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Exploring the Influential Factors of Online Purchase Intention in Finland

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ABSTRACT

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Online shopping or e-commerce is a fact that is observed to be in high existence lately. Looking closely at the rapid growth of the main players in this field proves that there is still a large market potential for online shopping. The benefits of online shopping clarify it as a developing trend among consumers, especially in Finland. The popularity of online shopping has raised the interest of retailers to target this area. Finland is one of the leading countries in the adaptation of new technologies. This study was therefore to determine the factors influencing online purchase intention in Finland. Electronic questionnaire was sent publicly to Finnish people with online shopping experience for answering. 184 responses were collected and the data was then analyzed using SPSS model. The conclusion can be interpreted that most shoppers are young adults. There are however many factors that influence online purchase in Finland with convenience being the biggest perk. Finnish shoppers are also keen on the quality of products that they intend to purchase. For future research, respondents should not only be limited to experienced online shopping Finns, this will give a much more realistic and valid results.

Keywords	Online shopping, Finland, Technology, Influence, Benefits
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1 INTRODUCTION

To begin with, the technological advancements, especially in the information and communication technology, have transformed the way people shop, analyze products and services, and do business. Finland is no exception as its people are adopting online shopping to save time consumed when visiting physical shopping centers, access various commodities online, and negotiate prices in a convenient manner. Nonetheless, it is vital to explore various influential factors in online shopping among the Finnish people. According to Lingying et al., statistics indicate that more than 2 billion people use the Internet in the modern world, and these people spend nearly 5% of their time doing online shopping, which demonstrates a significant adoption of e-commerce globally (5633). Online shopping often enhances business-to-consumer (B2C) trading model, where consumers can interact with the sellers directly, adjust the quantity demanded, raise a complaint about the products purchased, or cancel an order without inconveniencing the seller (Khosrow-Pour 43). With reference to Finland's consumers, this study investigates the behavior and experiences of Finnish online customers with regard to online shopping.

1.1 Background

As an African coming straight from Ghana to further my studies in Finland in 2013, I was welcomed with so many surprises. First was the cold, the difference in weather compared to where I was coming from was enormous! Language, food and even the people had their impact on me!

But first, I needed to survive in the cold. How was I to survive then? My code of dressing needed a makeover, the few sweaters and hoodies I brought were not enough. I needed jackets, scarves, gloves and boots. Where would I get them? The few shops I went to in Seinäjoki, the town I was living in then, had less expensive ones for me to choose from. I spoke with my Finnish friend about my need if she could assist me in finding these warm clothing accessories. This was when she told me about online shopping. I thought it was an interesting and convenient way of shopping, plus the convenience. Most importantly there were different shops to choose from which could suit my need and budget.

My first purchase came perfect, I got everything I needed, the cost was in my budget range and I also received my order, promptly. This was when my interest in online shopping grew. Since then, I have been shopping a lot online, and I have actually never been disappointed, be it here in Finland or outside Finland. Probably, I choose good shops. I know for a fact that online shopping has its own advantages and disadvantages.

The rapid global growth in electronic commerce (e-commerce) has reshaped consumers' purchasing behavior, hence my interest in knowing the factors that influences the intentions of the Finnish people to shop online.

A research carried out tells that markets all over the world have changed from static and very structured systems for different sectors to integrated markets with a combination of different marketing, route-to-market and communication strategies aimed at enhancing interactions and product uptake by the ever-changing, more empowered and more complicated current consumer (Lee & Lin, 2005).

Other than the actual retail shops, retailing has managed to find its way onto the online platforms as organizations seek to reach as many clients as possible. With the claim on online space by the retail industry being received with different reactions in different geographical areas, age groups and consumer segments. The adoption has been gradual in some areas and rapid in others (Shadkam, Kavianpour, Honarbakhsh & Hooi, 2013).

As Finland finds itself secured among the leading countries in the adaptation of new technologies, a study shows the growth in number of people shopping online every year with the majority of them being among the 25-34 age group. This is therefore an indication that online shopping in Finland is usually done by young adults. The high use of the internet in Finland then establishes a foundation as to online shopping and the relevance of knowing the behavior on the internet of Finnish customers.

1.1.1 Finnish Customer Behavior

Customer behavior in Finland is based on the quality of the product, its safety and origin. The quality of products is determined by special markings' presence on the package. These markings indicate that the products conform to European regulations. The Finnish

also prefer to purchase products and services of a local origin (Solaymani, Sohaili, and Yazdinejad 249). Openness to new concepts and ideas by the Finnish customer has led to the adoption of online shopping as a popular form of making purchases.

1.1.2 Online Shopping/ E-commerce

Nowadays, the use of the Internet has been incorporated into the daily activities of most people. Such activities include learning, communication, entertainment, and the purchase of goods and services. The purchase or exchange of goods and services through the Internet without physical contact is referred to as online shopping or e-commerce. Over two billion people have been estimated to be Internet users spending 5% of their online time shopping, which indicates the widespread use of online shopping (Lingying et al. 5633). Online shopping is convenient and advantageous in various ways (Jadhav and Khanna 1). The latter fact makes it significant to identify the behavior of consumers in relation to online shopping.

1.1.3 Finnish Customer Behavior over the Internet

Finland is listed among the countries leading in the adoption of new technologies. Research shows growth in the number of people shopping online every year with the majority of these shoppers belonging to the 25-34 year olds. This age group, in comparison to the 65-74 year olds, indicates that online shopping in Finland is mostly done by young adults. The heavy use of the Internet in Finland builds a basis for online shopping and shows the significance of investigating Finnish customer behavior over the Internet. Characteristics of the process of online shopping are unique to this form of purchase, and customers' behavior is important to note (Katawetawaraks and Cheng 64). Finnish customer behavior on the Internet is influenced by convenience, product quality, and pricing. The convenience of the customer's ability to make purchases at any time without visiting the store physically influences their willingness to purchase online (Ho, Kauffman, and Liang 409). Availability of information to assess product quality, which is important to the Finns, is also convenient for the customer and influences their behavior online.

1.2 Research Problem

Regardless of the tremendous purchases in the physical stores, some people prefer to buy from the online stores, even though the price, the quality, and the convenience might be the same. Therefore, the research problem for this study will be to find out the various influential factors in online shopping.

1.3 Research Purpose

This study is carried out to find out the factors influencing online purchase intention in Finland. The study also explores the behavior of Finnish online customers and the way this behavior affects online shopping in a wider sense. Concerns experienced in the process of making purchases by customers shopping online are also addressed in this research.

1.4 Research Questions

The research questions that this research will address include:

- Which gender usually shop online in Finland?
- What factors influence online purchase intentions of online customers in Finland?
- What are the characteristics of Finnish online customers and what influence their purchase decisions?
- What is the behavior of a customer who engages in online shopping?
- How does the customer behavior affect online shopping?

1.5 Limitations

- Inadequate information gained from the respondents.
- The unwillingness of respondents to take part in the study.
- Use of the entire population for the study.

2 THEORY- CUSTOMER BEHAVIOR

Consumer behavior entails the exploration of the processes that individuals, groups, or organizations apply when selecting, using, and disposing products or services (Wright 47). Putting emphasis on the consumer behavior can help marketers to position their products in the market in such a manner that increases the consumption. The provisions of consumer behavior apply to the online shopping trends noted among the Finland people. For instance, insistent online marketing of household products poses serious influence on how people select and use products and services (Ho, Kauffman, and Liang 409). Although the Internet has posed a paradigm shift in how people shop, online shopping is widely embraced in Finland. Through the Internet, sellers have developed novel distribution channels that consumers can easily access, whether they are purchasing products in small or large quantities (Khosrow-Pour 177). Nonetheless, the most critical thing to consider is that online shopping is actually reshaping the behavior of the modern consumers because the latter can easily access information to help in any decision regarding a particular product. Pooled with the instant “searching” options for different products and finding relevant information about a product, online shopping remains significant for the Finnish population.

2.1 Introduction of Thesis on Online Customer Behavior

The traditional methods of exchanging or purchasing goods and services have experienced change owing to new technology. Consumers now have the preference of purchasing their desired goods and services online without the restrictions of time or location (Mangiaracina et al. 565). Since the invention of the Internet, most users have incorporated it into their daily activities. An increase in the number of Internet users indicates growth in the online shopping industry. Consumer behavior and increased use of broadband technology have also contributed to the rapid growth in online shopping.

Online consumer behavior can be described as the way the consumer perceives the process involved in the purchase of goods or services online. The characteristics that online shopping offers are unique compared to other forms of purchase as they involve the aspect

of convenience (Ho, Kauffman, and Liang 410). Convenience is offered through the option to discuss products online, shopping at any time and the ability for need recognition, which are all not available through other modes of purchase. Research shows that the main factor influencing online shopping is convenience, which has changed from the initial influence of pricing (Lingying et al. 5634). Online searches and view of products in conjunction with online shopping have been identified as the top uses for the Internet. Online shopping offers the customers an access to the largest number of reviews on products or services and suppliers, which gives the field a competitive edge. For this reason, it is important to identify the factors and customer behavior influencing an online purchase. The consumer is also able to search for products or services online, read reviews on them or even have discussions about them without having to visit stores physically.

2.2 Online Buying Behavior in General

Online Shopping behavior is a kind of individual's overall perception and evaluation for product or service during online shopping which could result in bad or good way. (Moshref et al. 2012). The general appraisal towards online behavior has been hugely boosted with the increasing technological advancements experienced throughout the years. According to UCLA Centre for Communication Policy (2001), online shopping has become the third most popular internet activity, immediately following e-mail using or instant messaging and web browsing.

Online shopping behavior relates to customer's psychological state regarding the accomplishment of online buying (Li and Zhang, 2002). According to information gathered from previous studies, online shopping behavior is a multi-dimensional construct and has been conceptualized in different ways.

Gozukara et al, (2014) in shedding light on the various dimensions revealed that the first dimension refers to consumer's attitude towards a utilitarian motivation. This includes such factors as convenience, cost benefit, time effectiveness, variety seeking and the quality of merchandise. The second dimension deals with hedonic motivation and this comprises factors such as happiness, fantasy, enjoyment, awakening, escapism and sensuality. Barber et al. (2014) also outlines the third dimension as the perceived ease of use and usefulness.

Online shopping behavior is also negatively affected by two different perceived risks which are very strong determinants and form another dimension in the process. (Li and Zhang, 2002). The first category of perceived risk is involved in the online product and service and therefore covers areas such as financial risk, time risk and product risk. The other category encompasses privacy and security. (Li and Zhang, 2002). Monsuwe et al. (2004) indicated that positive shopping experience builds the consumer's trust for e-retailers and reduces the perceived risk.

2.3 Finnish Online Buying Behavior

The Finnish people are attracted to online shopping by the convenience that it offers. This convenience results from the fact that they can search for products and services, access information on them and make purchases with ease at any time and without having to visit the physical stores (Satapathy and Bhateja 200). Product quality has also been identified to be an important factor for Finnish customers influencing their online buying behavior, where purchase decisions are made based on the best quality offered (Khosrow-Pour 177). Finnish online buying behavior is also based on security, and purchases are made on the website, which appears to be more capable of keeping their personal information and payment details secure.

Online buying behavior by the Finnish people is also sometimes influenced by online pricing, which may, however, be overlooked depending on the quality and convenience offered. Prices online are expected to be lower than the prices for the same goods at physical stores due to overhead costs (Mangiaracina et al. 565). The number of Internet users in Finland is high, which has led to the incorporation of Internet use in most activities (Ho, Kauffman, and Liang 411). The Finnish people, therefore, portray a large indulgence in the field of online shopping. Studies have indicated that online shopping in Finland is done more by younger adults rather than those in their older ages.

2.4 Customer Mind Set on Online Shopping

Individuals' mind-set or mental attitude towards online shopping has a telling effect on their behavior and therefore research on consumers' attitudes and behavior towards online

shopping has been the main focus in e-commerce recently. In other words, understanding attitudes would shed light on preferences and behaviors of individuals.

A mind-set is a belief that orients the way we handle situations- the way we sort out what is going on and what we should do (psychologytoday.com). Usually this fixed mental attitude or disposition predetermines a person's responses to and interpretations of situations, and which in this case affects their online shopping behavior. Consumers' perceptions of the product and service would determine their readiness to accept and adopt the product and service or otherwise.

Many previous studies have investigated the influence of attitudes in the adoption of online shopping and indicated that attitudes are important in predicting online shopping intentions or behaviors.

Jarvenpaa et al (2000) assessed consumers' mind-set towards shopping online and indicated that consumers' intention to shop online (or willingness to buy in an internet shop) is positively associated with their mental attitude towards internet buying, and influences their decision-making and purchasing behavior.

Mojtaba Nourbakhsh et al (2012) have revealed that the attitude towards online shopping is a significant predictor of making online purchases and purchasing behavior.

According to Na Li & Ping Zhang (2002), in the context of online shopping, the first dimension of mind-set for investigation is the consumers' acceptance of the Internet as a shopping channel. The second dimension for investigation is the consumer attitudes toward a specific Internet store (i.e., to what extent consumers think that shopping at this store is appealing).

According to Shwu-Ing (2003), the group with more positive mental attitude towards online shopping should be the target market as attitude is believed to influence online purchase decisions directly. In particular, the mental attitude serves as the bridge between consumers' background characteristics and the consumption that satisfies their needs (Shwu-Ing, 2003).

When shopping online, consumers feel more autonomous and in control of the shopping situation as compared to when they are shopping in a traditional retail outlet. This should be an element that is specially appreciated by individuals in an implemental mind-set as they are automatically lead into higher perceived levels of control. (Rosenberg & Hirschmann 1980). In contrast, consumers who are in a deliberative mind-set tend to be more

receptive and exert more flexibility towards their environment. (Fred and Ye 2005; Evans 2008)

2.5 Finnish Mind Set on Online shopping

Finland is one of the countries leading in the advancement of information technology. This observation means that the rate of Internet usage by the Finnish people is high, and their mind set is more inclined to online shopping (Wright 48). The Finnish citizens are also well known for their openness to new concepts and ideas. This virtue indicates the reason behind the adoption of online shopping by Finnish customers who may prefer to conduct their commercial transaction over the Internet. The Finns have high purchasing power, which means that their use of the Internet to purchase goods and services is not restricted to the low prices that may be offered by online shopping (Mangiaracina et al. 566). Instead, Finnish customers are influenced by convenience, saving time by shopping online and the availability of information offered through online shopping.

The quality of products and services is also a very important to the Finnish clients, and, for this reason, information on products and services offered by online shopping is exactly what they need. The Finnish customers use brand names and compliance to European standards as the indicators of quality. Shopping online makes all this information available and further gives the customer alternatives to choose from based on this information. Customers in Finland have been noticed to have a preference for local products and services as well as those that are ecologically sustainable (Mangiaracina et al. 568). Information offered by online shopping assists Finnish online customers in identifying the products' place of origin and whether they are ecologically sustainable.

2.6 Factors that Increase Online Shopping

Convenience is one of the factors that enhance online shopping. Convenience in online shopping is manifested through the ability to purchase goods or services at any time through the Internet. These transactions do not require physical contact, and there are no restrictions on location. The consumer is also able to search for products or services online, read reviews on them or even have discussions about them without having to visit

stores physically. Saving time through online shopping is also convenient for shoppers who may not have enough time to shop.

Information also acts as a factor enhancing online shopping. Customers engaging in online shopping have access to product information, information on alternative products and opinions about the product (Khosrow-Pour 87). This provision helps the consumer to make the best decision on a purchase. Access to information on such a large number of suppliers and products or services is unique to online shopping, and therefore it attracts more customers and suppliers to it (Katawetawaraks and Cheng 66).

Pricing affects the decision to use the Internet to purchase goods and services since most customers expect the online prices to be lower than physical store prices. According to research, this is because the customers assume that the online stores have lower overhead costs compared to physical stores (Wresch 69). Studies also show that customers only compare prices with physical stores and do not make comparisons between online stores offering the same products or services.

2.7 Aspiring Online Shopping Behavior

It is evident that online shopping behavior is a vital component of the decisions made by customers buying online. One of the methods of aspiring online customers is ensuring security of the customer's payment details (Newman 81). This strategy is implemented to meet the observed behavior of online shoppers who make their purchase decisions based on security. Small stores without big brand names also need to put in more work to gain the trust of online shoppers whose behavior indicates a preference for famous stores with big brand names. Providing relevant information on products is also necessary to attract the attention of online shoppers whose behavior tends to be influenced by the availability of information on the Internet when purchasing online (Oxley and Yeung 705). The ease of access and processes for purchase should take the least time possible to align itself with the online shopping behavior that is influenced by saving time.

2.8 Factors Influencing Online Customer Behavior

Knowledge of online customer behavior is a crucial component of ecommerce. The behavior of customer greatly influences the four stages of the online shopping, which needs recognition, the search for a solution, evaluating available alternatives and the eventual purchase (Katawetawaraks and Cheng 66). The FFF model of consumer behavior identifies the internal and external factors that affect online customer behavior and discusses the filtering elements employed by the customer in choosing online stores and in the purchase.

External factors cannot be controlled by the customer. The identified external factors motivating customers to make purchases online include public policy, demographics, marketing, socio-economics, technology, culture and sub-culture. Internal factors are within the customer's control and include semiotics, learning, motivation, attitudes, perception, and self-image (Oxley and Yeung 706). From these factors, the customer develops motives that are either functional with the example of price or non-functional motives, such as culture and brand. Trust, privacy and security are identified as the elements used by online customers to filter available online stores before making their final purchasing decisions. Other factors identified to be affecting online purchase intention include web features taking into consideration the ease of use, efficient, and effectiveness of the user interface (Katawetawaraks and Cheng 68). A better experience on the website of the online store will influence the willingness of the online customer to make purchases. Past online experience of the customers engaging in online shopping also influences the online purchase intention. The quality of their experience has been found to be an antecedent to the decisions of making purchases online.

2.9 Online Purchase Intention

Online purchase intention refers to the willingness of an online customer to make a purchase.

2.9.1 Customer Concerns on Online Shopping

Security is one of the major concerns experienced by customers shopping online. The process of making purchase of goods or services online includes sharing of personal information and payment details. This information is stored in the database of the online store and could possibly be retrieved for the wrong intentions (Jahankhani 134). Online customers are therefore more inclined to make purchases based on the stories that they feel most secure about.

Privacy is also an issue for online customers with regard to sharing of their personal information. Some online stores may share their customers' personal information with the third party companies, resulting in spam and unsolicited emails to the customers (Changchit, 2006). This mistake frustrates customers and creates a lack of trust for the company, which is not good for its reputation. Online customers, therefore, prefer to only buy from online stores that assure them of privacy in terms of data being shared (Newman 81). It is also important to note that trust and trustworthiness are significant factors for the relationship between buyers and sellers and online purchase intention. Trust further creates concerns for online customers making purchases online in terms of reputation of the company, possible cybercrimes, security assurance and the mode of payments involved in the online shopping business (Changchit 179). The customer needs to trust an online store for delivery of services and quality of products. Online customers are seen to trust bigger brands more than smaller stores, which are forced to put in more work to gain their trust. Perceived risk is another issue that raises concern and affects online purchase intention. This refers to the amount of risk involved in making decisions in the process of online purchase. This risk is perceived to be greater when buying from online stores rather than from physical stores (Newman 81). It is regarded in terms of possible credit card fraud and failure to receive goods after purchase.

2.9.2 Finnish Customer Characteristics

Finnish customers are known to engage in a high use of the Internet among other information and communication technologies. This behavior makes them more inclined to use

the Internet in conducting business transactions, such as the purchase of goods and services (Wresch 68). Similarly, Finnish customers are also very open to trying out new concepts and products. This trend favors the market for the online sale of goods and services in Finland and further attracts the customer to engage in online shopping. Based on consumer data, customers in Finland are described as having high purchasing power, which puts them in a position to consume more online products through online shopping. In addition, Finnish customers take ecological sustainability of goods and services into consideration when making purchases. For this reason, they use the information made available on the Internet to look for eco-labelled products, which they prefer to other products (Mangiaracina et al. 565, 2015). The information is also used to identify local products that are preferred by most Finnish customers (Chami 36, 2013).

2.10 Issues from Theories Influencing Finnish Online Customer Behavior

The preference of Finnish customers to larger brands and recognized stores when shopping online, which they believe indicates quality, may result in them missing out better quality offered by smaller stores. Online customer behavior by the Finnish citizens is also influenced by the expected lower prices, which may compromise on the quality of products and services offered (Wresch 67). The convenience offered by online shopping has been identified to be the leading influence on Finnish online customer behavior. This convenience is made with regard to time, accessibility and information, and may lead the customer to overlook other important factors, such as price and quality (Jadhav and Khanna 4). Similarly, Finnish customers engaging in online shopping are identified to be young adults. The age issue may be an indicator of technological factors where proficiency in the use of technological devices affects online shopping. Online marketing, which is made on the basis of online customer behavior, may also exploit the Finnish customer behavior, making them buy items that they did not need.

2.11 Summary of Theories

In view of the theories mentioned, it is a fact that technology has gone widespread globally and the mobile phone is becoming increasingly popular for using the internet. Research shows that 88% of Finnish residents used the internet in 2017 (Statistics.fi). A

research like this assists in knowing the usage of internet and most importantly their online purchase activities. Also the newer generation of Finns are comfortable with new inventions, thus the high adaptability to technology.

These theories can furthermore help identify the up and downs of online shopping, the challenges that internet users face in terms of trust and security issues as well as identifying the current trends in e-commerce.

3 RESEARCH METHODS

3.1 Introduction

This chapter discusses the methods that were employed in carrying out the study. The research methodology identifies the techniques and procedures used in the collection, processing and analysis of data. Important issues such as preparing of the research, components of the questionnaire and sampling decision are also covered.

According to Henning (2004), methodology is a coherent group of methods that complement one another and that have the ability to fit to deliver data findings that will reflect the research question and suit the researcher's purpose.

3.2 Research Design

Research Design entails the overall plan that involves methods and processes to gather and interpret the data. The data includes explanations about approaches applied to collect and analyze data, time frame, location and the source used to obtain the data. (Parahoo,2014). Hence the research design acted as a guide in acquiring the relevant information related to the research question, making it possible to conduct the research in a better way.

To be able to conduct the research in a better way, there was the need to understand the way in which the research would be approached. There are two main research approaches that are normally used, namely the inductive approach and the deductive approach. The inductive approach is one in which the researcher would formulate a theory with the help of data while in the deductive approach, the researcher attempts to figure out the theory first and then moving on from the theory, the collated data is tested. (Saunders et al,2009).

The deductive approach was chosen for this research since consumer research behavior theories and factors that affect online consumer behavior were first outlined and consequently data was collected and explained with a questionnaire.

3.3 Research Approach

An examination of the Finnish customer behavior over the internet requires a direct interaction with statistical features of opinions, shopping trends, and variations. According to Nadeem *et al.*, influences between shoppers can be defined by a confirmatory factor analysis, which quantifies the relationships between the online retail systems and the predisposition of the buyer (432). For this methodology, the examination will focus on the variables influencing trends in online purchase for Finnish shoppers. The unique shopping experience is influenced by a number of motivators that initiated a shift in customer behavior. Increasing acceptance of online shopping will be assessed by the research methodology that will quantify trends, variations, and factors that are relevant to shoppers.

3.4 Choice of Methodology

In general, two types of research methods are used, the qualitative and quantitative methods. In qualitative research, data is collected in textual form on the basis of observation and interaction with participants (www.alzheimer-europe.org). It is not converted into numerical form and statistically analyzed. In this regard, the qualitative methods give participants a certain degree of freedom and permit spontaneity rather than having them to select from a set of predetermined responses (Bogdan & Biklen, 1998).

The quantitative research on the other hand involves collecting and converting data into numerical form so that statistical calculations can be made and conclusions can be drawn. (Burns & Bush, 2003). The main emphasis of quantitative research is on deductive reasoning which tends to move away from the general to specific. Since researchers rarely have access to all members of a particular group, it is important that the people involved are a representative sample of the wider population group.

In undertaking a research about social trends such as this one, it is useful to apply large data sets and hence apply quantitative data analysis. Therefore, questionnaires were used as a form of primary data collection.

The research intends to use a quantitative research method. This choice is driven by the intent of the research process to examine precise characteristics of online purchase. The preference of shoppers to buy items online is motivated by a variety of events. This is a similar method to that used by Pham *et al.* (3). For the researcher to engage and appreciate these influences on a statistical level, it is necessary for a quantitative assessment of a realistic sample. A quantitative method will allow the researcher to define the Finnish Online purchase intent, classify, and describe it statistically for analytical assessment. Zander, Patricia and Elizabeth present the ideology that the research into the development of international business requires the engagement of “new theoretical lenses through which to interpret internationalization” (28). From a quantitative research, it is possible to characterize the most relevant issues and allow sellers to optimize their strategies in product presenting, pricing, and advertising.

3.5 Definition of Variables

This study consists of questionnaires offered to shoppers who have been exposed and have experienced alternatives in shopping. The variables to be examined will include the shopper-related factors (their interests and concerns), the shopping environment factors (online/offline shopping environment), and marketing efforts from either seller (advertising and offers from sellers). These three aspects comprise the dependent variables, which influence directly the volume of shopping that is done online. In examining these aspects, the research process will focus on identifying with the position of the shopper with regard to the online shopping environment.

3.6 Sample- Target Population

Respondents were identified and chosen based on the diversity of their opinion, with the interest of the sampling process being to identify a representative opinion of the online Finnish shopper. The target respondent had shopped online several times, and was exposed to the internet and a variety of advertising. All respondents were required to have shopped online at least once in the last year. In addition, their shopping habits online must be reflected by their level of internet usage. Zander, Patricia and Elizabeth present the ideology that online platforms are able to optimize for this target market, making them

gain more ground on a global platform for this type of sampled consumer (32-33). By targeting a similar sample, it is possible for the researcher to characterize behaviors of these buyers.

3.6.1 Sampling Procedure

A sample size of at least 150 participants would be needed in this research. This number in reality will not provide a true and statistically practical representation of the entire Finnish population but the information gathered would be useful in a relatively small project of this nature. In subsequent large studies, the outcome of this research could serve as valuable tool in assisting with such projects. Methods of Data Collection

A questionnaire was proposed, in similar structure as Nadeem, *et al.* (435). Questionnaires were presented to the sample population of Finnish online shoppers, and their responses tabulated and statistically analyzed. The primary interest of the researcher was to quantify the factors and to define numerically the significance and impact of either variable on the rates of shopping online. Since the responses in the questionnaire were be close-ended and cataloged, it was possible to assess the data collected. Similar to the research process by Nadeem, *et al.* (436), a dimension of responsiveness would form a comparative examination of the responses, with the characteristics of the respondents being checked for influence on their shopping inclinations.

3.7 Research Strategy

The research strategy carried the interest of comparing each factor to the other after collecting data from the consumers. To understand the Finnish mindset in online shopping, the purchasing power comes into question. From a theoretical perspective, it was possible to postulate possible influences from conjecturing the relevance of pricing out, preferences of the bidders, and examining the state of competition (Pham *et al.*, 3). From the discussion of the influence of external factors to the purchaser versus the internal factors within the shopper, the research process would reliably define the level of influence a seller could have in promoting either online or offline shopping experiences.

Interaction with the online shoppers allows the researcher to establish a measured description of influences and requires the establishment of a score function. Online interactions, as an influence to shopping can be defined by effect on consumer attitude towards

the online seller (Nadeem, *et al.*, 438). This research process was able to validly consider a similar possibility since it covered the variables that were purchaser-related and seller-oriented. The buyer-oriented aspect would be examined from the purchasers' point of view using the questionnaire by questioning perceptions to marketing, pricing of products, delivery options and the quality of the shopping experience. In the overall sense of the research, the quantitative assessment was the most realistic approach to evaluate the research context.

3.8 Questionnaire Format

The structure of the questionnaire included questions aggregated into a 1-5 index to facilitate the quantifications of consumer attitudes and numerable conduct. Therefore, the questions were closed-ended, with fixed responses that could be evaluated and arithmetically computed. These questions therefore required exclusive issues and an exhaustive number of options that fully described the opinions of the Finnish shoppers. The shopping experience were examined by questioning the way the purchaser and seller-oriented factors interact with each other to change prices, quality, and marketing efforts. The questionnaire was divided into two sections, with one focusing on the demographical characteristics of the purchasers and the other characterizing the shopping experience and the sellers operating dynamic. For this research process, therefore, the questionnaire constituted three examinations that would allow a quantification of the dependent variables to be achieved. The questionnaire was created using e-lomake.puv.fi and then the results analyzed using SPSS.

4 RESULTS

This chapter discusses the data collected from respondents who answered the questionnaire and it will be presented in the form of bar charts. The questionnaire was created electronically and sent to the general public and received 184 responses. Majority of these respondents were female, thus about 76.1% and the remaining 23.9% were male. The greater number of these respondents were between the ages 20-25. It can not be concluded the statuses of the respondents since it the questionnaire was opened to the public but considering the ages of the respondents, it can be said that, most of them could be students.

4.1 Gender

Generally, men are not good shoppers even in offline marketing. Women in addition to buying for themselves, also make purchases on behalf of their spouses, children, and elderly parents and in-laws. Their purchasing decisions often carry more emotional weight. No matter how technology is advancing across Finland affecting the way people purchase their products, one thing will still remain: women will continue being the main shoppers of the world. Although in this research, the gender percentage of online shoppers stands at 23.91% for male and 76.09% for female, this result can not be considered valid due to the target group and the people who responded.

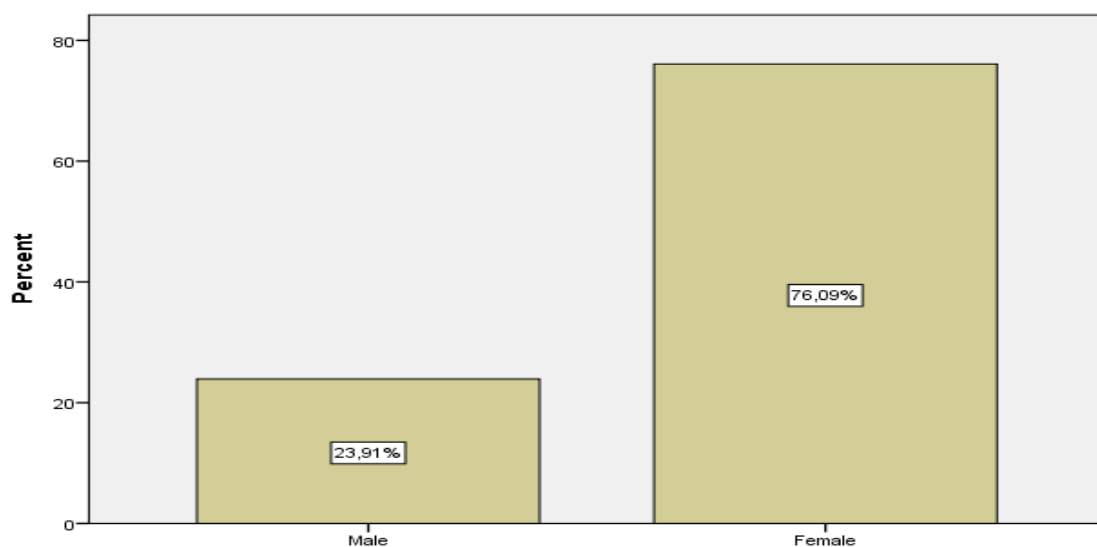


Figure 1: Gender

4.2 Age

Majority of the people who use the internet are young people between 15 to 36 years of age. Teenagers mostly use the internet for reasons such as networking and playing games. The vast majority of online shoppers are between the ages of 20 -25 years. This can be attributed to the fact that most people in this age bracket are students who are on campus. Their shopping list mostly entails clothes, mobile phones, subwoofers and other electronic gadgets such as laptops and schooling items.

As they advance through the years, they tend to reduce their shopping habits. They are no longer fascinated by fancy clothing and hence shopping stops with college. When they attain 30 years, their shopping habits drop even further as responsibility starts to set in.

At this age, most of them have families to take care of and their shopping mostly dwells on their children's needs. However, as age continues to set in, people are promoted in their places of work and that means an increment on salary. As they attain the age of 36 to 40 years of age, their shopping habits start to increase rapidly as shown in the graph below.

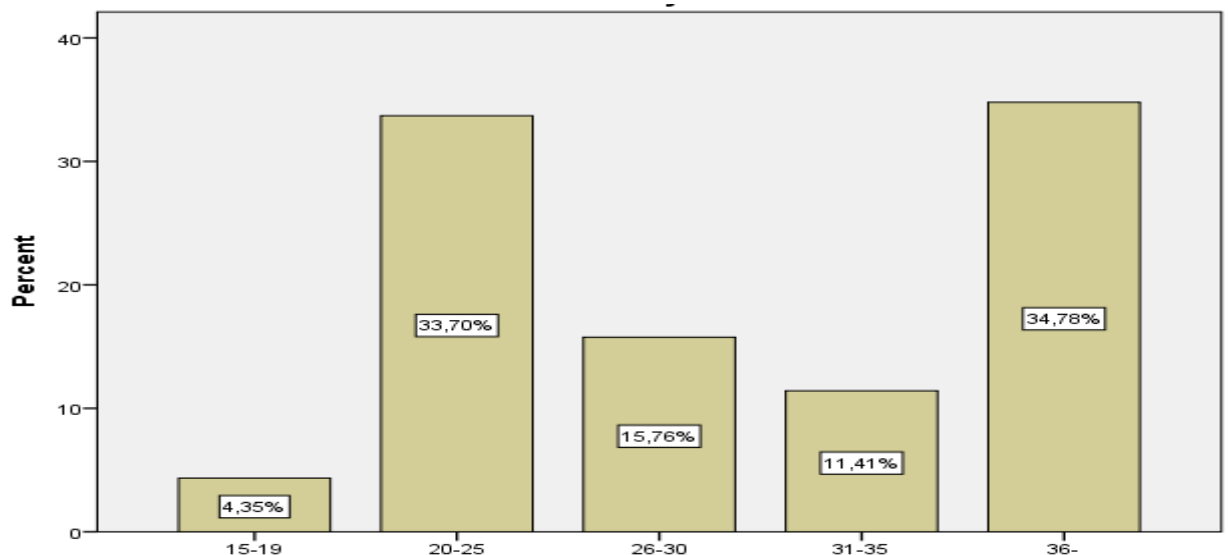


Figure 2: Age

4.3 Monthly Income

Another major factor that influences the purchasing habits of people in Finland is their net monthly income. Inequality of incomes has also grown between the rich and the middle class over the past decade. The purchasing power of individuals can be determined greatly by their level of income. People earning between 500 to 1000 euros in Finland are not frequent online buyers as compared to people who earn 1000 to 3000 euros in a month.

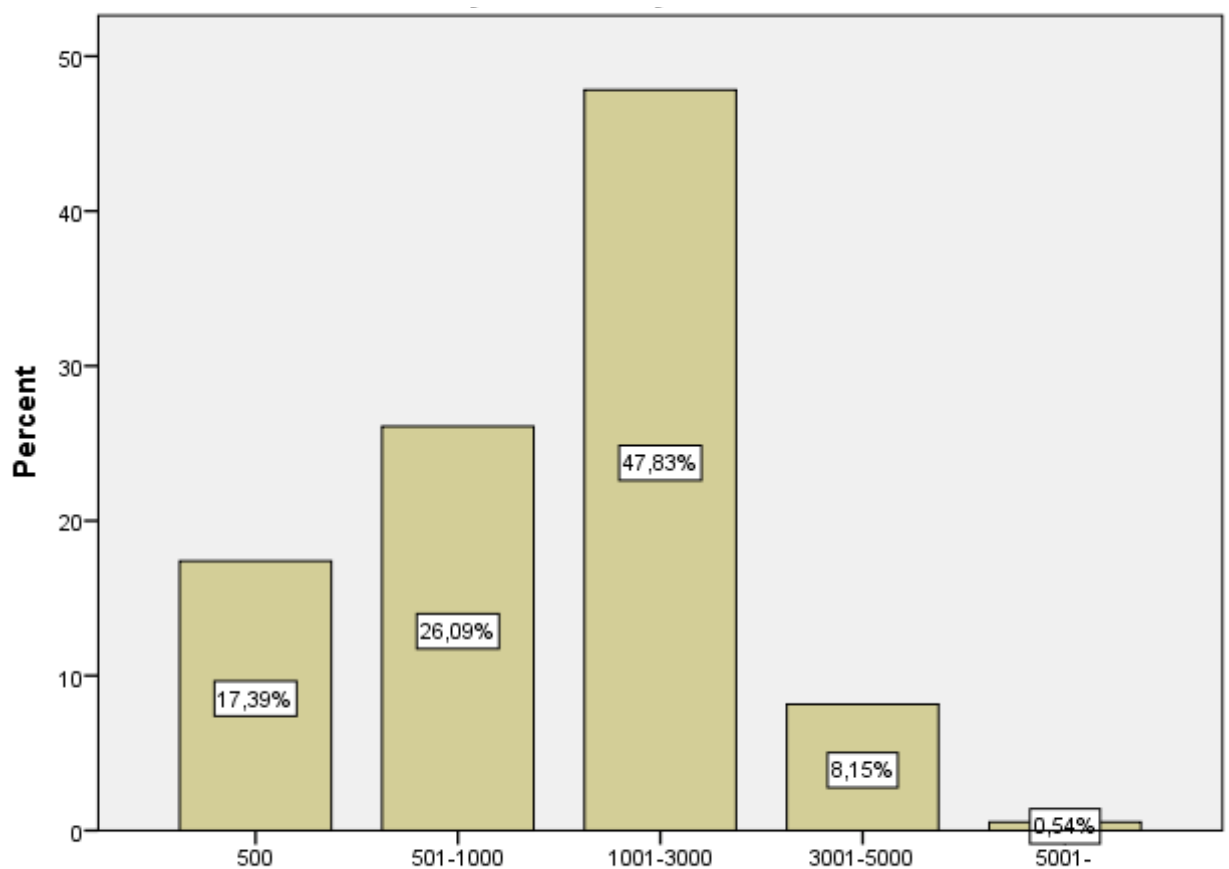


Figure 3: Income

4.4 Frequency of buying online

The increase in the number of people using the internet in Finland is fast advancing. At least 20.65% of the population purchase goods online every month, 25% more than once a month and 45.65% purchase products 2 to 11 times per year, 7.61% once a year and 1.09% have never shopped online before.

This means almost everybody in Finland has engaged in the online purchase. The more an individual does their shopping online, the more he or she gets used to it.

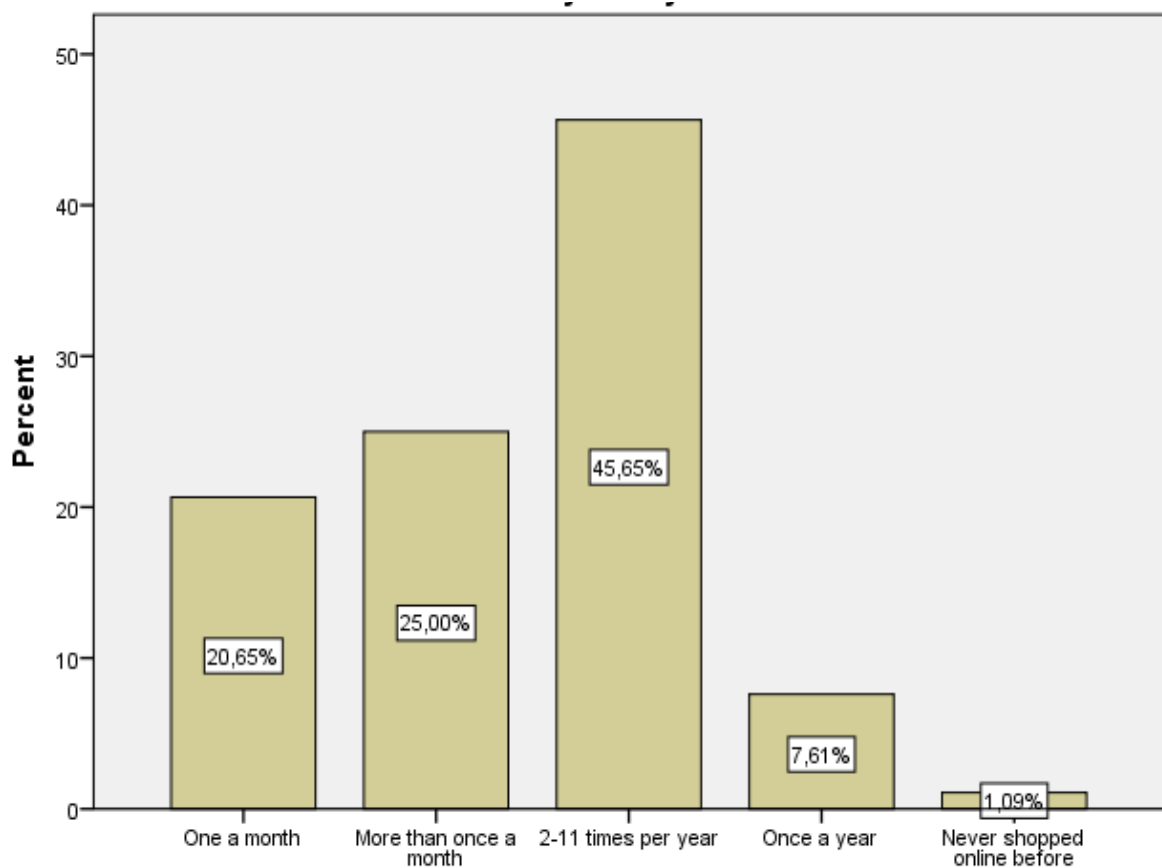


Figure 4: Frequency of buying online

4.5 How long have you buying online?

This results also shows that, a least 65% of Finns have been shopping online for over 5 years, with only 1.09% never shopping online before. The remaining 34.24% have at least shopped within the past 5 years.

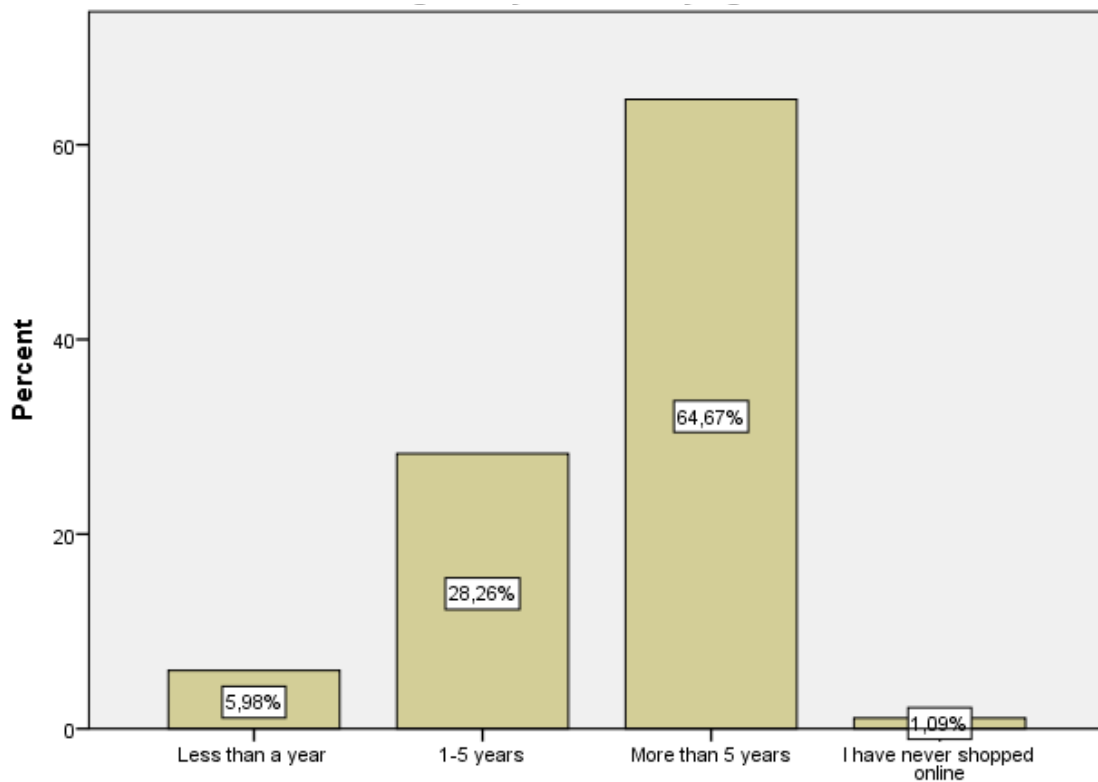


Figure 5: Duration of online shopping

4.6 What influences your online shopping?

The main factor that influences online shopping most is convenience; people tend to concentrate more on saving time. Online shopping comes with the satisfaction that an individual can shop at any time and at any destination so long as there is an internet connection. Online advertisers usually integrate all the features of a product so that a potential customer may search for the products and access information on them without having any human interactions. Advertisements play a key role in creating awareness hence contributing to the number of online shoppers.

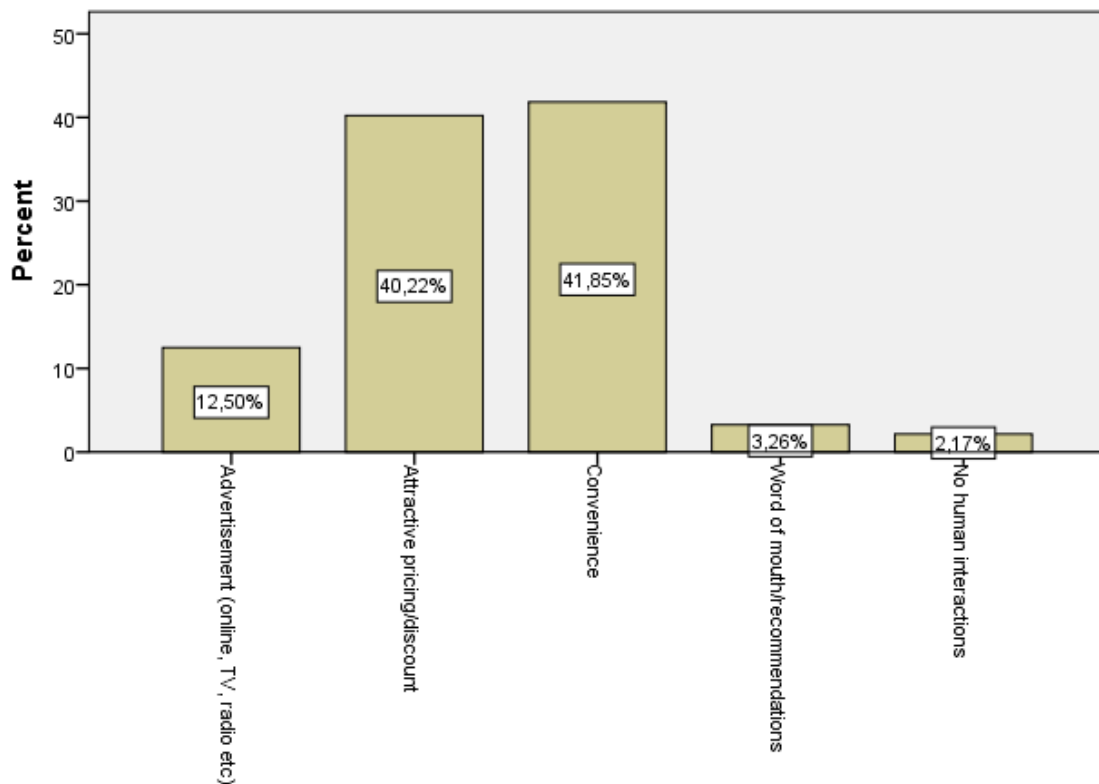


Figure 6: Factors influencing online shopping

4.7 Where do you get information about goods before shopping?

Information about the goods that an individual wants to purchase is usually obtained online through an internet search. Information can also be obtained through advertisements and word of mouth, but the most reliable source is the internet search. Individuals may lie about a product just to make sales, but an internet search provides one with an opportunity to make a sound decision without the influence of anyone.

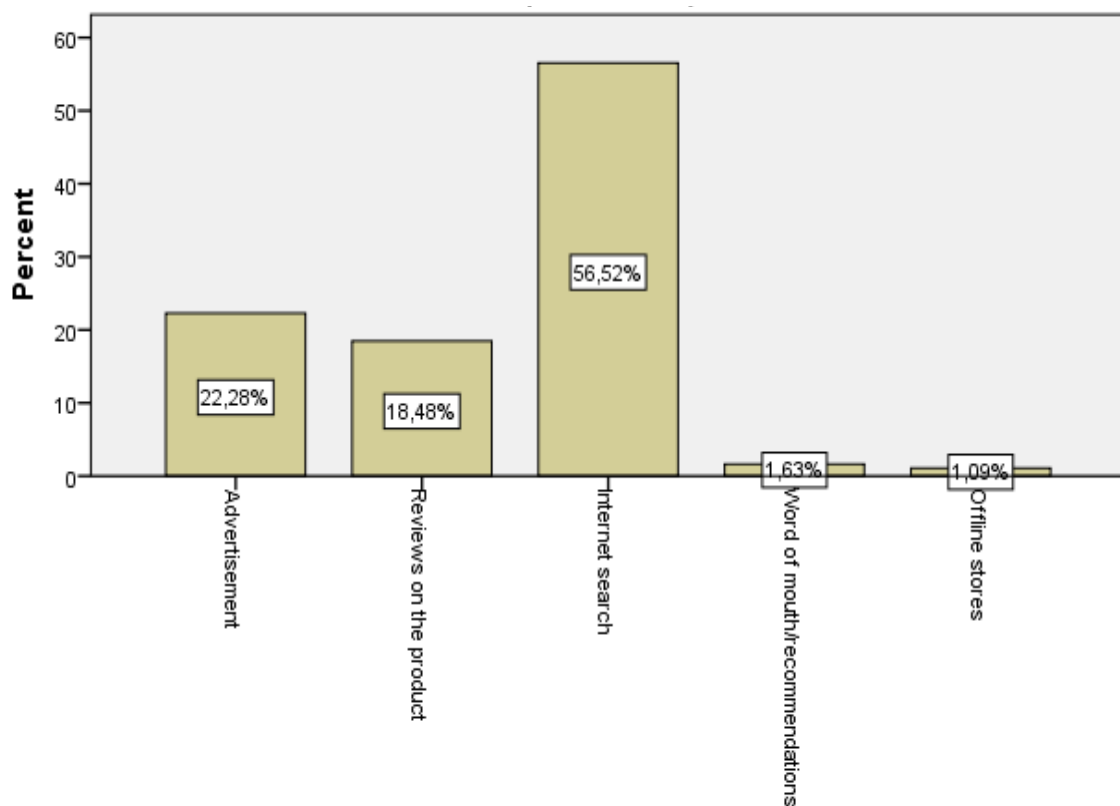


Figure 7: Source of information

4.8 Anxiousness of online shoppers

Anxiety varies from one individual to the other. Majority of the population in Finland exude confidence when doing online shopping. Very few people, especially the newbies, are anxious. Others experience mixed reactions as they are not quite certain about the product, but as one continues to do online shopping, their levels of confidence increase.

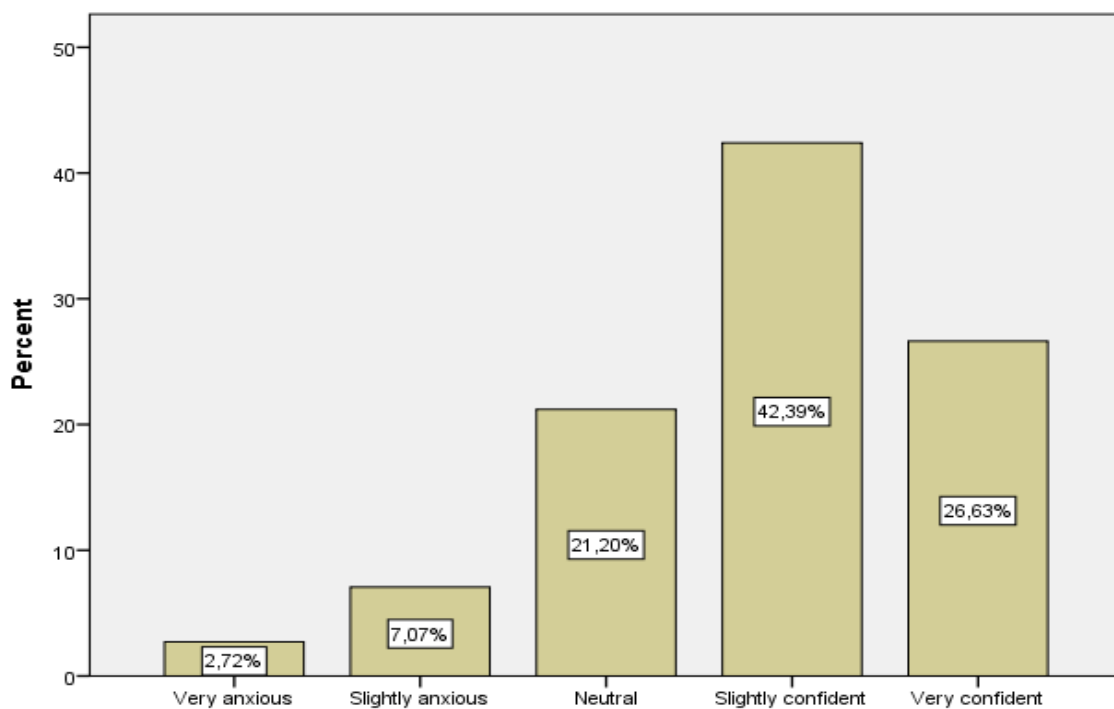


Figure 8: Anxiousness of online shoppers

4.9 Easiness of online shopping

Online purchasing is very easy. It can only be complicated to an individual who is not conversant with technology. The majority of people who fall into this category are the elderly. A buyer only needs a debit or credit card to proceed with the purchasing process.

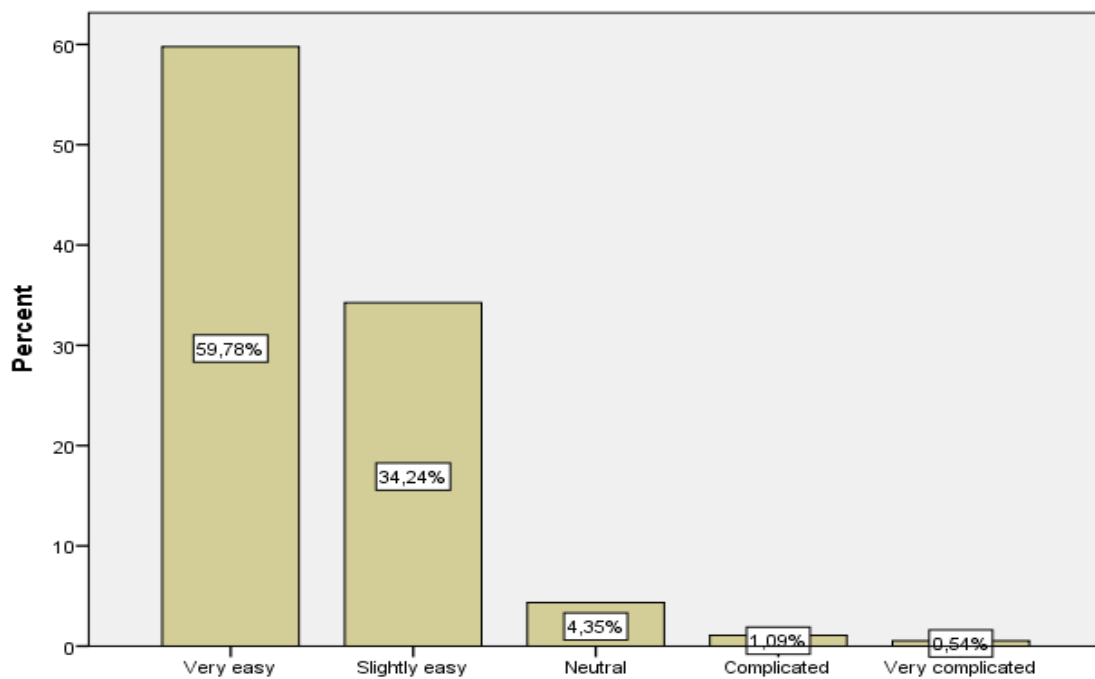


Figure 9: Easiness of online shopping

4.10 Decisiveness of online shopping

Being decisive can also contribute to online purchase with the majority of people considering suggestions from advertisements. Advertising plays a key role as a company is able to promote its brand hence reaching out to target markets. Nevertheless, a significant number of people do not consider advertisement. Other key factors, such as level of income come first. (Sayathe 101).

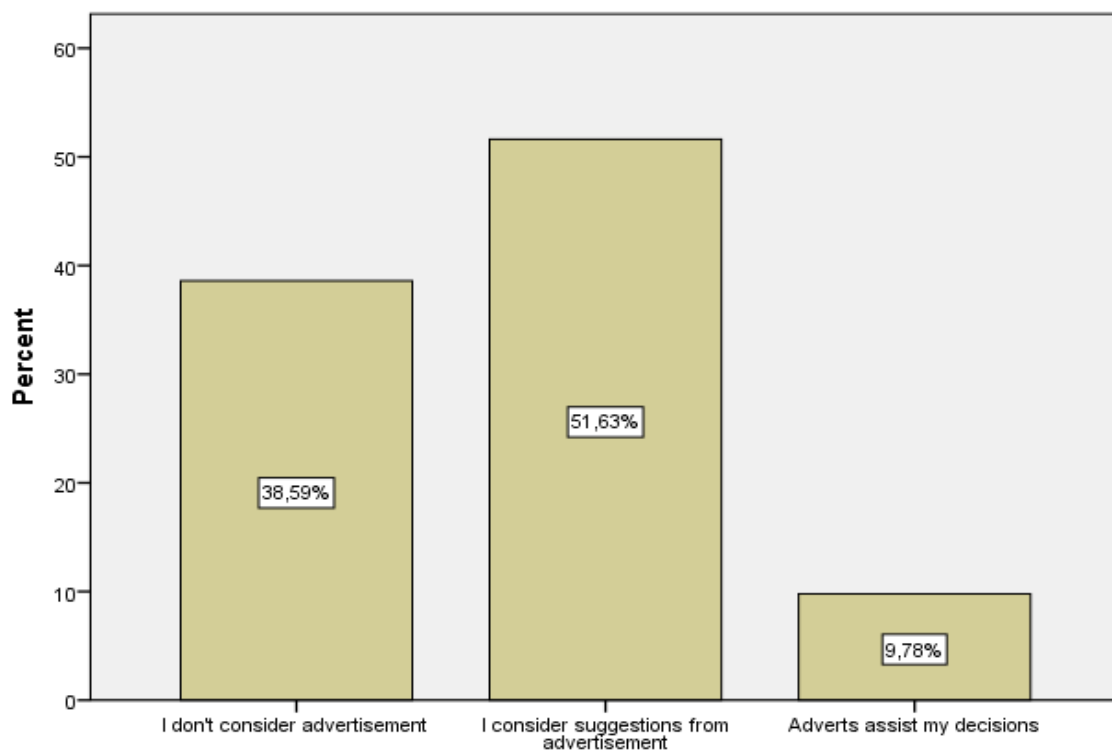


Figure 10: Decisiveness of online shopping

4.11 The effect of pricing

Pricing of products affects customers' choice of product. A customer may opt to purchase another product from a different or similar brand depending on price levels. Pricing also influences the choice between online and offline shopping as most people opt for the cheaper commodities. In some very rare instances, pricing barely influences the choice of products especially for those who earn a significant amount of money.

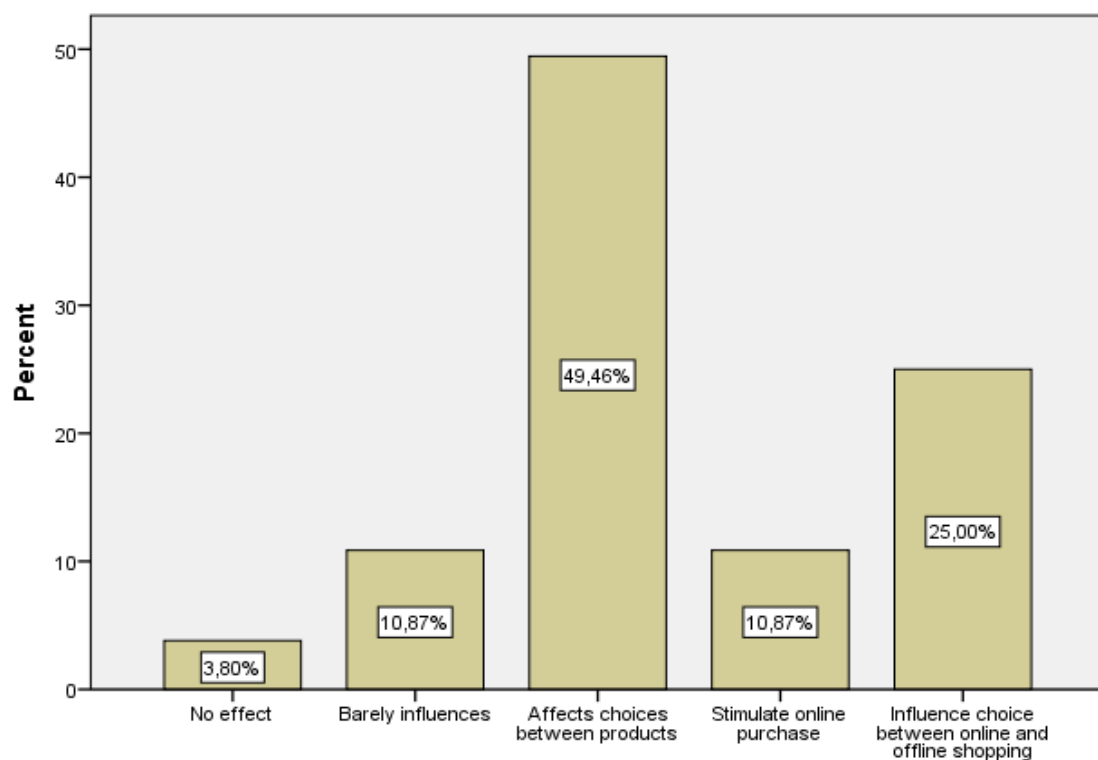


Figure 11: The effect of pricing

4.12 Convenience of online shopping

Convenience has a great part to play on the choices made between products. It also triggers online shopping in a big way, but on the other hand, most persons also consider the quality of the product with or without shopping conveniently.

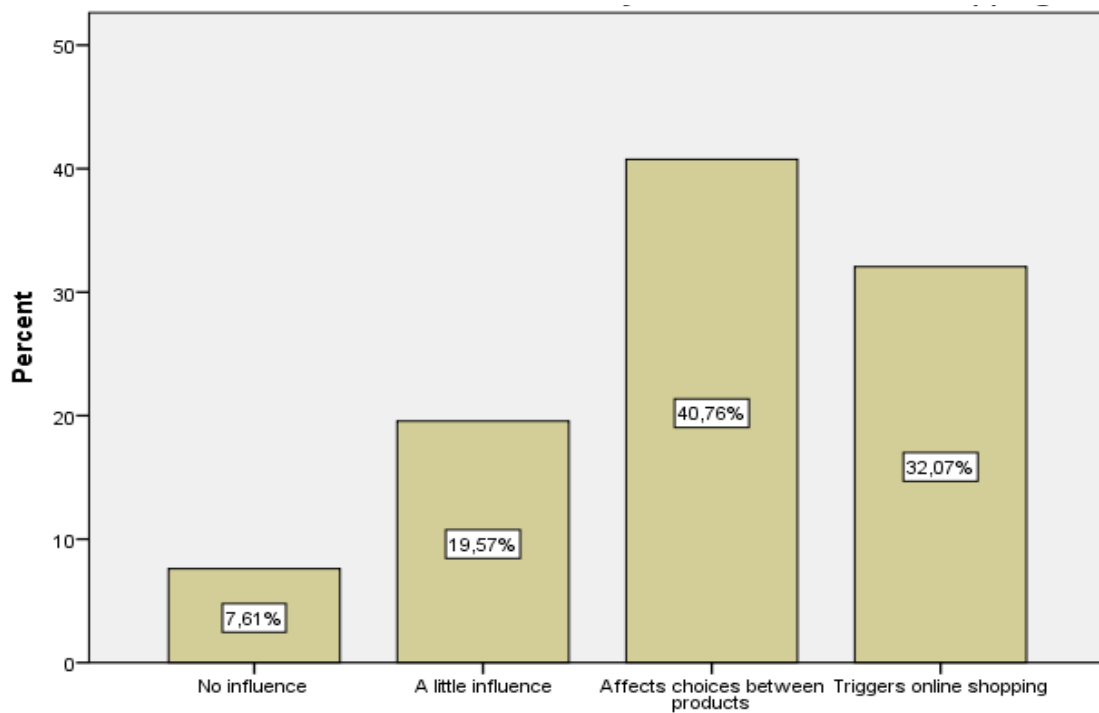


Figure 12: Convenience of online shopping

4.13 Safety of online shopping

Online shopping is safe, but before making a purchase an individual should ensure that the e-commerce site is not a scam. Using a credit card instead of a debit card is one way of minimizing fraud. If the delivery of the product is implemented upon payment, then the site is valid. Valid sites do not scam people for the sake of increased customer satisfaction. In Finland, there are laws that govern the operation of sincere online sellers.

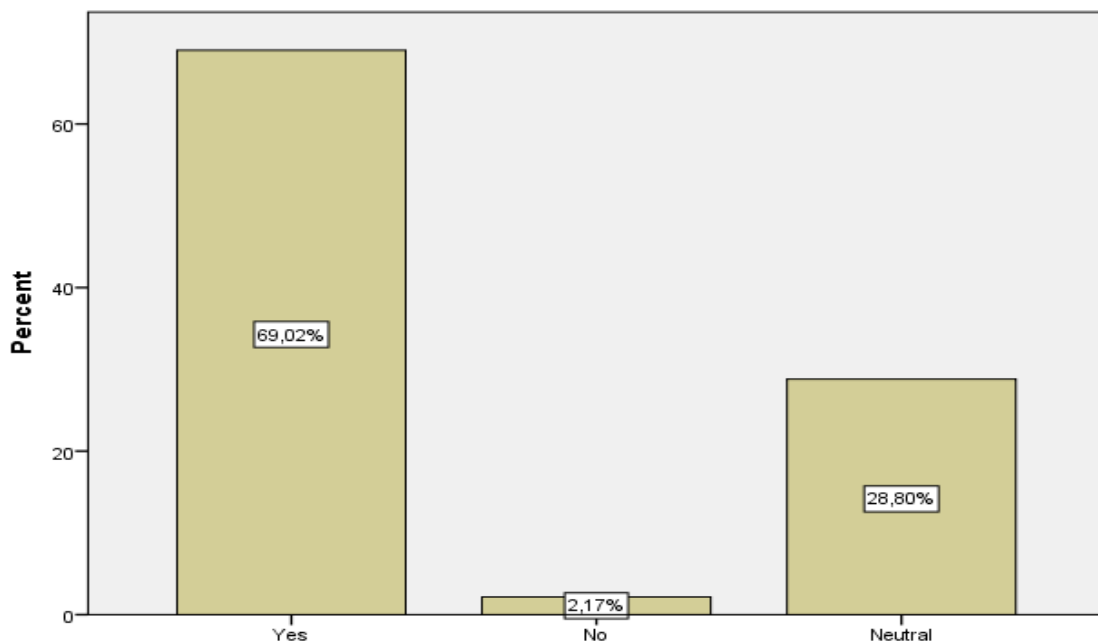


Figure 13: Safety of online shopping

5 RELIABILITY AND VALIDITY OF THE RESEARCH

An accurate research is one which is reliable and valid. Reliability is defined by Thanasegran (2009) as the absence of error in a measurement and the presence of consistency in results. This means when an assessment tool continuously produces the same conclusion, thus stable and consistent results, or respondents give coinciding answers to questions, then it is reliable.

Nonetheless, for this research to be absolutely reliable, then a much larger number of respondents would be needed. Thus, the number of respondents gathered in this particular research, will not provide an exact and dependably representation of the entire Finnish population. Also, because the gap between the gender distribution is too much and makes it extremely unequal due to the responses, it has a great impact on the gender and therefore limits it.

A valid research on the other hand means that it conforms to its purpose. Thus, it answers what it was intended to and that all the results are accurate.

To achieve valid results in this research, the understanding of the questionnaire was greatly considered to enable respondents know what they are answering to. That is, they need to understand the questions in the same way the researcher expected. Likewise, the research also answers the questions it purposed to because responses proved that respondents understood the questions.

Another aspect that has an effect on the validity of this research is the respondents. The target respondents only focused experienced online shoppers and this in a sense limits the variety of responses that could have been generated because anyone who answered had a knowledge about online shopping at least.

6 CONCLUSION

As more and more people continue to use the internet and technology as a means of purchasing products, this can lead to an increase in confidence levels. Online shopping far much outweighs offline shopping in that people do not have to queue in shopping centers, there is the availability of more variety, low prices, and many comparisons. A lot of factors influence online shopping but most people in Finland may tend to overlook price at the expense of other factors such as convenience.

Finnish consumers are also very exposed to trying and demanding new ideas and products. This development favors the market for the available trade of products and services in Finland and further entices shoppers to involve themselves in online shopping. There are however some perceptions and theories that are evident among the Finnish people that influence their online buying behavior.

Customer behavior theory is widely used in this thesis paper. The theory helps to explain some of the trends and conduct of the Finnish regards to online purchase. For instance, most people in Finland associate big stores with the perception that they offer better brands as well as quality products and services. As a result, they miss the chance to get quality services from small stores.

According to online shopping behavior, majority of people shop in small stores when it comes to offline shopping. It has also been identified that most people who do online shopping in Finland are young people. Technology has led to this factor as the elderly hardly use the internet. The main factors that lead to online shopping in the country are the convenience, pricing, and quality of products.

Most customers are also reluctant in making purchases online due to the personal information that they provide to the internet merchants. Most people are not sure how trustworthy the internet users are. This greatly affects online purchasing behavior, online marketing, which is the core of virtual purchasing behavior, may also exploit the Finnish customer by making them purchase products that are not important. (Park 140)

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8 APPENDICES

		Gender			Cumulative Per-
		Frequency	Percent	Valid Percent	cent
Valid	Male	44	23,9	23,9	23,9
	Female	140	76,1	76,1	100,0
	Total	184	100,0	100,0	

Appendix 1 : Gender frequency table

		How old are you?			Cumulative Per-
		Frequency	Percent	Valid Percent	cent
Valid	15-19	8	4,3	4,3	4,3
	20-25	62	33,7	33,7	38,0
	26-30	29	15,8	15,8	53,8
	31-35	21	11,4	11,4	65,2
	36-	64	34,8	34,8	100,0
	Total	184	100,0	100,0	

Appendix 2: Age frequency table

		Frequency	Percent	Valid Percent	Cumulative Per-
					cent
	500	32	17,4	17,4	17,4
	501-1000	48	26,1	26,1	43,5
	1001-3000	88	47,8	47,8	91,3
	3001-5000	15	8,2	8,2	99,5
	5001-	1	,5	,5	100,0
	Total	184	100,0	100,0	

Appendix 3: Monthly income

How often do you buy online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid One a month	38	20,7	20,7	20,7
More than once a month	46	25,0	25,0	45,7
2-11 times per year	84	45,7	45,7	91,3
Once a year	14	7,6	7,6	98,9
Never shopped online before	2	1,1	1,1	100,0
Total	184	100,0	100,0	

Appendix 4: Frequency of online shopping

How long have you been buying online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than a year	11	6,0	6,0	6,0
1-5 years	52	28,3	28,3	34,2
More than 5 years	119	64,7	64,7	98,9
I have never shopped online	2	1,1	1,1	100,0
Total	184	100,0	100,0	

Appendix 5: Duration of online shopping

What influences your online shopping? (Choose the most important one)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Advertisement (online, TV, radio etc)	23	12,5	12,5	12,5
Attractive pricing/discount	74	40,2	40,2	52,7
Convenience	77	41,8	41,8	94,6
Word of mouth/recommendations	6	3,3	3,3	97,8
No human interactions	4	2,2	2,2	100,0
Total	184	100,0	100,0	

Appendix 6: Influences of online shopping

Where do you get information about the goods before shopping?? (Choose the most important one).

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Advertisement	41	22,3	22,3	22,3
Reviews on the product	34	18,5	18,5	40,8
Internet search	104	56,5	56,5	97,3
Word of mouth/recommendations	3	1,6	1,6	98,9
Offline stores	2	1,1	1,1	100,0
Total	184	100,0	100,0	

Appendix 7: Sources of information

How anxious are you when shopping online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very anxious	5	2,7	2,7	2,7
Slightly anxious	13	7,1	7,1	9,8
Neutral	39	21,2	21,2	31,0
Slightly confident	78	42,4	42,4	73,4
Very confident	49	26,6	26,6	100,0
Total	184	100,0	100,0	

Appendix 8: Anxiousness of online shopping

How easy do you find it to shop online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very easy	110	59,8	59,8	59,8
Slightly easy	63	34,2	34,2	94,0
Neutral	8	4,3	4,3	98,4
Complicated	2	1,1	1,1	99,5
Very complicated	1	,5	,5	100,0
Total	184	100,0	100,0	

Appendix 9: Easiness of online shopping

Does being decisive affect your ability to reject or accept advertisement?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid I don't consider advertisement	71	38,6	38,6	38,6
I consider suggestions from advertisement	95	51,6	51,6	90,2
Adverts assist my decisions	18	9,8	9,8	100,0
Total	184	100,0	100,0	

Appendix 10: Decisiveness of online shopping

How does pricing affect your choice of product to purchase?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No effect	7	3,8	3,8	3,8
Barely influences	20	10,9	10,9	14,7
Affects choices between products	91	49,5	49,5	64,1
Stimulate online purchase	20	10,9	10,9	75,0
Influence choice between online and offline shopping	46	25,0	25,0	100,0
Total	184	100,0	100,0	

Appendix 11: Effect of pricing of online shopping

What influence does convenience have on your choice of online shopping?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No influence	14	7,6	7,6	7,6
A little influence	36	19,6	19,6	27,2
Affects choices between products	75	40,8	40,8	67,9
Triggers online shopping	59	32,1	32,1	100,0
Total	184	100,0	100,0	

Appendix 12: Convenience of online shopping

Do you think online shopping is safe?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	127	69,0	69,0	69,0
	No	4	2,2	2,2	71,2
	Neutral	53	28,8	28,8	100,0
	Total	184	100,0	100,0	

Appendix 13: Safety of online shopping

Appendix 14: Research questions

- Gender?
 1. Male
 2. Female
- How old are you?
 1. 15-19
 2. 20-25
 3. 26-30
 4. 31-35
 5. 35 or more
- What is your monthly income?
 1. €500
 2. €501-1000
 3. €1001-3000
 4. €3001-5000
 5. €5001 or more
- How frequently do you shop online?
 1. Once a month
 2. More than once a month
 3. 2-11 times a year
 4. Once a year
 5. Never shopped online before
- How long have you been shopping online?
 1. Less than a year
 2. 1-5 years
 3. 5 years or more
- What influences your online purchase?
 1. Advertisement (online, tv, radio, etc)
 2. Attractive pricing/ discount
 3. Convenience
 4. Word of mouth recommendations

5. No human interaction
- Where do you get information for preferred items before you shop?
 1. Advertisement
 2. Reviews on the product
 3. Internet search
 4. Word of mouth recommendations
 5. Offline stores
 - How anxious are you when shopping online?
 1. Very anxious
 2. Slightly anxious
 3. Neutral
 4. Slightly confident
 5. Very confident
 - How easy is it to shop online?
 1. Very easy
 2. Slightly easy
 3. Neutral
 4. Complicated
 5. Very complicated
 - Does being decisive influence your ability to reject or accept advertisement?
 1. I don't consider advertisement
 2. I consider suggestions from advertisements
 3. Adverts assist my decisions
 - How does pricing affect your choice of product to purchase?
 1. No effect
 2. Barely influences
 3. Affects choices between products
 4. Stimulate online purchase
 5. Influence choice between online and offline shopping
 - What influence does convenience have on your choice of online shopping?
 1. No influence
 2. A little influence?
 3. Affects choices between products
 4. Triggers online shopping
 - Do you think online shopping is safe?
 1. Yes
 2. No
 3. Neutral