UNIVERSITY OF JYVÄSKYLÄ
School of Business and Economics

PERCEPTIONS OF CONVENIENCE, RISK AND ENJOYMENT IN ONLINE SHOPPING

Author	
Roosa Asunmaa	
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Abstract

As online shopping is getting more common all the time and competition over customers increases, companies should draw attention to the customer perception of online shopping. Therefore, the present study aims to describe and understand the customer online shopping perception in every stage of the online shopping process. Online shopping has been studied earlier from the viewpoints of the ease of use and the usefulness but as the quickness and easiness of shopping have been found to be factors that motivate customers to use online stores, the customer perception of the convenience of online shop use will be investigated in the present study. In addition to the convenience, the risk and the enjoyment have been found to affect the customers' willingness to purchase online and both of them are taken into account when revealing the online shopping perception.

The present study was conducted as a qualitative research to describe the phenomenon diversely and to increase a practical and theoretical knowledge about the online shopping perception. The data was collected through semi-structured interviews and observation. The collected data was analyzed based on the theoretical framework of the present study.

The present study finds that the functionality and the content of the site affects the customer perception of convenience, risk and enjoyment. In addition, the personal characteristics of the customer, like the previous experiences of online shopping, have an effect on the perception of online shopping. Different factors of perceived convenience, risk and enjoyment were found in different stages of purchase process. To conclude, the convenience was the most perceived in the pre-stages of purchase since online shops offer functional product search and evaluation tools. The most risk was related to the evaluation, purchase and post-purchase stages due to the non-physicality of online shopping environment. The enjoyment was perceived mostly through the functionality of a page and the easiness of online shopping. The perception of convenience , risk and enjoyment are linked to the overall perception of online shopping and customer behavior in online shopping environment.

Place of Storage

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1 INTRODUCTION

1.1 Study Background

As the use of internet increases, online shopping is getting more common all the time and for many people shopping online is daily life. 85 percent of Finnish people between age of 16 to 89 use internet and 44 percent of them have purchased online during summer 2014 (june-august). (SVT 16.9.2014) Even if online shopping were becoming more common, online shopping environment does not always answer to the needs of customers. Especially domestic store chains have not managed to develop their online shops to meet the needs of the customers. As online environment enable shopping around the world, the competition among domestic and foreign companies increases and customers choose to order from the site that mostly matches their needs. Therefore, online shopping as a phenomenon needs to be developed and studied further. Online shopping has been studied much recently from different angles, but in order to develop online shopping environment, customer perception in online store should be taken into account.

Online shopping has various characteristics that in-store shopping has not. The authors have defined factors that are unique for online service convenience: ease of use, interactivity, possibility to search information, depth of information, and need of security (Jun et al. 2004; Yang and Fang, 2004). Consumers have increasingly less time for shopping and therefore the convenience of online shopping is important to the customers (Jiang et al., 2013; Morganosky and Cude, 2000). In addition, convenience is stated to be one of the most relevant factors when a customer adapts online shopping habits (Bhatnagar & Ghose, 2004; Beuchamp and Ponder, 2010; Moellera et al., 2009). Companies can easily improve customer online shopping experience. By making search phase quicker and the product information more useful, customer shopping perception will be improved even if consumer is not aware of changes (Hong et al., 2005).

Besides of the convenience that customers perceive in well-working online environment, they desire also fun and security (Sarkar, 2011). Some uncertainty is related to every purchase in the internet (Forsythe et al., 2006) and in previous literature the role of perceived risk in online shopping environment has been significant. For instance, Gefen et al. (2003) have studied that risk influences to customers' behavior in online environment and by improving the comfort of the web-page perceived risk can be decreased. According to previous studies, perception of risk can affect shopping intentions directly (Gefen, 2000) or through some other factors (Ganesan, 1994). Researchers have found that some individuals may not only realize the benefits of new technology or 'something new', but also simultaneously reveal a significant level of concern about the risks involved (Alhakami and Slovic, 1994; Sjöberg and Fromm, 2002). These authors also contend that some individuals will use information technology with 'enthusiasm', but others may be so concerned about the risks that they are not able to even acknowledge the benefits.

The enthusiasm of online shopping can follow from the use of new technology (Sjöberg and Fromm, 2002), but also from the enjoyment of shopping in online environment. Besides of goal-oriented and utilitarian shopping, consumers seek emotions, fun and pleasure from online shops (Griffin et al., 2000). These hedonic benefits of online shopping have been recognized to affect the customer perception of online shopping as well as utilitarian values such as ease-of-use and time-saving (Bridges and Florsheim, 2008). The present study aims to clarify the consumer online shopping perception from the viewpoint of convenience, risk and enjoyment so that online environment can be developed to answer better the customers' needs.

In the literature, the perceptions of both risk and enjoyment have proven to be factors that affect the intention to purchase in online shopping environment (Sarkar, 2011). The risks of online shopping have already been discussed in existing literature and the different dimensions of risk have been defined. More precisely, online risks can be divided into informational, product benefit and functionality risks (Golver and Benbasat, 2010). The perception of risk is searched in order to describe the overall perception and motivational factors of online environment.

Meanwhile, the enjoyment of shopping in online environment has not been studied widely yet. According to To et al., (2007), the importance of hedonic motivation in online environment increases because the competition of customers is intensifying continuously and therefore more study on the topic is needed. The extant literature focuses on the hedonic perspective instead of consequences of perception of enjoyment when choosing the shopping channel (Scarpi et al., 2014). Therefore, the enjoyment a customer perceives during the purchase process will be examined in this research.

1.2   Research Objectives

The objective of the present study is to describe and understand the critical factors that affect online shopping in different stages of the purchase process and how the consumer perceives them. Therefore, online shopping perception will be evaluated in every stage of the purchase process. In the present study, online shopping perception means how customer perceives the use of online shop in order to gain his or her shopping goals. The customer perception consists of single sensorial or cognitional observations. Perceptions are equated with reality and therefore affects to the customer behavior more than experiences and thoughts.

The online shopping perception will be studied from three different points of views based on the previous literature; convenience, risk and enjoyment. As Jiang et al. (2013) suggest, the convenience of online shopping affects the willingness to purchase online. The present study investigates how convenience is perceived in online environment. In addition, many studies have found that the perceptions of both risk and enjoyment affect the online purchase decision. In order to reveal the overall perception of online shopping, the present study aims to answer how perception of both risk and enjoyment of shopping are perceived in online environment. The objective of the study and the research questions are presented in Table 1.

Table 1 The research objectives and research questions

The objective of the present study: To describe and understand the critical factors that affect online shopping in different stages of purchase process and how consumer perceives them.

Research questions:
    1. How customers perceive online shopping in different stages of purchase?
    2. How customers perceive convenience in the online purchase process?
    3. How customers perceive risk in the online purchase process?
    4. How customers perceive enjoyment in the online purchase process?

Lately, online shopping has become an interest of academic journals. Nevertheless, customer perception in online shopping environment has been searched mostly through cause-effect relationship. The first breakthrough in the study of online shopping behavior was Technology Acceptance Model (TAM) by Davis in 1989. He discovered that the ease of use and usefulness of a site or a program affect the user's willingness to use the technology positively (Davis et al., 1989). Afterwards, various applications about TAM-model have been introduced by many researchers. The phenomenon of customer behavior in online shopping environment is a multidimensional concept and the topic has been studied from many different points of views. The researchers have modified the TAM-model to respond to the perspective of their study. For example, Ha and Stoel (2009) investigated that customers' online shopping

behavior is based on the quality of the web-site. In their TAM-model, besides ease of use and usefulness, the trust and enjoyment of shopping were added. In addition, Tong (2010) included the perceived risk and the enjoyment of shopping to the attributes that have an effect on online shopping intention.

The TAM-model has been used and tested in different situations by many researches. Nevertheless, the reasons that affect the customer perception of ease of use and usefulness need to be studied further. Researches Jiang et al. (2013) stated that convenience affects the customer overall perception of online shopping. The convenience is argued to be one of the motivation factors of online shopping besides information, customization and interaction (Ghosh, 1997). In addition, convenience includes elements of ease of use and usefulness since it is defined to bring the feeling of time save and effortlessness (Berry et al., 2002).

As described above, TAM-model has explained online shopping adaption but there is not that much research on how the customer perceives online shopping in different parts of the purchase process (Scarpi, 2012). Therefore, the aim of the present study is to describe the customer online shopping experience in all stages of the shopping process from the viewpoints of convenience, risk and enjoyment. The present study contributes to the existing literature by taking into account all stages of the purchase process in order to evaluate the customer perception. Jiang et al. (2013) have studied the convenience of online shopping in various stages of purchase, but there is a lack of similar research on risk and enjoyment. Therefore, the present study aims to complement the existing literature by revealing the factors of convenience, risk and enjoyment affecting the perception of online shopping in different stages of purchase.

Even though online shopping is mainly used since it saves time and effort compared to the offline shopping, the dimensions of convenience are not widely studied. Most studies of convenience have been done in traditional brick-and mortar shopping environment (Fitch, 2004; Clulow and Reimers, 2009). Since convenience is context-based concept and consumer's perceptions of convenience depend on the situation (Jiang et al., 2013) the convenience of online shopping needs to be studied further. Convenience as an independent concept and its dimensions have not been discussed much in the literature (Beuchamp and Ponder, 2010). The convenience have either found to be one of the factors that affect outcome variables (Seiders et al., 2007) or a part of online service quality (Kang and Kim, 2006). So far, Jiang et al. (2013) have made the most extensive research of the online shopping convenience by defining the dimensions of convenience and components of each dimension.

1.3   Research Structure

The structure of the present study is following: Chapter two presents the existing knowledge about the customer perception of online shopping. The chapter begins with discussion of online shopping characteristics and motives

and later convenience, risk and enjoyment of online shopping will be discussed. In the end of chapter two, the theoretical framework of the present study will be presented in order to connect the existing knowledge to the empirical part of the present study.

In chapter three, the methodological decisions of the present study will be discussed. The present study uses the qualitative research method in order to increase the understanding of online shopping as a phenomenon. The present study will be conducted through interviews and observation among online shop test users. In the fourth chapter the results of the present study will be reported in the same order as the research questions. In the last chapter, the conclusions are discussed from the theoretical and managerial viewpoints. The trustworthiness and limitations of the present study will also be analyzed in the discussion part.

2   ONLINE SHOPPING PERCEPTION

In the present study the online shopping perception will be discussed as a whole phenomenon that includes, for example, customer behavior and attitude, the characteristics of online shopping site and online environment as a part of the company. Next, online shopping will be discussed from the viewpoint of the customer. First, online shopping will be described as a phenomenon trough online shopping characteristics, adaption, motives and stages. Next, the convenience of online shopping in every stage of the purchase process will be discussed. Later, the theory of perceived risk and enjoyment of online shopping is presented. In the end, the theoretical framework will be developed based on the literature review.

2.1   Online Shopping

At first, online shopping will be discussed from the viewpoints of the online shopping characteristics, adaption, motives and stages of purchase process. The online shopping means shopping in online environment instead of traditional physical store. The present study focuses on online shopping via computer.

2.1.1   Online Shopping Characteristics

Online shopping has several characteristics that differ from offline shopping settings. The online shoppers are considered to search more convenience than offline shoppers (Degeratu et al., 2000). From the viewpoint of the customer's satisfaction and loyalty, traditional shopping in an offline environment offers customer personal interactions with the store personnel, which improves the customer's experience. However, in online context, technology has enabled interaction between a customer and a retailer also in online environment. Among other factors, it creates the customer a feeling of getting personal service for the customer also in internet context. (Venkatesh et al., 2003.)

The possibility to touch and handle products is an advantage of offline environment (Pavlou et al., 2007), but in online shopping environment the lack of physicality can be replaced with information. Product information can be given via text, pictures and videos. Venkatesh et al. (2000) stated that large amount of information improves the quality of the customer's choices, which may affect the experience of service and perceived satisfaction positively. The same idea is used in the context of online service retailing. Via internet (e.g. pictures and videos), the customer can get a good and realistic image of the service beforehand and the possibility of the customer's disappointment is minor. (Venkatesh et al., 2003.) In addition, the large number of products can be considered to be one of the advantages of online shopping (Venkatesh et al., 2003). The large selection of products affects the customer satisfaction positively (Levin et al., 2003). In other words, consumers are able to compare alternative products easily. Especially shifting from store to store is much easier in online environment than in offline environment; if the current store does not satisfy customer needs, another provider is only a few clicks away (Venkatesh et al., 2003).

Quickness of shopping and lower prices are also considered as significant reasons to use the internet as a shopping device (Levin et al., 2003), although some researchers have found that the customer's price sensibility is lower in online than in offline context. This may be a result for greater changing costs (e.g. distance between stores) in offline environment and the easiness or comparing prices online. (Liu et al., 2013.) Furthermore, customers relate more risks to online shopping than offline shopping. The lack of physicality, risk in payment and unsure delivery are reasons for customers' sense of insecurity. (Venkatesh et al., 2003.) As a conclusion, the unique characteristics of online shopping are interactivity, personalized experiences, community, larger product selection and a large amount of information (Wolfinbarger and Gilly, 2003).

Different product categories affect the customer's choice between offline and online environment. In a large scale, Weller et al. (2005) state that online shopping is the best option when purchasing in product categories where large selection and quickness of shopping are priorities. In other words, when personal service and ability to touch and handle the products are the main attributes, offline shopping is most commonly chosen (Weller et al., 2005). In addition, customer characteristics play an important part in the online shopping behavior. Venkatesh et al. (2003) discovered that the prior and frequent use of shopping providers could be linked to the easiness of use and thus to a greater customer satisfaction. Furthermore, previous successful online purchases encourage customers to purchase again. Weller et al. (2005) have discovered that online shopping purchase preference correlates positively to the actual purchase behavior online.

The choice between online and offline store is not always easy for the customer. Certain goals of shopping define partly which channel is proper for the situation (e.g. information search, quick need for actual product) and

sometimes both channels are used to fill needs in all phases of the purchase (Scarpi et al., 2014). Product categories affect also choice between only- and multichannel approaches. According to Kushwaha and Shankar (2013), in the buying process of hedonistic goods the multichannel approach is more widely used than buying of utilitarian goods. Retailers have also created strategies for multichannel shoppers since multichannel users have been calculated to have larger annual purchase rates than mono channel shoppers (Kumar and Venkatesan 2005; Kushwaha and Shankar, 2013).

Internet can evoke two different motivations for shopping: goal-oriented and fun-oriented. Goal-oriented internet shopping motivation rises from the quickness of shopping, financial savings and possibility to compare products. Instead, fun-oriented internet shopping is based on the aesthetic appeal and formality, design of website and features of virtual reality. (Scarpi et al., 2014). Wolfinbarger and Gilly (2001) have even questioned whether these two parts of motivation can be separated and whether the fun-oriented shopping affects the goal-motivated intentions negatively.

Online retailers can be divided into three categories: Consumer-to-consumer (c-to-c), business-to-business (B-to-B) and business-to-consumer (B-to-C) (Hsieh and Tsao, 2014). C-to-C online shop customers use the internet in order to sell and buy products from other customers. The rising popularity of C-to-C online shops can be explained by the financial savings and ease of entering and leaving the marketplace (Oh, 2002). While C-to-C platforms suffer from the lack of specific product information and credibility, B-to-C online retailers' pages are more developed. B-to-C online retailers have also their own developed delivery and payment systems which makes customer perception of shopping effortless. (Hsieh and Tsao, 2014.) The focus of the present study is on sites of companies that sell products to the customers.

2.1.2 Online Shopping Adoption

Online shopping as a phenomenon has been studied often based on the TAM-model *(Technology Acceptance Model)* (e.g. Ha and Stoel, 2009; Faqih, 2013; Tong, 2010; Pavlou, 2003; Gefen, 2004). Davis (1989), the creator of the TAM model, proposes two key factors that affect the attitude towards technology: perceived usefulness and perceived ease of use. Davis (1989, 320) determinates *perceived usefulness as the degree to which a person believes that using a particular system would enhance his or her job performance*. In other words, the more benefit a person gets from the technology, the more useful technology is. For example, in a case of service shopping, the use of e–commerce gives more information (e.g. pictures and videos) about the upcoming service than offline environment (Venkatesh et al., 2003). In this case, the perceived usefulness in the information search phase is better in online than in offline environment. The ease of use is defined as *the degree to which a person believes that using a particular system would be free of effort* (Davis, 1989, 320). The more difficult the technology is to use, the smaller is the intention to use it. For example, if online shop page is too complicated and it

takes a lot of effort to find a product that is needed, the customer does not find the site easy to use and he or she does not have intention to use page anymore.

In the TAM-model, the ease of use and the usefulness affect the attitude towards the use of technology. Positive attitude towards the technology affects the intention to purchase positively and the intention to purchase leads to purchase behavior. (Figure 1) (Davis, 1989). Even though the present study is not based on the theory of TAM-model, it is important to acknowledge that the customer perception of web-site use has been proven to be connected to the intention to purchase.
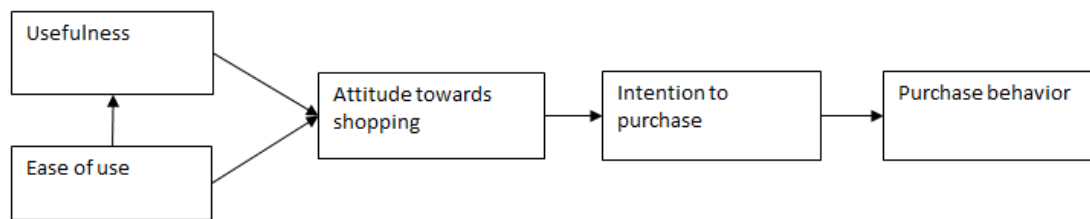

Figure 1 TAM-Model

2.1.3   Shopping Motives

The understanding of consumer shopping motives is necessary in order to understand customer web-consumption and shopping behavior (Kim and Eastin, 2011). Online shopping can be done in order to buy products but also to other purposes, for example, just for fun (Ozen and Kodaz, 2012). Hirschman and Holbrook (1982) divide shopping motives to utilitarian and hedonic motives. Usually, motives do not belong only one category; some motives include more hedonic aspects and some more utilitarian aspects (Babin et al., 1994; Liu and Forsythe, 2010; Kim and Eastin, 2011).

When the customer's motives are utilitarian, he or she aims to maximize the profit of the shopping by finding a way to receive more than is needed to give away (Yadav and Monroe, 1993). The utilitarian buyer is a problem solver (Sarkar, 2011) and aims to complete the purchase-mission as efficiently as possible (To et al., 2007). On the contrary, successful hedonic experience includes enjoyment, emotional involvement and satisfaction; the consumer enjoys shopping's sake (Kim and Eastin, 2011). Shopping is enjoyable even if the purchase would not be completed (Kim, 2006), so there is a clear difference between utilitarian values and hedonic values (Fiore et al., 2005). Utilitarian shopping is always pre-planned action, but hedonic shopping motivation can cause unplanned shopping behavior (Babin et al., 1994). For example, in online information search goal-oriented searchers get the intention to purchase when they find information they need, whereas exploration-oriented consumers typically gets an impulse to purchase from emotional stimulation (Moe, 2003).

Motives include both positive and negative aspects. In a case of online shopping, the online shopping decision is made by considering both positive motives (e.g. convenience, board selections, and a large amount of information)

and negative motives (time and financial risk) (Forsythe et al., 2006). Online environment includes many characteristics typical to the utilitarian values, like a large selection of products, convenience, information, customization, interaction, and time efficiency (Morganosky and Cude, 2000). In addition, it has been studied that online shopping environment increases the price competition since customers have lower changing costs than in offline environment (Childers et al., 2001). Although online shopping environment includes mostly utilitarian characteristics, customers can also seek hedonic experience from online shopping (Bridges and Florsheim, 2008). Web-site design has a significant role in the hedonistic online shopping experience (Mummalaneni, 2005). Even if web-site environment is planned to serve utilitarian customers' needs by facilitating purchase phases (e.g. product information) it may simultaneously offer hedonic value to the customer who desires it (Fiore et al., 2005).

2.1.4 Stages of Online Shopping

The understanding of the customer's decision-making process in online environment is crucial in order to improve the stages of shopping (Kohli et al., 2004). According to Venkatesh et al. (2003) the overall satisfaction of the purchase experience consists of satisfaction at all stages of purchase. If the site is not designed to support the customer's decision making strategies, it leads automatically to reducing sales and the customer's intentions to purchase again (Silverman et al., 2001).

The consumer's decision-making process was first introduced by John Dewey in 1910. Later the model has been extended and used by many researchers, but its five stages are wieldy acknowledged. These five stages are problem recognition, search, alternative evaluation, choice and evaluation (Assael, 1998). Darley et al. (2010) discovered the suitability of the traditional customer decision-making process for online shopping. They compared earlier studies of the online and offline decision making processes and as a conclusion they found that the traditional model of decision-making is suitable for online shopping, nevertheless there are various specialties in online shopping environment.

According to Darley et al. (2010), the online decision-making process needs to be studied further, because various special-characteristics of online shopping environment need to be clarified. For example, customers have different intentions and purchase methods online depending on a product (Levin et al., 2003). In addition, various persons can use different decision-making methods towards the same product or category (Olshavsky, 1985). The advantages of internet as a purchasing device are the possibilities of information research and the possibility to compare alternatives. For example, researchers Senecal et al. (2005) studied the effects of online recommendations on research and the evaluation phase of purchase. They discovered that the consultation of the recommendations makes the purchase process more

complicate, because of the amount of information included in websites (Senecal et al., 2005).

In an examination of convenience attributes of web-site, Jiang et al. (2013) divided the customer's purchase process in six categories following the traditional decision-making process. The categorization based on interviews on online purchase behavior and the categories are access, search, evaluation, purchase, possession and post-purchase evaluation. The possession and post-purchase phases had many common themes and therefore the possession was included to the post-purchase. (Jiang et al., 2013). These categories are used further in the present study in order to evaluate customer perception in online environment (Figure 2).
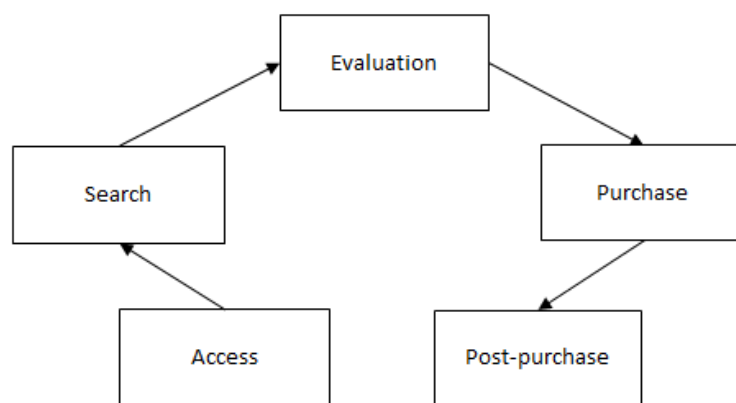
Figure 2 The stages of online shopping

2.2 Online Shopping Convenience

Next, online shopping convenience will be determined and the convenience in different stages of purchase discussed. At first, the previous study of convenience will be presented in a general level and later the focus will be on the online shopping convenience. The dimensions of the online shopping convenience presented follow mostly the study by Jiang et al. (2013).

2.2.1 Definition of Convenience

Convenience has been defined in various ways. According to Webster's dictionary, convenience is "anything that adds to one's comfort or saves work; useful or helpful device, article, service etc." (Jiang et al., 2013, 192). In the field of marketing, Brown (1990) defines convenience extensively from a marketer's perspective. According to him, convenience is a multidimensional concept and the experience of convenience varies from one situation to another. On one hand, for example, a busy customer appreciates quick service even if it would be more expensive. On the other hand, the same customer might experience

more convenience from slower service with lower price, if he or she is not busy anymore. The convenience can also be experienced in the moment of purchase or when the product is used. (Brown, 1990.) According to Cassill et al. (1997) convenience concerns non-monetary costs, like time, effort and stress.

Later, more attention has been drawn to the service-oriented side of convenience experience. Berry et al. (2002) and Seiders et al. (2007) have defined, based on literature review, that service convenience means customer's perceptions about time and effort used buying or using a service. In literature, many authors (Kotler and Zaltman, 1971; Berry et al., 2002; Seiders et al., 2005, 2007; Lim and Kim 2011) have recognized two most important dimensions of the consumer's convenience, time saving and effort minimization. From the perspective of service convenience, the customer's effort for time saving can be, for example, a fast checkout in retail store. An example of minimization of effort is a salesperson that helps the customers to find things they are going to buy (Berry et al., 2002). Thus, as a conclusion, Berry et al. (2002) note that the more time cost and wasted effort occurred with the service, the less the consumer experiences convenience.

The customer's need for convenience increases continuously for different reasons. The main reasons are the socioeconomic change, competitive market environment, technological development and increased opportunity costs. (Seiders et al., 2000.) For the same reasons, companies need to change their strategies from product-orientated approach to consumer-orientated approach. By including service dimensions to their products, companies can increase the customer's value. (Prahalad and Ramaswamy, 2004.) Based on that conclusion Berry et al. (2002) remark that service convenience applies to both, service and product, categories.

In the literature, authors have created different models to describe the dimensions of convenience; it is necessary to recognize the critical factors that create convenience in order to improve the overall convenience. Yale and Venkatesh (1986) divide convenience into six categories: time utilization, accessibility, portability, appropriateness, handiness and avoidance of unpleasantness. From the same point of view, Brown (1990) has developed his own classification of convenience: time, place, acquisition, use and execution convenience. To simplify categories, Gehrt and Yale (1993) proposed that only three dimensions, time, place and effort, are needed. Later Berry et al. (2002) have criticized this view because these dimensions are more related to the consumer decision-making process than service convenience.

To replace Brown's (1990) theory, Berry et al. (2002) created five dimensions of convenience. Apart from earlier studies, their model is based on chronological order of the consumer's buying process. The dimensions were decision, access, transaction, benefit and post-benefit convenience. Every dimension takes into account how much time and effort the customer needs in a certain phase of service buying and consumption process. For example, benefit dimension evaluates how much time and effort the customer uses to experience the key benefits of the service, such as watching a movie. (Berry et al., 2002.)

Seiders et al. (2000) have focused on the dimensions in retail contest. They have defined four dimensions of convenience from the viewpoint of retailing. These four dimensions are access, search, possession and transaction. In retail environment, service convenience consists mainly of the speed and the ease of shopping (Jiang et al., 2013). Access means how quickly and easily the customers can reach a retailer. Search is defined as the speed and ease to consumers to identify and select the products they wish to buy. In the case of possession, customer's convenience is measured with the speed and the ease of obtaining the desired products. Last dimension, transaction, refers to the speed and the easiness of consumer's ability to affect or amend transactions. (Seider et al., 2000, 80.)

2.2.2 Dimensions of Convenience in Online Environment

Convenience is an important function in online environment. Almost the same dimensions used in traditional environment can be associated with online shopping environment, since the internet is used as a shopping platform (Jiang et al., 2013, 195). To understand the customer's experience, researchers have identified factors that affect the perceived service quality in online stores. These factors (e.g. ease of use, amount and quality of information and security) are unique to online shopping environment (Wolfinbager and Gilly, 2003; Yang and Peterson, 2004) and can be considered to be parts of the overall convenience. Despite the need, the consumer perceived convenience dimensions of online shopping have not been paid too much attention on in academic discourse (Jiang et al., 2013).

Some researchers have developed various dimensions to understand customer's online shopping convenience. For example Jih (2007) focused on the customers' shopping intentions in mobile environment. He discovered that two dimensions of convenience, transaction convenience and operational convenience, had the strongest effect on consumer's shopping intention in mobile commerce. Comparative research is made to investigate the differences between offline and online convenience dimensions. Beauchamp and Ponder (2010) studied the differences considering four different dimensions: access, search, transaction and possession. The researchers found couple of differences; firstly, consumers experienced more convenience in the access and the search phase online than they experienced offline. Secondly, the transaction phase was experienced to be more convenient in-store than online environment. (Beauchamp and Ponder, 2010.)

Jiang et al. (2013) have done the most extensive research on consumers' convenience dimensions in online environment so far. They used focus group interviews to determine customers' experiences in online shopping environment. As a result, customers' experiences were categorized into six convenience dimensions: access, search, evaluation, transaction, possession and post-purchase. In addition, characteristics of every dimension were collected during the interviews. For example, access convenience included time flexibility,

space flexibility and energy used (Table 2). Next, each dimension of convenience will be analyzed in more detail.

Table 2 Online shopping convenience dimensions (Jiang et al., 2013)

Dimension	Description
Access Convenience	Time flexibility Space flexibility Energy used Ability of web sites Availability of products and brands
Search Convenience	Download speed Web Design Search engine capacity Search function Product classification Average number of items per product menu list
Evaluation Convenience	Product information Standardized and branded products The presence of price information in product list Product categorization
Transaction Convenience	Check-out process Payment methods Changes in purchase Confirmative reply Price inconsistency
Possession Convenience	Delivery offered On-time delivery Delivery change notification Product undamaged Attitude and performance of deliveryman
Post-purchase Convenience	Keep promises (e.g. product return) Customer protection Self-protection tips Personal data security (e.g. e-mail address)

2.2.3 Access Convenience

In the research, Jiang et al. (2013) define the access convenience as the ability to shop online regardless of time and place. These attributes of online shopping spare people from crowds, waiting time and traveling and are typical characteristics of physical stores. The queuing in store has negative effect on purchase by increasing a feeling of regret. Regret will make a customer to change his or her shopping behavior and alter stores (Comm and Palacheck, 1984). Even though a long queuing time in traditional shopping environment decreases satisfaction towards retailer, in online environment dissatisfaction caused by waiting focuses more towards the server than retailer itself (Tom and Lucey, 1997).

Even though online stores are theoretically only a few clicks away from an internet user, the amount of information stored in internet leads to a situation in which the retailer may not be visible for the customer (Drèze and Zufryden, 2004). Online users increasingly have many opportunities when choosing a retailer and all retailers are not equally reliable. Therefore customers tend to avoid unknown online shops (Luo et al., 2012). So, it is essential to e-retailers to aspire visibility for customers, especially if the e-retailer is new and unknown (Edwards et al., 2009). The brands offer an opportunity for companies to stand out from the crow; by using well-known brand names e-retailers can increase their visibility and attract new customers, which affects also the sale volume (Huang et al., 2013).

The visibility of online stores can be improved by various systems. For example, search engine optimization, paid placements, contextual advertising and paid inclusion can better a store's visibility in search engine result pages (Panda, 2013, 58). The use of search engines has increased and nowadays most of the users arrive to the web-page through search engine instead of direct links from other sites (Telang et al., 2004). Investment to search engine advertising can increase sales, since Panda (2013) has found that sponsored links in search engines are more clicked and perceived to be more useful than normal links even though the customer was not familiar with the brand. Dou et al. (2010) have also discovered that search engine users are likely to recognize an unknown brand if it appears in a result list before well-known brands. In addition, the retailers who give offers, discounts and images of products in search results are more likely selected than other retailers (Panda, 2013).

2.2.4 Search Convenience

The search phase is an important factor in online environment since it is done in order to reduce risk in the buying-process and it ensures that the decision made is the right one (Rose and Samouel, 2009). As mentioned earlier, product search is easier in the internet than in a traditional store because searching a certain product in a traditional store is more effort and time consuming (To et al., 2007). Jiang et al. (2013) found that the search phase increased most the inconvenience of shopping online. According to their interviews, the main problems of the search phase were a slow download speed, a poor design of the web-site, search function and product classification (Jiang et al., 2013, 206). Based on the research of Jones et al. (2004), information overload affects the functionality of search engine of the web site. For that reason they recommend that online stores should consider their amount of information.

Search task can be divided into two categories, search and browse (Hong et al., 2004; Nielsen, 1999). Search objectives are specific, certain and known items (e.g. Cannon Powershot S400 digital camera), instead browsing task objectives are more general (e.g. digital camera) (Hong et al., 2004, 151). Different search tasks have been noticed in online shop design; many e-stores have a search function for key words and ability to browse products by categories (Nielsen, 1999). According to Hong et al. (2004), the web design

should match to the search task in order to create the most efficient shopping experience. For a customer, searching for a specific product (search task) the most efficient way is to give product information as a list, the most relevant on the top. Whereas for a browsing customer the best way is to present alternatives as a matrix form, showing many products in the same row. (Hong et al., 2004.) Aside of these two tasks of search, Moe (2003) has discovered that online shopping can include also information gathering by searching information from related sites, not only from online shop.

The information search phase includes internal and external factors that affect customer actions. The customer's internal factors are prior knowledge, memory and motivation. The information search has been found to have a connection with customer's prior knowledge and experience on the product (Jalliet, 2002). Customers with prior knowledge do not need that much information and are able to select the sources of information critically (Rosa and Malter, 2003). Many studies also prove that the categorization of information on a web-page is the most efficient when the consumer has corresponding categorization of the topic in his or her memory (Rowley, 2000; Rose and Samouel, 2009). Rose and Samouel (2009) have revealed motivational factors that affect information search. Those factors are perceived usefulness, mental challenge, perceived personal risk, computer confidence, and perceived financial benefit. Although, it has been discovered later that the motivational factors of search differ over time based on the experience of the user (Rose and Samouel, 2009).

External factors of information search are cost of search, brand consideration set and ability to search online. Based on research done by Rose and Samouel (2009), the higher search cost, the less time used for searching. Even though search costs are smaller online than offline, it is still a considerable factor (Kumar et al., 2005). Well-known brands can diminish perceived risk (Huang et al., 2004) and diminish also search costs. Besides, the internet provides a larger set of brands to choose from and the amount of considerable alternatives increases the need of information search (Rose and Samouel, 2009). From the viewpoint of the use of technology, the user's ability to search online is needed to be taken account. The search-skill develops over the use, so consumers who have more experience on online search are able to search efficiently and extensively (Kumar et al., 2005).

2.2.5 Evaluation Convenience

Evaluation convenience consists of detailed and understandable information of the products which includes presentations as texts, pictures, graphics and videos (Jiang et al., 2013). Online environment enables detailed and accurate information about the product, which has been found to affect sales positively (Postma and Brokke, 2002). If there is a combination of text and pictures, the text includes product attributes, like product size and pictures shows product attributes that cannot be described vertically. In addition, videos have been used to introduce product information more compactly and continuously

(Coyle and Thorson 2001; Raney et al., 2003) and they are proven to be efficient in information production and positive experience creation (Jiang and Benbasat, 2007). New technology enables detailed customer experience in online stores. Online shopping environment allows interaction with the products, for example a possibility to view product from many angels by rotating camera or virtual use of product attributes (Jiang and Benbasat, 2007).

Product presentation is one of the most effective factors to increase the customer's intention to purchase in online environment (Jiang and Benbasat, 2007). In addition, product information presentation has an effect on customer satisfaction in online shopping environment (Szymanski and Hise, 2000). The amount of information needs to be considered carefully. The bigger the amount of information, the more difficult the evaluation and the decision making process is, even though more information is needed with complex products. (Jahng et al., 2000). The need of product information varies by the goal of search. The customer tends to draw more attention to the details and the product information if he or she really attempts to buy the product versus only browsing through products for some other reasons (Ha and Lennon, 2010).

Consumers are able to reach a lot of reviews and recommendations of products through the internet and social media (Park and Park, 2013). Furthermore, many e-stores include other consumers' experiences of the product, because a review written by other consumer can improve confidence towards purchase decision and trust towards information (Chevalier and Mayzlin, 2006). Positive feedback from other customer on the products has been discovered to increase product sales (Liu, 2006; Reinstein and Snyder, 2005). Likewise, negative reviews are associated negatively with sales (Chevalier and Mayzlin, 2006). Studies show that consumer reviews are considered differently among product categories. In purchasing the experience products the reviews and recommendations are more needed since purchasing the experience products include more uncertainty than daily products (Senecal and Nantel, 2004; Zhu & Zhang, 2010). On the contrary, Cheema and Papatla (2010) have found that peer-reviews are more popular in the case of functional products than in hedonistic products. Furthermore, reviews in the internet differ from the traditional word-of mouth because reviewers are not familiar with the customer beforehand, which may increase the untrustworthy of the recommendation (Coker, 2011).

The brand plays also a significant role in the evaluation process. According to research of Liu et al. (2013), customers tend to purchase products form familiar brands, because familiar brands are more trusted, for example in a case of return or change of the product.

2.2.6   Purchase Convenience

According to Jiang et al. (2013, 206) convenience in the purchase phase means that the check-out process is simple and easy to follow. The transaction process differs among online shops, but the most common online shop transaction phase is called cart/basket software (Scarle et al., 2012). During information

search and evaluation, customers are able to add products to their shopping carts. In the check-out phase the customer enters his or her shopping cart page and is able to see all the products he or she has selected. The shopping cart shows also the total cost including taxes and shipping costs. When the customer accepts to buy the products in his or her shopping cart the process moves to the payment provider. Through the payment provider customer is able to access his or her credit card company or bank, log in with his or her account and confirm the transaction. (Scarle et al., 2012)

The good functionality of the payment process is an important part of transaction convenience. Problems in online payments can increase a feeling of insecurity and frustration (Vincent et al., 2010). In addition, complicated purchase methods may make the customer to cancel his or her order in the last minute (Jiang et al., 2013). The avoidance of credit card use is still one of the major obstacles in online retailing (Cassidy and Bongsug, 2006). Side by traditional purchase methods (credit card, cash delivery and bank transfers), new payment options, like prepaid cards, PayPal and mobile payment, have been developed. These new methods are found to be more convenient than traditional payment methods (Liébana-Cabanillas et al., 2014). In addition, some new payment technologies have failed over the time due to their complexity and lack of consumer trust (e.g. digital cash, digital wallet) (Rob and Opara, 2003).

According to Ruch and Sackmann (2012), the e-retailer should carefully consider the optimal mix of payment methods used to secure customer's transaction but also to ensure the payment to the e-retailer. Besides mentioned "pay-first"-methods, retailer can include also possibility to pay after the receiving the product or on the moment of receiving the product which increase the trust in the retailer (Lin, 2013). Payment systems usually require personal information of the user. From this reason the customer may perceive that his or her privacy is threated (Anttoniu and Batten, 2011). As a solution, anonymous payment services have been developed so that the customer does not need to give his or her personal information to the retailer (Edwards, 2004).

2.2.7 Post-Purchase Convenience

Post-purchase convenience includes the processes that take place after the payment in an online store. Furthermore, the post-purchase stage can be divided into possession and post-purchase stages. According to Jiang et al. (2013), the possession convenience consist of offered delivery, on-time delivery, delivery change notifications, undamaged products and the attitude and performance of the deliveryman. Delivery is one of the main factors that customer considers when making online purchase decision (Huang et al., 2013). The speed of delivery can be considered as a competitive advantage of the company (Piercy et al., 1998). According to Boyer et al. (2002), the consumer's perceived convenience of delivery is influenced by the company's strategic operation choices of delivery. The 24-hours accessibility to online store demands strategic planning of service cycle, so that all customers will receive

their products in the promised time (Hsu and Li, 2006). When setting the promise of delivery time, the company needs to consider that even if promise of quick delivery engages more customers, it might lead to delayed costs (e.g. capacity shortage). On the other hand, too long delivery time drives customers away. (Chatterjee et al., 2002.) In addition, delivery preferences vary among customers. Some customers are willing to pay a higher price if the products arrive quickly other customers are more price sensitive and are pleased to wait longer for the delivery with a smaller price (Huang et al., 2013).

Many online retailers include a shipping cost to their product. Usually the price varies depending on the shipping distance and the weight of the product. Online shopping also decreases the physical effort; even the heaviest products will be delivered to the customer's front door. (Jiang et al., 2013). Although delivery includes a fee, according to the online grocery shopping study by Huang and Oppewal (2006), consumers take into account also the costs of the distance between their home and traditional store when concerning shopping opportunities.

The post-purchase convenience demands that the company keeps its promises (e.g. product return) and the customer and his or her information is protected. In the research of Jiang et al. (2013) the little tips were appreciated; for example, how to keep bought product in a good condition. The return of the product is usually expensive for the company and every company has their own return policy. For example, an online book-store Amazon has a policy that the retailer pays only for the returns that they consider to be their fault, and the customer pays return cost in all other cases (Bower and Maxham, 2012). It has been noticed that the customer's perceived fairness in a shipping policy reflects satisfaction, word of mouth, trust, commitment and repurchase intentions (Maxham and Netemeyer, 2003). Bower and Maxham (2012) assume that the free return policy increases the sales also after the returns while the return-fee decrease the customer's shopping after paying a fee from return.

2.3 Perceived Risk

Even if the use of internet is getting more common all the time, the perceived risk is higher in online than in offline environment (Hsieh and Tsao, 2014). When consumers have a feeling of safety, it is easier for them to make the purchase decision (Ding and Lin, 2012). In other words, the perceived risk can define attitude towards online shopping (Soopramanien, 2011) and affect purchasing behavior (Forsythe et al., 2006). In previous studies, perceived risk has been found to have a negative influence on online purchase intention (Huang et al., 2004; Shang et al., 2005). Negative influence can be specified to perceived usefulness of a website, frequency of visits, and purchases and amount of money and time used visiting a page (Forsythe et al., 2006). The perceived risk is a relevant factor in order to estimate the usefulness of a site, since improving the site's quality and including risk-deduct mechanisms the

perceived risk can be controlled (Faqih, 2013). Even though system quality is found to reduce the perceived risk significantly, nowadays almost ever server has similar quality attributes (e.g. download speed, operational functions and response quickness) so the system quality is not a competitive advantage for company anymore (Hsieh and Tsao, 2013).

Litter and Melanthiou (2006) state that perceived risk means that the consumer is feeling uncertainty towards the purchase process and the consequences of purchasing. The decrease of risk perception correlates positively with the time spent on the web-site, number of purchases and frequency to continue the purchase process after the search (Forsythe and Shi, 2003). Forsythe et al. (2006) divide perception of risk in three categories; financial risk, product risk and convenience risk. Glover and Benbasat (2010) have later created more a detailed classification of online purchase risk that includes three categories: information misuse risk, failure to gain product benefit risk and functionality inefficiency risk (Figure 3).
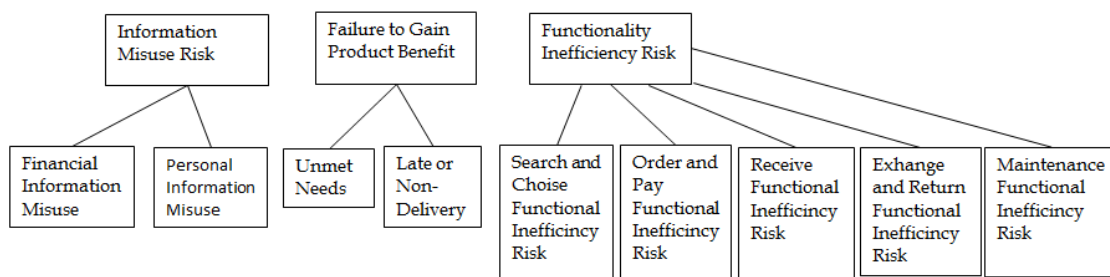
Figure 3 Online purchase risk (Glover and Benbasat, 2010)

Information risk includes financial information misuse and personal information misuse (Glover and Benbasat, 2010). In online shopping environment, financial information risk includes privacy and security risk of payment information and credit card concerns (Swinyard and Smith, 2003). Consumers are constantly worried about their information misuse in online environment and they hesitate to give their credit card information or save personal information (Cassidy and Bongsug, 2006). E-stores have tried to decrease the feeling of the credit card risk by creating messages of the save credit card use in their e-stores. The research shows that the most specified and informative messages about the safe use of credit card indicate more positive attitudes towards purchasing than messages with less information (Shu and Cheng, 2012).

Sometimes information safety is a balancing act between different needs of customers. For example, some companies offer an opportunity to save credit card information for the next purchase in order to make shopping easier, but simultaneously it increases financial risk because the saved credit card information could be more easily misused (Glover and Benbasat, 2010). Concerning personal information, if consumers do not trust the retailer to keep

their information safe, they either leave some important information out or give inaccurate information (Cassidy and Bongsug, 2006). The revealing of personal information for the unreliable retailer may lead to misuse and spam. According to Antoniou and Batten (2011), the customers who have purchased from a reliable retailer are more satisfied after the purchase than the customers whose information has been misused by the unreliable retailer.

Failure to gain product benefits consists of unmet needs and late or non-delivery. Unmet product risk means that the product does not function in a way that customer would want it to (Glover and Benbasat, 2010), for example customer has purchased wrong product (Sweeney et al., 1999) or counterfeit product (Liu et al., 2013). Unlike in traditional stores where consumers are able to touch and handle the products, lack of physicality in online environment increases the product benefit risk (Liu et al., 2013). Thus, customers tend to use more time for information search in online environment in order to minimize the risk (Chaudhuri and Ligas, 2004). Failure to gain product benefits includes also the risk of not receiving the ordered product or that the product is damaged in the delivery (Forsythe et al., 2006). To decrease the risk of product benefit, many online retailers use customer reviews, which are considered to be more reliable than company's own promises in advertising (Chevalier and Mayzlin, 2006). In addition, detailed information about products can reduce the risk of wrong product choice (Postma and Brokke, 2002).

The third part of online purchase risk is the functionality inefficiency risk. The efficiency is an important factor in online shopping, because time used online searching products may be wasted time if online shop does not function as assumed (Forsythle et al., 2006). The functionality risk includes search and choice risk, order and pay risk, receive risk, exchange and return risk and maintenance risk. All these functionality inefficiency risks include the risk of wasted time and difficulty of performing tasks. (Glover and Benbasat, 2010). According to Grabner-Kraeuter (2002), the functional inefficiency and inconvenience can result from technological problems, which are unpredictable and may occur in the server of the retailer, in the desktop of the customer or in the server of a third party (e.g. bank). The quality of the server increases trust, which decreases a risk perception. Based on the TAM-model (technology acceptance model), the easier and the more useful the online shopping system, the smaller is the perception of the risk (Hsieh and Tsao, 2014).

All three categories of risk are tied to time and cost. According to Sarkar (2011), these utilitarian related risks are more current to the shoppers with utilitarian shopping motives. For hedonic shoppers the risks of online buying are different. Litter and Melanthiou (2006) have highlighted emotional risk in online environment. The emotional risk is divided into psychological and social risk. The psychological risk means that the purchase may not correspond to the customer's self-image and by social risk the researchers reflect a situation where the purchase does not get approval from other people. (Chaudhuri and Ligas, 2004; Dillon and Reif, 2004; Huang et al., 2004.)

2.4   Perceived Enjoyment of Shopping

The hedonic dimension of shopping means that the customer enjoys and gets satisfaction from the all phrases of the shopping even if the actual purchase is not made (Kim, 2006). Hedonic feelings are happiness, fantasy, awakening, sensuality and enjoyment (Ozen and Kodaz, 2012). In offline shopping, personal interactions, accessibility and the perceived value are factors that create a hedonic experience (Olsen and Skallerud, 2011). The hedonic shoppers may tend to avoid online shopping, since it does not offer the same hedonic benefits as brick and mortar stores (Sarkar, 2011). Therefore, hedonic characteristics of online shopping environment are significant when considering customer online shopping perception.

As in traditional retail environment, hedonic motives affect attitude towards purchases also in online shopping environment (Childers et al., 2001). It has also been discovered that the hedonic shopping experience correlates positively with satisfaction, word of mouth and revisits (Jones et al., 2006). Because of different characteristics of online and offline environments (e.g. ability to handle the products, personnel, access), the shopping experience differs in these two environments (Venkatesh et al., 2003). Even if online environment cannot produce the same kind of hedonic experience as offline environment, the developed technology and special well-designed characteristics of the web-site may give the customer a feeling of a hedonic consumption (Kim et al., 2007). Online environment can also imitate some features of the offline experience. The social interaction has been found to be one of the most important factors in hedonic shopping (Arnold and Reynolds, 2003), so e-retailers have created a social aspect to online shopping with customer reviews and recommendations (Ozen and Kodaz, 2013). In addition, inability to touch products has been compensated with technology; for example products can be viewed from different angles (Jiang and Benbasat, 2007).

The enjoyment in the purchase-process has been divided in two parts: arousal and pleasure. Arousal indicates the person's excitement, inspiration and alert and pleasure reflects the feeling of satisfaction and happiness. (Mehrabian and Russell, 1974.) An exciting shopping environment is appreciated by the hedonic, recreational consumers that seek arousal and rich shopping experiences. On the contrary, the task oriented customers can become annoyed by the arousal; therefore the online environment arousal should be planned based on the motives of the shoppers. (Kaltcheva and Weitz, 2006.) The other part of the enjoyment, pleasure, creates trust and hence affects the purchase intention positively (Ding and Lin, 2012). According to Eroglu et al. (2003), both arousal and pleasure affect the attitude towards the web-site, but from these two the pleasure affects more strongly than arousal.

Studies have discovered positive connections between web-site design and shopping enjoyment (e.g. Mummalaneni, 2005). The pleasant and well-designed environment is important, since shopping atmosphere affects the

perceived pleasure (Eroglu et al., 2003) and intention to purchase (Ding and Lin, 2012). In order to attract consumers to purchase and revisit or give information about the retailer, it is possible to create a certain atmosphere to online shop by concentrating on the visual cues (colors, graphics, layouts, design) (Ereqlu et al., 2003). Also, according to Kim et al. (2007), environment (e.g. layout and colors) has a significant effect on customer experience of enjoyment. In web-design it is also important to take into consideration that hedonic characteristics of online page may harm the perception of goal oriented shoppers (Wolfinbarger and Gilly, 2001).

In addition, the clearness of page navigation system leads to higher enjoyment (Vrechopoulos et al., 2004). The hedonic shoppers differ from utilitarian shoppers in the search phrase; utilitarian shoppers search for the wanted product while hedonic shoppers tend to do their search exploring like they were in a shopping mall (Kim and Eastin, 2011). Online information can also increase the enjoyment of the shopping (Fiore and Jin, 2003). For example, image interactivity in online shop increases the hedonic shopping experience (Fiore et al., 2005). According to Ha and Lennon (2010), the different features of online shop environment affect customers differently, depending on their involvement in the shopping. The features of the layout (e.g. background color and decorative pictures) increase enjoyment of the browsers that have not an intention to purchase. Differently, the customers who use online store in order to buy enjoy more the cues that are related to the products (e.g. product presentation methods, preferred products, and personalized offerings). (Ha and Lennon, 2010.)

2.5 Theoretical Framework

The theoretical framework of the present study aims to describe how perception of convenience, risk and enjoyment are parts of the overall perception of the online shopping process (Figure 4). According to Jiang et al. (2013) and Venkatesh et al. (2005), the overall online shopping perception consists of perception in all stages of purchase. The purchase stages of the present study are based of the research of Jiang et al. (2013).

Based on previous literature, the perception of convenience has an effect on customer online shopping overall perception (Jiang et al., 2013; Morganosky and Cude, 2000). Many studies have shown that both perception of risk and enjoyment affect the customer's online perception. The effect of both risk and enjoyment on purchase intentions have been studied thought TAM-model (e.g. Tong, 2010) and the cause-effect relationship has been found. In addition, Huang et al., (2004), Shang et al. (2005) have found that perception of risk affect the purchase intention negatively. According to the Frosythe and Shi (2003), if the risk of the site is low, customers spend more time in the web-site, purchase more and more frequently. The hedonic shopping perception affects overall online shopping perception positively and increases sales. (Childers et al., 2001;

Jones et al., 2006; Kim et al., 2007). Therefore, based on the existing research, perceptions of convenience and enjoyment and risk are all part of overall online shopping perception.

Based on the theoretical review, perceptions of the online shopping convenience, risk and enjoyment are connected to each other. The online shopping convenience reflects to how the enjoyment and risk are perceived. According to Kim et al. (2007) and Vrechopoulos et al. (2004), developed technology and well-designed website (e.g. easy to use and clear to navigate) improve the perception of enjoyment. Convenience reflects to the perception of risk since the quality of the site reduces the perception of risk (Faqih, 2013). Likewise, the perceived risk affects the perception of usefulness of the site (Forsythe et al., 2006). Finally, enjoyment of online shopping use is found to increase trust and therefore decrease the perception of risk in online store (Ding and Lin, 2012).

In addition, the theoretical framework aims to clarify the dimensions of online shopping convenience and perceived risk. The dimensions of risk are based on the categorization by Glover and Benbasat (2010). Based on the theory review, the perception of risk is perceived differently in different the stages of the online shopping process. Firstly, information misuse risk can be seen in the transaction phase as payment information privacy and credit card fraud risk (Swinyard and Smith, 2003) or in the post-purchase phase as personal information misuse as spam (Antoniu and Batten, 2011). The personal misuse risk can be controlled by increasing convenience in transaction and post-purchase phases for example choosing right payment methods and creating the clear check-out process (Vincent et al., 2010; Ruch and Sackmann, 2012; Lin, 2013).

Secondly, the risk of failing to gain product benefits is divided in two in the theory (Glover and Benbasat, 2010). The risk of unmet needs is focused in the search and the evaluation phases of the shopping process. A good search phase diminishes the perception of risk (Rose and Samouel, 2009) and detailed information and customer reviews increase the confidence towards the decision to purchase (Chevalier and Mayzin, 2006). The risk of late or non-delivery is focused on the post-purchase stage of the shopping process. Companies should consider the shipping policies very carefully since delivery is one of the main things that the customer considers when making the purchase decision (Huang et al., 2013). Thirdly, the functionality inefficiency risk includes risk of wasted time and energy in all stages of purchase process (Glover and Benbasat, 2010). As convenience means the perception of time and energy (Berry et al., 2002; Seiders et al., 2007) better convenience of the page decreases the perception of risk of wasted time and effort.
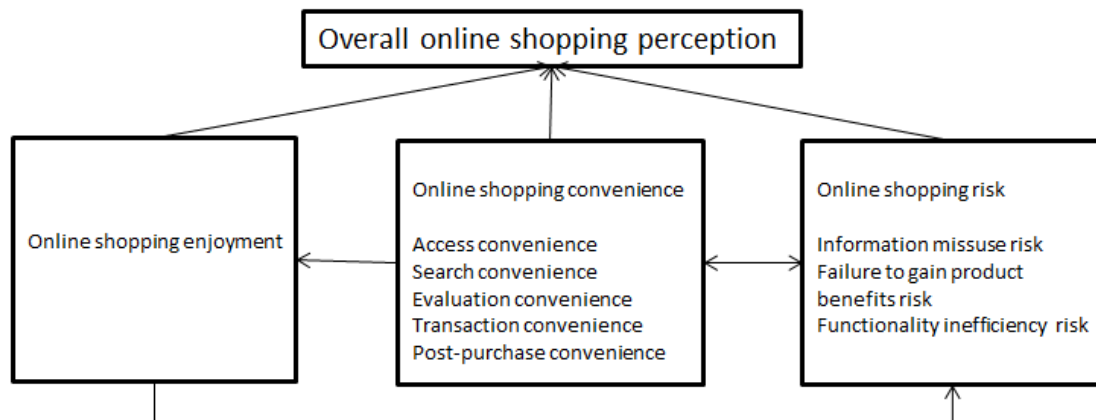
Figure 4 Overall online shopping perception

3 RESEARCH METODS

3.1 Methodology

The aim of the present study is to describe and understand the customer perception in online shopping environment. The methodological choices have been made in order to answer the research questions of the present study. Qualitative method has been chosen, since qualitative method tends to describe variety, multiple dimensions, attitudes and symptoms of the phenomenon while quantitative method measures and builds cause-effect relations (Bonoma, 1985). The qualitative method is the most useful when the phenomenon in not widely searched (Shaw, 1999) and the phenomenon is wanted to be examined from wide point of view (Hirsjärvi et al., 2010). In addition, qualitative data enables more detailed information (Onwuegbuzie et al., 2010) which is needed in case of customer perception analysis. Customers are individuals and therefore their personal characteristics and earlier experiences may affect how they experience the studied phenomenon. Therefore, qualitative method ensures wider view to new online shopping as a phenomenon than a quantitative method.

The use of qualitative method is considered to fit the concept of the present study, in addition because qualitative method examines local processes, experiences and perceptions of individuals (Frels and Onwuegbuzie, 2013). With a qualitative approach, the perceptions of users will be charted more deeply. In addition, the qualitative method offers variable tools to analyze collected data (Garcia and Gliesing, 2013). The present study is based on the interviews but also observation method is used to get a richer look at the phenomenon.

3.1.1 Interviews in Qualitative Research

Interviews represent one of the most common ways of collecting data in qualitative research, since they provide opportunities for the researcher to collect rich and meaning making data (e.g. Roulston, 2010). According to

Agarwal and Tanniru (1990, 125), the two main advantages of interviews are the researcher's access to feedback all the time during the discussion and to clarify issues through the interview.

Interviews are typically classified based on their structure. At one end, interview can be structured, which means that only few precise questions are asked and the questions are asked every interviewee in the same order (Rowley, 2012). The advantage of structured interview is the specific information that enables reviewing, interpreting, extending and integrating of the answers (Agarwal and Tanniru, 1990). At other end, unstructured interview deals with few themes and interviewees are encouraged to discuss freely over the topic (Bryman, 2003). Unstructured interviews are most useful when gathering information about new, unexplored phenomena (Neale, 1988). Although unstructured interviews give the most extensive understanding of the respondent's experiences and attitudes, conducting those interviews require expertise from the interviewer and answers may be difficult to compare and integrate (Rowley, 2012). For that reason, the semi-structured interviews are most commonly used. A semi-structured interview includes preplanned questions but in the interview the topics are discussed more in detail with sub-questions and prompts (Rowley, 2012). Probing enables clarifications for arising interesting issues, elicits important details, can help the interviewer to clarify inconsistences in the respondent's answers and does provide an opportunity for the interviewee to recall important information (Barribal and While, 1994). Hence, the semi-structured interview was chosen to conduct the empirical part of the present study.

When planning the questions, some matters are needed to be taken into account. Questions should not be leading or create assumptions, invite yes or no answers, include two questions in one, and should not be too general or invasive (Rowley, 2012, 265). An effective structure follows the model based on the earlier knowledge about the topic. Using the model when planning the interview helps with the structure of the interview and also gives a proper template against which answers can be compared (Agarwal and Tanniru, 1990). In addition, questions should be planned to be in a certain order so that the earlier question leads toward the next one and the interview comes easy to conclusion (Rowley, 2012).

The empirical part of the present study is based on the interviews. The interview was chosen as a method because it allows the communication situation to be interactive and offers a possibility to investigate the non-verbal signs and extrapolates the rigor of the answers (Gordon, 1969). In an interactive situation, the researcher can make sure that the respondent will answer all the questions properly (Bailey, 2008). The interviews include also negative characteristics that need to be taken into account in the planning. The interviewee may experience the situation inconvenient or threating or may seek acceptance by responding in the way he or she assumes should be answered (Foddy, 1995). The interview is always a context-based situation, in the analysis

needs to be considered how the context (e.g. environment, interviewer) affects the responds (Hirsjärvi et al., 2010).

In order to explain the customer perception in detail, the observation has been chosen to supplement the interviews. As Nielsen (1999) states, the software testing with real users is the most important method and collected data is unique, because it gives complete information about how people use computers and what kind of problems they face. In the present study customers' online shopping has been observed to determine what problems have occurred. Observation aims to generate a holistic understanding about problems, online shops can be developed further and the errors can be eliminated. The observation is conducted during the interviews, since the interviews enable collection of users attitudes and perceptions of usability instead of spotting of exact usability problems according to Vuorela (2005, 37).

There are no specific determinations for amount of interviews in qualitative research (Marshall et al., 2013). Amount of interviews leans on the researcher's goals of investigation, the purpose and the topic of the study, the usefulness and the credibility of the collected data, and the resources and time available (Patton, 2002, 242-243). One guideline is the saturation point. In the saturation point, the increase of answers does not reveal any new findings (Bowen, 2008). Marshall et al. (2013) state that the more close research gets to the saturation point; the more high-quality is his or her study. The number of the interviewees needed in order to achieve the saturation point depends on the extent of the studied phenomenon. According to Patton (2002, 246), "minimum samples based on expected reasonable coverage of the phenomenon given the purpose of the study and stakeholder interests". Excess data collecting could prevent the deep and rich analysis of the gathered information, although the deepness and details are the main ideas of a qualitative research (Patton, 2002). Even though the sample would be selected randomly, there are always persons who do not want to take part in the interview. The non-respondents may change the sample to highly selective and so it would not present the total population anymore (Denzin, 2001).

3.1.2 Description of Test Stores

Two online shops were studied in the interviews. The shops were selected based on the product supply on their sites. Both stores sold concrete products, which was important since the physicality of products is a major factor when considered to buy online (Weller et al., 2005). Physical products include also shipping, which was one of the reasons why these test stores were chosen. Both online-shops are well-known Finnish companies that have also brick-and-mortal store chains. The difference between these two stores is that Company X is selling consumption goods and the Company Y is selling clothes for men and women. The interviews focused mainly on the online store of Company X, but as Jiang et al. (2013) stated the perception depends also on the situation and therefore the Company Y was selected to allow comparison.

The online store of Company X is a part of their domestic store chain. Besides selling goods, the goal of the online store is to complete the customer's shopping process by offering a view on the products before offline purchasing. In the research made by the company (May 2014) only a quarter of the online visitors visited the site in order to buy a product and the rest were only looking for information. In the survey the visitors were satisfied with the functions of the online store. On a scale from 1 to 7, they rated the ease of use as 5,8, the overlook of the page as 5,6, the loading speed as 5,7, the search function as 5,4, the product information as 5,2 and the price as 5,3. As a conclusion it can be said that the Company X's online store was user-friendly and well-developed. That was an important notion from the viewpoint of the present study; the test site needs to be useful so that the basic problems of the site would not bother the test users and the test users would be able to focus the deeper characteristics of the online shopping experience.

Entering both of the chosen online stores was made through the companies' websites. Web-sites had links to the online store in upper banner. The front pages of both online stores had offers, titles of the menus and word search function. In the menus, products were classified based on the purpose of use. For example in the store of Company Y, coats were classified into autumn and winter coats. Menus included sub-menus in both online stores. The size of sub-categories varied a lot. Some sub-categories included only a dozen of products whereas other subcategories had more than 50 pages of products under the same category. In both sites the products were shown in a matrix form. In the store of Company X only twelve products were shown per page whereas Company Y showed more than twenty products per page.

Both stores have a picture of every product with a zoom option. In addition, a written text included information about those features that could not be inspected by merely looking at the picture of the product. There is a shopping cart function in both online shops. The purchase can be done by a bank transfer, a credit card or a bill. Both stores offer a home delivery with an extra charge and a possibility to pick the product up from the physical store. The exact delivery date is not mentioned; the Company X promised to deliver the product in three to six days and Company Y in one to three days if they have the product in stock. The check-out process of Company X demand entering personal information before the pages gives cost of delivery. Both online stores offered a two-week free return policy.

3.2   Data Collection and Analysis

The present data consists of 25 semi-structured interviews. The interviews were recorded, transcribed into written form and coded based on the themes of the theoretical framework. In this section the data collection process will be described further.

3.2.1 Interviews

The interviews were conducted in two parts. The first interview session took place in a store of Company X whose online shop was used as a test-store of the present study. The interviews were made on the 17th and the 18th of May in 2014. The number of test-persons was selected based on the expected saturation point and the available time frame. The first store sample was 20 persons and the interviews were conducted in two days during the opening hours of the store. The sample was selected randomly among the customers visiting the store. The customers were asked to participate in a fifteen-minute interview about online shopping and all participants were given a gift card of 30 euros. Some customers were too busy or did not want to take a part in the research for other reasons. Customers were interviewed in a peaceful conference room in the store building. There was a computer and a data projector for testing the online store functions. The interviewees were told that the conversation will be recorded and transcribed. In addition, they were informed that their answers will be anonymous used only in purposes of the present study. All interviews were conducted in Finnish and the interviews took time form 10 minutes to 35 minutes with an average of 16 minutes.

The second part consistent of 5 interviews and it was completed in the University of Jyväskylä on the 26th of May 2014. The researcher asked students who had leisure time to participate in the research. At this time there were no gift cards or other rewards for the participants. The interviews were conducted as the previous interviews except this time Company Y's online store was used in the interviews.

All interviews were semi-structured interviews and the structure of the interview was based on the theoretical framework of the present study. Firstly, the participants were asked about their previous use of online commerce and their attitudes towards online purchasing. Secondly, the participants were asked questions about every stage of the online purchase process. In this stage the participants used the online store and the researcher got the opportunity to observe the use of online shopping environment. Finally, the interviewees were asked about their perceptions of risk and enjoyment of online shopping. The planned structure was applied in every interview, because the researcher aimed to create a relaxed atmosphere and a flowing conversation with the interviewee. All of the planned questions were not asked every participant, and the interviews differed from each other based on the personal characteristics of the participants. Some of them were eager to tell their opinions and earlier experiences where as other participants were more reserved and gave relatively shorter answers.

3.2.2 Participants

The participants' background information is presented in Table 3. Briefly; there were both experienced online shop users and those who did not have any experience on online shopping. Only seven of the 25 respondents had used the

tested web-site before and none of them had purchased anything via the online shop. The average age of the interviewees was 50.9 years; the youngest respondent was 21 years old and the oldest 67 years old. Ten of the participants were female and fifteen male. The interviewees were listed based on the order of the interviews. The first interviewee was listed as Person 1, the second interviewee as Person 2 and so on. In the result section, the identification has shortened to P1, P2 etc.

Table 3 Background information of the interviewees

	Gender	Age	Earlier Internet pur-chase experience	Used the test site before	The test site company	Purchased from the test site before
1	F	44	Yes, frequently	Yes	X	No
2	M	54	Once	No	X	No
3	M	57	No	No	X	No
4	F	50	Yes, sometimes	Yes	X	No
5	M	56	Yes, frequently	No	X	No
6	M	65	Yes, few times	No	X	No
7	M	49	Yes, frequently	No	X	No
8	F	68	No	No	X	No
9	F	44	No	No	X	No
10	M	20	Yes, frequently	Yes	X	No
11	M	62	Yes, sometimes	No	X	No
12	M	29	Yes, sometimes	Yes	X	No
13	F	22	Yes, sometimes	No	X	No
14	M	52	Yes, few times	No	X	No
15	F	54	Yes, sometimes	No	X	No
16	M	67	Yes, only one product	Yes	X	No
17	M	50	Yes, sometimes	No	X	No
18	M	49	Yes, frequently	No	X	No
19	M	35	Yes, sometimes	No	X	No
20	F	45	Yes, few times	Yes	X	No
21	M	25	Yes, few times	No	Y	No
22	F	21	Yes, frequently	Yes	Y	No
23	F	23	Yes, frequently	No	Y	No
24	F	22	Yes, sometimes	No	Y	No
25	M	32	Yes, sometimes	Yes	Y	No

3.2.3 Data Analysis

The interviews were recorded and the researcher took notes during the observation phase of the interview. The recordings were lettered after the interviews from word to word and the researcher added some observations to the data. The laughing and the things said as jokes were also marked to the lettered material. The interviewers were marked from P1 to P25 to clarify the

persons in the analysis. The lettered material included dialect words but the answers were first translated to standard Finnish so that the meaning stays clear when translated to English.

The empirical material was analyzed according to the themes presented in the theoretical framework. At first, the researcher categorized the data based on the five stages of online shopping: access, search, evaluation, transaction and post-purchase. After that, she divided the data into five categories: convenience, inconvenience, risk, risk reducers and enjoyment. Afterwards, the themes were found from each category. The themes were chosen based on the frequency. Context and cultural prospects were taken into account since the same themes and topics were discussed with in various words by different respondents, even if they meant the same thing. Some chosen themes were contributed only by few persons, but those either corresponded with earlier studies or the participant had a strong and a reasonable point of view on something that should be taken into account in the research of online shopping. Based on the founded themes, results of the present study were gathered and are discussed in the following part of the paper.

4 RESULTS

In this chapter the foundlings of the empirical part will be presented. Results aim to answer the research questions. Firstly, the perception of online shopping will be described. In that part, the stages of online shopping will be presented separately. Secondly, the perceptions of convenience, risk and enjoyment will be presented. The factors affecting these dimensions will be gathered into tables in order to clarify the phenomenon. Thirdly, the overall perception will be examined by combining the factors of all three dimensions. Finally, the common factors will be searched to explain the customer perception in online shopping environment.

4.1 The Perception of Online Shopping

To shed light on the phenomenon of online shopping, its perception will be presented at first. In the description of shopping perception, the citations of interviewees are presented to clarify the experience. As determined in the introduction, in the present study perception means the sensorial and cognitional observations that affect customer's view of reality and guide the behavior. Researchers (Jiang et al., 2013; Venkatesh et al., 2003) state that the overall perception of online shopping consist of perceptions in all stages of the purchase process. Therefore, in order to present the results in a logical order, the presentation follows the stages of online shopping. The first part focuses on the access stage of online shopping. The second part includes the results of the search phase, and later on the results of evaluation perception, transaction perception and post-purchase perception will be presented.

4.1.1 Access

The access phase consists of device, means and ways to enter online store. Internet as a shopping device makes it easy to find a store or a provider that fits

to the customer's needs. Several interviewees told that they had searched products from various stores before making the purchase decision. Even if a customer plans to purchase a product from the physical store, he or she might visit online stores of multiple companies before deciding which chain to purchase from. Viewing the products beforehand in the online store was preferred since the effort of finding the right product in the physical store was considered as a negative factor among the participants:

> P1: It (online shopping) saves a large amount of time. It is very fast and you don't need to walk the largest shopping malls of the world.

> P17: The benefit of e-commerce is that you don't need to run from store to another to view different options.

The large amount of products was considered as one of the pros of online shopping. Online store offers a large scale of products and brands and the selection is easily browsed since the products are categorized. In addition, the global availability of products was considered as an important factor in online shopping. Some participants named the global accessibility of products as a prior benefit of online shopping. More specifically, the possibility to see the supply of the whole world and order the specific product, wherever it is provided, was named as an important factor.

Meanwhile the shopping from home or office was seen to be both efficient and enjoyable. One interviewee mentioned also that the possibility to shop around the clock is one of the prior preferences of online shopping. From the viewpoint of the timesaving, online shopping was seen also as an opportunity to the entrepreneurs:

> P5: It would be good for a busy entrepreneur to buy products online on Sunday and pick them up on Monday morning… and also you can visit the store and check out the alternatives on the road via tablet.

Online shopping was believed to be most efficient when a person knows where to shop, since the oversupply of online stores may make the choice more difficult. Therefore, the company and the risk are analyzed already when entering to the online store. The existing information about the company, for example an address, was considered to be an important factor when analyzing the trustworthy of online shop. For example, an online store of a local company was believed to be safer than one of a foreign company. In addition, the sites that were used before were thought to be less risky and easy to revisit.

> P16: I haven't bought anything else online except photography books. For me, buying them is something very concrete and something with which I'm already familiar and satisfied.

> P23: The negative side of online shopping is that if there is not any familiar online store available, you need to be critical whether the unknown providers are safe or not.

Besides of the purchasing purposes, many interviewees named the search of information as their top goal in online shopping. Therefore, if the product was not preferred to be bought online, the online shop that had a physical store nearby was chosen. Many participants had visited the Company X online store viewing options before entering to the brick and mortal store in order to purchase a product. That is also done to save time and energy; for example driving to the store to only view prices was thought as a waste of time. With more expensive purchases, the customer wants to know something about the product before discussing the actual purchasing with the sales person. The previewing of the product online enables a quicker visit to the store. The benefit of an online store was also seen as other way round: if the certain product has run out of store, it is still possible to order online.

Online shopping requires an internet access and a proper device like a computer, a smart phone or a tablet. All participants had an access to the internet at home but some interviewees mentioned the lack of equipment or the user skills as a barrier to the use of online store. Even if the consumer had the required devices, the web-site may not function as needed. If the site is slow or has other usability-problems the users are willing to change provider quickly:

> P4: Many times when I'm entering the online store I compare prices and usability of the site. If the pages does not even open properly or the products are not visible, I will change to the better store.

Many participants admitted that they use to lose their temper if the equipment or the web-site does not work as fast as they expect.

Observing the access phase revealed that entering to the site was mostly made through Google by typing the name of the store to the word search. Some of the users mistakenly entered to the web-page of the company instead of the online store but found a visible link to the online store on the front page. One of the interviewees told that she had entered to the online store via advertisements of the company's e-mail newsletters.

To conclude, besides purchasing online shopping platforms are used to preview products before entering an offline store. When concerning customers' shopping intentions, it is important to notice that online and offline can both be a part of the shopping process. Customer can do one phase of the traditional shopping process online and another phase offline. In addition, some phases can involve both online and offline actions or at least customer is aware all the time that he or she has also possibility to use traditional shopping channels instead of online environment. Other important factors in the access phase are the amount of products in online store, the place and time flexibility of shopping and the risk evaluation of the online store. The amount of products and the place and time flexibility affected the perceived convenience of the customer. The perception of risk when entering online shop affects perceived risk through the whole shopping process.

4.1.2 Search

In order to buy a product online customer needs to find a product that fits to his or her needs. The supply of products is usually larger in online stores than in traditional stores, so the function of the search system emphasizes. A well-working search can bring enjoyment to the online shopping perception:

> P23: In those (online shops) where I have shopped in have found enjoyable that those are made to be easy and you can browse hundreds of products and outline well to the specific products or marks which you are looking for.

Both tested online shopping sites included the search and browsing function. The word search was found to be important to the customers who were searching specific product and those who were viewing the product supply used more the menus. The products were represented in matrix form. In many discussions the word search function raised out to be experienced undeveloped and hard to use. Besides of enjoyment, the functional word search provides time and energy saving:

> P1: I wish that the product would find easily from the word search. I use the internet a lot and I am always busy so I want the product to be fund quickly.

The observation revealed that many of the interviewees who did not find the product from the word search thought automatically that the product did not exist in online shop. Many of the interviewees have previously had problems with the word search in domestic shopping sites. They have noticed that word searches require specific terms and correctly spelled search words. Contrastingly, global online stores are found easy to use because of their word functional word search:

> P18: In eBay you don't need to write the correct word: only something similar and it will certainly find the right product.

The respondents valuated well-constructed menus. The clarity and quickness of using the menus in a product search was important to the participants. In responses the clarity meant that the products were classified consistently, the category name responded to the selection and still finding the right product didn't took too many clicks. After finding the correct sub-menu the respondents had experienced an excessively large selection of products. Generally, without a sub-menu for specific products the product must be searched under the menu that includes large scale and amount of products. In this case finding the right product could be impossible. On the contrary, the sub-menus could be very specific so it would be easy to find a correct category but the category included only few products and more searching was needed. Variety of same kind of products was experienced as a negative thing, because it complicated the search and made the choosing of the product much slower.

The quickness of finding a product was considered to be one of the benefits of online shopping. Instead of searching store personnel or wandering

in the store, the product could be found easily with the search functions online. However, wasting time in the online search was seen as a risk. Some of the interviewees thought that they would have already caught the store personnel and got a response to their question in a physical store in the time they spent to the worthless search online.

Generally, interviewees though that the test-sites were easy to use. Nevertheless, the observation showed that persons who had previous experience on online shopping and computer use were able to perform better in the search of products. The persons with only little online experience had more trouble using the sites, creating proper search words and finding products under categories. The interviewees who had used the test sites before told that finding the correct product was easy because they had searched it at home beforehand. In addition, the customer's ability to search products and information was seen to correlate to his or her prior knowledge about products. Customers with knowledge of the products were looking more specific and targeted information of these products than customers who had not bought those products before.

To conclude, the convenience of the online search is one of the main reasons why people want to shop online. Therefore, the quickness and clarity of search functions are important to the convenience. In addition, results showed that customers have different needs, so the search functions should be constructed to fit various shopping purposes (e.g. searching, browsing). In the search phase, the risk was seen as a risk of wasting time if the right product was not found after a search. Catalogs and nice templates can increase the perception of enjoyment in search phase. As in the access phase, customers evaluate their online shopping perception in a relation to the offline shopping also in the search stage. If a customer values the quickness of shopping he or she compares the quickness of finding product in online to the quickness of finding it offline. Otherwise, if personal service is important to the customer offline he or she searches same information that he normally would get from the sales person in online store.

4.1.3 Evaluation

The evaluation phase of online shopping includes product information, possibility to evaluate and categorize alternatives and presentation of information (Jiang et al., 2013). In both test web-sites products were shown in a matrix with a picture, price and a piece of information. The picture was important to all respondents and in the product categories as clothes, carpets and machines the picture zooming function was valuated. Especially with clothes and machines interviewees appreciate pictures from many angles of the product. One respondent valued that the products in the pictures were showed in their real colors and for him it was important that the colors of the background were light so that the product color would be seen more clearly. In some cases the pictures could not reveal the product satisfactorily:

> P16: Well, let's say that my wife is the one who designs it and we usually select the colors together, so I would say that also in this case we need to see the concrete product in the store to know what kind of it actually is, because white can be either shiny or matt.

Apart of the pictures, the written information was considered to affect the evaluation. The written information was definitely needed by the customers in the cases where picture included also other products and the written text would reveal which parts belonged to the purchase. These unclear photos caused confusion among test users. For the interviewees the size of the product was important especially in the furniture, machines and clothes. In the clothing the measurements needed to be accurate:

> P23: That could be more (information) about the size. For example how long the hem is in the size 38, because now it says only that the hem is over the knee and that is a little too vague.

In addition, the information of product use, it's suitability to the different purposes, material and specific attributes were searched from the written description, since those cannot be seen in the picture. Besides of the picture and description there were users' reviews of the products. Others experienced that peer-reviews helped in decision making particularly when the product or the firm was unknown. Also product use instructions written by other users were valued. Some interviewees did not appreciate reviews of other users due to the lack of trust towards reviewers.

The risk of purchasing a wrong product rose up in the discussions. Many of the participants thought that buying from internet is risky because the lack of their know-how. The sales personnel are professionals and they know which product fits to the purpose and how it should be used, so when purchasing in a traditional store their knowledge is available to the customer. Many of the interviewees seemed to appreciate the know-how of the sales personnel. The lack of personal contact was mentioned to be a reason why they have not purchased online:

> P16: When you find a good sales person and he or she gives you good advice, I think that it is the best way to purchase.

In online environment, customer needs to trust his or her evaluation skills. The possibility to touch and handle the products can be replaced in online environment only with pictures and written information. For that reason the information was hoped to be as accurate as possible:

> P3: Because there is no person you can ask for, in a case of a machine the accurate measurements and technical information should be easy to find.

The perception of risk was also seen as a distrust of online information. Some of the interviewees mentioned that they wonder does the product match to the picture or the description provided online:

P1: There is always a risk that you trust what it's said here and you have no possibility to ask from the personnel and make sure that the information is correct.

Contrary, some participants listed the trustworthiness of information to be a main reason to use online shops. According to them, online shopping environment ensures that the needed information is available when and wherever needed.

As mentioned earlier, most of the interviewees tend to search product information and compare products online before entering to the store in order to purchase. Online shop was seen as a catalog of the products sold in the store chain. For that reason, the availably status of product in offline stores were wished to be shown more clearly online:

P18: It would be a good thing that all the products were visible here online and only marked if those are not available in store or only in store. So all the products would be visible in online shop because that is what people think at home. Nowadays it is not any sense to wonder around the town looking for products, it takes the whole Saturday.

Information which products are available in offline stores was appreciated since then the customer knows before leaving home that he or she will get the product from the store.

In addition, the price information was brought to discussion. It was important to the customers that the prices were clearly visible in the evaluation phase in which the options were presented on the same page. There was also a need for accurate price information among respondents. For example, regarding to the products that were bought in sets it was considered to be important to see the amount of products in each set. The pricing was also confusing when there was a marked price and some other price was bracketed without a clear explanation. The price difference between the online and offline store was not visible in the test-stores and for the participants it was a factor which can affect the decision whether to purchase or not.

Besides of the specific product information, the interviewees told that the extra information would make their shopping experience more enjoyable. Some participant thought that there could be blog-writings about the products. In addition, participants wish that the sites could include extra information about which other products are needed when using the product:

P18: It says here that the attachment of the shelf to the wall is compulsory so I wonder if it should be done with normal equipment or is there a specific strap for that. Especially if there is specific extra equipment for this shelf, those should be show here in a way that "products related to this product".

In addition, the shopping was thought to be more pleasant if all the information needed would be found in one place. Searching of additional information through Google was considered to be time consuming. For example, participants hoped that the online store included links to the producers' websites if the spare parts would be needed, little tips how to use a product and

inspirational writings and instructions about the products. Extra information was said to be a good service:

> P2: It is like a customer service because you could get the same service and answers from the store personnel if you were in a traditional store. Because now when you are in online shop you should feel like you are in store.

To conclude, evaluation of the product online is based on the product information. Because of non-physicality, product information is needed to be as accurate and informative as possible but clearly presented at the same time. The important product information consists of pictures and written information. The non-physical character of online shopping environment affected the risk that consumers perceived in the evaluation process. Since the product cannot be touched or seen in nature, the risk of purchasing an unsuitable product exists. In addition the lack of store personnel was experienced to increase product failure risk. On the other hand, good product information decreased perception of risk. Besides needed information, the valuable extra information about products was perceived enjoyable.

4.1.4 Transaction

The transaction phase includes the purchasing action, the selection of product, the choice of shipping and payment method and payment. The receipt and the confirmation letter of the order were thought to lower the perception of risk, because the documents could be used as evidence if there were problems with a delivery:

> P2: I remember that there comes a printable receipt from the online store and there are the product information and codes and in a case they deliver wrong product you can prove that with the receipt.

The perception of risk was also present in discussion of payment methods. Those who have made many earlier purchases trusted the online payment, mostly because they did not have any problems before. Some of the respondents did not want to use the credit card online because they thought that giving the asked credit card information would be risky. For that reason the choice of payment methods was appreciated. For others the credit card was the best option:

> P5: For example if you are using online shop with a tablet, you may not have your bank account log-in information.

The payment with the bank account was considered to be safe and easy. According to one participant, the payment at the purchasing moment makes the whole process easier because afterwards she does not need to worry the payment anymore. On the contrary, the alternative to pay via bill after the product has arrived was also found to reduce perceived risk:

P15: If you need to pay the product beforehand it is always a problem if there is something wrong it the product or it does not fit to your purposes. So I wonder how easy it is to get the money back. If you receive the product and you have not paid it yet, it is easy to send it back and then you are out of the situation.

In addition, paying a billing charge was considered to be a negative factor and affected the willingness to purchase. The use of third parties in the payment transaction divided opinions. Some considered third parties like PayPal to be strange and making purchasing too complicated, while others appreciated third parties:

P18: In the online store PayPal guarantees the payment, so if the product will not be delivered, the PayPal would pay back the whole sum.

Another payment risk reducer was the familiarity of the company. Domestic and well-known companies were more trusted than foreign or unfamiliar companies. Some respondents even said that they are willing to purchase only in domestic online stores since those were more reliable:

P1: This site is quite well-known and safe in my opinion, but I don't visit any site or buy in any site that is even a little suspicious.

Finnish online stores were assumed to be less developed and therefore larger global e-stores were considered to be less risky than domestic e-stores. From another viewpoint, one interviewee mentioned that she perceives more risk in a case of a foreign online store because the possible problems would need to be resolved in English.

Shipping costs were seen as an important element in the purchasing process. According to the interviewees, the earlier the shipping costs are visible when purchasing, the better the perception of the shopping process is. Shipping alternatives were appreciated; some interviewees were willing to pay extra for home delivery while others preferred the free pickup from the store. Shipping costs were wished to be clear and justified so that the buyer knows whether the cost is based on the delivery address or the weight of the product. The clearness of payment costs were also seen to reduce risk:

P23: It is true that you have to be very critical from where you are buying, sometimes there might be really expensive shipping costs, so you have to be on the ball what the sum really is.

The value of home delivery was reflected to the price. Presumption was that a heavier baggage is more expensive to ship which affects the decision of delivery. Entering the personal information in an early stage of purchase was experienced inconvenient. Even the possibility to not to leave any information besides name and address was preferred. In the test site the personal information was needed to see the shipping cost which was considered a negative reason and even a reason to give up purchasing:

> P18: All information needs to be entered before I can see the shipping fee. That could make a more sensitive customer think that he or she does not want to fill in all personal information if it means that he or she cannot cancel her order anymore.

To conclude, in the transaction phase the perception of risk was clearly visible. Interviewees worried about the payment frauds and non-delivery. The receipts, confirmation letters, and purchasing from familiar and well-known companies were risk reducers in the transaction. Interviewees had different opinions about which payment system is the best and therefore many different payment methods are recommended. The shipping costs confused some participants and low shipping costs or different shipping methods attracted customers to buy online. Overall, the logicality and the easiness of the check-out process are important to customers.

4.1.5 Post-Purchase

The delivery rose into discussions in many interviews. Some thought that it would be better to pick up the product from the store, because then there would not be any shipping costs. In addition, a pick up from the physical store was seen as a risk reducer because it offers a chance to check the quality of the product:

> P3: It is a safer option to pay online and drive to the store to pick up what you have ordered, because then you will see that it is the right product. If the product comes via mail or some other delivery, you can't discover the product suitability until at home.

Home delivery was thought to be more convenient than picking up the product from a store since it saved customer from the driving to the store and also saved time. Especially with large orders, home delivery was preferred. On the other side, the small orders, for example tickets, were hoped to be sent home via mail.

The long duration of delivery affected the willingness to purchase online negatively. The quickness of the delivery affected the experience of online shopping positively. Online store was considered to be a good purchasing channel if the customer has time to wait for the product. If the product is needed quickly or immediately, online shopping was not an option. One respondent experienced also a risk of the delivery time:

> P20: I have thought many times that the promised delivery time does hold up, for example it says here that from three to six days. So far everything that I have ordered has arrived in promised time, but if you have a certain day when you need the product, you cannot trust the delivery time.

The return policy of the company was important to all of the interviewees. For some, a free return was a precondition for purchasing. For example, when ordering clothes, free return decreased the perception of risk:

> P22: If the store is new for you or the clothes differ from your style or model that you have bought before, it is always a bit exiting to see if the clothe fits to you. It is important to me that there is always a free return policy.

The return of bought products was perceived inconvenient and troublesome. For that reason some interviewees preferred traditional stores, they thought that the returning to the offline store is easier than the returning to the online store. The inconvenience of the return made customers to keep their purchases even if they did not fit to their purposes:

> P4: I have noticed that if I receive a product that is not good or does not fit to my purposes for some other reason I do not bother to return it.

> P15: The return is so laborious, you have to take the product to the post office and think how to pack the product… It is easier to return small products like clothes but if you order something that weights several kilos, it is much harder.

Overall the participants trusted to the return policies of the test stores. The familiarity of the stores increased trust to the return. Also the return was thought to be easier when the company is domestic. The return to the test stores was described to be flexible and fluent and the physical store chains of the company increased trust since there was a concrete store where to return the product and the return policy was thought to be same as offline:

> P9: I do not experience risk, because all the products have a return policy. So even if you order and pay in the internet, it is still the same store chain so you have right to return the product.

One interviewee mentioned the giving of personal information as a negative factor. He had experienced that buying something in the online store, and the receiving a huge amount of e-mail advertisements from the store.

To conclude, online shopping differs from traditional shopping in the post-purchase phase. The customer can take a product with him or her immediately when purchasing traditional store but online shopping always includes a delivery. Different delivery options were appreciated among the interviewees. From the viewpoint of convenience, home-delivery is suitable option but the returning of the product is usually inconvenient. From the viewpoint of risk, interviewees perceived pick-up from the store to be less risky than home-delivery since the customer is in a contact with store personnel. Good return policy was also a risk reducer. In addition, large and well-known companies were considered to be more reliable in their return policies than small and unfamiliar companies.

4.2 Elements of Online Shopping Perception

In order to clarify the factors that affect the customer's willingness to shop online, the perception of online shopping will be discussed through three elements; perceived convenience, perceived risk and perceived enjoyment of the shopping process. There are both positive and negative factors perceived in the online shopping. All the factors are discussed in all stages of the purchase

process. In the end of this chapter, the most important factors of every stage of purchase are shown in a table and the classification of these characteristics will be presented in order to help companies to improve their online store's shopping perception.

4.2.1 Perception of Convenience

As presented earlier, all the phases of online shopping included factors that affected the overall perception of convenience. The factors of convenience that affected the use of online store are presented in Table 4. As seen in the table, the convenience factors are mostly connected to the pre-purchase stages of the shopping process and inconvenience factors to the end of the purchasing process.

The access phase included many reasons to use online store as a shopping devise. Online shopping environment's independence of time and place of shopping was mentioned to be one of the positive factors. In addition, time saving was one of the factors for the use of online stores among the interviewees. Time saving was an important element in finding both a proper retailer and the right product. In addition, travelling to the physical store was considered to be laborious and time consuming. As well, the internet enables large product categories and products around the world are just a few clicks away.

The quickness of the search phase online encourages the respondents to shop via internet. Walking into a physical store and catching a sales person was described time consuming. So, well-working online site and search were important factors to the respondents. In addition, the product evaluation online had many convenience elements. The whole product category was easy to view quickly and changing store was quick and easy. Instead, in a physical store these functions would take much more time and energy. Specific product information and good informational pictures were precondition for purchase. When the products were organized according to the customer's criteria, the evaluation of the products is easy and quick. More precisely, the easiness of finding the cheapest product was considered as a benefit of online shopping. Besides, some respondents were under the impression that the price level is lover online than offline. In addition, the quickness of finding the needed information was a pro of online shopping environment.

Many convenience factors did not arise from the purchase and the post-purchase stages. The easiness of payment and a clear check-out process were considered as positive factors among some respondents. In addition, home delivery of the products and a good return policy of the company were considered convenient and time saving.

There were also some inconvenience factors that affected the online shopping perception negatively. These elements made online shop use inconvenient and therefore decreased the want to use online stores. All the phases of online shopping included inconvenience factors. Access to the online store requires a devise, like a computer or a tablet, and an internet connection.

In addition, the lack of skills using computer was mentioned as an obstacle to shopping online. The slowness of the page and the difficulty to use the online store were factors that decreased online shopping perception in all the stages of purchase.

Table 4 Convenience factors in different stages of purchase

Convenience factors in access (Easiness): - Quickness of the purchase - No need to travel to the store - Shopping around the clock - Shopping from home, office or on the road - Access to the product all over the world - Availability of larger amount of products than in offline	Inconvenience in access (Devises): - The needed equipment - The computer use skills - Slow and unworkable sites
Convenience in search (Quickness): - Quickness of the site - Quickness of finding a product - Clarity of menus - Well-working word search	Inconvenience in search (Functionality): - No possibility to ask help - Lack of search skills - Hard to find the exact product - The unworkable search
Convenience in evaluation (Presentation): - Viewing the whole product supply at one glance - Price comparison, cheaper products - Specific information and pictures - Needed information available quickly - Information search as a catalog (viewing online, purchasing offline) - Visibility of the product availability in store - Easiness to organize product based on specific criteria	Inconvenience in evaluation (Difficulty of choice): - Lack of personal service - Lack of specific information - Too large product supply - Lack of physicality, need to touch and handle the product
Convenience in purchase (Clearness): - Easiness of payment - Clearness of check-out process	Inconvenience in purchase (Costs): - No same discounts as salesmen give in the store - The payment information is not always with the customer for example on the road - The lack of payment methods - The cost of shipping - Billing costs
Convenience in post-purchase (Effortlessness): - Home delivery - Return policy	Inconvenience in post-purchase (Return): - The delivery time - The inconvenience of return - The cost of return - The e-mail spam

The lack of personal service was thought to diminish the willingness to shop online. If the customer could not find the product he has looked for, there is no one to ask for help. In addition, there is not any personnel in online shopping environment to tell you whether the product fits to your purposes. The functioning search and the failure of finding the needed products were cons of the search of online store. Besides the lack of personnel, too large product supply and the lack of physicality were considered to be inconvenient elements in the evaluation process. If the product information was not sustainable, the interviewees did not want to buy that product. The interviewees would have wanted to touch and handle the product, to see the product in real-life, and in case of clothes, to try them on before making the purchasing decision.

The importance of personal service was seen also in the purchase phase. Some interviewees were not willing to purchase online because store salesman would give them discount on the products. The difficulty of online payment was also taken into account, for example, the customer needed to have the payment information with him or her when purchasing. Interviewees appreciated various payment methods therefore the small selection of payment methods would affect the attention to purchase negatively. Also the costs of the shipping and billing were considered negative factors.

Many interviewees mentioned that the duration of delivery was an obstacle of online purchasing when the product was needed immediately. In addition, the long waiting time was thought to be an inconvenience factor. In case that the delivered product is faulty or does not fit to the purposes of the buyer, the return was considered to be inconvenience and laborious. The respondents valuated free return and therefore the return costs decreased the willingness to buy online. The post-purchase advertising was experienced to be a negative side-effect of online purchasing.

4.2.2 Perception of Risk

Interviews revealed also factors that were related to the perception of risk. Online shopping includes characteristics that affected the perception of risk either negatively or positively. As in the previous chapter, the risk factors will be presented based on the stage of purchase. In Table 5 the characteristics that increase a perception of risk and the characteristics that reduce risk will be presented. The interviewees experienced that the small and unfamiliar companies are riskier than familiar companies. For some respondents, foreign online stores felt riskier than domestic companies. Furthermore, local companies were experienced as the most reliable companies, maybe because these online stores are perceived more concrete. In case of a local chain, it would be easy to enter store and speak with personnel if there were any problems with the online purchase.

In addition, a risk of wasted time was perceived if the online store did not work as wanted or the product could not be found through the search. In the interviews the persons who did not find what they were searching for frustrated and thought that they would have found the product quicker with

assistance of sales personnel in a traditional store. In the product evaluation, the risk of choosing the wrong product was considered to occur with the lack of information since there is no possibility to view the concrete products in online environment. The consumers need to trust their own skills of evaluation instead of asking help from the sales personnel. That was also thought to increase the risk of product mismatch to the needs of the customer. Especially the pictures of the products of which the color was a prior selection criterion were not satisfying enough. In addition, the products that included only one picture were in some cases unreliable, interviewees would have liked to see pictures from different sides of product e.g. from machines and clothes.

Table 5 Risk factors in different stages of the purchase

Risk in access (unfamiliarity): - Unfamiliarity of online store - Small or foreign company	Risk reducers in access (Familiarity): - Familiarity of the company - Previous positive experiences - Domestic company - The specific company information for example address
Risk in search (Functionality): - Time wasting if not finding the needed product	Risk reducers in search (Functionality): - The well working search saves time
Risk in evaluation (Physicality): - The lack of physicality - The lack of specific information - The validity of information	Risk reducers in evaluation (Information): - Specific product information, measurements - Pictures and a zoom - The experiences of other users
Risk in purchase (Frauds): - Lack of skills in purchase - Payment information security risk - Credit card payment risk - Payment before receiving the product - Price of payment frauds	Risk reducers in purchase (Clarity): - Different payment methods - Possibility to pay after receiving the product - Receipt and confirmation of order - Familiarity and locality of the company - Positive earlier experiences - Visibility of the whole sum (including shipping costs) in early stage of purchase
Risk in post-purchase (Functionality): - Company's return policy - Receiving the money after the return - The delivery of a wrong product - The mismatch of the product to the need of user - Distrust towards the delivery time	Risk reducers in post-purchase (Policies): - Possibility to return the product - Domestic company - Pick up from the store - The online store is a part of the physical store chain - Free return policy

The purchase and the post-purchase were perceived to include the greatest risks. Those interviewees who did not have so much experience on online payments thought that there is a risk included in paying. The payment risk was

thought to consider the credit card information or lack of skills in purchase (for example purchasing too many products accidentally). Some of the respondents did not want to pay the product before receiving it since they thought it to be risky. They did not trust that the paid money would be paid back to them if there were any problems and the time used to the return and change was considered as a time waste. The unfamiliar companies were thought to be more risky when concerning the frauds. For example, risk of payment fraud or the fraud of the large payment sum caused by surprisingly large shipping costs was mentioned.

The post-purchase included the risk of receiving wrong product or product that does not match to the needs of customer. The existence of a return policy was important to the customers but the results showed that there was also a risk concerning the return policy. Respondents wondered if it was possible to return the product even if the product was not wrong or faulty. In addition, the risk of not receiving the already paid money was mentioned. The risk of wasted time and effort in the return arose into the discussion. The large and heavy products might be laborious to return. One of the interviewees questioned the promise of the delivery time. In a situation where the product is needed to receive due a certain day she preferred to buy from offline store because the delivery dates cannot be trusted.

In addition, the interviews revealed factors that diminish the perception of risk. As mentioned earlier, the interviewees trusted more in local and familiar companies than foreign companies. One interviewee told that he had used the same online photography book store, because he had positive experiences of the store and he knows how to use it. The online stores with an offline store increased trust as well. The specific information about the company, for example, address and company code decreased the perception of risk in case of unfamiliar and small companies. The participants with previous positive experiences of online stores experienced less risk in all the stages of purchase.

The usability and the easiness of use reduced the feeling of risk, for example well working search decreased customers perception of risk of time wasting. The specific product information, good pictures and a zoom device replaced the lack of physicality and interviewees were ready to buy product since the product information was accurate enough. In addition, the experiences of other users were appreciated and thought as a risk reducing factor.

There came up many risk reducers of the purchase and the port-purchase stages in the interviews. The variety of payment methods deceased risk since various payment methods were considered safe by the respondents. Some interviewees preferred bank transfers, others credit card. For some, the possibility to pay by a bill after receiving the product diminished the risk of return. The results revealed that the receipt and the confirmation on the order with the product information and codes were important to the customers in case the company delivers wrong product. Familiar and local companies were believed to be more reliable in the payment, delivery and return phases than

foreign companies. The structure of the payment in online store was important to the respondents. The shipping cost should be visible as early as possible and, on the contrary, the entering of personal information as late as possible. If personal information needs to be entered in an early stage of the purchase, customers who are not certain of purchasing may begin to hesitate since they may think that the order cannot be cancelled after entering personal information.

Besides the good return policy and trustworthy company, the pick-up form the store increased the feeling of security. In case of wrong product, the return would be easier when the product is not delivered to home. Also a free return policy was important to the respondents since it reduced the risk of a product mismatch. Companies' good policies in cases of wrong product, return and prolonged time of delivery reduced the perceived risk of customer.

4.2.3   Perception of Enjoyment

The enjoyment of online shopping was discussed with the interviewees. For many interviewees the enjoyment of shopping in online environment meant the easiness of use and the usefulness of the site. Therefore, the factors of enjoyment were found to be also elements of convenience. Overall, people who enjoyed shopping were willing to spend more time on site. The factors of enjoyment are presented in Table 6.

Table 6 Factors of enjoyment in different stages of purchase

Enjoyment in access (Easiness and Engagement): -   Shopping around the clock -   Shopping at home -   Inspiring newsletters -   The perception of chain's offline store
Enjoyment in search (Outlook): -   The sales -   The online catalog -   Easiness of search -   Colors of the site -   Clearness of page
Enjoyment in evaluation (Information): -   Good pictures -   Extra information of product use -   Product divided to the interesting catalogs
Enjoyment in purchase (Easiness): -   The easiness of purchase
Enjoyment in post-purchase (Effortlessness): -   The home delivery

The online store of Company X sold consumption goods and many interviewees thought that they were surfing only for information or purchasing a product that they have planned to buy before entering the online store. Many

respondents' opinion was that they seek enjoyment more from online fashion stores (like company Y's store) than from Company X's site. Nevertheless, there were several elements of enjoyment on both test sites. Online shopping awoke enjoyment since it could be done at home any time. The newsletters of online stores inspired some participants to visit online stores. Inspiring newsletters and advertisement catalogs included good pictures and information of the products. In addition, one respondent used to take part in competitions announced in newsletters. For several participants, the presumption that they got from the offline store (e.g. good customer service) made them want to visit also in the online store of the firm.

Different participants appreciated different things in the layout. Some valued the clearness and simplicity of the colors of the site. For others, a colorful site brought enjoyment. The interviews showed that the colors of the chain (e.g. the color of logo) used also in the online store brings the perception of the online store as a part of the whole company. The clearness and easiness of navigation was highly appreciated among participants. According to interviews, nonfunctioning page made the use less enjoyable. The offers were hoped to be more visible in the online store because many participants experienced the sale shopping enjoyable. The quickness of finding the right product among a large amount of opportunities was considered time saving and in that way enjoyable.

Good pictures with the right product colors were important to the interviewees. Some online stores include software in order to help customer to evaluate the product. For example, in the online store of furniture chain Ikea, it is possible to upload a picture of room and see how Ikea's furniture would look like in that room. This kind of service that would make shopping more easy and enjoyable was wished for. In addition, the tips how to use a product or how to connect the product with other products were said to be delightful. Some users had experienced enjoyment in fashion online stores where the products are divided in sections based on the style. According to the interviewees, this kind of layout of products makes the shopping more explorative, as if you would walk in the offline store where the clothes are in different sections.

Some interviewees appreciated the personal attention from store personnel. For them, it was important to shop offline because by doing so they got the chance to socialize with a familiar person. On the other hand, the chat conversations with other buyers and their reviews of the products did not increase the social value of online shopping, not even if the peer-reviews were considered as a good source of information.

The enjoyment of the purchase and the post-purchase phases was mainly based on the easiness of shopping. The purchase was wished to be easy and smooth. As an example, one interviewee told that in eBay the customer does not need to enter his or her address, online shop is able to recognize from which country the customer is ordering and tells the shipping cost to that country immediately. Home delivery was factor that made online shopping enjoyable. The customer does not need to make an effort picking up the product when it is delivered to the home door.

4.2.4   Overall Perception of Online Shopping

In order to describe the customer perception in online store, all three elements, convenience, risk and enjoyment need to be taken account. Table 7 presents the most significant factors of each element in each phase of the shopping process. The table is based on the analysis of the interview data.

By looking at the results, it is easy to see that the customers are most convenient in online shopping environment in the access phase, the search phase, and the evaluation phase because the most convenience factors were founded in these phases (table 5). Based on the interviews, the shopping convenience in the access phase, the search phase, and evaluation phase is better online than offline. Offline shopping characteristics, like physical distance, limited amount of products, and difficulty of evaluation, make traditional shopping inconvenient. Online, it is easy to for example search the right product with a good search tool, see all the supply in one glance, sort opinions based on specific criteria and change stores if the right product cannot be found. The inconvenience of online shopping is seen in the end of the shopping process (table 5). The payment can be perceived inconvenient and the online shopping of physical products always includes shipping. The duration of delivery and return are the most inconvenient characteristics of online shopping, and because of those factors many people prefer to purchase offline instead of online.

As can be seen in Table 7, the perceptions of convenience and enjoyment are close to each other. As discussed earlier, enjoyment in online stores meant the easiness of shopping for many interviewees. The easiness of access and product search, presentation of information clearness of check-out process and effortlessness of delivery were the most significant factors affecting the convenience of online shopping. The enjoyment of shopping was found in all stages of the shopping process since the customers enjoyed the easiness, effortlessness and quality of information. Therefore, in can be said that the enjoyment of the shopping process will not focus only on one specific phase of shopping. Instead, the enjoyment can be found in the stages that are more convenient than the customer expected.

On the contrary to the convenience, the perception of risk is the strongest in the latest phases of the online shopping process. After the evaluation customer needs to make a decision to purchase. That decision includes always a risk. Already in the evaluation phase, the customer can perceive a risk of selecting a mismatching product. The transaction phase includes a risk of payment (e.g. frauds) and non-delivery. After the product is delivered, there is a risk of receiving a wrong product and company's return policy risk. In all phases of the purchase, the risk was expected to be lower if the company were familiar for the customer. Therefore, the access phase includes important evaluation of the web store that affects risk perception during the whole shopping process. The risk of wasted time is linked to the convenience. If the

use of online shop is convenient (easy and effortless) the customer does not have a feeling that he or she is wasting his time.

Table 7 Overall perception of online shopping

	Convenience	Risk	Enjoyment
Access	Time and place flexibility Amount of products	Unfamiliar store	Time and place flexibility
Search	Easiness and quickness to find a right product	Waste of time	Visual image of catalogs Easiness of search
Evaluation	Viewing the whole supply Easiness to compare Available information	Lack of information Lack of trust towards the information	Pictures Extra information
Purchase	Easiness of payment Easiness of the check-out process	Payment frauds Non-delivery	Easiness of the check-out process
Post-purchase	Home delivery Good return policy	Wrong product delivery Return problems	Home delivery

Analyzing the data from a different point of view, three common factors affecting the convenience, risk and enjoyment of online shopping can be found: functionality, content and previous experiences of the consumer (Table 8). All factors affecting the perception of shopping can be divided into these three categories. This division is important especially to companies that are estimating the improvements of their web shop. The functionality of the web shop can usually be improved by improving the technology of the site. In addition, company can affect the content, but customer characteristics cannot be changed by the company. Next, the three categories will be discussed in detail.

The layout and the functionality of a site can be seen to affect the perceptions of convenience, risk and enjoyment during the online shopping process. From the beginning of the shopping process, the search phase is more convenient in well-designed and well-working online shopping environment. Well-designed search function makes it easier for customer to find the product that he or she is searching. Functioning search reduces the risk of wasting time. The functionality of site makes the product comparison easy and convenient. At

the same time, the risk of purchasing a wrong product diminishes. The importance of functionality is seen also in the purchase phase. The purchase and payment will be convenient if the check-out process is designed to be fluent. In addition, the careful design of the check-out process decreases the perception of payment information or the risk of fraud. For example, the visibility of the whole payment sum during the check-out process decreases the perception of risk. In the post-purchase stage, different options of delivery increase convenience. In addition, company´s return policy and home delivery system are important to the perceptions of risk, convenience and enjoyment. Even if the functionality does not affect the enjoyment directly, many factors of convenience can be perceived enjoyable as discussed earlier.

The second category of factors affecting customer online shopping perception is the content of online shop. Besides the functionality, well-designed content creates the feeling of easiness and therefore affects the perception of convenience positively. In addition, one of the main characteristic of online environment, the lack of physicality, is needed to take into account when developing the content. Non-physicality has both positive and negative sides. For example, the lack of physicality enables the availability of products around the world. Viewing a large amount of products at one glance is possible since there are no physical limitations in online shopping. The customers seek a wide product supply form the internet but too large amount of products can make the search and comparison hard.

On the other hand, the lack of physicality increases the perception of risk. In the entry phase, an unknown or foreign store is seen to include a risk since the store is not concrete and the personnel are not visible. The lack of physicality creates a risk of product mismatch since the product cannot be touched and handled, and the only possibility is to trust the information given on the site. Therefore, the information given on the site must be extensive and accurate enough. In addition, the perception of risk can be reduced by including information about purchasing, shipping and returning on the site. The content on the site increases enjoyment since it is useful and interesting for the customer. The enjoyment of shopping can also be improved by visual design of online store. For example, catalogs and pictures are important parts of visual image.

Finally, the customer characteristics always affect the perception of online shopping. From the viewpoint of risk, earlier positive connections with the store or chain were seen to increase the customers trust in online environment. Unfamiliar online shopping sites were considered to be riskier than familiar and domestic stores. In addition, earlier positive experiences of online shopping increased trust in the whole online shopping process since the interviewees had not faced any problems in earlier use. Online shopping was observed to be easier among interviewees who had used online stores earlier. Earlier experience was seen, for example, in a use of right search words, menu navigation skills and the need of certain product information. Therefore, the computer skills can be said to increase the convenience of online shopping and therefore also the enjoyment.

Table 8 Categories of online shopping perception

	Functionality	Content	Customer
Convenience	Time and place flexibility Easiness and quickness to find a right product Easiness to compare Available information Easiness of payment Easiness of the check-our process Home delivery Good return policy	Amount of products Viewing the whole supply	Easiness and quickness to find a right product Easiness of payment
Risk	Waste of time Wrong product delivery Return problems	Lack of information	Unfamiliar store Payment frauds Lack of trust towards the information Non-delivery risk
Enjoyment	Time and place flexibility Easiness of search Easiness of the check-out process Home delivery	Visual image of catalogs Pictures Extra information	Easiness of search Easiness of the check-out process

5   DISCUSSION

The results present the customer perception of online shopping in every stage of the purchase process. In addition, the results reveal how the convenience, risk and enjoyment are perceived during online shopping. Next, the research questions will be answered based on the results. Later, managerial implications of the present study are discussed. Managerial implications offer solutions to the development of online shopping environment. In the end, the trustworthiness and limitations of the present study and topics for future research will be discussed.

5.1   Theoretical Contributions

As seen in Table 9, online shopping is perceived differently in different stages of the online shopping process. All three elements of online shopping perception, convenience, risk, and enjoyment, have different characteristics in different stages of the online shopping process. Convenience is perceived as easiness, quickness, good presentation, clearness and effortlessness. Risk is perceived as unfamiliarity, poor functionality, lack of information, payment frauds and non-delivery. In addition, enjoyment is perceived easiness, engaging, good outlook, quality of information and effortlessness. Since customer perception of online shopping differs during the process, it may be assumed that customer has different goals and expectations in different stages of the purchase process.

As seen in Table 9, the themes of convenience and enjoyment are similar in access, evaluation, purchase and post-purchase stages. The present study assumes that there is a connection between the perceptions of convenience and enjoyment in the online shopping process. Easiness, quickness and effortlessness are important factors in a convenient and enjoyable shopping process. Based on the interviews, the present study may suggest that the convenience of shopping creates enjoyment to the customers. In the previous

literature, the terms easiness, quickness and effortlessness are linked to the convenience (Brown, 1989). The feeling of enjoyment in the process comes from the customer's satisfaction during shopping (Kim, 2006). Therefore, customers could get satisfaction from the convenience of shopping which creates enjoyment. Same kinds of findings have been discovered also in previous literature. Vrechopoulus et al. (2004) have noticed that the clearness of a page navigation system creates high enjoyment. However, the interview situation has a great role in the results. The interviewees might perceive enjoyment differently if they were shopping alone at home. Another affecting factor is that most of the participants shopped in an online environment that sold utilitarian goods. A utilitarian consumer gets enjoyment from the functionality and easiness of the site meanwhile a hedonic consumer seeks pleasure from the whole process. One reason for the connection between convenience and enjoyment could be that the users' earlier experiences of the use of online store were inconvenient and therefore well-functioning site made them feel themselves good and skillful internet users.

Table 9 Themes of convenience, risk and enjoyment

	Convenience	Risk	Enjoyment
Access	Easiness	Unfamiliar store	Easiness and engagement
Search	Quickness to find a right product	Nonfunctioning search	Outlook of the page
Evaluation	Presentation of products and information	Lack of information	Quality of information
Purchase	Clearness of the check-out process	Payment frauds Non-delivery	Easiness
Post-purchase	Effortlessness of delivery	Nonfunctioning delivery and return	Effortlessness

The results of this study show that perception of convenience differs in each stage of the purchase process. The interviewees were able to identify both positive and negative factors in each stage of the purchase. The convenience themes found in the present study are in line with the previous research on convenience. More precisely, the convenience factors of the present study follow mostly the convenience factors of Jiang et al (2013) in the stages of access, search and evaluation. In the stages of purchase and post-purchase, study of Jiang et al. (2013) included more convenience factors than the present study (Table 10). One reason might be the context of the study; Jiang at al. (2013) made their research about online grocery shop while the present study was made in different online shopping environment.

Table 10 Comparisons of convenience features

Dimension	Features of Jiang et al. (2013)	Features of the Present Study
Access Convenience	Time flexibility Space flexibility Energy used Ability of web sites Availability of products and brands	Quickness of the purchase No need to travel to the store Shopping around the clock Shopping from home, office or on the road Access to the product all over the world Availability of larger amount of products than in offline
Search Convenience	Download speed Web Design Search engine capacity Search function Product classification Average number of items per product menu list	Quickness of the site Quickness of finding a product Clarity of menus Well-working word search
Evaluation Convenience	Product information Standardized and branded products The presence of price information in product list Product categorization	Viewing the whole product supply at one glance Price comparison, cheaper products Specific information and pictures Needed information available quickly Information search as a catalog (viewing online, purchasing offline) Visibility of the product availability in store Easiness to organize product based on specific criteria
Transaction Convenience	The check-out process Payment methods Changes in purchase Confirmative reply Price inconsistency	Easiness of payment Clearness of the check-out process
Possession Convenience	Delivery offered On-time delivery Delivery change notification Product undamaged Attitude and performance of deliveryman	Home delivery
Post-purchase Convenience	Keep promises (e.g. product return) Customer protection Self-protection tips Personal data security (e.g. e-mail address)	Return policy

To conclude, the first stages of the purchase process include more convenience factors that affect the perception of online shopping positively than the post-purchase phases. This is in line with the research of Beuchamp and Ponder (2010), who found that the consumer perceives online environment more

convenient in the access phase and the search phase than in other phases. They also found that in the transaction phase, the customers perceive less convenience online than offline. This was visible also in the interviews of the present study. In the purchase and the post-purchase more inconvenience factors than convenience factors were mentioned.

The results show that the customer's personal characteristics and earlier experiences affect the perception of risk. For example, if the customer has earlier experience on purchasing a wrong product, he or she might perceive more risk with imprecise product information than others. The importance of familiarity of the company and the brand has been acknowledged also in previous literature. Liu et al., (2013) have found that the customers tend to purchase products from familiar brands since the familiar brands create trust.

The present study suggests that convenience of the site is linked also to the perception of risk of the site. The results show that if a customer perceives inconvenience in any part of the online shopping process, he or she easily starts to think that the online store does not function correctly and that he or she may not receive ordered products. Glover and Benbasat (2010) have found same kind of results when studying functionality inefficacy risk and risk of time waste.

The multichannel approach rose from the results. Many interviewees told that they tend to view and compare products online and later purchase offline. Therefore they get advantage of the time and place flexibility, broad product supply and accurate information in the pre-phases of purchasing. This supports the previous study of Scarpi et al. (2014) that states that online and offline channels may be used together in order to complete the purchase. The research of Kushwaha and Sankar (2013) discovered that in hedonic products, the multichannel approach is more used than in utilitarian products, since the multichannel shopping brings more enjoyment. On the contrary, the interviews of the present study told that since the utilitarian products are often needed quickly, the purchase is preferred to be done offline if the product is available in a store nearby.

Many studies have shown that perceptions of convenience, risk and enjoyment affect the overall perception of online shopping (Jiang et al., 2013; Venkatesh et al., 2003; Morganosky and Cude, 2000; Tong, 2010; Frosythe and Shi, 2003). In addition, the results of the present study suggest that the convenience, risk and enjoyment are linked to the shopping behavior of the customer. For example, the customers who perceived the sites convenient and easy to use were willing to search for more products. In addition, those who perceived the online environment risky did not want to use it for shopping. Also, the customers who enjoyed the site wanted to spend more time surfing. Therefore, all these three elements of online shopping perception should be developed in order to create better online shopping perception.

5.2 Managerial Implications

Besides theoretical contributions, the present study offers managerial implications for online shops in order to improve the customers' shopping perception. Therefore, the goal of this chapter is to introduce ideas that companies can use when developing their online shopping sites. The ideas will be presented in the order of online shopping stages.

First of all, the access phase was perceived convenient since entering to shopping site is possible anywhere and anytime. The variety of online stores and products is wide and almost limitless; therefore it is hard for companies to stand out from the crowd. As many interviewees entered the online store via search operator Google, the search engine optimization is a way for companies to stand out from the crowd.

The results showed that customers tend to analyze the suitability of the web-site to their needs already when they enter online store. Familiar stores are considered safer than unfamiliar stores when choosing where to buy. Therefore, the creation of the perception of trust should be taken into account when designing how customers enter the page and in addition the page layout. Based on the earlier literature, familiar brands are more trusted and famous brand logos in the site can create trust towards the retailer. The visible company information, for example address and company code create trust toward unfamiliar company among interviewees. Therefore the company information should be visible and easily found from the site. In addition, customers evaluate the functionality in access phase. Therefore the layout of the site should not be too complicated and the site should be ease to use. The present study suggest that the price level or other competitive advantage of the company should be visible soon after the entering the site because customers tend to make quick decision if the site is suitable to their needs.

In order to attract new customers to visit the site various methods can be used. The respondents told that they have entered to the online store thought e-mail newsletter and online catalog. The newsletter should include products that are current needed products, for example snow pushers are needed in the winter. Besides the advertisements, small competitions organized by the company and tips what to do with the product are recommended. In addition, well-working and well-designed online catalog induced customers to visit online store.

Secondly, the functioning search is an essential part of the successful purchase process. If the right product is found or the search takes much time, the customers tend to lose their temper since the same question would be solved much quicker with the stores personnel in store. Search functions needs to be developed further; even if the word is not correctly written search function should understand which product the customer is looking for. In addition, some products may have various product names, so the product should be found from online store in all names. As a conclusion, in order to

create a better customer perception, the online word search should be developed.

Besides the well-functioning word search, customers appreciated well-organized menus. Any product category should not include too many options in the menu construction. Customers may not be able to find the needed product because one category includes hundreds of options. Therefore it is considered critical to have sufficient small product supplies under one category or to have a possibility to arrange products based on various criteria.

Thirdly, since the products cannot be touched and handled in online environment, the goal of the product information is to convent a customer that the product matches to his or her needs. Hence, the product information should be as accurate as possible. For example precise measurements and technical and material information is usually needed. Also pictures create a feeling of trust. The products should be shown in natural colors and from various angles. The background color is suggested to be light and simple so that the pictures and colors of the products are clear. The zoom-function is needed in product categories where the details of the products are important (e.g. clothes and machines).

A company can deduce the customers' risk of purchasing a wrong product by offering a free return for all products. Especially in product categories, where the suitability of the product cannot be estimated online (e.g. clothes), free return is important. In addition, the experiences of other uses are appreciated when estimating the suitability of the product. The positive feedback of other customers creates trust in the company and its products. Therefore it is recommendable to include customer-reviews as long as the overall tone of the reviews is positive.

A company can improve customer perception by including extra information about the product. When choosing the suitable product, the side-product recommendations were appreciated. The customers save effort if online shop suggests products that function together with the chosen product. In addition, information about extra-services, for example installation services, could be added to the site. Extra information could also include small tips how to use the product.

The lack of physical contact with sales personnel is one of the disadvantages of online environment. Therefore, companies could create a feeling of interaction with questions and answers –columns, chat-functions where a company worker is answering the questions of the customers, or with forum, where customers can discuss the products with each other. Help is needed especially in the product categories where the know-how of the customer is not enough to make a purchasing decision.

The purchase phase should be planned carefully so that the customer would not get the feeling of insecurity. Insecurity can lead to cancellation of the purchase. Filling of personal information in early stage of purchase is perceived risky since customers are afraid that the order could not be cancelled after entering personal information. In addition, customers appreciated that they do

not need to enter irrelevant information. In case of many irrelevant questions, the purchasing can be experienced laborious and time-consuming.

The final sum, including shipping costs, should be clearly visible in the check-out process. Since shipping costs are one of the disadvantages of online shopping, the companies should be able to tell the customers which factors affect shipping costs. Therefore, customers can compare the transport costs of online and offline purchases. In addition, the visibility of the price through the whole check-out process decreases the risk of price fraud.

The highest risk was perceived in the payment stage. Different customers prefer different payment methods. Therefore companies should include various payment methods in their online stores. The third parties (e.g. PayPal) may be experienced unfamiliar and risky. Thus, companies could include info text about how to use services of the third party and what are the benefits of it. The variety of payment methods is important since extra payment for billing can be considered as an obstacle for the purchase.

Companies are suggested offer various delivery options. For some customers home delivery is a prior advantage of online shopping but others prefer the pick-up from the store. In pick-up from the store product suitability can be checked in the store. The duration of delivery is a negative element when considering whether to buy online or offline. Therefore, the availability of the products in offline stores should be visible also online in case the customer needs the product immediately. In addition, companies must keep their promise of time of delivery because positive feedback form other customers can convince new customers. The return is considered as a negative feature of online shopping. Further, free return is appreciated also in cases when the product does not match the needs of the customer. According to pervious literature, customers perceived fairness in shipping policies affects satisfaction, word of mouth, trust, commitment and repurchase intentions.

As a conclusion, there are many things that companies can do in order to develop the customer perception of online shopping. Since the customer perception is different in every site, it is recommended that the companies study the customers' perception in their online stores by observing and interviewing test users in every phase of the purchase process. The most critical part of the shopping process should be developed first in order to ensure the fluency of the whole purchase process.

5.3   Evaluation of the Present Study

The present study can be evaluated by considering the reliability and validity of the present study. Otherwise, reliability and validity are developed to evaluating trustworthiness of quantitative studies and therefore are not suitable for qualitative research (Hirsjärvi et al., 2010). Since in the interviews, all discussions are unique and the interviewees have different, but still valuable opinions about the topic, the traditional evaluation of a study is not suitable for

a qualitative research (Holstein and Gubrium, 1995). Therefore, the trustworthiness of the present study will be evaluated through four elements: credibility, transferability, dependability and confirmability (Lincoln and Cuba, 1985).

According to Lincoln and Guba (1985, 294) the credibility is used to evaluate how truthful the collected data is. In case of the present study, the respondents were selected visitors of the test store. The goal was to create open and friendly atmosphere for the interviewees, so that they can be honest in their answers. Even if the interviews were done in the store of the test company, the researcher told to the interviewees that she does not work for the company and the responses will be used only for the purposes of the present study. The names of the participants were not asked in the interviews. The collected data showed that it was easy for the participants to contribute, since the participants told about their opinions and previous experiences openly. Therefore, it can be assumed that collected data is credible.

Transferability means that the results of the study can be applied beyond the contexts of the study (Lincoln and Guba, 1985). In the present study two test sites were used in order to get a broader view to online shopping as a phenomenon. The test sites have similarities and differences, but the results from both sides were not remarkably different. Therefore, it can be said that the results may transferable with other online shops that have same kinds of characteristics as the test shops. To gain transferable results, the study has to be conducted in various online shops with a larger number of respondents. Even though the generalization cannot be done with these results, the present study sheds light on the customer the perception of online shopping.

Dependability means that if the research was conducted again in the same context, the findings would be similar (Lincoln and Cuba, 1985). As written in this report, the study was conducted with semi-structured interviews and the research questions were planned beforehand to make sure that every theme was discussed in the interviews. Clearly, the discussions with the interviewees would slightly differ in new study since the researcher had his or her own manner at conducting the interviews. The data was analyzed carefully based on the theoretical framework of the study and it was divided to the theme-based categories to make the findings more accurate. Every step of the method was described carefully in the report. Therefore, the study could be possible to redo similarly and it could be assumed, that in a similar context, the results would not vary due to the systematic conducting of the study and carefully reporting of the methods.

In addition, confirmability means that the results are based on the collected data, not to the opinions of the researcher (Lincoln and Cuba, 1985). The results have been presented with the citations from the interviews in order to make the voice of the interviewees clear for the readers. The analyses of the researcher are in a line with the citations. Furthermore, the prospections of the researcher are clearly visible in the results. As a conclusion, the present study can be described as trustworthy since it matches the requirements of credibility,

dependability and confirmability. Since the data is collected in only two test online stores and cannot be generalized, the study does not meet the requirements of transferability. Even though, the results of the two sites did not have many differences and therefore the results may be transferable in a limited context.

Even if the present study can be described as trustworthy, there are some limitations that need to be discussed. As mentioned above, only two test sites were used in the present study and therefore the results cannot be fully generalized. The test sites were chosen since they had similar characteristics, like the domestic store chain, concrete products and well-designed online shop. In order to create valuable and generalized knowledge about the online shopping perception the same study should be done among various online shopping environments. Since the perception of online shopping is found to be based on both characteristics of the online store, like functionality and content, and personal characteristics the amount of interviews in present study may not be sufficient. Since the previous experiences affect perception of online shop use, a larger sample would provide new findings.

In addition, a qualitative research has characteristics that may create limitations. There is always the possibility that the respondents did not answers truthfully in the interviews. The answers of the interviewees can be dishonest or they answer to the questions as they think they should answer, not as they really think.

5.4   Suggestions for Future Research

As online shopping is a constantly developing phenomenon, there is a variety of suggestions for future research. In order to increase the customer's motivation to purchase online, the factors that affect the willingness to purchase form online shop should be searched thoroughly.

The present study used test companies that had both an online store and an offline chain. Therefore it would be interesting to compare how the customer's online shopping perception differs among chains that have also a brick and mortal store and those stores that are only online. Based on the results of the present study, a physical store chain and a domestic company decrease the perception of risk. Hence, the effect of the company characteristics on the customer shopping perception could be studied further.

The perception of online shopping varies based on the user characteristics. Thus, it would be interesting to study how different customer variables affect the overall perception and the perception of convenience, risk or enjoyment. In addition, the present study researches the shopping perception via computer. The new viewpoint to the research of online shopping could be comparison of customer perception when shopping via different devises, e.g. computer, tablet and mobile devises.

Multi-channel shopping is an increasing phenomenon. Also in the results of the present study, customers tend to search information and compare products online before purchasing the product offline. The same phenomenon can be conducted also contrastingly; the customer wants to see the product offline but the purchases online since the price is lower. Therefore, the customer perception in multi-channel shopping environment needs to be studied further. Since there is a large selection of products and retailers in online environment, the companies would benefit from the information how customers tend to choose the online store in multi-channel shopping. At this moment, the problem for many multi-channel retailers is that they lose their offline customers since the customers visit their store offline but purchase online from other retailer.

As the technology and online environment develop consequently, the study of customer perception in the internet is needed. The satisfaction of the customer has been studied to be one of the main factors to affect the repurchase intention. The development of online shopping environment cannot be done without knowing the problems that the customers face when visiting the site. Since the competition over the customers is increasing in online environment, the companies who can answer the customers' needs well success. As in offline shopping, the companies cannot just offer their product to the customers anymore; the customers seek for value of co-creation and personal contacts with the retailer.

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