented, factual information that was hard to understand and information that was too vast. Interestingly, these informants varied from experienced online shoppers to minimal online users. Positive feelings came from effortless online search and insouciance due to the high quality of all the alternatives.

The online channels that were utilized, in order of popularity, were the company’s website, Google search, eWOM forums and web stores. General information was searched from Google. The company’s website was regarded as trustworthy and it was visited to gain both overall information and specific information about product features. Quite logically, information from a web store was utilized only when a purchase was made online and for the majority of informants, it was also the only information source. In addition, nine informants utilized eWOM in service-related information searches. Interestingly, all nine reported that eWOM was unreliable and not important, but it was observed that eWOM did impact the evaluation of alternatives; strong negative WOM made informants re-evaluate prior searched information and strong positive WOM confirmed earlier gained positive brand image.

The offline channels that were utilized were WOM, brand representatives, own knowledge, trade fairs, hardware stores and magazines or advertisements. Offline WOM was regarded as the most trustworthy information source and it had a significant impact on information search, evaluation and purchase decision. Also, the brand representative was used as an important information source by every informant who purchased from a brand representative. The effect of brand representative was especially highlighted in the evaluation of alternatives and in the very beginning of the information search. Informants who utilized a brand representative in an early information search did not use digital channels at all due to their fragmented and confusing nature, and therefore needed offline assistance. In addition to brand representatives, trade fairs and hardware stores were visited to see and feel the product, when online information was not felt to be sufficient.

In the **evaluation of alternatives**, two different groups were found: informants who evaluated different brands and informants who evaluated different products or product features. The first group had several brand alternatives that all met their criteria set. Therefore, further and deeper

evaluation of the chosen brands was needed. The target of the evaluation varied from specific product features to service and overall brand image. Evaluation was based on information gathered from offline, online and the informant's own experience and knowledge. Offline channels were strongly emphasized: a majority used purely offline channels, including sales representatives, WOM and own knowledge. Only four utilized both offline and online, including eWOM and the companies' websites. None used only online. The second group did not evaluate brands but only product features or did no evaluation because the brand was already chosen. The majority of these purchased from a web store and some of these used only web store information in the evaluation process. These informants' evaluation process was very limited or not identified, since they practically chose the first alternative that met their criteria.

Purchase decision was identified through three dimensions: channel choice, brand choice and content (product or service). Channel choice, a purchase made offline or online, was found to be axiomatic. The main criteria in purchasing were product-related features, such as size, appearance and some technical features that were set at the beginning of the decision journey (e.g., warmth class). Brand and product choice differentiated between two segments: the purchase decision was made between multiple brands or the purchase decision was made with no comparison between brands or products. The latter group consisted mainly of online purchasers. The majority of these decided the purchase when their criteria set was met. Therefore, their process was short and the purchase decision was strongly linked to or simultaneous with the evaluation and information search. Informants in the first group made the purchase decision between multiple brands. These informants used more criteria in the purchase decision and their process was longer. The effect of a sales representative was highlighted: eleven out of 20 informants based their decision on the behavior of the brand representative. Price was emphasized when no other differences between brands were found.

In addition to the purchase decision, delivery and possible installation service was included in this phase. Customers who purchased only the product reported service experience related mainly to delivery time. Customers who also purchased the installation service reported service experiences related to installation and the brand representative. Service awoke significantly strong positive and negative feelings, with the majority being positive. When negative experiences were reported, they were reported broadly and multiple times. In summary, negativity was caused due to communication problems. Also, the communication was highly appreciated when successful. A few interesting observations were made. First, informants directed the negative feelings at the brand or brand representative. Even when the installation workers were criticized, the informants deduced that the original problem was with the brand representative. Second, negative experiences related mainly to insufficient communication from the brand to the customer and positive experiences related mainly to window fitters.

Post-purchase behavior included the evaluation of the product, service and overall evaluation. All product evaluations were positive except for one; interestingly half of the informants could not specify why they were satisfied with the product and nearly half evaluated the product positively because of good appearance. This supports the findings that customers had difficulties in searching for relevant information and problems with understanding it. The overall evaluation was based significantly on service. Informants who purchased from a web store compared to informants who purchased from a sales representative differed significantly. First, informants who purchased from a web store evaluated the functionality of the web store, not the purchased brand. All reported overall experience as easy, fluent and appropriate for their needs at the time. Interestingly, there was no or very little communication between the informant and the web store and the majority highlighted this as a good feature. Second, informants who purchased from a sales representative highlighted the service in all their evaluations, including experience with the sales representative and the window fitters. Product evaluation had no role in the overall evaluation. Also, a large number of informants, 17 out of 22 service purchasers, spread WOM. All informants who evaluated the purchase process as negative or had a conflicting evaluation spread negative WOM. Positive WOM occurred only when the whole process was evaluated as positive. In addition, one informant created positive eWOM.

Analysis of customers who purchased online

When observing the created groups and the differences between informants, it can be stated that the purchase processes varied vastly and were quite fragmented. Therefore, it should be acknowledged that the biggest difference was found between customers who purchased online compared to customers who purchased from a sales representative. No difference between customers who purchased from Brand A compared to Brand B was found, neither between customers whose purchase was initiated by themselves compared to initiative awoken by the company nor any differences between different age groups or sexes. Although, the reason for the differences between these two groups may or may not result from their purchase channel but from other variables, such as a lower purchase price, self-installation and no need for communication. Since this study aims to describe the phenomena and not to seek causality between predecessors and consequences, the characteristics of these groups should be observed. Therefore, in what follows, the analysis of customers who purchased online is presented since it was one of the major findings of this study.

The online purchasing process was shorter and the different phases of the customer decision process were strongly concurrent or hard to identify. All online customers made their purchase decision alone and installed the windows themselves. Everyone had experience with renovating, either as a profession or hobby. The purchases were the smallest among all the interviewees, under

€1,000. Communication between the customer and the company was limited and very straightforward. The customers' overall evaluation of the whole purchase process was all in all neutral. Moreover, the purchase process was reported as commonplace and the interviewees had difficulties in answering the questions, since they "just wanted to find one" and "no other thoughts" were identified.

Need recognition was very short. No attention to the features of the old windows and doors was paid; interviewees reported that they simply had to do the renovation as a part of a bigger renovation. The information search, evaluation and even purchase decision were intertwined and very short timewise as a part of the whole purchase process. The interviewees practically chose the first alternative that met their criteria. These purchase criteria were predetermined and simple. Due to the shortness and concurrence, the interviewees could not separate the alternatives: either they said that every brand that was available was an alternative or that there were not any alternatives. Information search and evaluation were done mostly online; only a few searched for information from hardware stores. The search was conducted through Google and no brand-related search was performed. The searched information was size, availability and price; no quality or endurance was searched for, contrary to offline purchasers.

Online purchasing was found to be routine, a good, functional way to purchase due to simplicity and shortness. However, some interviewees reported it was also laborious, since everything has to be found out and done alone. No WOM was reported. Communication was done solely between the customer and the web store, not with the purchased brand. Communication was minor and no need for more communication was reported. Evaluation was targeted purely toward the functionality of the product.

"Well I did not ponder over anything basically since this is a rather small thing and when I found a suitable one and where I could choose the size flexibly I just ordered it and that's it." Jack

Three models of customer purchase process

To sum up, three different customer journeys are illustrated to demonstrate what role online had in customer decision process. Created groups are customers who utilized both online and offline channels in their purchase process (Figure 6), customers who utilized only digital channels (Figure 7) and customer who used only offline channels (Figure 8).

First, customers who utilized both online and offline channels created the largest group of 19 informants. These journeys had most variation during the whole purchase decision process.

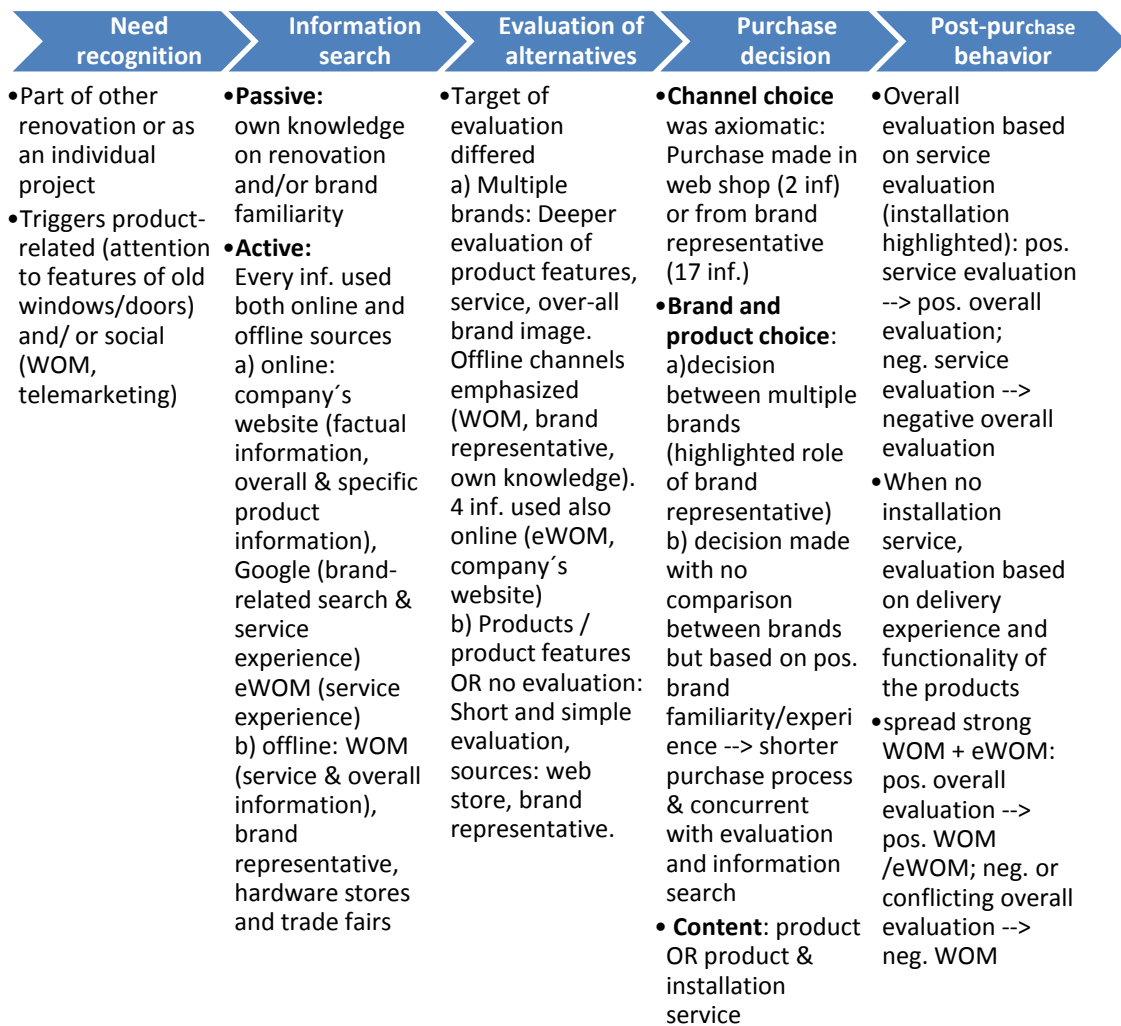


FIGURE 10 Customer decision process in multichannel

Second, customers who experienced the purchase decision process in purely digital environment is illustrated next. Only six informants from thirty used no offline channels. It must be noted, that this group is very similar to customers, who made the purchase order from web store. The difference is that two informants who ordered from web store searched information also from hardware stores, which is why these customers are not included in this illustration. Otherwise the customer journey was identical between these two groups.

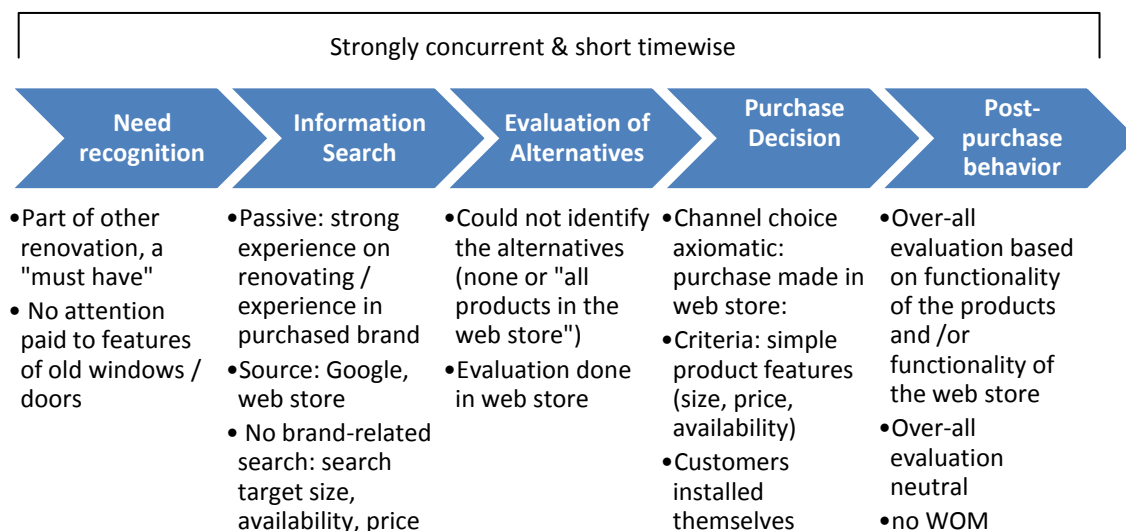


FIGURE 11 Customer decision process purely in online environment

The last group, customers who experienced their purchase decision process purely in offline environment, is illustrated next. This group consisted of only five informants. Interestingly, information search and evaluation of alternatives were quite concurrent with all informants. This is most likely because the role of brand representative was highlighted in both phases; as main source of information and as main criteria for evaluation.

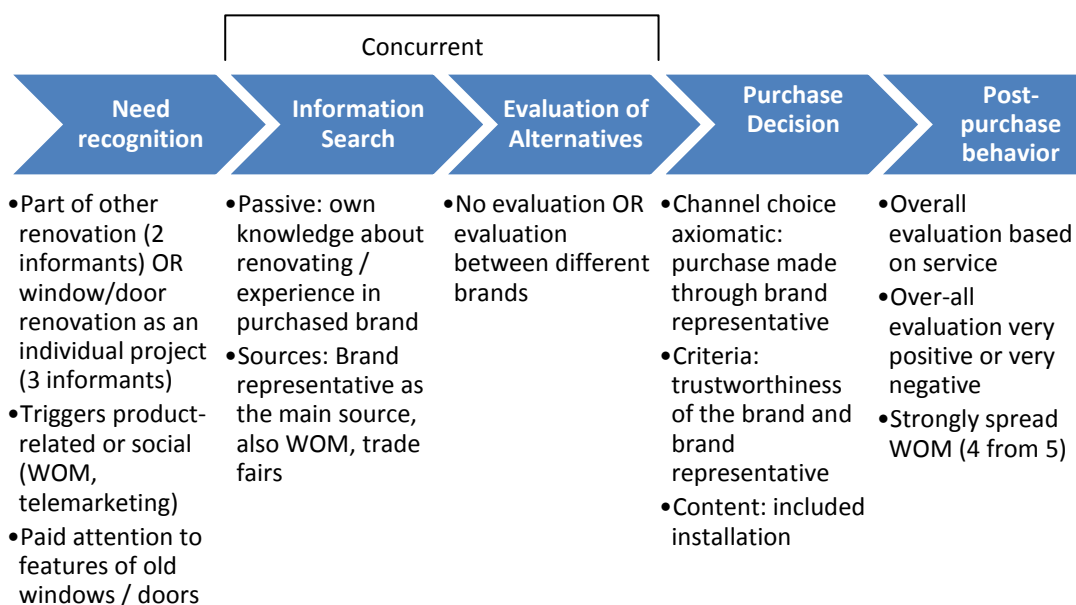


FIGURE 12 Customer decision process purely in offline environment

5.2 Fluctuation of customer brand engagement during the customer decision process

This second section of the results describes the fluctuation of CBE during the customer decision process. All informants were analyzed to find different CBE states.

In this study, engagement is acknowledged as the three-factor CBE scale by Hollebeek, Glynn and Brodie (2014) and their definition of engagement: 1) positive brand-related activity occurs in brand-customer interactions, and 2) activity is cognitive, emotional and behavioral, with all dimensions co-occurring. Cognitive activity in this study relates to positive thoughts and evaluations related to the purchased brand, Brand A or Brand B. Emotional activity in this study relates to positive feelings and/or demonstrated affection related to the purchased brand. Behavioral activity in this study relates to positive acts, such as the amount of time and effort used, or moving forward with the purchase process related to the purchased brand. (Hollebeek, Glynn & Brodie, 2014.)

First, every informant was analyzed uniquely and different dimensions of customer brand engagement during the whole decision process were identified. Second, groups were formed based on similarities in the creation of CBE. Finally, the groups were analyzed and all relevant common and differentiating features were observed.

When analyzing individual purchase decision processes, five main groups of CBE were found (Table 24). The levels of CBE differed between the different groups of customers; no link between these groups and the groups formed in the chapter Four were found.

Groups of customer brand engagement development	Number of informants
No engagement during purchase process	15
Growing engagement during purchase process	5
Engagement during early phases of purchase process	3
Engagement during/after purchase decision/post-purchase phases	5
Engagement during purchase decision phases	2
Total	30

TABLE 24 Fluctuating customer brand engagement

5.2.1 No engagement during the purchase process

Half of the informants were not engaged to a purchased brand. No engagement was a result of neutral or negative brand-related interactions. Therefore, no positive emotions, behaviors or cognitive processing were identified at the same time – in some cases not at all.

Neutral feelings were related to low involvement and rationalization during the purchase process. Customers simply wanted to satisfy their physical needs and proceeded in the purchase process based merely on rational decisions—no emotions were identified by the majority of these informants. Many customers were not interested in the purchased brand and in some cases, the customers could not even remember the name of the purchased brand. Also, the majority of the web store purchasers (six out of eight) said they communicated with the web store and did consider that they were not interacting with the purchased brand. Consequently, no brand-related communication was observed with them.

“I knew that I would purchase and I just looked at where should I buy it and that was it - - I had no special thoughts ha ha just that those had to be changed and yeah ha ha no other things and no big deal.” Jay

Negative brand-related activity was observed among five informants. Negative activity focused on the cognitive and emotional dimensions that the brand representative or window fitters evoked. Also, negative engagement behavior was presented through negative WOM. Therefore, negativity was highlighted in the purchase and post-purchase phases. Customers with negative emotions were highly conscious of them and consequently, this highly influenced their evaluation of the whole purchase process. Emotional and cognitive negativity included the formation of distrust toward the brand, mostly about service, insecurity about one’s own purchase choice, an experience with conflicting information and an experience with poor customer service. Negativity was also related to untidy window fitters and communication problems with the brand representative.

“A little disappointment, it was quite a mess and we thought that it would not be so messy but it was, the whole house was quite a mess so it was disappointing.” Joanna

5.2.2 Growing engagement during the whole purchase process

Growing engagement was identified with five informants: three of them were customers of Brand A and two of Brand B. Engagement was identified at the latest when the information search began. Before need recognition or the early phases of the information search, no positive brand-related thoughts, actions or feelings were observed. After engagement was evoked, all brand-related feelings, thoughts and actions were positive toward the purchased brand, product or brand representatives.

Three dimensions of engagement, cognitive, behavioral and emotional, were almost always concurrent. All three dimensions were clearly observed in most of the phases of the purchase process. Cognitive engagement was identified most clearly when informants were remembering positive encounters with the brand representatives during and after the purchase process. The informants also recalled positive experiences related to the functionality of the product during the post-purchase phase.

"Well I have said things like the heating expenses probably get smaller and also that I like the light in here and also the fresh air ventilation. Those are really good features." Agnes

Emotional dimensions included trust in the brand and the ease of purchasing the brand's products and/or services.

"I was really satisfied that it went so easily." Justin

"I do not have to call anywhere else but Brand A and this specific sales representative directly so that he should pay another visit to us." Bob

Behavioral engagement included positive WOM, positive communication with the brand representative and window fitters, positive experience when using the brand's products and proceeding further in the purchase process.

5.2.3 Engagement during early phases of the purchase process

With three informants, engagement was observed only during the early part of the purchase process: during need recognition, information search and/or evaluation of the alternatives.

Engagement was identified through positive brand-related feelings, cognitive processing and behavioral aspects. In the early phases, the purchased brand was strongly favored since the informants had positive experiences with the brand or a positive image caused by positive WOM. This resulted in CBE and strong brand involvement. Consequently, other brands were at a disadvantage: the effort used during the early phases of the customer decision process was clearly channeled to the purchased brand.

CE ceased during the purchase process. With two informants, engagement ceased when the informants had negative experiences with the brand representative. With one informant, engagement ceased when the informant's positive brand-related activities changed to neutral and the informant could not differentiate the brand anymore from competitors. In sum, problems could be summarized as communication problems from the brand to the informants and an inability to solve problems quickly.

"My thoughts were that this seems good and when I saw it at the neighbor's and it functioned well, I have the courage to buy it - - at some point I thought that maybe I ordered from the wrong brand." Peter

5.2.4 Engagement during or after the purchase decision or post-purchase phase

With five informants, two Brand B customers and three Brand A customers, customer brand engagement was developed during the purchase decision phase. Before that, no dimensions of engagement were identified: the informants did not favor any brand and in some cases only negative features

were observed. After the customer brand engagement was identified, engagement stayed in force.

Customer brand engagement was formed based on all dimensions: emotional, cognitive and behavioral brand-related actions. With these informants, behavioral engagement was a consequence of positive feelings and thoughts. Positive experiences were founded mostly on the actions of the brand representative and positive WOM. Positive experiences with the brand representative were reported as exceeding service expectations: reclamation was handled quickly, delivery was fast and installation was exceptionally tidy. Also, all customers reported that the brand representative was in active communication with them and feedback was asked for after the purchase and installation. This was appreciated, since the informants did not have to call the firm, but the brand representative was unprompted in all communication. All positive encounters led to brand trust, creation of positive WOM and planning a new window/door renovation.

“When the sales representative from Brand A came here and before the purchase decision was made and everything, everything just fell into place and I thought that this was it.” Eugene

“Brand A reminds me of the special experiences that when the job was done, the sales representative came afterwards to see if everything was okay and were we satisfied, so he kind of came to make sure and that felt really nice.” James

5.2.5 Engagement during the purchase decision phase

The last group was formed by two informants: engagement was observed only from the evaluation of alternatives to the early stage of the purchase decision before the product installation. Engagement was formed because the informants had strong positive interactions with the brand representative in the early purchase phases. These interactions evoked emotional, cognitive and behavioral brand-related actions. Informants reported trust and confidence in the brand representative and brand.

“It was the guys, they were much more professional and did the sizing better since this is an old house and the windows must be fitted into really small and tight gaps, so the sizing is really important to be done correctly.” Paul

Engagement ceased once negative interactions were experienced. Negativity related to negative encounters with the sales representative; poor communication, which led to uncertainty and distrust; negative encounters with installers; and untidiness, which led to an unqualified impression of the brand.

5.2.6 Summary of the fluctuation of customer brand engagement

The majority of the informants were not engaged, as half of the informants were not engaged during any phase of the purchase process and only five informants

were engaged during the whole purchase process. The last ten informants were engaged during some phases. Consequently, CBE fluctuated mostly between informants, but also strongly between different purchase phases.

When engaged, the customers experienced all three engagement dimensions simultaneously during one purchase process phase. An emotional dimension was formed mainly on trust in the brand through a brand representative or earlier brand purchase experiences. Cognitive dimensions were identified by remembering positive experiences with the brand representative. Behavioral dimensions were identified by proceeding in the purchase process, generating positive WOM, intentions to repurchase and positive experiences from the use of the product.

When no engagement was observed, reasons varied from negative experiences to neutral attitudes toward the purchase. One major reason was the rationality of the purchase process, and consequently no positive feelings toward the brand were reported. When engagement ceased, the main reason was that the informants reported negative communication with the brand. In summary, engagement was mostly affected through communication from brand to customer. Pleasant, fast, active and decorous communication led to positive emotional, cognitive and behavioral brand-related actions.

The most critical phase seemed to be the purchase phase with installation services. This was also the phase when the most interaction was needed. It seems that from the three dimensions of CBE, cognitive and emotional dimensions are the most difficult to create and identify, whereas behavioral engagement is more easily awoken.

To sum up, illustration of how different CBE levels occurred during different phases of customer decision process is presented in Figure 9. The fluctuation of CBE levels is also illustrated through these five identified groups.

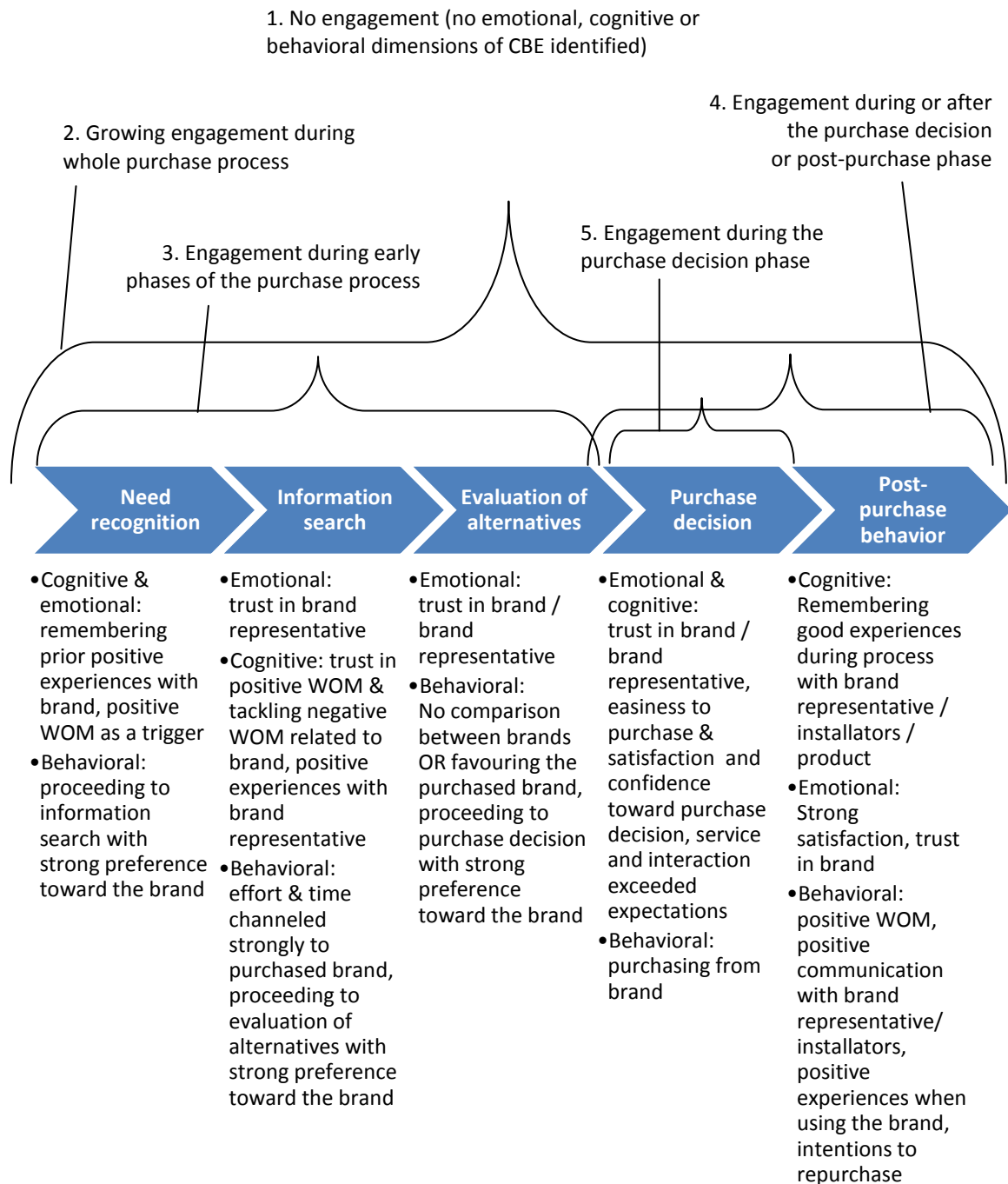


FIGURE 13 How CBE occurs and fluctuates during customer decision process

6 CONCLUSIONS

The final chapter in this study discusses the main empirical findings presented earlier and their relationship to earlier studies discussed in the theory chapter. The research questions proposed in the introduction are finally answered. Also, theoretical contributions as well as managerial implications are discussed. Finally, this study is evaluated in the light of its main limitations that create suggestions for future research.

6.1 Theoretical contributions

This study strongly supports earlier findings that customers are combining both online and offline channels for their individual and complex buying journeys (Gupta, Su & Walter 2004; Frambach, Roest & Krishnan 2007; Novak, Hoffman & Yung 2000; Wymbs 2011). Yet, the role of online channels varied mostly depending on the purchase phase when observing customers as entirety. Online channels were most important during the active information search: eWOM affected significantly customers' perceptions on brand image and service quality and information gathered from company's website was held very trustworthy and it was used to gain both overall information and more detailed information of important product features. Interestingly, the role of face-to-face contact with a brand representative and the effect of traditional WOM were most significant during the whole purchase process. Traditional WOM was emphasized throughout the whole process but especially in information search and evaluation of alternatives. The role of brand representative was emphasized especially in evaluation of alternatives and in purchase decision phase.

Besides different phases of customer decision process, the role of online varied also between different customer groups. Three groups of customers were identified: 1) customers, who utilized only digital channels 2) customers, who utilized only offline channels 3) customers, whose journey was conducted in multichannel environment. Logically, the role of online channels varied between these groups from non-existent to only channels that was used. Few interesting observations were done. First, customers sought to offline environment when information from online channels was held insufficient or hard to understand. Second, online channels were not utilized as much when customers had purchased from the same brand earlier. Third, customers who ordered the products from web store differed most significantly from other customers. With online purchasers, different phases of customer decision process were strongly concurrent and the process was very short timewise. All in all, although the role of online channels varied substantially between all customers and different groups, the role of online was highlighted when

customers wanted either just to purchase quickly from web store without interaction to brand, or wanted to have overall information of different brands and products available or wanted to hear service experiences from other customers.

As theory suggests, the use of online channels both simplified and complicated the purchase process. Positive experiences related to the usage of online channels, including an effortless and insouciant information search as earlier theory proposed (Teo & Yeong 2003). Negative experiences resulted from difficulty in finding relevant and trustworthy information, eWOM being too fragmented and factual information being hard to understand since the information available was too vast (Buttler & Peppard 1998). Also supporting earlier findings, customers' negative experiences in the online environment resulted in seeking the offline environment to feel and see the product (Gupta, Su & Walter 2004), to ease the own purchase process and to diminish financial risk (Buttler & Peppard 1998). Consequently, customers' experiences in online channels seemed to significantly impact their channel choices during the purchase process.

One of the interesting findings in this study is that earlier experience with digital channels did not predict the use of digital channels, contrary to earlier studies (Frambach, Roest & Krishnan 2007), except for the use of eWOM. Reasons may be explained by the characteristics of this purchase: a low frequency of purchases, higher prices and higher perceived risk in addition to a higher need for information. When observing online purchasers, convenience, trust and a strong knowledge of the product category or earlier experience in purchasing the same category of products were also identified as effectors to channel choice toward online channels.

This study continues to enforce the view that WOM is in fact one of the most powerful marketing tools (Adjei, Noble & Noble 2009; Brown & Reingen 1987). As Swan and Oliver (1989) found, WOM is utilized especially when service-related information is searched and it was more powerful concerning services than products. Contrary to earlier studies that describe both traditional WOM and eWOM as relevant, credible and able to create empathy (Bickart & Schindler 2001), this study found significant differences between these two forms of WOM. Informants' attitudes toward online WOM were significantly more negative and suspicious than toward offline WOM. However, eWOM did impact customers' evaluations and attitudes toward different purchase alternatives, but the effect was unconscious. Besides the vast use of WOM, the amount of WOM created was much higher than expected—researchers highlight that most customers do not create any WOM (Swan & Oliver 1989), contrary to this study's findings. This result may be explained by the fact that windows/doors are high-involvement products in general, as noted earlier.

Besides the role of online channels in the customer decision process, this study aimed to understand and describe the fluctuation of CBE. This study strongly supports the notion that customer brand engagement fluctuates (Hollebeek 2011; Hollebeek, Glynn & Brodie 2014; Dwivedi 2015). Probably the

most notable contribution to the existing literature in this study is the representation of different CBE levels during the customer purchase process: 1) no engagement during the purchase process, 2) growing engagement during the whole purchase process, 3) engagement during the early phases of the purchase process, 4) engagement during or after the purchase decision or post-purchase phase, and 5) engagement during the purchase decision phase. Also, this study suggests that interactivity is the main factor in increasing and decreasing CBE levels, which supports Hollebeek's (2011) findings.

Besides fluctuation, the characteristics of CBE were studied to understand how CBE occurs during customer purchase decision. As the literature suggests, marketers gained several positive outcomes of CBE. When customers were engaged from the very beginning of the customer decision process, the purchased brand was automatically chosen due to brand trust (Hollebeek 2011; Brodie et al. 2011). Engaged customers favored the chosen brand, did not compare it to competitors and tackled negative WOM concerning the brand. The informants had emotional attachment, loyalty, commitment and trust toward the chosen brand, as earlier studies suggest (Brodie et al. 2011; Brodie et al. 2014; Hollebeek 2011; Dwivedi 2015). Additionally, CBE resulted in the following: the customers were not price sensitive, they generated strong positive WOM and expressed new purchase intentions. Several antecedents of customer brand engagement were also identified, including earlier positive experiences and positive brand image, also supporting earlier studies (van Doorn et al. 2010).

Based on the results, this study fully supports earlier findings that engaged customers are behaviorally, emotionally and cognitively engaged (Hollebeek 2011; Hollebeek, Glynn & Brodie 2014, Bowden 2009, Schaufeli et al. 2002, Cheung, Lee & Jin 2011, Mollen & Wilson 2010). This study also contributes to identifying multiple obstacles that inhibit the formation of CBE during the purchase process: uncertainty toward information and brand, negative service experiences and a low amount of or failure in interaction. These obstacles lead to mistrust, anger and negative WOM and consequently, non-engaged customers. These characteristics can also be classified according to all three dimensions of CBE: emotional, cognitive and behavioral. Based on these findings, it can be stated that positive experiences with interaction were the main factors in creating customer brand engagement and also the main factor for fluctuation of CBE during the decision process.

6.2 Managerial implications

This study seeks to create understanding in the complex and quite unique customer decision process and CBE that will also help managers to support customers in their paths to purchase. When observing the findings in both themes, the overall suggestion is that successful interaction initiated by the

company throughout the whole decision process enhances customer experiences.

During the purchase process, informants encountered obstacles. Negative customer experiences surely offer some suggestions to managers. First, many informants reported not finding answers to their questions, even on the firms' websites, during the information search and evaluation. These customers had difficulties in understanding terms related to window and/or door purchasing. To help customers in their decision process, firms should offer relevant information, and for example, create easily accessible expert blogs or FAQs that would tackle this problem. Second, it seems that companies can please their online purchasers more easily than customers who purchase from a brand representative by offering the most relevant data and make it easily accessible in the online environment, such as availability, sizes and price ranges, and explaining relevant terms. On the web, the final purchase decision can also be made due to price offerings. Third, uncertainty was observed during the information search, which led to negative emotions and cognitive processing and a decreased will to purchase. Offering relevant information and creating trust through a reliable and decorous brand representative would diminish the perceived risk.

The importance of WOM, especially in the offline environment, was significant. Marketers could utilize this to their advantage and advertise heavily in the neighborhood where installation of windows or doors took place, since most interviewees reported to have heard or spread WOM in their housing area. This is also supported by the findings that some informants' trigger during the need recognition phase was the brand representative paying a visit or making a phone call.

According to CBE, few significant implications can be stated that can be adapted to all customers. First, CBE is realized through interaction between the customer and the brand. This study shows clearly that when interactions are insufficient regarding amount and depth, levels of CBE are decreased or ceased. Therefore, companies should focus on making sure that they have sufficient interaction and solving negative customer experiences quickly and efficiently by listening, handling reclamation and asking for feedback. Also, no customer said that there was too much information. Moreover, a significant number of informants wished to have more interaction from the brand, especially regarding information about changed schedules, schedules all in all, installation and feedback after purchase and installation. Only engaged customers (and the online purchasers that were not engaged) reported that interaction was sufficient or good. According to the study informants, nearly all stated that every negative experience could have been solved with better interaction. No preference toward interaction channels was reported, but it was highlighted that the brand should initiate the interaction. This supports the basic definition of CBE and focus on interaction.

In addition, it was clear that the informants held brand representatives liable for the whole process, including the brand's promise, whether the

customer interacted with the window fitter, customer service over the phone or the brand representative. Therefore, it is important to educate brand representatives to support customers throughout the whole decision journey including the post-purchase phase, so that all promises are fulfilled.

Regarding differentiation from competitors, brands could focus more on communicating their superior value to customers. When the customers could not distinguish between different brands, they also could not create engagement with the brand. Also, with non-engaged customers, the risk of losing the purchase to competitors increases. This was recognized when the informants reported that they had problems comparing brands that seemed similar. Consequently, some of them made the purchase decision based purely on price.

Besides suggestions learned from the obstacles encountered, multiple positive consequences of CBE were identified. Engaged customers chose the purchased brand nearly automatically: As need was recognized, engagement was activated toward the brand. Customers favored the chosen brand, did not compare it to competitors and did not take negative WOM into account. Also, engaged customer were not price sensitive. In sum, CBE had several consequences for customers also, such as emotional attachment, commitment (Brodie et al. 2011; Hollebeek 2011.), trust (Hollebeek 2011, Brodie et al. 2011), loyalty (Dwivedi 2015; Bowden 2009; Hollebeek 2011, Cheung, Lee & Jin 2011; Brodie 2011), repurchasing or purchase intention, customer retention (Kumar et al. 2010, Dwivedi 2015; Bowden 2009), referral and influencer behavior as WOM (Kumar et al. 2010; Bowden 2009). In addition, companies gain several other positive outcomes from engaged customers: financial, reputational and competitive advantage (van Doorn et al. 2010). Based on these findings, the pursuit of engaged customers seems to be worthwhile.

6.3 Evaluation of the study

In this chapter the quality of this study is evaluated. The object is to present the development of this research and how it was guided by the research material and methodological choices. Evaluation is based on methodological literature and the philosophical basis of ontology, epistemology and methodology (Bryman & Bell 2008, 402 - 403). Reliability and validity are the most well-known criteria in assessing the quality of research. Although, there has been discussion whether these criteria are suitable for qualitative analysis, and therefore other criteria have been proposed. (Bryman & Bell 2008, 410.) Regarding this study and the methodological decisions made, the criteria set developed by Lincoln and Guba (1985, 290 - 301) is used. Consequently, four elements, credibility, transferability, dependability and confirmability are analyzed.

Credibility seeks to measure how truthful the findings and gathered data are (Lincoln & Guba 1985, 294 - 296). In a constructivist approach, the absolute

truth cannot be found, but the interest is in how different people interpret reality and what we can learn from it by interpreting the views of other people (Eskola & Suoranta 1998). To increase credibility, the chain of evidence was followed and all in all 30 informants were interviewed. The researcher conducted the interviews by telephone, which enabled purposeful sampling. Also, it can be presumed that the informants shared their experiences and thoughts more truthfully, since they did not have a close face-to-face connection to the researcher and therefore maintained their anonymity better (Bryman & Bell 2007, 214). In addition, the researcher emphasized that all recordings would be handled anonymously.

Transferability looks at whether results can be applied to other contexts and other times in addition to the specific study's setting (Lincoln & Guba 1985, 296 - 298). Although the results derived from the interviews differed and most of the interviewees seemed quite unique regarding their purchase decision process and CBE, it was revealed that there were many similarities between the created interviewee groups. Also, the results between the two different brands, Brand B and Brand A, did not differ, but the biggest differences were found between online purchasers and offline purchasers. These findings are also supported by earlier research.

Dependability can be understood as parallel to a quantitative study's reliability. It signifies that the study should be conducted again in similar settings so that the results could be repeated. Therefore, records should be kept and reported concisely (Lincoln & Guba 1985, 298 - 299). To achieve this, the researcher conducted theme interviews and the questions were based on the previously presented theories of the customer decision process and CBE. The interviews were recorded and carefully transcribed so that nuances were also kept. After this, the interviews were analyzed individually several times and the text was coded into tens of categories to preserve the context. Moreover, the individual analyses were then compared to find the relevant similarities between different segments. In addition, all findings were supported by tens of citations from the data and this is how the researcher followed "the chain of evidence" throughout the analysis process (Yin 1981).

Last, confirmability stands for the objectivity of the results—whether the results are supported by truthful collected data or whether the researcher has biased them (Lincoln & Guba 1985, 299 - 301). As presented in an earlier chapter, the researcher followed the chain of evidence carefully. Also, when presenting the results to Brands A and B, the managers fully agreed with the results and they were also supported by several earlier studies conducted by these companies.

In summary, questions concerning the trustfulness of this study are hopefully addressed. The quality of this study regarding credibility, dependability and confirmability was successful. The transferability of the study cannot be stated as excellent since the study was an interview study, and therefore focused on examining the phenomena in its context. In addition, due to the chain of evidence, the study may be conducted again in similar settings.

It must also be noted that generalization in this context does not mean generalization from this study to all possible settings, but to similar phenomena and contexts.

6.4 Limitations of this study and suggestions for further research

Although this study made some important theoretical and managerial contributions, every study has its limitations. A qualitative study has its own limitations. First, the researcher's subjectivity is a feature of a qualitative study. Therefore the transparency of the study process and decision making is emphasized, as highlighted earlier. In this study it is good to note the background of the researcher: she is a Finn, educated in communication and marketing, and therefore observes and analyzes the data through her own context. To tackle subjectivity, the researcher has focused throughout the whole study process on making the process transparent and honest. The aim is that anyone reading this study can understand and follow the results, analysis and conclusions. The researcher was devoted to create conclusions solidly on the studied empirical data, which can be seen in the different figures based on the interviews, and multiple citations derived from the gathered data. In addition, the customer decision process was self-reported, not objectively measured. Consequently, the interviewees reported their memories, ideas and feelings related to the interviewer's themes.

Although effort was used to create generalizability, these results are not applicable to other firms without some processing. The firms of Brands A and B operate in the renovation field offering windows, doors and installation service related to the products. Customers do not purchase these products and service often, approximately only a few times during their lives. Due to the specialized field, the findings in this study are heavily context related or adaptable to similar businesses. In addition, the results indicate that the informants appreciated face-to-face contact with the brand representative very highly, which is not common in all purchase processes.

The theoretical background of this study was based on the traditional model of the customer decision process (Engel et al. 1968) and CBE (e.g., Hollebeek, Glynn & Brodie 2014). A few limitations arise from these frameworks. First, the customer decision process framework was a good basis for very wide research, but other approaches would have been interesting to test. The importance of emotions during the purchase process, including emotion-based purchase decisions, was surprising and the traditional customer purchase process did not observe this sufficiently enough. In the future, it would be interesting to investigate the role of emotions and how strongly brand involvement and online purchasing affects the intensity of the customer decision process.

Also, the simultaneity of the purchase phases found in this study did not fit fluently with the traditional model of the purchase process. Therefore, it

would be interesting to test other models when researching consumers' paths to purchase. For example, customer experience mapping, as a method of finding the customer pain points and significant steps in the path to purchase, would be interesting. In addition, the differences between the different customer groups generated in this study raised multiple questions. What were the strongest factors that caused differences between the behavior of the different customer groups?

The study of CBE indicated that it is fluctuating. Although the theoretical background sought to study CBE comprehensively, some models that relate specifically to fluctuation of CBE could have enhanced the results. The findings related to the fluctuation of CBE evoke multiple questions and interest in further research. Why do the levels of CBE and interaction vary, which this study suggests? To what extent is fluctuation explicable in interaction and to what extent in other factors, such as personality traits and context? In addition, since CBE is relatively new concept, only a few suggestions for measuring it have arisen. Since this study hopefully increased the understanding of the phenomena, in the future, researchers and practitioners could benefit from more specific measurement tools. Consequently, they could observe CBE levels in all stages of the customer life cycle from acquisition to development to customer retention and use this information in enhancing the engagement levels.

The ideas for further research presented in this chapter were regarded as the most important and interesting phenomena that the findings of this study implied. In summary, since digitalization is constantly developing and therefore remodeling paths to purchase, and in addition to the quite new concept of CBE, a vast amount of questions remain to be answered.

REFERENCES

- Adjei, M. T., Noble, S. M., Noble C. H. 2010. The influence of C2C communications in online brand communities on customer purchase behavior. *Journal of the Academy of Marketing Science*, 38(5), 634-653.
- Bagozzi, R. P., Gopinath, M., Nyer, P. U. 1999. The Role of Emotions in Marketing. *Journal of the Academy of Marketing Science*, 27(2), 184-206.
- Beatty, S. E., Smith, S., M. 1987. External Search Effort: An Investigation Across Several Product Categories. *Journal of Consumer Research*, 14(1), 83-95.
- Bickart, B., Schindler, R. M. 2001. Internet forums as influential sources of consumer information. *Journal of Interactive Marketing*, 15(3), 31-40.
- Bonoma, T. V. 1985. Case Research in Marketing: Opportunities, Problems and a Process. *Journal of Marketing Research*, 22(2), 199-208.
- Bowden, J. L.-H. 2009. The Process of Customer Engagement: A Conceptual Framework. *Journal of Marketing Theory and Practice*, 17(1), 63-74.
- Brodie, R. J., Hollebeek, L. D., Juric, B., Ilic, A. 2011. Customer engagement: Conceptual Domain, Fundamental Propositions, and Implications for Research. *Journal of Service Research*, 6, 1-20.
- Brown, J. J., Reingen, P. H. 1987. Social ties and Word-of-Mouth Referral Behavior. *Journal of Consumer Research*, 14(3), 350-362.
- Bruner, G. C., Pomazal, R. J. 1988. Problem Recognition: The Crucial First Stage Of The Consumer Decision Process. *The Journal of Consumer Marketing*, 5(1), 53-63.
- Bryman, A., Bell, E. 2008. *Business Research Methods*. Oxford University Press, New York.
- Butler, P., Peppard, J. 1998. Consumer purchasing on the Internet: Processes and prospects. *European Management Journal*, 16(5), 600-610.
- Buttle, F. A. 1998. Word of mouth: understanding and managing referral marketing. *Journal of Strategic Marketing*, 6, 241-254.
- Calder, B. J. & Malthouse, E. C. 2008. Media Engagement and Advertising Effectiveness. In B. J. Calder (Ed.) *Kellogg on Advertising and Media*, Hoboken, NJ: Wiley, 1-36.
- Cheung, C. M. K., Lee, M. K. O., Jin, X.-L. 2011. Customer engagement in an online social platform: A conceptual model and scale development, conference proceedings presented in Thirty Second International Conference on Information Systems, Shanghai, China.
- Court, D., Elzinga, D., Mulder S., Vetvik, O., J. 2009. The consumer decision journey. *McKinsey Quarterly*.
- Dwivedi, A. 2015. A higher-order model of consumer brand engagement and its impact on loyalty intentions. *Journal of Retailing and Consumer Services* 24, 100-109.
- Econsultancy: Understanding the customer journey. Available online: <https://econsultancy.com/reports/understanding-the-customer-journey/>
- Edelman, D. C., Singer, M. 2015. Competing on Customer Journeys. *Harvard Business Review*, 11, 2015.

- Eisenhardt, K., M. 1989. Building theories from case study research. *The Academy of Management Review*, 14(4), 532-550.
- Engel, J. F., et al., 1968. *Consumer Behavior*. New York: Holt, Rinehart and Winston.
- Erasmus, A. C., Boshoff, E., Rousseau, G. G. 2001. Consumer decision-making models within the discipline of consumer science: a critical approach. *Journal of Family Ecology and Consumer Sciences*, 29, 82-90.
- Eskola, J., Suoranta, J. 1998. *Johdatus laadulliseen tutkimukseen*. Tampere, Vastapaino. E-kirja.
- Frambach, R. T., Roest, H. C. A., Krishnan V. T. 2007. The impact of consumer internet experience on channel preference and usage intentions across the different stages of the buying process. *Journal of interactive marketing*, 21(2), 26-41.
- Geva, A., Goldman, A. 1991. Duality in consumer post-purchase attitude. *Journal of Economic Psychology*, 12(1), 141-164.
- Gilly, M. C., Gelb, B. D. 1982. Post-Purchase Consumer Processes and the Complaining Consumer. *Journal of Consumer Research*, 9(3), 323-328.
- Godes, D. Mayzlin, D. 2004. Using Online Conversations to Study Word-of-Mouth Communication. *Marketing Science*, 23(4), 545-560.
- Goh, K.-Y., Heng, S.-C., Lin, Z. 2013. Social Media Brand Community and Consumer Behavior: Quantifying the Relative Impact of User- and Marketer-Generated Content. *Information Systems Research*, 24(1), 88-107.
- Gommans, M., Krishnan, K. S., Scheffold, K. B. 2001. From Brand Loyalty to E-Loyalty: A Conceptual Framework. *Journal of Economic and Social Research* 3(1), 43-58.
- Grewal, D., Levy, M., Kumar, V. 2009. Customer Experience Management in Retailing: An Organizing Framework. *Journal of Retailing*, 85(1), 1-14.
- Gupta, A., Su, B., Walter, Z., 2004. An Empirical Study of Consumer Switching from Traditional to Electronic Channel: A Purchase Decision Process Perspective. *International Journal of Electronic Commerce*, 8(3), 131-161.
- Henning-Thurau, T., Gwinner, K. P., Walsh, G., Gremier, D. D. 2004. Electronic Word-of-mouth via consumer-opinion platforms: What motivates consumers to articulate themselves on the internet? *Journal of Interactive Marketing*, 18(1), 38-52.
- Hoffman, D. L, Novak, T. P. 1997. A New Marketing Paradigm for Electronic Commerce. *The Information Society: An International Journal*, 13(1), 43-54.
- Hoffman, D. L, Novak, T. P. 1996. Marketing in Hypermedia Computer-Mediated Environments: Conceptual Foundations. *Journal of Marketing*, 60(3), 50-68.
- Hollebeek, L. D., Glynn, M. S., Brodie, R. J. 2014. Consumer Brand Engagement in Social Media: Conceptualization, Scale Development and Validation. *Journal of Interactive Marketing*, 28(2), 149-165.
- Hollebeek, L. 2011. Demystifying customer brand engagement: Exploring the loyalty nexus. *Journal of Marketing Management* 27(7-8), 785-807.

- Kahn, W. A. 1990. Psychological Conditions of Personal Engagement and Disengagement at Work. *Academy of Management Journal* 33(4), 692-724.
- Klein, L., Ford, G. 2003. Consumer search for information in the digital age: an empirical study of prepurchase search for automobiles. *Journal of Interactive Marketing*, 17(3), 29-49.
- Kumar, V., Aksoy, L., Donkers, B., Venkatesan, R., Wiesel, T., Tillmanns, S. 2010. Undervalued or Overvalued Customers: Capturing Total Customer Engagement Value. *Journal of Service Research* 13(3), 297-310.
- Laros, F., J., M., Steenkamp, J.-B., E., M., 2005. Emotions in Consumer Behavior: a hierarchical approach. *Journal of Business Research*, 58(10),1437-1445.
- Li, H., Kuo, C., Rusell, M., G., 1999. The Impact of Perceived Channel Utilities, Shopping Orientations, and Demographics on the Consumer's Online Buying Behavior. *Journal of Computed-Mediated Communication* 5(2).
- Lincoln, Y. S. & Guba, E. G. 1985. *Naturalistic Inquiry*. Beverly Hills, CA: Sage Publications.
- Marketing Science Institute. 2014. 2014-2016 Research Priorities. Cambridge, MA: Marketing Science Institute.
- Marketing Science Institute. 2012. 2012-2014 Research Priorities. Cambridge, MA: Marketing Science Institute.
- McGaughey, R. E., Mason, K. H. 1998. The Internet as a Marketing Tool. *Journal of Marketing Theory and Practise*, 6(3), 1-11.
- Metsämuuronen, J. 2010. Tutkimuksen tekemisen perusteet ihmistieteissä. E-kirja Tutkijalaitos, e-TTP4. International Methelp Oy, Helsinki.
- Miles, M. B., Huberman, A. M. 1994. *Qualitative data analysis: an expanded sourcebook*. 2nd edition. Sage.
- Mollen A, and Wilson H. 2010. Engagement, telepresence and interactivity in online consumer experience: reconciling scholastic and managerial perspectives. *Journal of Business Research* 2(63), 919-925.
- Moorthy, S., Ratchford, B. T., Talukdar, D. 1997. Consumer Information Search Revisited: Theory and Empirical Analysis. *Journal of Consumer Research*, 23(4), 263-277.
- Mugge, R., Schifferstein, H. N. J., Schoormans, J. P. L. 2010. Product attachment and satisfaction: understanding consumers' post-purchase behavior. *Journal of Consumer Marketing*, 27(3), 271-282.
- Novak, T. P., Hoffman, D. L., Yung, Y.-F. 2000. Measuring the Customer Experience in Online Environments: A Structural Modeling Approach. *Marketing Science*, 19(1), 22-42.
- Oliver, R. L. 1999. Whence Customer Loyalty? *The Journal of Marketing*, 63, 33-44.
- Perry, C. 1998. Processes of a Case Study Methodology for Postgraduate Research in Marketing. *European Journal of Marketing* 32(9/10), 785-802.
- Puccinelli, N. M., Goodstein, R. C. , Grewal, D. Price, R., Raghubir, P., Stewart D. 2009. Customer Experience Management in Retailing: Understanding the Buying Process. *Journal of Retailing*, 85(1), 15-30.

- Schaufeli, W. B., Salanova, M., Gonzalez-Roma, V., Bakker, A. 2002. The Measurement of Engagement and Burnout: A Two Sample Confirmatory Factor Analytic Approach, *Journal of Happiness Studies*, 3, 71-92.
- Shiv, B., and Fedorikhin, A. 1999. Heart and Mind in Conflict: the Interplay of Affect and Cognition in Consumer Decision Making. *Journal of Consumer Research*, 26(3), 278-292
- Swan, J. E., Oliver R. L. 1989. Postpurchase Communications by Consumers. *Journal of Retailing*, 65(4), 516-533.
- Teo, T. S. H., Yeong, Y. D. 2003. Assessing the consumer decision process in the digital marketplace. *Omega*, 31(5), 349-363.
- Urbany, J. E., Dickson, P. R., Wilkie, W. L. 1989. Buyer Uncertainty and Information Search. *Journal of Consumer Research*, 16(2), 208-215.
- Van Doorn, J., Lemon, K. N., Mittal, V., Nass, S., Pick, D., Pirner, P., Verhoef, P. C. 2010. Customer Engagement Behavior: Theoretical Foundations and Research Directions. *Journal Of Service Research*, 13(3), 253-266.
- Verhoef, P. C., Donkers, B. 2005. The effect of acquisition channels on customer loyalty and cross-buying. *Journal of Interactive Marketing*, 19(2), 31-43.
- Vivek, S. D., Beatty, S. E., Morgan, R. M. 2012. Customer engagement: Exploring Customer Relationships Beyond Purchase. *Journal of Marketing Theory and Practice*, 20(2), 122-146.
- Wymbs, C. 2011. Digital Marketing: The Time for a New "Academic Major" Has Arrived. *Journal of Marketing Education*, 33(1), 93-106.
- Yin, R. K. 1981. The Case Study Crisis: Some Answers. *Administrative Science Quarterly* 26(1), 58-65.
- Yin, R. K. 2014. Case study research: Design and methods. SAGE Publications.

APPENDIX 1 - INTERVIEWER QUESTIONS

This semi-structured interview was conducted in Finnish, therefore this is a translation.

Background information

Age, content of purchase (window, doors), to what kind of house was the renovation done (e.g., how old, first time for changing windows/doors), was this part of another renovation, who participated in the purchase process and how?

Need recognition

Describe the situation where need was recognized – reasons? How much time from the need recognition to the purchase decision was used?

What were your thoughts and feelings?

What kind of information and experience had you already had related to windows, doors or renovation?

Was the purchased brand familiar to you? If yes, from where, what did you think of it, and what kind of image did you have?

Information search

What kind of information did you search for, why and from where? Did the searched information vary depending on the source?

Did you get any conflicting information / what were the reliable sources of information?

How much information did you search for before purchasing?

What were your thoughts and feelings?

How much did you look for information related to the purchased brand?

Evaluation of alternatives

What other alternatives did you have?

Why did you pick this one? What did you know about them? Did you have any of your own experience of these firms or had you heard about any experiences?

OR Why did you have only one alternative?

What were your thoughts and feelings when comparing and evaluating?

How much time did you use in evaluation?

What sources were used and why?

Purchase decision

Why did you purchase this brand and product?

What were your thoughts and feelings?

How did the process continue from there (installation/delivery)?

Post-purchase behavior

Did the brand communicate with you after the installation/purchase? How did it feel?

Was there any point where you had problems and would like to have had help, please tell me about it?

How did the interaction with the brand go? (sources, times, content, opinion) What were your thoughts and feelings?

Do you ever think about the purchased brand at home (in what situations, how)?

Does the brand or windows/doors evoke any feelings in you?

Have you told anyone else about the project, what, why, and to whom?

Would you repurchase from this brand, and why?

Do you still find information regarding the purchased brand?

What are the best/worst memories/experiences from this process?

Questions at the end

How do you usually utilize digital channels in purchasing: information search, evaluation, purchasing, other?

To what extent did you use digital channels in this compared to normal purchases?

Would you like to say something else or define something?