

Consumer purchase journeys in multiple channels A consumer-centric approach

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Abstract

As multichannel and omnichannel retailing become imperative themes for today's retailers and for marketing literature, the consumer's perspective to the phenomenon should be stressed further. Hence, the goal of this research is to describe the journeys that consumers experience while shopping in multiple channels. This description is experiential, holistic and consumer-centric. The sub-goal is to find the motivations for consumers to engage in multichannel shopping. The research paradigm is experiential phenomenology and the data for this qualitative research was collected with 8 open interviews and altogether 12 stories of multichannel shopping of medium and high involvement goods.

The main finding is that the participants engaged in multichannel shopping to ensure product quality. They were demonstrating this by trying to find a product that they would be still using after some time has passed, by evaluating how long the product would last without breaking, by trying to find a reliable channel for the purchase, by finding out other people's experiences and opinions, and by buying from a brand they already trust. Another behavior showing from the data was following the market as a hobby or as a habit – as opposed to purposeful research-shopping. Some of the research participants also purposefully aimed to switch companies during their journeys to gain better picture of the product offering and pricing. Some participants, however, were locked in to the channels of one particular retailer, which would indicate that company lock-in can be achieved.

The research findings support the notion that consumer chooses the channel for a certain purchase stage, learns from the experience and this learning influences both consumer's task definition and personal factors. The findings also support that in addition to task definition and personal factors also situational factors, channel attributes, social influence and retailer or brand actions act as determinants of channel choice, and influence how the multichannel purchase journey is formed. However, as the research is exploratory in nature, further research is needed in order to apply this to the general audience.

In order to understand their multichannel customers better, retailers and brands should gain insight on what stage and purpose are their customers filling in each of the retailer's channels and what other channels they may be using. The recommendation is to evaluate whether company lock-in and a seamless omnichannel experience would be possible to create, and to which group of customers. Indicators of quality can be added to channels to better fulfill the consumers' need for ensuring product quality. For further research, evaluation on the theoretical framework and the determinants of channel choice, for example in a quantitative manner, is in order.

Keywords multichannel shopping, omnichannel, purchase journey, consumer experience

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Tiivistelmä

Monikanavainen ostaminen on ajankohtainen ilmiö sekä vähittäiskaupassa että markkinointitutkimuksessa. Tämä tutkimus käsittelee aihetta kuluttajan näkökulmasta kuvailemalla niitä polkuja, joita kuluttajat kulkevat ostaessaan tuotteita monikanavaisesti. Alatavoitteena on tunnistaa kuluttajien motivaatioita monikanavaostamiseen. Tutkimusparadigmaksi on fenomenologia ja data tähän laadulliseen tutkimukseen on kerätty kahdeksalla avoimella haastattelulla, joista saatiin yhteensä 12 tarinaa monikanavaisesta ostamisesta. Kaikki ostettavat tuotteet olivat joko keskitason tai korkean osallistumisen tuotteita.

Haastateltavat toteuttivat ostamista monissa kanavissa pääasiassa varmistaakseen tuotteen laadun pitkällä tähtäimellä. Tuotteen laadun varmistamisen lisäksi aineistosta nousi esiin markkinoiden seuraaminen harrastuksena tai tapana päämäärätietoisesta tutkimisesta sijaan. Osa haastateltavista myös halusi tietoisesti vaihdella yrityksiä ostopolun aikana saadakseen paremman kuvan tuotetarjonnasta ja hinnoittelusta. Osa oli puolestaan lukkiutunut tietyn yrityksen kanavaan, mistä voidaan päätellä, että on mahdollista saada ostaja ostamaan tuotetta vain yhden yrityksen kanavissa.

Tutkimuksen löydökset tukevat ajatusta siitä, että kuluttaja valitsee kanavan kyseistä ostovaihetta varten, oppii siitä, mitä kosketuskohdassa tapahtuu, ja tämä oppiminen vaikuttaa sekä kuluttajaan itseensä että hänen tavoitteisiinsa. Löydökset tukevat myös sitä, että kuluttajan kanavan valintaan vaikuttavat kuluttajan tavoitteet, henkilökohtaiset tekijät, tilannetekijät, kanavan ominaisuudet, sosiaalinen vaikutus sekä jälleenmyyjän ja brändin toiminta. Näin ne vaikuttavat myös ostopolun muodostumiseen.

Jotta monikanavaostajia voidaan ymmärtää paremmin, jälleenmyyjien ja brändien on hyvä tiedostaa missä vaiheessa ostoprosessia kuluttajat saapuvat heidän kanaviinsa, sekä mitä tavoitetta kuluttaja tällöin on täyttämässä. Lisäksi muut kuluttajan käyttämät kanavat olisi hyvä selvittää. Brändien ja jälleenmyyjien on mahdollista arvioida, voidaanko kuluttaja lukita saumattomaan omnichannel-kokemukseen vain jälleenmyyjän tai brändin omissa kanavissa. Laadusta kertovia merkkejä voidaan käyttää hyödyksi, jotta kuluttajan tarve varmistaa tuotteen laatu saadaan paremmin täytetyksi.

Avainsanat monikanavainen ostaminen, omnichannel, ostopolku, kuluttajakokemus

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1. Introduction

1.1 Background

Digitalization, as one of the megatrends of the 21st century, has influenced retailing fundamentally. Not only have the retailers' offering and channels changed in the past 20 years, but completely new business models have spawned. Shoppers haven't stayed the same either. How they behave today would have been described as science fiction in the 80's. The greatest driver of this change is the Internet and its expansion to various devices. The new and still rapidly evolving retail ecosystem has also gained substantial interest in the academia.

Multichannel retailing and shopping are here to stay. Firms provide multitude of options for consumers to reach them. And on the other side of the coin consumers have the possibility to access vast amount of data for product and retailer comparison. Multichannel customers in average bring more money to the retailers than customers using only one channel (Kushwaha, Shankar 2013), so it is valuable to understand them better. However, when looking at the existing literature (see Table 1) majority of it approaches the issue from retailer's point of view: how to categorize multichannel shoppers, how to avoid showrooming or other cross-channel free-riding, or what channels to offer. There is not so much literature focusing on the consumer's experience navigating on the multiple channels – and only handful of those studies look at the holistic experience.

This is the research gap I have identified and try to address with the research. This thesis is focusing on the consumer's point of view on their path in shopping in multiple channels. The approach I take is consumer-centric, experiential and holistic. Experiential refers to listening to the lived experience of the consumer. Holistic means taking into account the entire process of the purchase, including more than mere information search and purchase stages. As Bell, Corsten and Knox (2011) point out that the effects of what happens before the purchase, in the process of the consumer, are largely unexplored. With this research a better image of consumer's decisions can

be painted, consisting on more than just the one or two touch points consumer may have to one retailer – that the retailer knows of.

Table 1: Selected studies relevant to multichannel retailing and shopping

Authors	Topic	Viewpoint	
		Consumer	Retailer
Inman, Shankar, and Ferraro (2004)	Channel category associations		X
Schoenbachler and Gordon (2002)	Channel choice	X	
Balasubramanian, Rangunathan and Mahajan (2005)	Channel choice	X	
Frambach, Roest, and Krishnan (2007)	Channel choice	X	
Valentini, Montaguti, and Neslin (2011)	Channel choice	X	X
Ansari, Mela, and Neslin (2008)	Channel migration		X
Sharma and Mehrotra (2007)	Channel mix		X
van Bruggen et al. (2010)	Channel multiplicity		X
Dholakia et al. (2010)	Consumer behavior in multichannel environment	X	
van Baal and Dach (2005)	Cross-channel free-riding		X
Chiu et al. (2011)	Cross-channel free-riding	X	
Heitz-Spahn (2013)	Cross-channel free-riding	X	
Cao and Li (2015)	Cross-channel integration		X
Mathwick, Malhotra and Rigdon (2001)	Experiential value	X	
Stone, Hobbs and Khaleeli (2002)	Multichannel customer management		X
Neslin et al. (2006)	Multichannel customer management	X	X
Neslin and Shankar (2009)	Multichannel customer management		X
Pauwels and Neslin (2015)	Multichannel customer management		X
Dholakia, Zhao, and Dholakia (2005)	Multichannel retailing		X
Zhang et al. (2010)	Multichannel retailing		X
Kumar and Venkatesan (2005)	Multichannel shoppers		X
Konus, Verhoef, and Neslin (2008)	Multichannel shoppers		X
Kushwaha and Shankar (2013)	Multichannel shoppers		X
Venkatesan, Kumar and Ravishanker (2007)	Multichannel shopping	X	
Verhagen and van Dolen (2009)	Multichannel store image		X
Hennig-Thurau et al. (2010)	New media and customer relationships	X	X
Verhoef, Kannan and Inman (2015)	Omnichannel retailing		X
Verhoef, Neslin and Vroomen (2007)	Research-shopping	X	X
Mehra, Kumar and Raju (2013)	Showrooming		X
Rapp et al. (2015)	Showrooming		X
Nicholson, Clarke and Blakemore (2002)	Situational variables	X	
Baxendale, Macdonald and Wilson (2015)	Touchpoints		X

1.2 Research problem and objectives

The research question is

What do purchase journeys in multichannel goods shopping look like from consumers' perspective?

And a sub-question is

What motivations do consumers have to shop in multiple channels?

The goal of this research is to describe lived journeys in multichannel shopping holistically and identify recurring themes. Interpreting the individual journeys is outside of the scope of the research. The study is exploratory in nature, so the end result cannot be generalized to all consumers. Rather I would like to take a new perspective to the phenomenon and possibly find new avenues where research can be taken next.

1.3 Research method

This thesis falls under qualitative marketing research. The main methodology used in this research is experiential phenomenology. The data collection happens with open interviews. The participant's word of their lived experiences is taken as valid data and any outside interpretations should be avoided. Based on the interviews common themes behind the phenomena can be found.

I collected the data with 8 open interviews, where the participants described their purchase journeys. The products bought were limited to medium and high involvement goods as low involvement goods, such as food, may not require enough search effort to warrant shopping in multiple channels. Also services and travel tickets were left out as there are very common channels to purchase them. The participants' ages varied from 24 to 53. They all live in Southern Finland, but are fairly heterogeneous, with different items to buy, different story arcs, and even different nationalities. They told altogether

12 stories of shopping in multiple channels through which global themes were found. In addition to the themes, the purchase journeys have been drawn based on the theoretical framework of this thesis.

1.4 Structure of the thesis

The thesis is structured so that the literature review of chapter 2 includes an overview to the phenomenon of multichannel shopping, including a brief history of how we have come to omnichannel retailing, the third stage of multichannel retailing. Chapter 2 also introduces the theoretical framework on consumer's holistic purchase journeys, starting from the consumer experience, through purchase stages to channel choice.

In chapter 3 the existential phenomenology methodology is presented and explained, together with data collection and analysis methods. In chapter 4 the data is analyzed. This includes the purchase journeys of each participant, as well as the found themes. Chapter 5 concludes the thesis. In chapter 5 the analysis and theoretical framework are brought together and the potential implications of the research are discussed.

2. Literature review

This chapter is a look into the current research literature on shopping in multiple channels and multichannel purchase journeys, concluding into the theoretical framework of the thesis. I will start with a look into the recent history and how omnichannel retailing and shopping came to be. Then we will move into the definition of channel and discuss channel switching behavior identified in previous research.

I will then present the consumer experience, vital to the holistic point-of-view of the thesis, and also the purchase process stages. To build the theoretical framework, we will look into five previous models describing multichannel shopping behavior, and also look into the channel choice determinants which have been currently identified in literature. This chapter is concluded with the theoretical framework on consumer's holistic purchase journey in multichannel shopping.

2.1 Three waves of omnichannel

Digitalization has changed retailing in the past two decades but the phenomenon of multichannel shopping is a little older. Already in the early 20th century retailers have offered their services in multiple channels: through catalogs and physical stores (Zhang et al. 2010, Huuhka, Laaksonen & Laaksonen 2014). But only now in the Internet age retailers can reach much wider audience online and compliment their physical channels with online channels (Zhang et al. 2010). So it can be said that the true beginning of multichannel (and hence omnichannel) retailing was once Internet connections became more popular.

Omnichannel retailing is a type of multichannel retailing. The roots of the word 'omnichannel' come from Latin – 'omnis' meaning 'all'. So the initial meaning is the idea of retailing in *all the channels*. Omnichannel retailing, a type of multichannel retailing, has been defined by Frazer and Stiehler (2014, p.655) as "an integrated shopper experience that merges the physical store with the information rich digital environment, with the aim of providing excellent shopper experiences across all touch

points.” Omnichannel retailing refers to the kind of retailing in multiple channels where the channels are seamlessly integrated to each other (Rigby 2011).

Huuhka, Laaksonen and Laaksonen (2014) have proposed the three waves of omnichannel retailing. In the first stage, starting from the mid 90’s, both physical stores and new webstores noticed the potential of Internet. This stage was essentially retailer and technology driven. Online and offline channels were managed as completely separate processes and consumers didn’t yet use multiple channels in great numbers (Peltola, Vainio & Nieminen 2015). Retail companies were mainly pondering which channels to add to their channel mix (Verhoef, Kannan & Inman 2015) and whether those channels would cannibalize each other (Deleersnyder et al. 2002, Biyalogorsky, Naik 2003).

The second wave – the wave we are peaking right now according to Huuhka, Laaksonen and Laaksonen (2014) – emphasizes multichannel integration. This is driven by consumer’s change in behavior as online-based channels started to become more and more popular due to access and familiarity (Huuhka, Laaksonen & Laaksonen 2014). As the researchers point out “Multichannel integration would require changes at the level of business model, and in particularly the abandonment of the traditional view that the physical store is the final and the only customer touch point in the end of the supply chain.” (Huuhka, Laaksonen & Laaksonen 2014, p. 242) In this wave the different channels are still considered somewhat separate silos with separate infrastructure, management, technology and possibly even separate marketing strategies (Stone, Hobbs & Khaleeli 2002). Retailers started to become more curious on the customer path modeling (Peltola, Vainio & Nieminen 2015).

The third wave is referred to as omnichannel retailing. In this wave the retailers started to support the free and intuitive customer movement through channels (Peltola, Vainio & Nieminen 2015) and the customer experience is described as *seamless* regardless of the channel (Piotrowicz, Cuthbertson 2014, Frazer, Stiehler 2014). Seamless in this case doesn’t mean shortest, but rather means following the customer on their journey without losing them at any point (Peltola, Vainio & Nieminen 2015). Hence,

omnichannel retailing calls for more proactive approach from the retailer, as customers have multiple touch points during the purchase process. Content and brand also have a higher level of importance, than previously (Huuhka, Laaksonen & Laaksonen 2014).

2.2 Customer touch points as channels

When talking about shopping in multiple channels, it is essential to define what we mean by *channel*. There are various classifications of channels – physical or virtual (Dholakia et al. 2010), distribution channel or communication channels (Stone, Hobbs & Khaleeli 2002), interactive or one-way communication channels (Verhoef, Kannan & Inman 2015) – but for the purpose of this research we use the definition of channel as *customer touch point: any episode of direct or indirect contact with a brand or firm* (Baxendale, Macdonald & Wilson 2015).

Touch points have been divided into six types: brand advertising, retail advertising, in-store communications, word-of-mouth, peer observation (i.e. seeing other customers), and traditional earned media (Baxendale, Macdonald & Wilson 2015). The channels through which consumer attains information on the product or the brand can hence be managed by the firm's official information channels, unofficial fan groups, or even activists objecting the sales of the company's products or services (Dholakia et al. 2010). The era of omnichannel means that different channels tend to become more blurred as the natural borders between individual channels begin to disappear (Verhoef, Kannan & Inman 2015).

All this leads to the conclusion that not all the channels consumer's use within their purchase journeys are managed by a brand or a retailer. Regarding new media Hennig-Thurau et al. (2010) describe the retailer's trial and error in like playing pinball. Companies put marketing messages out ("the ball"), like launching a pinball, and the message bumps around in the cacophonous environment of social media and electronic word-of-mouth (EWOM). Marketers try to control where the ball ends up (by using "flippers"), but it may as well go to someplace else than intended. The

slightest miscue may lead to a communication crisis. It is a caricatural depiction of how far out of control the channels are for the companies.

To summarize, there are several ways to classify channels from the retailer’s perspective. However, from consumer’s point of view any direct or indirect touch point influences their image of the company. When talking about channels in this thesis, these customer touch points are meant.

2.3 Channel switching and channel multiplicity

A key element that separates multichannel shopping from shopping in one channel, is consumer’s channel switching. In the multichannel customer behavior matrix (Table 2) the different variations of channel switching are depicted. Consumer can switch either the channel or the company, or both at the same time. This phenomenon of channel switching has been studied with different terms within the past decade or two and in this chapter we will look at research-shopping, cross-channel free-riding, showrooming, and channel multiplicity.

Table 2: Multichannel customer behavior matrix (modified from Chiu et al. 2011, p. 269)

Within-channel switching: Same channel, different company	Cross-channel free-riding: Different channel, different company
Within-channel retention: Same channel, same company	Cross-channel retention: Different channel, same company

Research-shopping describes the phenomenon where people research the product in another channel where they end up doing the purchase (Verhoef, Neslin & Vroomen 2007), so the right column of the Table 2. For example, researching online and purchasing in a store, or vice versa – searching in store and buying online – are types of research shopping. Most common being searching online and buying in the store (Verhoef, Neslin & Vroomen 2007). This approach is often simplifying the purchase process into research in one channel and purchase in another – whereas in reality multiple channels could be used in one stage alone.

Verhoef, Neslin and Vroomen (2007) propose that reasons for research-shopping are attribute-based decision-making, lack of channel lock-in and cross-channel synergy. *Attribute-based decision-making* refers to consumers' perceptions that some channels are more convenient for one type of action, either search or purchase. For example, consumers may think that searching information online is easy while or they might assume that purchasing online is risky. In the section 2.7 we will come back to channel attributes in more detail. *Channel lock-in* describes the phenomenon where searching in one channel translates into more likelihood of purchasing in that same channel. Internet-based channels tend to have low channel lock-in, which makes them more likely channels for searching for information, but easy for switching to another channel to complete the purchase. Finally, *Cross-channel synergy* means that higher attitudes towards search or purchase on one channel lead to higher attitudes towards search or purchase on some other channel. For example, searching price information online could lead to purchase in physical store through leverage on negotiation or making more informed choices. Negative cross-channel synergy could imply that channels are substitutes. (Verhoef, Neslin & Vroomen 2007)

When Verhoef, Neslin and Vroomen (2007) focused on the channels and their attributes, synergies and lock-in, the same phenomenon of research-shopping has also been research under the term *free-riding* (or cross-channel free-riding). The difference to research-shopping here is that in cross-channel free-riding the consumer is also switching from one retailer's channel to another retailer's channel when moving from search to purchase (Chiu et al. 2011). So free-riding could be thought as a subtype of research-shopping.

Internet has increased the likelihood of free-riding behavior, as the consumer can find information freely from any retailer and then switch retailer at any point during the decision making process (Heitz-Spahn 2013). For a significant amount of purchases by online shoppers retailers have provided information online without reimbursement, as their offline competitor closed the deal (van Baal, Dach 2005). The three main motivations for consumers to engage in this kind of behavior were convenience, flexibility and price comparison (Heitz-Spahn 2013). Consumer's also tended to engage

in cross-channel free-riding more when they perceive more self-efficacy regarding multichannel shopping (Chiu et al. 2011) and the product purchased was of low frequency and high financial value, such as electronics, furniture, and appliances (Heitz-Spahn 2013).

Showrooming is a subtype of a free-riding and refers to behavior where customers go to a physical store to evaluate the product or service firsthand and conclude the purchase in a competing online channel (Mehra, Kumar & Raju 2013). It is interesting because typically online channels are easier for search and offline channels for purchase – so called *webrooming* (Verhoef, Kannan & Inman 2015) – and not vice versa.

Showrooming has been approached mainly from retailer's perspective. It enhances price competition and hence reduces profits (Mehra, Kumar & Raju 2013) as well as has a negative psychological impact on the salespeople in the store as it leads to consumers visiting retail venues without completing transactions (Rapp et al. 2015). Mehra, Kumar and Raju (2013) have proposed some strategies for retailers to avoid the showrooming effect. One strategy could be a price-matching commitment where the store matches the prices set by online retailer. Another one could be to make the product matching difficult between the online and offline retailers. A third strategy could be to charge the customer for showrooming, which effectively puts a price tag on not purchasing. For high value products a better strategy is to make product matching difficult, whereas for lower value products the opposite holds (Mehra, Kumar & Raju 2013).

However, it seems that the variety of channels within the purchase journey should not be limited to two – one for search and one for purchase. *Channel multiplicity* describes customer's reliance on multiple sources of information from independent channel organizations (van Bruggen et al. 2010). Van Bruggen et al. (2010, p. 332) describe channel multiplicity as customers' emerging phenomenon on "seeking information and demanding products and services from an ever-increasing range of sources". Channel multiplicity has two features. Firstly, the customer relies on multiple information sources and multiple sales and support outlets. Secondly, the customer is expecting a

seamless transition from one customer journey stage to the other between each of these different channel providers (van Bruggen et al. 2010, Nunes, Céspedes 2003).

The following three market realities have emerged. Firstly, firms are in a closer relationship with the customer than ever before. Manufacturer's website lists relevant information directly to the potential customer and customer's interact with each other on social media platforms and online forums (van Bruggen et al. 2010). Companies have had to take part in the social media and interact with the customers, responding to information requests (van Bruggen et al. 2010). Also customers can be in control of the relationship with the supplier, the so called *customer-managed relationships* (CMR) (Stone, Hobbs & Khaleeli 2002).

Secondly, there is an increasing fragmentation in the transaction. The channels have been reorganized in the purchase lifecycle: The traditional channel of distribution has expanded to a channel of customer support services and retention activities (van Bruggen et al. 2010). Thirdly, customer's channel needs are evolving. How customers go through the various stages of purchase process depends on the buyer (e.g. experience and time constraint) and the product (e.g. price, newness, and riskiness) (van Bruggen et al. 2010).

One concept often related to channel switching is *channel migration*. Channel migration describes consumer's channel choices during a longer period of time (Blattberg, Kim & Neslin 2008, p. 647). An example could be for the retailer to try turning catalog shoppers into online shoppers within some period of time. As channel migration describes a long term process and not only one purchase journey, which is beyond the scope one purchase journey, it has been left out of this thesis.

To conclude, the literature recognizes various phenomena linked to shopping in multiple channels. Basic action on researching for the purchase in one channel and completing it in another is research-shopping. Cross-channel free-riding includes switching companies when switching channels and a subtype of that is showrooming, where the search is conducted in the physical store and purchase online. Cross-channel

free-riding and showrooming have negative consequences for the retailer such as price competition and demotivating sales personnel. Finally, channel multiplicity describes the phenomenon when consumers use multitude of channels within the shopping process.

2.4 Consumer experience

Experience is a key concept for this thesis, as it seems to influence the consumer's purchase journey greatly. For example, the online and offline store perceptions directly influence online purchase intention (Verhagen, van Dolen 2009). If earlier activities influence the likelihood to purchase online, I propose that what happens earlier in the consumer's journey – the experience – will influence later steps through the purchase journey. In this section consumer experience is defined, which will be the first step toward the framework of consumer purchase journeys. Yet first, we will need to defined, what in fact is an experience in the light of this thesis.

The definition of term experience lies on an axis from mundane lived experiences to extraordinary life-changing experiences. Carù and Cova (2003) explain that consumer behavior literature has taken a definition of *experience* that is closer to the definition common in social sciences and philosophy. In this definition, *experience* is a subjective episode in the construction or transformation of the individual. This definition of experience emphasizes the emotions and senses the person lives during the immersion in the experience. Marketing literature, on the other hand, has defined experience in a more objective way, stating that it has to be something extremely significant and unforgettable for the consumer (Carù, Cova 2003). This latter view is especially highlighted in Pine and Gilmore's (1998) concept of *experience economy*. In Pine and Gilmore's model experiences are a new kind of offering that companies can sell to the consumer, distinct from services and goods. In this view experiences land into one of four realms, which are entertaining, educational, esthetic and escapist (Pine, Gilmore 1998). There is a romantic trend – spinning from North America – where all experiences should evoke strong emotions and be both unforgettable and extraordinary (Carù, Cova 2003).

In this research, on the axis from mundane to extraordinary, the term *experience* is used as an ordinary experience. This means that the experience is not required to be extraordinary or awe-inspiring as in the concept of experience economy. It is much closer to the view in consumer behavior literature. This fits the phenomenon researched in this thesis: shopping in multiple channels. Shopping in multiple channels may include extraordinary experiences, but as those did not come up in the data of this thesis, this definition is justified.

As 'experience' has been defined, we can move into defining *consumer experience*. There are several terms used in the literature, often interchangeably: *customer experience*, *consumer experience* and *consumption experience*. *Consumer* is defined as "A person who purchases goods and services for personal use" (Oxford Dictionary 2016a) or more specifically "A person or thing that eats or uses something" (Oxford Dictionary 2016a). *Customer*, on the other hand, is defined as "A person who buys goods or services from a shop or business" (Oxford Dictionary 2016b). Based on this we can say that customer experience is related to purchasing something and consumer experience to purchasing and using something.

Gentile, Spiller and Noci (2007, p. 379) have defined customer experience in the following way: "*The Customer Experience originates from a **set of interactions** between a customer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly **personal** and implies the customer's **involvement** at different levels (rational, emotional, sensorial physical and spiritual). Its evaluation depends on the comparison between a customer's **expectations** and the **stimuli** coming from the interaction with the company and its offering in correspondence of the different **moments of contact or touch-points.***" (original emphases)

Definition by Verhoef et al. (2009, p. 32) includes similar elements. In their definition the customer experience is "*holistic in nature and involves the customer's cognitive, affective, emotional, social and physical responses to the retailer. This experience is created not only by those elements which the retailer can control --, but also by elements that are outside of the retailer's control --.*" They add to this that "*the customer*

experience encompasses the total experience, including the search, purchase, consumption, and after-sale phases of the experience, and may involve multiple retail channels.” This definition of customer experience expands it to the consumption and after-sale phases, making it therefore as well a definition of consumer experience.

The definition for consumption experience is expanded from the consumer experience definition. When consumer experience requires some sort of purchase, consumption experience does not. It is possible to consume something which one has not purchased directly, for example a meal at friend’s house or a gift (Carù, Cova 2003). Yet later Carù and Cova (2007, p. 3-16) use the terms consumer experience and consumption experience interchangeably, so I have concluded that there are no large differences between the terms customer experience, consumer experience and consumption experience in today’s marketing literature.

In this thesis the term *consumer experience* is used and defined similarly as the customer experience definitions of Gentile, Spiller and Noci (2007) and Verhoef et al. (2009). Consumer experience is therefore the holistic experience of everyday interactions of the consumer and retailers in various touch points within the stages of pre-purchase, purchase and post-purchase. It includes both elements that a certain retailer can control and elements out of their control. It includes stimuli received within the touch points and reflection of that back to the consumer’s expectations. From this consumer experience concept, I will move next to discuss the stages consumers go through on their purchase journey.

2.5 Purchase process stages

As discussed in the previous section, consumer experience encompasses the stages of the consumer’s journey. The typical purchase journey is divided into stages the customer goes through in a certain order and this is what we’ll discuss in this chapter. The time in each stage varies depending on the customer, the item they are buying and other variables meaning that stages can be skipped or reversed (Kotler, Keller & Brady 2009, p. 247). The model should hence act as a frame of reference. In this section

purchase process is presented without channel choice, and in sections 2.6 and 2.7 the reasons behind channel choice are examined in detail.

The stage model to analyze a shopper's progress in the shopping process often includes stages like problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (see eg. Kotler, Keller & Brady 2009, p. 247). The consumer's process begins when the consumer perceives a problem or need triggered by internal or external stimuli (Kotler, Keller & Brady 2009, p. 247). The need could arise from firm (retailer or brand) marketing activities, personal knowledge, or learning from the search process (Neslin et al. 2014).

In the *information search* stage, the consumer is gathering information to be able to make a well-informed decision regarding the purchase. The information search can be *heightened attention* or *active information search*. In the first type of information search the consumer has simply become more receptive to information about certain product. In the second type the consumer is actively going through material, searching online, asking friends or going to shops to learn more (Kotler, Keller & Brady 2009, p. 247).

Before search and purchase (or choosing the product and buying it), some researchers have suggested the stage of *forming consideration sets* (Balasubramanian, Raghunathan & Mahajan 2005). Consideration sets are the set of brands brought to the consumer's mind in a certain choice occasion. They arise based on the consumer's memories and the consumer will have some brands to start the evaluation process with (Nedungadi 1990). Kotler, Keller & Brandy (2009, p. 248) include forming consideration sets to the search process. Based on the search the consumer will narrow the consideration set down to an actual choice set.

When the consumer is *evaluating alternatives* they have a set of premises in the decision making: they have a need they wish to satisfy, they are looking for certain benefits in the product or service, and each product or service is a bundle of attributes. Each product or service hence through their attributes brings varying level of benefits to try and fulfill consumer's need. Consumers have personal beliefs and attitudes which

influence how they value the attributes in products. After comparison the choice set is formed. (Kotler, Keller & Brady 2009, p. 249-251)

In the *purchase decision stage* consumers often use heuristics to make the final decision. Even after the decision is made, some unanticipated situational factors or other people's attitudes can influence the actual purchase decision. Finally, in the *post-purchase stage* the consumer evaluates their satisfaction to the purchase and may complete some actions, such as disposal. (Kotler, Keller & Brady 2009, p. 251-253)

Whereas the previous mentioned sources have looked at the journey from purchase point of view, Arnould et al. (2002, cited in Carù, Cova 2007, p. 5-6) look at the consumer experience as a set of experiences in 4 stages during the purchase journey. The pre-consumption experience involves searching and planning experiences, as well as day-dreaming or imagining those experiences. The purchasing experience involves choosing item, payment, packaging, and any encounters with the service and the environment. The core consumption experience – which is missing in the earlier model – includes the sensation and satisfaction, or possibly dissatisfaction or irritation, of the consumption of the good. Finally, the remembered consumption experience and nostalgia experience involves remembering the previous experience. This stage includes reliving the initial experience through photographs or discussions with friends.

As the consumer's journey is looked from consumer experience point of view in this thesis, I summarize the consumer purchase journey in Figure 1. The two models presented above go parallel: while the consumer is realizing a problem, searching for information and evaluating alternatives, they also imagine and daydream what it could be like to own the product or consume it. The purchasing and post-purchase activities which involve the retailer (i.e. return or other customer service) would be part of the purchasing experience. Finally, post-purchase would involve the actual consumption of the product and the remembered consumption experience would follow this stage. It is important to note, that even though the general flow of the process is from left to right, consumers do not always pass through each stage (Kotler, Keller & Brady 2009,

p. 247). Further on in this thesis I will use the five stages of the purchase process, but we should keep in mind that they involve also consumer's experiences which are related to the consumption. In the next section we discuss how the multichannel consumer chooses their channels within their purchase journey.

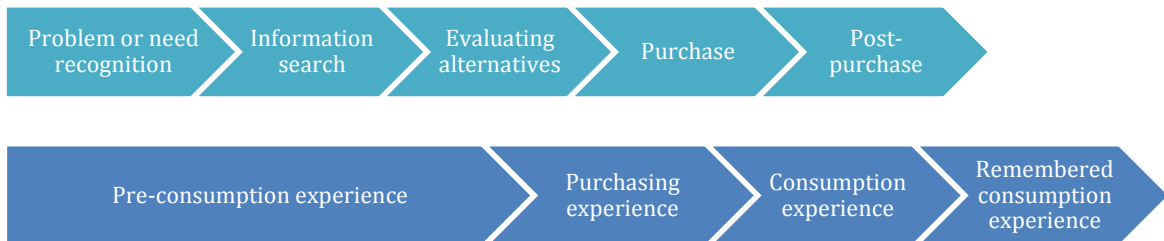


Figure 1: Consumer purchase stages

2.6 Models of channel choice

In this section we will look into the literature examining the motivations for consumers' channel choice. Each consumer and their particular journey aiming to buy something is influenced by a set of unique factors. There is clear empirical evidence that consumers prefer different channels for different stages of their decision process (Verhoef, Neslin & Vroomen 2007). So next we will look into the theory explaining what kind of factors influence consumers' choice for the channels in their purchase journey. We will go through five models from the current literature describing consumer channel choices in multichannel shopping.

The first model is a summary of determinants behind channel choice. According to the summary by Neslin et al. (2006), there are six basic determinants for customer's channel choice: marketing efforts, channel attributes, social influence, channel integration, situational factors and individual differences. Marketing efforts as a concept is a very retailer oriented action. It though has been concluded that firm's marketing activities can encourage customer to use certain channels (Neslin et al. 2006). Channel attributes refer to the qualities a particular channel has. Channel integration describes the quality how the various channels of a company integrate and link to each other, which encourages consumers to behave in a desired manner. Social influence refers to the impact people around us have on channel choice and how we

perceive them to choose channels. Situational factors refer to the kind of factors that don't arise from personal attributes or attributes controlled by the retailer (Belk 1975, p. 157). Final determinant in the summary by Neslin et al. (2006) is individual differences, which are mainly related to demographics (gender, age, education etc.) and consumer's stage in customer life cycle. This Neslin et al. (2006) model gives the basis to the theoretical framework in this thesis by bringing in determinants for channel choice. I have regrouped some of the determinants and combined them with determinants presented in the following models. These new determinants of the theoretical framework are explained in detail later in section 2.7.

The second model is by Balasubramanian, Raghunathan and Mahajan (2005) (see Figure 2). They propose that consumers' economic goals, their self-affirmation, symbolic meaning of the purchase, social influence and experiential impact, and the consumer's channel script or schema influence the total utility received from the shopping process. Both utility from the product purchased and utility from the elements in the purchase process contribute to the total utility received. The total utility the consumer could receive in a certain channel within a particular stage of the purchase process determines the actually chosen channel. An example could be that, a teddy bear bought as a gift has more meaning when personally picked out from a physical store, so the consumer gains utility from the product. Another example could be that in a physical store consumer could gain more utility in purchase stage by being able to negotiate a great deal, or online in search stage being able to compare all the product options conveniently. In short, some channels bring more utility for each consumer depending on the five determinants and the stage of the purchase process.

From this model of Balasubramanian, Raghunathan and Mahajan (2005) I have taken the 5 determinants of channel choice (economic goals, self-affirmation, symbolic meaning, social influence and experiential impact, and invocation of channel script or schema) to be part of the determinants of the theoretical framework. They will be again presented more in detail in section 2.7. As the goal of this research is not to analyze the method how each determinants affects channel choice, I have left the utility model out.

I have also taken the notion that channel choice is made depending on the stage of the purchase process.

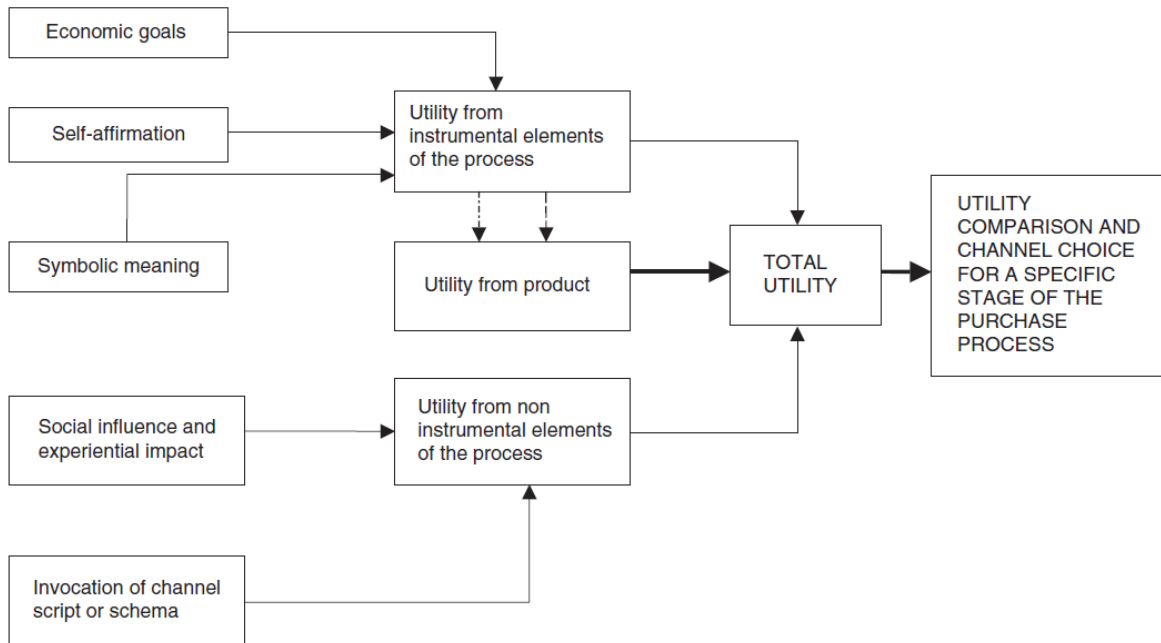


Figure 2: Determinants of channel choice at given stage of purchase process (Balasubramanian, Raghunathan & Mahajan 2005, p. 15)

The third model is a framework for customer channel choice combined to the consumer decision making process presented by Blattberg, Kim and Neslin (2008, p. 637) (see Figure 3). In this model, while the customer recognizes a need, searches for information, completes the purchase and seeks some after-sales services, they can access various channels of various companies. This model clearly shows that the consumer can choose both multiple channels and multiple firms in search and services stages, while purchase is limited to one choice. What influences the channel choice is customer’s attitudes toward the channels, the companies’ marketing activities and the outcomes of the previous stages in the process. At the end of the process, the customer evaluates their experience and updates their attitudes toward channels.

What is good about this model, is that it combines consumers’ attitudes and marketing efforts with the decision-making stages. It also shows that consumers may switch channels and retailers multiple times during the process. These are the aspects I have incorporated to the theoretical framework of this thesis.

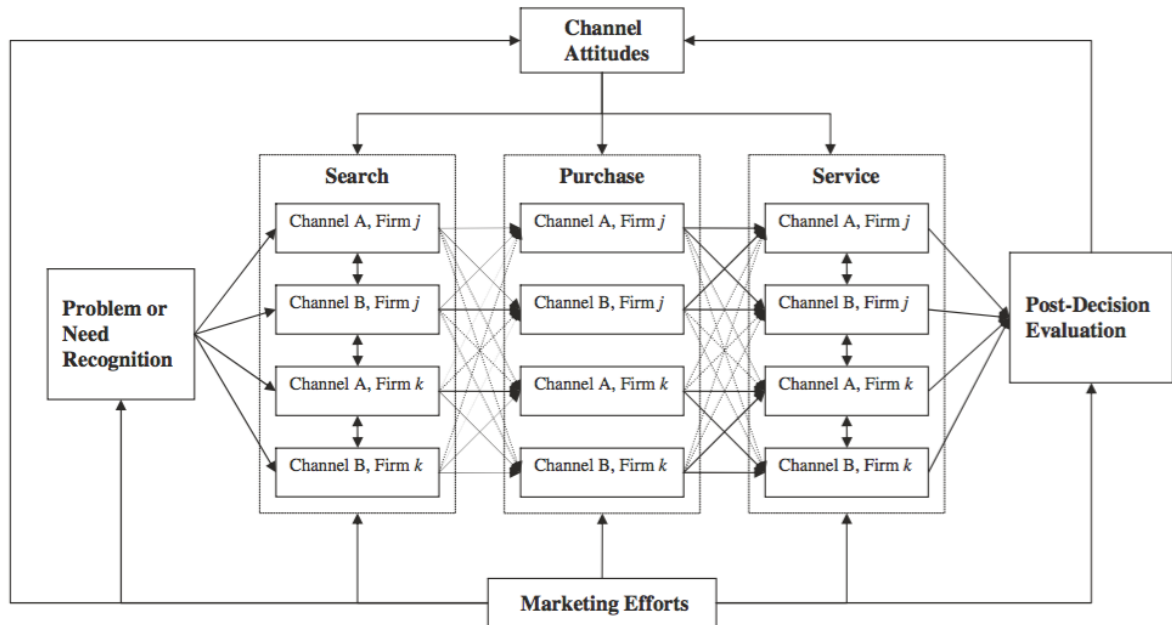


Figure 3: A general model for the customer channel choice (Blattberg, Kim & Neslin 2008, p. 637)

The fourth model is by Gensler, Verhoef and Böhm (2012) – a conceptual framework for consumer channel choice during purchase process (see Figure 4). In their utility-based model there are three factors independent from each other influencing channel choice: channel attributes, experience, and spillover. Channel attributes are again different qualities the channels have. Experience in this model refers to how the consumer’s previous experience on certain channel impacts channel choice. Consumers become more efficient in using a certain channel with repetition and the familiarity may lead to channel lock-in (Johnson, Bellman & Lohse 2003). Finally, spillover effect refers to when using a particular channel in one step of the purchase process influences channel choice in a later stage.

In addition to these factors, Gensler, Verhoef and Böhm (2012) take into account that consumers have stage-channel associations meaning that they are more likely to use certain channels for search, certain channels for purchase and certain channels for after-sales services, as Verhoef, Neslin and Vroomen (2007) have shown. Channel utility reflects the utility consumer would gain from using the channel for the specific purpose. The higher channel’s utility is the higher also is the likelihood for consumers to use that channel. From this model I have tried to incorporate each aspect to the

theoretical framework of this thesis. This includes channel attributes, consumer's experience and stage and product channel associations, as well as choosing channel for the stage of the purchase journey. The arrows regarding channel utility are excluded, as the goal is not to build a detailed model how the different determinants of channel choice influence the consumer decision.

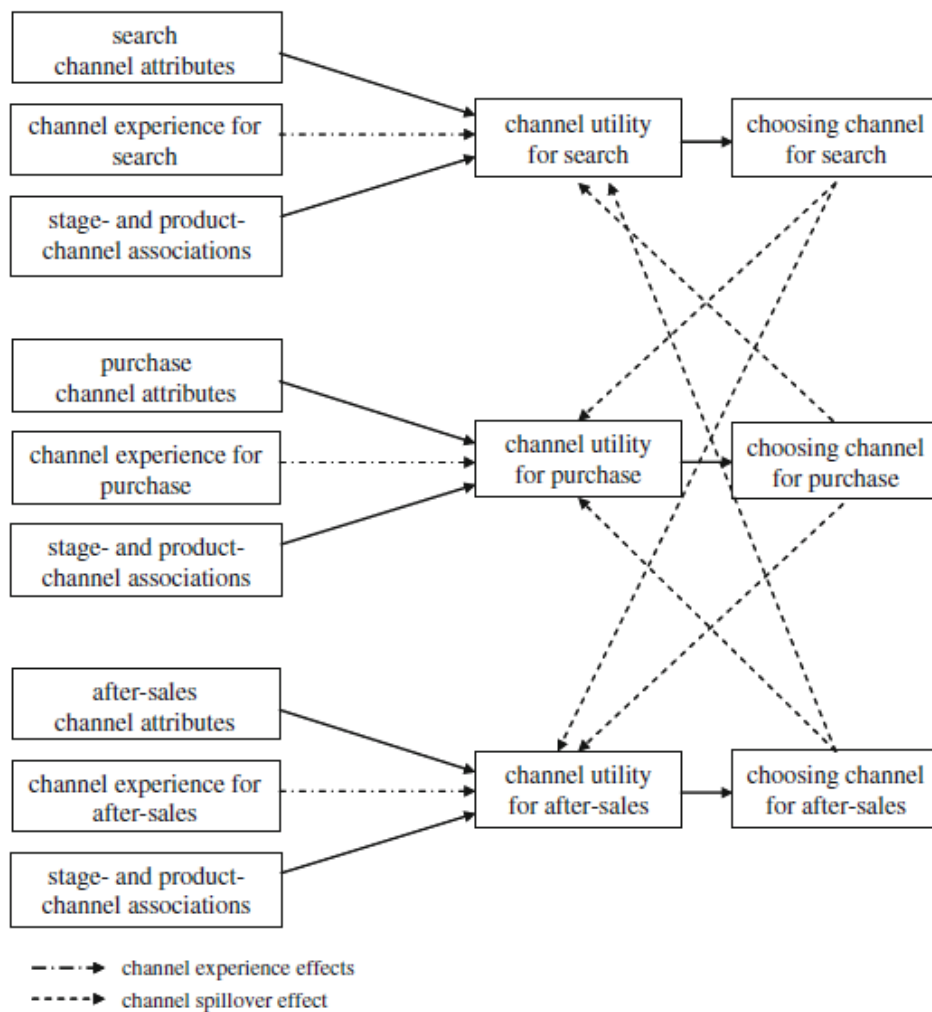


Figure 4: A conceptual framework for channel choice (Gensler, Verhoef & Böhm 2012, p. 990)

The fifth model by Neslin et al. (2014) derived from the economic utility theory proposes that product brand choice and channel choice are interlinked. They present a model (see Figure 5) with four key components: firm decisions, consumer search, consumer choice and consumer learning. In this model the consumer starts with some level of previous information and they have awareness of certain brand and channel

combinations which could deliver certain utility. Consumer has certain characteristics and employs decision rules constrained by budget, time, and information regarding the product category and brand/channel utilities. Firms (retailers and manufacturers) can influence the consumer's knowledge through offering certain channels and brands, through marketing activities, and through services in their channels. The consumer starts searching and through learning can update their knowledge. If they think that the value of doing additional search surpasses the cost of doing additional search, they will keep on searching. The process continues iteratively and at any point the consumer may decide to do additional search or then proceed with choosing the brand and the channel. Consumer chooses the brand and channel combination, which based on their knowledge would bring highest utility. They also keep in mind any possible personal constraints – namely budget, time and information.

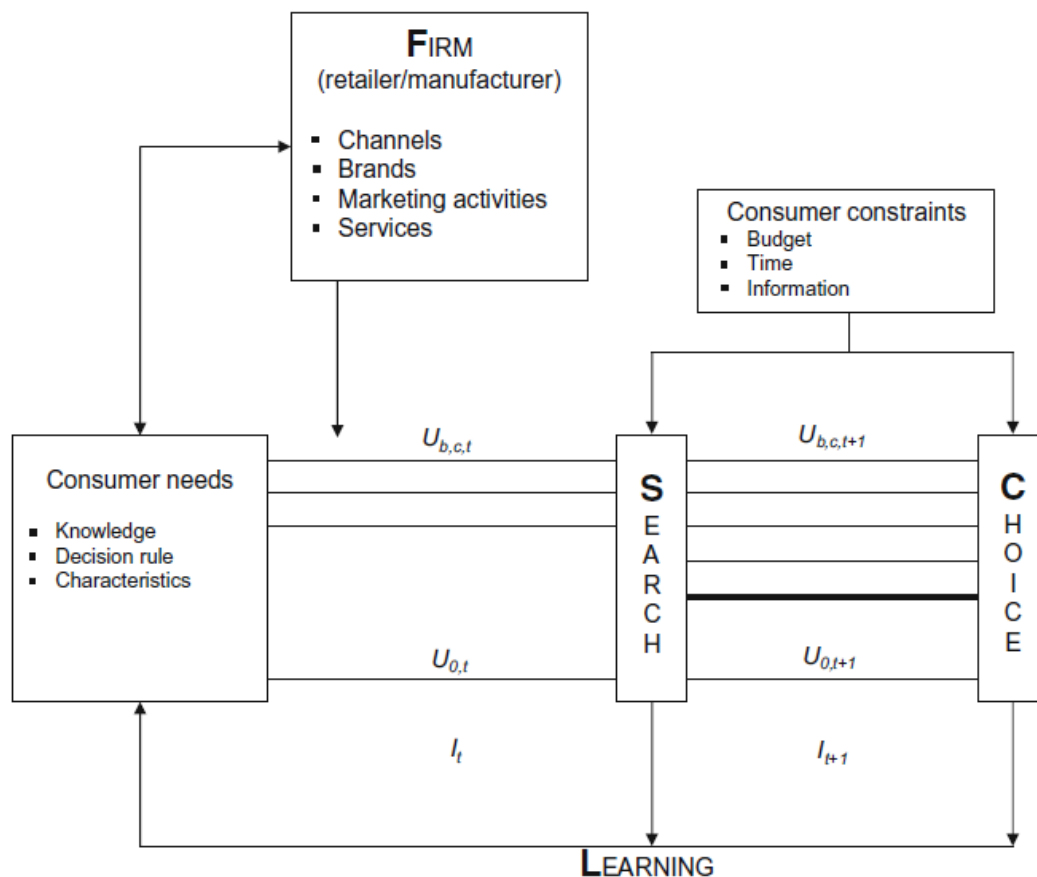


Figure 5: A framework for studying the interrelationships between brand and channel choice (Neslin et al. 2014, p. 321)

In the framework the horizontal lines describe either consumer's perceived utility on brand and channel combination at some point in time ($U_{b,c,t}$) or the information consumer has at a point in time (I_t). These both are impacted by search and the learning it generates. The utility consumer prefers the most is thicker and this is the one they choose. From this model I have incorporated the reiterating model of search and learning. The actions of the retailer and brand (i.e. firm) influence channel choice, so those are their own determinant in the theoretical framework.

These were the five main theoretical models currently describing the purchase journey of a consumer when shopping in multiple channels. Next, we will take a closer look at the determinants that these models present: Channel attributes, Social influence, Situational factors, Personal factors, Task definition, and Retailer/brand actions. I have grouped channel integration and channel associations under channel attributes. Channel attitudes are under personal factors, as well as channel experience. I have also grouped there the consumer's need for self-affirmation as well as any channel scripts or schemas. Marketing efforts and the influence by the firm are grouped under retailer/brand actions.

2.7 Determinants of channel choice

In this section 2.7 the six determinants of consumer channel choice in multichannel shopping are described. These determinants are combined from the determinants included in the models of section 2.6.

Channel attributes

Channel attributes refer the inherent qualities different channels have. Neslin et al. (2006) have gathered a comprehensive list of channel attributes from literature (see Table 3).

Table 3: Channel attributes collected by Neslin et al. (2006)

List of channel attributes	
Ease of Use	Risk
Price	Purchase effort
After sales	Negotiability
Search convenience	Speed of purchase
Search effort	Privacy
Information quality	Assortment
Aesthetic appeal	Enjoyment
Information comparability	Security
Service	Category associations

As mentioned above, I have decided to group *channel integration* and *channel associations* with channel attributes. This is because they are in the end qualities channels have (channel integration) or people’s general perceptions of the channels (channel associations). I admit that different determinants of channel choice do overlap at times, and channel association could be also the individual consumer’s quality, and hence under personal factors. Channel integration refers to the strength of the link between retailer’s different channels: if online purchases can be picked up at the store and if finding the physical store can be made easier by placing the address to the online store (Neslin et al. 2006), for example. It is not an attribute of a single channel, but rather attributes of all the channels of one retailer. As the main viewpoint to this thesis is from consumer’s perspective, I believe combining channel-related attributes to one category can be justified.

Channel associations on the other hand refer to the phenomenon when consumers have associated the purchase of a certain product to certain channel. Some channels have stronger product category associations than others, for example animal and pet products were closely associated to a club channel (i.e. store requiring membership and offering warehouse like setting) regardless if significant amount of those products are bought in grocery stores and mass merchandiser channels (Inman, Shankar & Ferraro 2004). Another clear example is that grocery channel is associated with food products and drug store with medicine and health related products (Inman, Shankar & Ferraro 2004).

In addition to the attributes listed by Neslin et al. (2006) the *experiential impact* of a channel can be taken into account (Balasubramanian, Raghunathan & Mahajan 2005). The experiential impact refers to involving all five senses in the shopping process. When experiencing the products with senses is important to the consumer, traditional physical retail channels are often used early on in the shopping process. For example if it's important to know the feel of the material of the product or to see the actual color of the product, then physical channels can typically offer better experiential impact. The growing capabilities of online channels are catching up the physical channels in their experiential impact (Balasubramanian, Raghunathan & Mahajan 2005).

We could also add the level of *social interaction* to the list of channel attributes – and it may be closely related to enjoyment of channel. Online shopping typically includes fewer social interactions than physically visiting a retail store. But on the other hand, virtual communities may offer social interaction online. (Balasubramanian, Raghunathan & Mahajan 2005)

Different channels have different strengths and weaknesses in the consumer's purchase stages. Verhoef, Neslin and Vroomen (2007) have compared three channels – the physical store, the internet and the catalog – and analyzed what kind of attributes customers link to them. They found that the physical store channel is strong on service – including during and also after purchase – and has low risk in consumers' minds. It is also fairly strong on privacy. The physical store was relatively weak when it comes to search convenience. The Internet, on the other hand, is very strong on search convenience and comparing information. It though requires higher search effort, which means the consumers perceived that it takes time and effort to find what you need on the Internet. Also privacy was a concern when it comes to Internet shopping. Finally, catalogs are particularly weak on any service needs and lack possibility for negotiation. As plus side, catalogs were associated with high level of enjoyment.

The importance of the channel attributes also varies within the purchase process. Gensler, Verhoef and Böhm (2012) have concluded that in search and purchase stages quality – meaning channels ability to satisfy consumer's needs and fulfil their

expectations – is the most important attribute. In the post-purchase stage convenience was found to be most important to consumers. This would imply that consumer's channel choice is linked to the stage of their purchase process, and the consumer's preferences for certain attributes varies through the process.

Social influence

The second determinant of channel choice on this list is *social influence*. People often have perceptions (be those true or false) on what kind of channels their peers and other social connections would use, and this influences their channel choice. This kind of influence on consumer channel choice has been found to exist (Keen et al. 2004, Verhoef, Neslin & Vroomen 2007). In Verhoef, Neslin and Vroomen's (2007) article the term *Clientele* refers to whether consumer's friends or acquaintances use a channel in search or purchase stage. This had significant influence for the consumer's channel choice in those stages. This influence was seen especially when search or purchase was conducted in Internet or catalog channels.

Situational factors

Situational factors refer to the kind of factors that are related to a particular time and place and do not follow from (consumer's) personal attributes or stimulus (Belk 1975). Belk listed five situational factors that define the shopping experience: physical surroundings, social surroundings, temporal perspective, task definition, and antecedent stages. From these five task definition may be situational from the retailer's perspective, but not so much from the consumer's. Hence, in this classification task definition is its own determinant of channel choice, and we will discuss only the four other factors under this heading.

The first situational factor is *physical surroundings*, including geographical location, visual, auditory and olfactory features. Also configuration of merchandise and completely uncontrollable factors, such as the weather, are included in this category. Belk's situational factors were written before multichannel shopping was relevant, so the features of the physical shopping situation in a brick and mortar store can be

extrapolated to include the environment when consumer reads a catalog or accesses a website (Nicholson, Clarke & Blakemore 2002). Hence, the visual and auditory features of the web store or any other channel, as well as navigational easiness, will be included in the model.

The second factor in Belk's 1975 model is *social surroundings*. This includes other people, who are present in the situation, what kinds of characteristics and roles those people have, and the interpersonal interactions happening. The people in question can be anyone including staff, security personnel, and other shoppers. In the multichannel shopping context this can mean interactions with chat-room personnel and even online discussion boards (Nicholson, Clarke & Blakemore 2002).

The third factor, the *temporal perspective*, includes any time-related issues (Belk 1975). It can be related to a time of day or season of the year. It can also be time measured in relation to another event, such as whether the payday is about to arrive or is just gone, or when the last purchase was made. If the customer is in a rush to their next appointment, this can influence the shopping situation as well.

The final factor in Belk's (1975) model is *antecedent states*, meaning momentary moods or conditions in the shopping situation. These are defined to be something that the consumer brings into the shopping situation, not something that is influenced by the shopping situation. They can be for example negative or positive expectations of the store, anxiety, fatigue, or temporary illness symptoms. These Belkian situational variables should be equally applicable to bricks and mortar shopping and remote shopping situations (Nicholson, Clarke & Blakemore 2002).

Personal factors

In addition to the aforementioned channel attributes, social influence, and situational factors, there are several personal factors unique to each consumer influencing channel choice. Some researchers call these individual differences, but nevertheless what term is chosen, these factors all arise from the individual consumer.

Neslin et al. (2006) list the following individual differences influencing consumer channel choice: *demographics*, *previous experience*, *stage in customer life-cycle* and *customer skill-set*. Demographics include age, gender, education, income, and region. Previous experience in this case refers mainly to the effect if consumer uses channel once they are more likely to use it again, due to having gained experience in that channel. Customer life-cycle stage refers to how new a customer that particular individual is to the company. Finally, customer skill-set is linked to their ability to use certain channels.

Consumer's *channel confidence* or *perceived channel risk* influence their channel choice. Channel attitudes mentioned in the model of Blattberg, Kim and Neslin (2008, p. 637) fall into this category. Hongyoun Hahn and Kim (2009) showed that consumer's *trust* to and offline retailer predicted the consumer's behavior towards purchasing from the same retailer's online store. Especially if online purchasing requires giving out personal information, the fear can be alleviated if the retailer is already familiar to the consumer. Consumer's trust in the offline retailer also encourages them to do online searches in the retailer's store and increases their confidence to buy online.

According to Schoenbachler and Gordon (2002) the perceived risk refers to the consumer's own assessment of the level of risk in that purchase. The risk can be financial, social, physical, or a combination of these. The factors possibly contributing to this perceived risk include consumer's familiarity with brand and the company, familiarity with Internet as a channel, price, security of both information and purchase, and product guarantee. Perceived risk is strongly linked to channel attributes, but includes also aspects from consumer's experience, knowledge, and skill-set.

Balasubramanian, Raghunathan and Mahajan (2005) bring up the consumer's *need for self-affirmation* as another factor in their channel choice. Shopping may provide consumers the opportunity to affirm some of their positive traits. This affirmation may be linked among others to thrift – the trait of finding inexpensive products – and expertise – the trait of being skilled at selecting the best product. If the consumer is looking to affirm their thrift trait, they are likely to search online for information and

then spend effort to purchase the product during sales or discount from the cheapest place. If the consumer on the other hand wants to affirm their expertise trait, they can exercise this both in online and offline setting. In online setting this kind of consumer may, for example, trust their own skills or purchasing best plane tickets without relying on a travel agency. In physical setting they may wish to examine the items closely, to touch, smell and inspect visually, to affirm their expertise. (Balasubramanian, Raghunathan & Mahajan 2005)

Finally, a consumer may follow a *channel script* or *schema* which has an impact on channel choice (Balasubramanian, Raghunathan & Mahajan 2005). Shopping may be matter of routine, even a ritual. Consumers using a schema rarely use alternative channels. Individuals, families and even other social groups may follow schemas in shopping – both in online channels or traditional channels. Multiple channels may be involved in the schema, but it nevertheless follows a certain script each time.

In summary, there are several personal factors influencing consumer's channel choice. Consumer's fall into different demographics and they have different previous experience of using certain channels. They are in different stages of customer life-cycle and have different skill levels. Due to this they perceive unique channel risk or trust. Consumer's might have need for self-affirmation and may operate based on a channel script or schema.

Task definition

Task definition defines the intent of the situation (Belk 1975). It can be, for example, about purchasing the product or obtaining information – which varies also based on the stage of purchase process. The task may be also different depending on whether the purchase is for the shopper himself or for someone else, and for what purpose (Belk 1975). Task definition as channel choice determinant is very close to personal factors, as the goals for the shopping are typically set by the consumer themselves. Why I have separated it from personal factors is because the task definition may influence channel choice very drastically for the same individual. Personal factors can also change, but I

argue that they are longer term determinants than task definition, which may change for each purchase.

Economic goals of the consumer influence channel choice. A consumer with purely economic goals would balance very carefully the trade-off of cost and benefits of using certain channels. For example, in research and product selection stages Internet might be very useful for this kind of consumer, unless exposure to sensory elements (Schmitt 1999) is of particular importance to the consumer. Also in the purchase channel choice Internet might be more likely due to potentially lower purchase prices. Though a physical retail channel may be more likely to the economically motivated customer due to shorter delivery time (i.e. pick up at the store). Purchasing in the store may also reduce risk of making wrong choices based on limited product information (e.g. texture, color and size in clothing). (Balasubramanian, Raghunathan & Mahajan 2005)

Channel choice may depend also on *symbolic meanings*. For instance, if the item purchased is meant to be a gift there are more symbolic meanings linked to it than economic value. In this case extensive resources may be used to find the right item. Tracking down and obtaining a unique item may require different effort in online and offline channels. Gifts chosen with time and effort may have symbolic meaning for the gift-giver. On the other hand, a cynical gift-giver may want to spend the minimum effort to the process and may prefer online channels. (Balasubramanian, Raghunathan & Mahajan 2005)

Another case where symbolic meanings come to play are when consumer emerges oneself into a role. For example, when a parent is buying items for their small child, they may put more effort into the process in order to communicate to themselves and potential onlookers that they are a good parent. Similarly, the consumer may play to role of a caring partner when purchasing anniversary gifts, and gain greater satisfaction from the process by putting more effort into it. Consumers may therefore prefer physical channels to thoroughly examine the product. (Balasubramanian, Raghunathan & Mahajan 2005)

In short, task definition is describing the intent of the consumer linked closely to the purchase stage. The consumer may be looking to obtain information, to purchase an item, to return it, or to have a different goal altogether. Consumers typically have some economic goals and the purchase may involve some deeper symbolic meanings, which influence channel choice.

Retailer / brand actions

The final determinant of consumer channel choice on this list is Retailer / brand actions, mainly marketing. It has been shown that email and catalogs both influence consumer channel choice (Ansari, Mela & Neslin 2008). Also different incentive programs have found to have impact on consumer's channel choice (Neslin et al. 2006). In addition to the marketing actions and branding activities, the retailer can influence consumer's channel choice intentionally or unintentionally through the services it provides (Neslin et al. 2014).

To summarize this section, I described the six key determinants for channel choice in more detail. They were Channel attributes, Social influence, Situational factors, Personal factors, Task definition and Retailer/brand actions. Some of them have a little overlap, as some aspects could be grouped differently. In addition to this, for example social aspects are mentioned in three groups. They can be linked to channel attributes (does that channel offer social environment or not), social influence (how does the consumer's peers behave), and even in situational factors (how do people in that situation behave). In the next section I will bring together the consumer purchase stage model from section 2.5, the key aspects from theoretical models presented in section 2.6, as well as the determinants of channel choice described in this section into a theoretical framework.

2.8 Theoretical framework

In this section the theoretical insights discussed earlier in chapter 2 are brought together. The theoretical framework takes into account the journey stages of the consumer's decision making process as well as the learning acquired at each stage, taking inspiration from each of the models presented earlier.

In the theoretical framework (see Figure 6) I have included the channel choice determinants collected from each of the earlier models and concluded to 6 main determinants described in detail in the previous section: Channel attributes, Social influences, Situational factors, Personal factors, Task definition and Retailer/brand actions. These channel choice determinants influence the consumer when they make an appropriate channel choice in the purchase stage they are in. I have linked channel choice and stage as consumers clearly prefer different channels for different stages (Verhoef, Neslin & Vroomen 2007) and different channels provide better utility for different stages of the process (Gensler, Verhoef & Böhm 2012). I have also included problem or need recognition, which may not include a conscious channel choice from a consumer, but it also may happen in a channel.

This framework includes the consumer's learning process from each stage, similarly as proposed by Neslin et al. (2014). Learning happens based on the experience the consumer lives during the step. This model does not include the utility aspect, but that kind of aspects, as proposed by Neslin et al. (2014), can well be included. Utility theory is not included in the model, but this doesn't mean the model couldn't be expanded later on to that direction. The learning from each action influences the consumer and may change task definition and personal factors (orange box). Then again the consumer chooses the right channel and right stage in their purchase journey. Once the consumer feels like they have gained enough learning in the particular stage of the purchase process they are ready to move to another one – also possibly going backwards or repeating the previous stage.

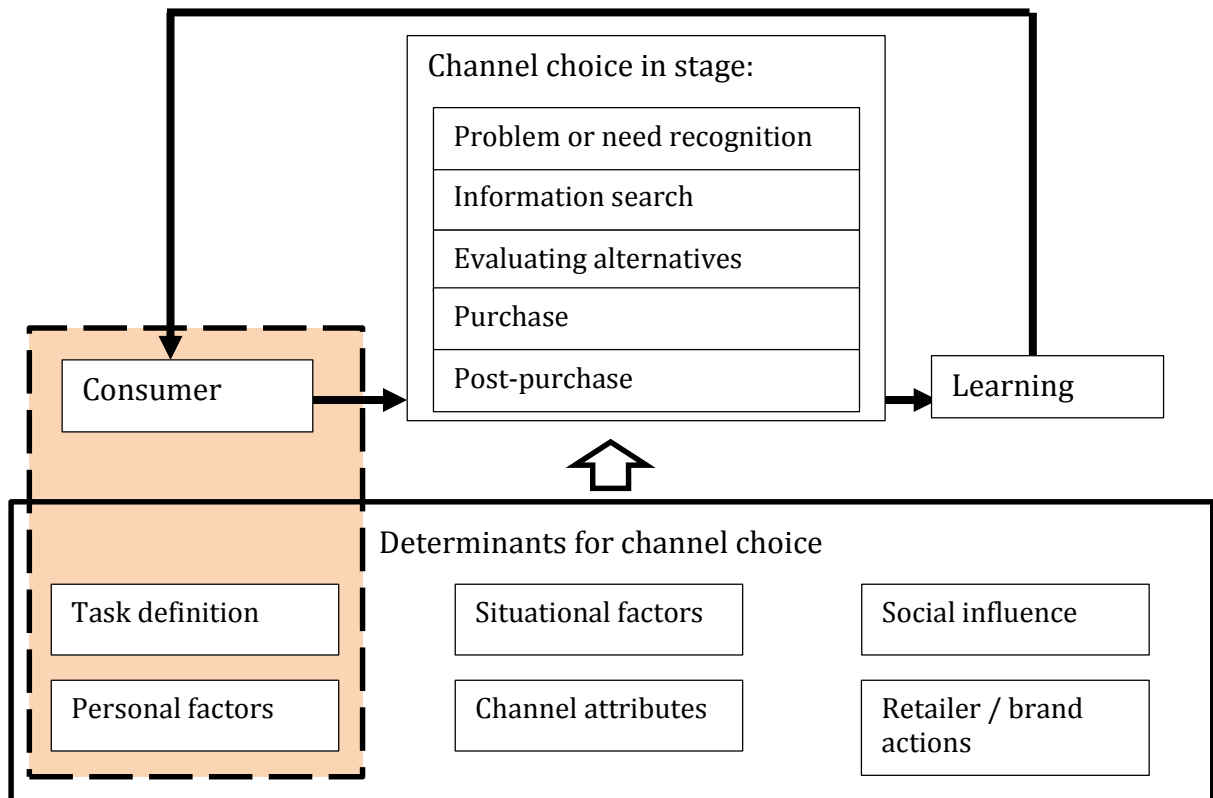


Figure 6: Theoretical framework

As the focus on this thesis is the multichannel purchase journey of the consumer, this model needs to be taken to a temporal dimension. The purchase journey is formed with different actions within this model – different touch points with different retailers and other parties. When time is taken into account, one consumer’s purchase journey for an item might look something like in Figure 7. In this case the consumer progresses on their journey and in each touch point (black dot on the line) they make a channel choice and a stage choice based on the determinants and their earlier learning. The holistic purchase journey then forms from these touch points.

As presented in the Figure 7: The multichannel purchase journey, there may be multiple of these touch points, and their order may vary slightly. This figure is however only an example of how a purchase journey could be formed.

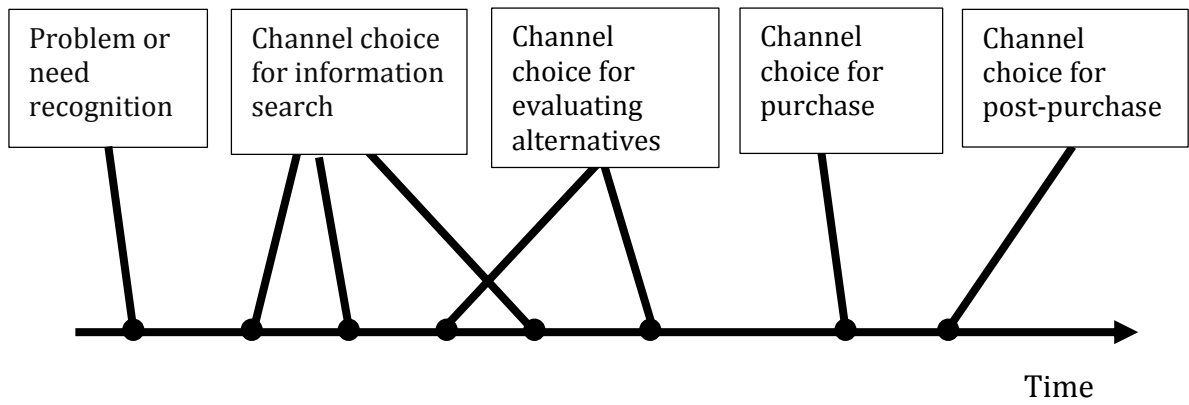


Figure 7: The multichannel purchase journey

We conclude this chapter 2 with this framework. In the next chapter the methodology behind the empirical part of this thesis is presented.

3. Methodology

In this chapter I am going to describe the choice of existential-phenomenology as the research paradigm, as well as depict the data collection and analysis methods. I have chosen these to best support the goal to find out what purchase journeys look like from the consumer's perspective and what motivates people to shop in multiple channels. Finally, I will evaluate the quality and trustworthiness of the research.

3.1 Existential-phenomenology paradigm

The reason for selection existential-phenomenology paradigm as the methodology of this thesis was because the topic of the thesis are people's lived experiences in a new phenomenon of multichannel shopping. Positivistic and quantitative views have dominated marketing research (Guba, Lincoln 1994) and in fact many of the articles presented in the Table 1 in the Introduction chapter are taking this kind of approach. However, in order to gain holistic view into the consumer's experience another approach is needed. According to Thompson, Locander and Pollio (1989) existential phenomenology is able to fill this gap by being optimal for studying phenomena from consumer's point of view. So next this paradigm is explained in detail.

A paradigm is a set of basic beliefs, a worldview that defines the nature of the world, one's place in it and the range of possible relationships to that world (Guba, Lincoln 1994). A research paradigm consists of ontology, epistemology, axiology, and methodology – the last being the data collection and analysis methods used. Ontology describes researcher's views towards the nature of reality itself. Epistemology is the researcher's view on what is knowledge. Axiology refers to the researcher's view on values and what is the overriding goal of the research. Methodology includes data sampling, method of inquiry and how the data is analyzed. (Saunders, Lewis & Thornhill 2007)

Phenomenology typically falls under the constructivist paradigm (often also called social constructivist or interpretivist paradigm) (Mackenzie, Knipe 2006, Saunders,

Lewis & Thornhill 2007). Existentialism, which was most famously presented by Sartre, proposes that one's choices in life dictate what one is, rather than the other way round (Flynn 2006, p. xi). More specifically, in the existential-phenomenology paradigm human experience and world are seen to co-construct each other (Thompson, Locander & Pollio 1989). The ontological assumption in this thesis hence is that a person's life is a socially constructed totality and the person's lived experiences interrelate coherently and meaningfully (Goulding 2005).

This kind of approach is justifiable for this thesis, as the subject is the phenomenon of multichannel shopping and because the point of view in this paradigm is also the person's lived experience. The theoretical framework, presented in the chapter 2, also includes the influence of learning from the experience. This means, that the research paradigm supports the following view: Consumers have unique interpretations on the socially constructed situations they have been in, and the current experience as well as all their previous experiences in life will influence how they see those situations and behave in them.

The epistemological assumption of this thesis is that all subjective meanings, motivations, and actions are valid data. The research focus is on the first-person view on the experience (Thompson, Locander & Pollio 1989) and only the views and experiences of the participants themselves are seen as relevant source of data (Goulding 2005).

Axiology studies the judgments about value. Choosing one research topic over another, choosing a certain philosophical approach, or choosing the data collection method are bound to the researcher's values (Heron 1996, cited in Saunders, Lewis & Thornhill 2007, p. 116). As Thompson, Locander and Pollio (1989, p. 137) describe existential-phenomenology, the research strategy is holistic and aims to get a bigger picture of the life-world by relating the descriptions of specific experiences to each other. The goal of the research is "to give a *thematic description* of experience".

All the preceding points quite naturally lead to use qualitative research methods in this thesis. The main data collection method in existential-phenomenology is interviewing (Goulding 2005), which is described later in section 3.3. Next, I will explain how the selection of participant was conducted.

3.2 Data sampling

The data for this thesis was collected with 8 phenomenological interviews which altogether told 12 stories of shopping in multiple channels. As the interviews, transcription process and the analysis process (which I'm going to describe in the next section) are bound to take a lot of time in existential-phenomenological research, it made sense to limit the amount of interviews. This of course limits the generalizability of the results, but as we have discussed earlier, generalizability is not the goal of this thesis. However, the results of this thesis and the theoretical framework can be used as a base for further, possibly quantitative, studies.

According to Goulding (2005) the data sampling needs to be purposive and prescribed from the beginning, as the all of the participants are required to have lived the experience firsthand. Heterogeneous purposive sampling is especially useful when the focus of research is to discover and describe key themes (Saunders, Lewis & Thornhill 2007, p. 236, 239-240). The 8 participants were therefore selected to be people whose experiences were different from each other. For practical reasons all these people needed to live in Finland and be available for an interview in the capital region, but they needed to otherwise vary demographically, especially so that they don't all represent the same age group, gender or even nationality. In order to capture the essence of multichannel shopping, the participants needed to also be heterogeneous regarding the shopped items and purchase journeys. They all though were required to have at least rudimentary Internet-using skills in order to be able to shop in multiple channels.

The original goal was to find roughly half of the participants from a physical store and half online, but this proved to be more challenging than initially envisioned. As Cook (2014) points out, customers do not think about channels or whether they do multi-

channel or omnichannel shopping, so finding the participants among customers in a physical store didn't prove successful. None of the people stopped recognized this behavior, and I learned that in order to find participants who recognize this behavior in themselves, it is necessary to have a longer discussion with the potential participant. This was not practical with people stopped at a physical store nor with people filling an online form.

In order to find the participants, I then chose the strategy of spreading the message and asking around through personal networks as well as one networking event in Helsinki. The goal was to find male and female participants roughly evenly in each age group from 20 to 60 divided by 10 years and stop when the sample was adequate. They all needed to have shopped for high and medium involvement goods. After reaching 8 heterogeneous participants with 12 recent purchase journeys in multiple channels the sample was collected.

I have coded the participants with letters from A to H. In the following Table 4 the overview of the participants is presented based on their age, gender and items they were shopping for. In the next chapter I will present the phenomenological interview method and how it was used in practice to gather the data.

Table 4: Research participants

Code	Age	Gender	Items shopped for
A	24	Male	Shoes
B	25	Female	Clothes Sports shoes
C	25	Male	Phone Board game
D	26	Male	Sailing trousers
E	30	Female	Car
F	43	Male	Activity tracker
G	43	Female	Children's clothes
H	57	Male	Phone Car Computer

3.3 The phenomenological interview

Thompson, Locander and Pollio in their 1989 article *Putting Consumer Experience Back into Consumer Research: The Philosophy and Method of Existential-Phenomenology* described in detail the process of the phenomenological interview. The interview is unstructured and in-depth. The only a priori question the interviewer should have is the opening question. The interview is more like a conversation: the dialogue tends to be circular and descriptive questions should arise from that conversation. Why-questions should be avoided, as the data aims to describe the experience rather than force the participant to rationalize his or her actions. It is better to ask questions like: "Can you tell me about the time when...?" Another important point is use words that the participants themselves used, as to not direct the conversation. (Thompson, Locander & Pollio 1989)

Thompson, Locander and Pollio do not specify if the interview is one-on-one or has to be conducted physically, but in order to maintain a sense of privacy and also an atmosphere of openness (Saunders, Lewis & Thornhill 2007, p. 324), this is how I decided to conduct the interviews: one-on-one and being physically in the same space. It was important to ensure that the participants were comfortable and the situation was not rushed. Essentially I wanted a trust to be established between the participant and me, so that they could also disclose sensitive or confidential information.

At the very beginning informed consent must be attained from the participants (Thompson, Locander & Pollio 1989). Therefore, before each interview I ensured the participants the confidentiality of their identities and explained that the interview would be recorded, how the data would be used, and what is the purpose of the research.

The interviews were conducted either in Finnish or in English, depending on which language the participant wanted to use. The starting question I asked was "So tell me about the experience of purchasing / trying to purchase this item in multiple channels". I wrote notes during each interview in order to get back to interesting points without

interrupting the participant's flow. The interviews varied in length the shortest being 20 minutes or so and longest about an hour.

3.4 Data analysis

The data analysis of phenomenological interviews starts with transcribing each interview verbatim from the audio record. Also as much as possible non-verbal and paralinguistic communication, such as tone of voice, should be noted down (Hycner 1985). After this is done, the text files are analyzed. The goal is to find common structures of the experience through thematic analysis. This is called synthesizing, (Goulding 1999)

A key concept in phenomenological data analysis is *bracketing*. Bracketing means suspending as much as possible the researcher's meanings and interpretations. It means using the participants' world-view to understand what they said, and not what the researcher is expecting for them to say (Hycner 1985). According to Holstein and Gubrium (1994 cited in Goulding 1999) bracketing should suspend all previous ontological judgments. The researcher should take the meaning of each participant's word as what it stands for and not analyze it further and come up with own meanings of what the participant might have really wanted to say.

Thompson, Locander and Pollio (1989) suggest that an interpretive group consisting of individuals familiar with phenomenological research could be utilized in the data analysis stage. These people could help each other bracket out interpretations that are not based on data, and overcome other analysis challenges. Unfortunately, I don't have such an interpretive group available for me in this thesis research, so we will have to take the likelihood of unsuccessful bracketing into account when looking at the results.

The next step in the analysis process is to understand the big picture by reading the transcript multiple times and listening to the interview records (Hycner 1985). Once this is done and the researcher has understood the whole of the interview as a context, a rigorous analysis can begin. This starts by condensing what the participant has said but using still most of the same terminology (Hycner 1985). In practice, this was done

by underlining each point said by the participant and summarizing it. An example of this is presented in the Table 5.

Once the data has been merged, a search for relevant *units of meaning* begins. Out of the condensed points, the ones that are relevant to the research question are kept. Also redundancies should be removed (Hycner 1985). In the example presented in table X each of the points on the right column are related to shopping in multiple channels, so none were removed in this case. Those would be the units of meaning. Of course in the total interview of participant B there is some repetition and non-relevant comments, so those would be removed from the units of meaning.

Table 5: Excerpt of the interview with participant B and the found units of meaning

<p>B = Participant B, R = Researcher</p> <p>B: I remember on.. one day it was.. I think it's the.. <u>few last day of the sales seasons</u> ¹, <u>I just went out. I have a mood of shopping</u> ². So <u>I went out around Stockmann</u> ³. <u>I try some items in Mango</u> ⁴.</p> <p>R: In Stockmann?</p> <p>B: Yeah.</p> <p>R: They have Mango in Stockmann?</p> <p>B: Yes. And then... <u>but at that time there was a shirt that I like but there was some dirty mark on it</u> ⁵. So <u>even though it's on sales I ask the seller if they have the another one</u> ⁶.. but <u>she said she might not have it or I may want to go to the other store in Forum</u> ⁷. <u>So I went to Forum but there wasn't any</u> ⁸ so <u>I decided to go back home and check online</u> ⁹.</p> <p>R: And then this is how you.. It was the exactly same shirt that you ended up purchasing or was it different?</p> <p>B: Different. Cause <u>I didn't find that online</u> ¹⁰. <u>But there was some many other that were nicer</u> ¹¹. <u>So I pick even more things online</u> ¹².</p>	<ol style="list-style-type: none"> 1. Few last days of the sales season 2. Went out because was in mood for shopping 3. Went around Stockmann 4. Tried items in Mango 5. There was a nice shirt with dirty mark on it 6. Even though was on sale asked seller if there is another one 7. Seller told they do not have but advised to check another Mango at Forum 8. Went to Forum but they didn't have the shirt 9. Went back home to check online 10. Didn't find that shirt online 11. Online store had many nicer shirts 12. Picked more items online
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Next, clusters should be formed out of the units of meaning (Hycner 1985). Units that describe a similar issue form clusters. This step requires again judgment from the researcher and different researchers might come up with slightly different clusters. Once the clusters are found, the researcher tries to determine one or more central themes, which express the essence of the clusters (Hycner 1985). Hycner suggests that the researcher should then write a summary of each interview, which for this research are found in the section 4.1. A second round of analysis should be conducted, as a validity check, and themes and summary modified accordingly.

Once the analysis steps have been conducted for each interview, the first stage of a part-to-whole process is done. A second part-to-whole stage involves relating individual interviews to each other and finding common patterns, *global themes* (Thompson, Locander & Pollio 1989). Finally themes across interviews should be clustered and evaluated, and an overall summary can be written (Hycner 1985). The results of this analysis – description of journeys, overall themes, and also themes related to the motivations to shop in multiple channels – are presented in the chapter 4. In addition on finding the global themes, another goal of this research is to see what the journeys in multichannel shopping look like. So for this I have drawn the journeys each of the participants described. This visualization is also presented in chapter 4. Next, I will discuss the research methodology from a quality point of view.

3.5 Evaluation of the research methodology

In this final part of the methodology chapter I will examine the potential threats to this research's quality as well as name some potential sources of bias. First section will be about research quality and the second one about reliability, validity, and trustworthiness.

Research quality

One of the main questions regarding the phenomenological approach is the researcher's ability to do bracketing. There is, first of all, a lack of explicit procedures on how to actually bracket (Thompson, Locander & Pollio 1989). As I don't have an

interpretive group helping me with the bracketing, this is a realistic source of bias for this research. To counter this, the interview data analysis has been rigorous and I have followed the steps of Hycner (1985) as closely as possible, re-reading the data several times. I will also keep the analysis part descriptive and limit possible interpretations. I think this will help in keeping the results clear from my presumptions. In any case, this research will be value-bound in some ways. At every step of the empirical research process – starting from research question selection – my values have influenced my choices in one way or another.

There are also some practical challenges related to the research topic. As the concept is not widely known in the public, just by inquiring about the topic when trying to find participants is already giving the participants ideas on what multichannel shopping looks like. Due to this some types of stories might be left out just because the participant didn't realize it also fits the category of multichannel shopping. I have tried to combat this by being very open about the definition on shopping in multiple channels, and I have also included to the sample some shopping paths that have not ended in a purchase.

There are also a few types of bias that are possible especially in interview-based research methodology. Firstly, the interviewer bias relates to the possibility of imposing beliefs and frames of responses to the participants in the interview, for example through loaded questions (Saunders, Lewis & Thornhill 2007). There can also be a lack of trust or credibility in the interview situation. Secondly, there is interviewee bias. This can occur if the participant is unwilling to disclose something or builds a "socially desirable" picture of him or herself (Saunders, Lewis & Thornhill 2007). The participants could leave something out either on purpose or unwillingly. The participants could even experience multiple realities and multiple selves (Goulding 1999).

To summarize, I have tried to take into account and eliminate the following possible sources of bias: researcher's failure to bracket during analysis process, challenges in finding a comprehensive sample of consumer experiences, and challenges related to

interview-based research. The latter include from the interviewers side asking loaded questions, imposing beliefs, not gaining the interviewees trust, and from the interviewees side not answering truthfully or leaving something out.

Trustworthiness

As this is qualitative research, typical research evaluation criteria, such as reliability (whether by repeating the research you end up to same results), validity (whether conclusions give an accurate explanation of phenomenon) and generalizability (whether the results can be generalized to greater population), are hard to implement (Eriksson, Kovalainen 2008, p. 292). Instead of these criteria, Eriksson and Kovalainen (2008, p. 294) recommend substituting these with the concept of *trustworthiness*, originally presented by Lincoln and Guba in their 1985 seminal work (cited in Eriksson, Kovalainen 2008, p. 294). Trustworthiness consists on credibility, transferability, dependability, and confirmability.

Credibility refers to whether the researcher is familiar with the topic and if the data are sufficient and supports the made claims. It also refers to whether another researcher could come close to the same interpretations or would agree with the claims (Eriksson, Kovalainen 2008, p. 294). Regarding this research, I believe that there is a sufficient level of credibility. I have familiarized myself with most relevant studies of the field from both consumer and retailer point of view. Whether another researcher is going to come to similar conclusions is left to be seen.

Transferability refers to creating links from this research to the other existing research and showing degree of similarity (Eriksson, Kovalainen 2008, p. 294). The idea is to see if some level of similarity could be found in other research contexts. The research framework presented in the chapter 3 links this research to most common current models of multichannel shopping. Some of the results that are presented in the following chapters are similar to ones presented in other literature. Hence, I claim that the transferability of this research is sufficient.

Dependability is about the researcher's responsibility to offer all relevant information to the reader and to show that the research process has been logical, traceable and documented (Eriksson, Kovalainen 2008, p. 294). I have tried to explain each step of the research process and the decisions made very carefully. Finally, *confirmability* refers to proving that the data actually exists and interpretations presented are really drawn from the data (Eriksson, Kovalainen 2008, p. 294-295). To improve the confirmability, I have tried to describe each participant carefully. When presenting the global themes in the next chapter, I will also insert some comments the participants made that describe the theme in question in order to link them back to the data. So in summary, I believe this research has a sufficient level of trustworthiness.

In this chapter 3 I have presented the research methodology. First, I justified the selection of existential-phenomenology as a research paradigm and described where it stands. Then, I presented and justified how the 8 participants were selected. Next, I described the research method of phenomenological interview. In the data analysis part I explained how the units of meaning and global themes were found from the data. Finally, I evaluated the research methodology by first listing some potential sources of bias and then evaluating it based on the four aspects of trustworthiness. In the next chapter I will present the data analysis and results.

4. Data analysis and results

In this chapter I will present the data analysis and what results were attained from the empirical research. The chapter is divided into three sections. In section 4.1 the participant's multichannel purchase journeys are explained. Section 4.2 focuses on the participant's reasons to shop in multiple channels based on the data analysis. Finally, in section 4.3 the global themes related to the phenomenon of multichannel shopping are presented. This chapter is meant to describe the results based on the interviews. In the following chapter 5 this data analysis and the theoretical framework of chapter 2 are brought together.

4.1 The purchase journeys

For this research 8 participants were interviewed and they altogether presented 12 stories of multichannel shopping. In this part I will describe shortly each of the 12 purchase journeys in the form of a short story. Some of the participants have multiple stories and hence the participant code is indicated in the heading. At the end of the description there is a short summary and a visualization of the journey. As the exact timeline of the events is not clear, the points are in the right order but not in scale regarding actual time passed between steps. Selected quotes from participants are presented to support the analysis. I have translated the quotations to English from those interviews that were conducted in Finnish.

Business shoes with the right message (Participant A)

Participant A is a 24-year-old male who has recently gotten a promotion at work. He had often business trips to Central Europe and wanted to have shoes that he could use on these trips. For him it was important that the shoes would reflect a certain kind of brand value and his new status, which would give the right impression both on these business trips and at home. He also wanted the shoes to last for some time, to be a long-term investment. So the price was not really an issue for him.

“Because, well, I got a very good pay hike and stuff. So I wanted to, say, upgrade my social status and living. So I thought now I will start buying stuff which is fit for my present job and status. That was one, and also little bit to show off.”

Participant A

Participant A started by doing thorough research on the right shoe brands. He searched online and read about best brands for these kinds of shoes. The country where each brand was from was important to him. He also consulted his friend if certain brands were known in his home country.

“You know that [Børn], right? It’s a Swedish brand. Børn yeah. These are the brands I was quite looking into. And there was a French brand I forget. ... Bugatti is actually Italian and German brand ... The Bugatti designs are made in Italy.”

Participant A

Once he had the right brands in his mind he started to search for the product catalogs online. This included price scouting as well as getting a good idea on the design, which was important to him. Sometimes the brand websites did not show as many items in their catalog as he would have hoped for. The research happened both at home but also on public transport if he had extra time. Finally, he went to the physical stores to try out shoes. He had done research on most shoe stores in Turku, and went through them systematically. The stores ranged from big stores to smaller family-owned boutiques. He had the right brands in mind but tried on all shoes that would have nice design.

“Actually before buying I went to all the big shops. All the big shops, all the big retailers in that city of Turku. And I even went to Prismas because they also have a big collection of a lot of shoes. So, to see what they have, how the prices differ you know. ... And actually to wear those shoes and see like which size fits me the best and if it feels comfy and stuff. ... I went to each and every, each and every one of them, because it was also a discount season going on.”

Participant A

“It happened to be a Bugatti shoe. I mean I didn't decide before. I had the right brands in my mind so that I knew that what I'm doing.”

Participant A

After the tour to shops he went home to consider the purchase. Once the decision was made he knew which boutique to come back to for the actual purchase. He asked for the pair from the storage in the back to get one that hasn't been tried on by others. Then he asked how the shoe should be taken care of and bought the pair. Buying an expensive pair of shoes left him feeling excited. He was happy he was able to spend a considerable amount of money and not even feel a pinch.

“I would say it was quite exciting. I felt like empowered. ... I was buying a very good branded shoe without feeling the pinch of spending 200 euros like that.”

Participant A

This journey follows clearly the structure of need recognition, information search, evaluating alternatives, and purchase. It is an example of research-shopping, as described by Verhoef, Neslin, Vroomen (2007). Below in the Figure 8 the journey is described as a path. Each black dot represents a moment for channel choice. The channels used during the journey include online portals and brand websites for information search, Facebook for asking a friend about the brands, online shoe catalogs for looking through the alternatives, and physical stores for testing the shoes and choosing the product and the place of purchase. In this story the brand selection and the brand's perceived message were very important to the participant, and the task definition is quite clear in each stage.

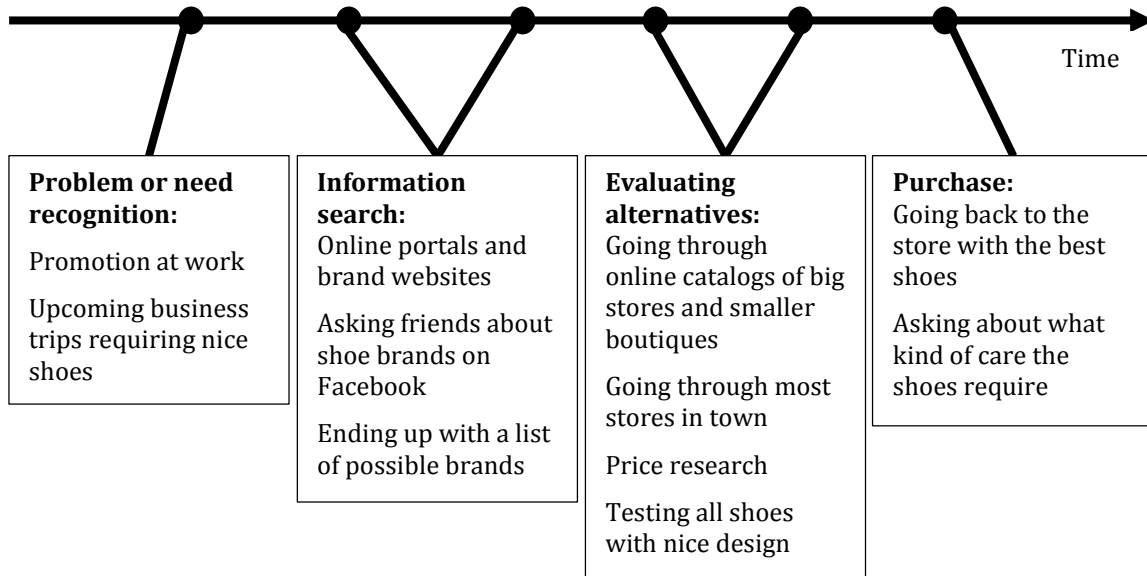


Figure 8: The purchase journey of Participant A (shoes)

New job – new attire (Participant B)

The Participant B is a 25-year-old woman who got a new job and didn't have more formal looking outfits suitable for summer weather. She had decided prior that she wanted to buy white tops and darker pants, as well as had set a price range for the entire outfit. She wanted to have them from the kind of fabric that doesn't need ironing.

"I like the material and I prefer those items that after washing it I don't have to iron it. It's quicker, much quicker. So I chose white for my top and black or dark grey, dark blue for the trousers. So I make the decision simple. Like some criteria to choose it."

Participant B

Participant B was already familiar with Mango as a store and knew the quality would be good. So when she was in the mood for some shopping, and it was the sales season, she went to Mango at Stockmann. There she found a lovely white shirt, but it had a stain and it was the only one in the store. She wanted to buy that kind of shirt and, as instructed by the sales representative, went to another Mango store to see if they would have it. After not finding it in two stores she decided to check their online store.

"I remember on one day it was, I think it's the few last day of the sales seasons, I just went out. I had a mood of shopping. So I went out around Stockmann. I tried some items in Mango."

Participant B

The online store didn't have that particular shirt either, but using the website was fun and they had an offer of free shipping with over 50 euro purchases as well as return option to nearby store. She figured she could easily return the clothes she didn't want to keep. She then purchased several items and tried them on at home. Especially the trousers were fitting perfectly. Some of the items didn't fit well or had wrong material so she returned those back to the store. When at store, she was also eyeing other items.

"It [Mango online store] was fun. Yeah. And easy because when you went to the website there were the location immediately so you can choose Finland. ... At first I checked on how to return it. Because I know that when you buy online if you don't like it, it would be better to return it, and I found out that you can just go directly to the store maybe after school. It's very close. So, I'm satisfied with that option. Then there was the limit free shipping, so it was 50 euro for shipping. I think it's OK, because in the end I will pick a few items, not only one. So I pick few items and it's free and if I return it, good. I didn't lose anything. Just my time, but I know that it's very convenient."

Participant B

After the online purchase she started to get emails and Facebook advertisements of Mango clothes. Occasionally she went back to the online store and put more items into the basket. Once she thought the basket was over 50 euros she would place the order. She could also place a notification to items that were not currently available to let her know when they are available again. Sometimes these notifications took her back to eyeing items in the online store – and placing some more into the basket. The cycle of such online purchases and return to the store has repeated a few times now.

“I have to not go to Facebook, like decrease my time to go to Facebook. Otherwise I will see it [advertisement] and I’ll click on it.”

Participant B

In this story (see Figure 9), the steps of the purchase process are not as clear as in the previous one. In addition to need recognition there is also a point where the Participant B is setting specific criteria for the items to be purchased. Then follows information search in stores and finding the right item. As the purchase doesn’t turn out to be successful in the physical stores, there is another evaluation of alternatives in the online store and then purchase. The post-purchase stage includes trying the clothes, returning some of them to the store and getting new advertisements which start another cycle in the online store indicated by the arrow.

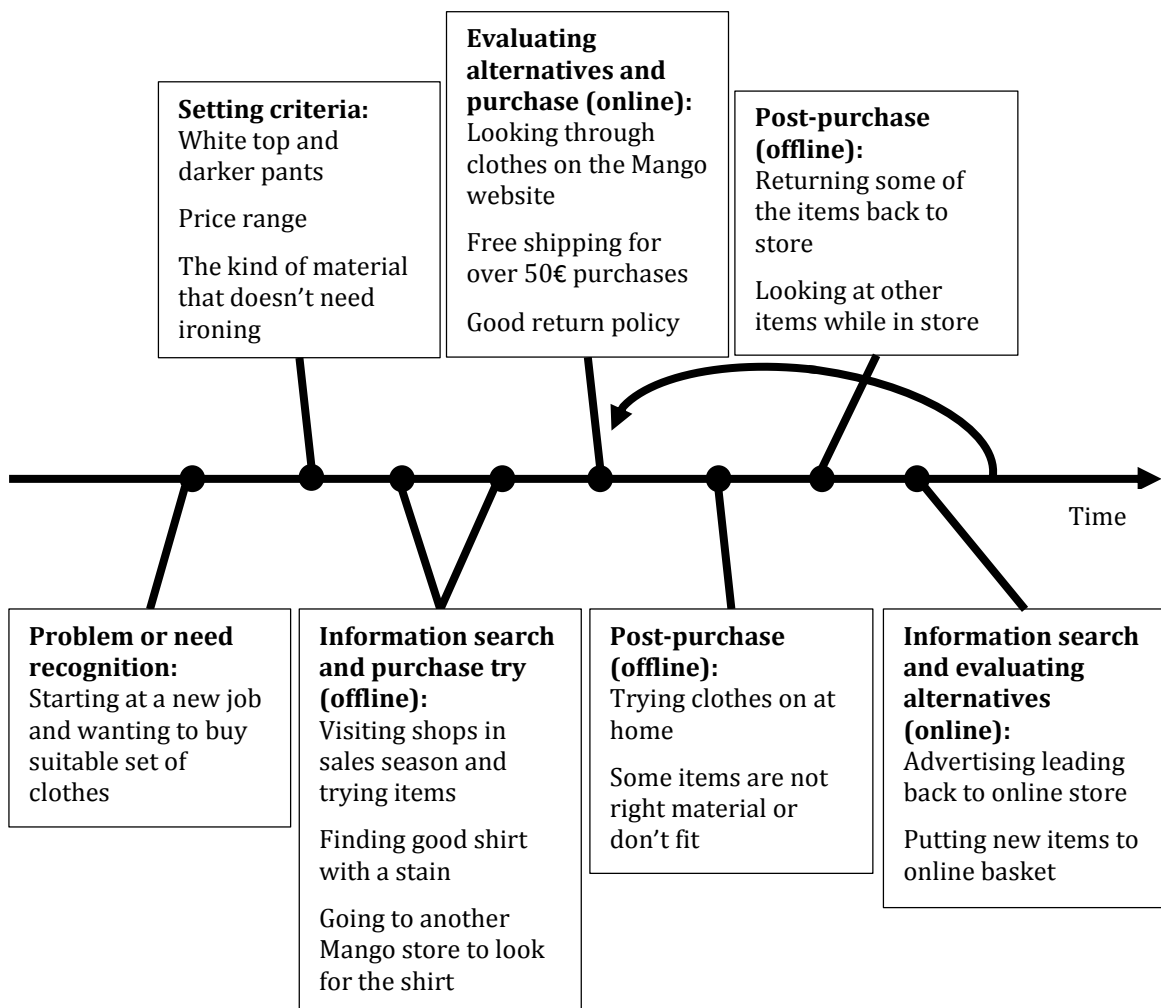


Figure 9: The purchase journey of Participant B (outfit)

Hunt for sport shoes (Participant B)

Participant B had also another story where she was shopping for a product in multiple channels. Her previous flat shoes had started to hurt her feet when walking and she decided she would need sport shoes. Nike was both a known brand to her (as it was even endorsed by Steve Jobs, she said) but also recommended to her by her friend. Together with her friend they decided to order her Nike sport shoes online. At that time her friend had a lot more experience with online shopping than her.

First they did online price research and found a store with very low prices and a huge assortment. They decided on the best looking model, but wanted to test the Nike sizes in a physical retail store to know what size to buy. Later, on the way to a picnic event they dropped by at Intersport to try out a pair of Nike shoes and decided the size. A little later Participant B asked her friend to order the shoes from the store online.

“Cause my normal size is 36 but sometimes it 36.5, sometimes it 37. So it's better to go to the store to try it out. For Nike it would be standardized everywhere. So on the next day, or on the weekend of that week I think, I went to ... Intersport in Forum to try it out.”

Participant B

Once the confirmation email came, both Participant B and her friend started to suspect the store to be fake. One cause of suspicion was that no receipt was included. They noticed quickly that the store, though written in Finnish, was lacking a lot of information on return policy and company information. As neither Participant B nor her friend are fluent in Finnish, they were not able to evaluate the quality of language, and they generally trusted Finnish webstores. Eventually the shoes did arrive, but initially cheap shoes became very expensive with customs and VAT payments. They were also fake Nikes and even wrong model and size from what they had ordered. Participant B decided to give the shoes to a friend to whom the shoes fit.

“It was a scam that they made everything in Finnish, so that makes it feel safe cause it's in Finnish and it's very safe here. Then I tried to get to some other sites, like their contact details and all the policies. There was

nothing, so the site broke when you go to those links. So we knew that, we both knew that it's a scam. And we accept that we lost I think 59 euro for the Nike."

Participant B

"And after 10 days she, my friend, received a message from DHL about the custom fee and the VAT fee to receive the order and we knew that that's the Nike one. And we were both surprised of that, because we didn't think that we would receive that because we know that it's a scam."

Participant B

They decided to continue the process of buying sport shoes. Participant B went to Stadium website and chose a pair of nice-looking Nike shoes. She chose the option to pick up at the store for no delivery fee and went to try them at the store. The shoes did not fit well, nor did the store have other suitable models, so she returned the shoes on the same trip. Finally, Participant B went to Zalando website and ordered a pair. She had heard of Zalando before and read an article on one Zalando country manager prior to this. Zalando also offered an extra discount for those who sign up to their mailing list, which she did. The shoes arrived and were finally good with a decent price.

"When I went to Stadium I tried it. It's a bit tight. Even though it's the same size ... And it doesn't really look good as it is online. So I decided not to buy it. Instead I bought a package of socks"

Participant B

"After that I went to Zalando. And I picked the one that I like. And same size. At that time it's 36,5. ... And few days later they sent me the package. I have to pick it in a Siwa. ... And it's fits me well. I'm happy with Zalando. And I'm even happier because the price is very low. So it's on sale from I think 75 to 52. So it's 30% sales off and they have the discount voucher for those you subscribe their newsletter. So it's 10 euro more. So in the end the price of the shoes it's 42."

Participant B

The purchase journey in this case (see Figure 10) involved altogether three purchases and several visits to online and offline channels. This particular example shows clearly that some purchase journeys are diverse and do not always follow the typical process with problem or need recognition, information search, evaluating alternatives, purchase and post-purchase. There was a lot of repetition in this journey and changing between information search and alternative evaluation. This particular case also demonstrates the showrooming effect where person goes to the physical store to test items and buys them later online. In this journey social influence played a clear role: the channel choice of Participant B's friend had a big impact.

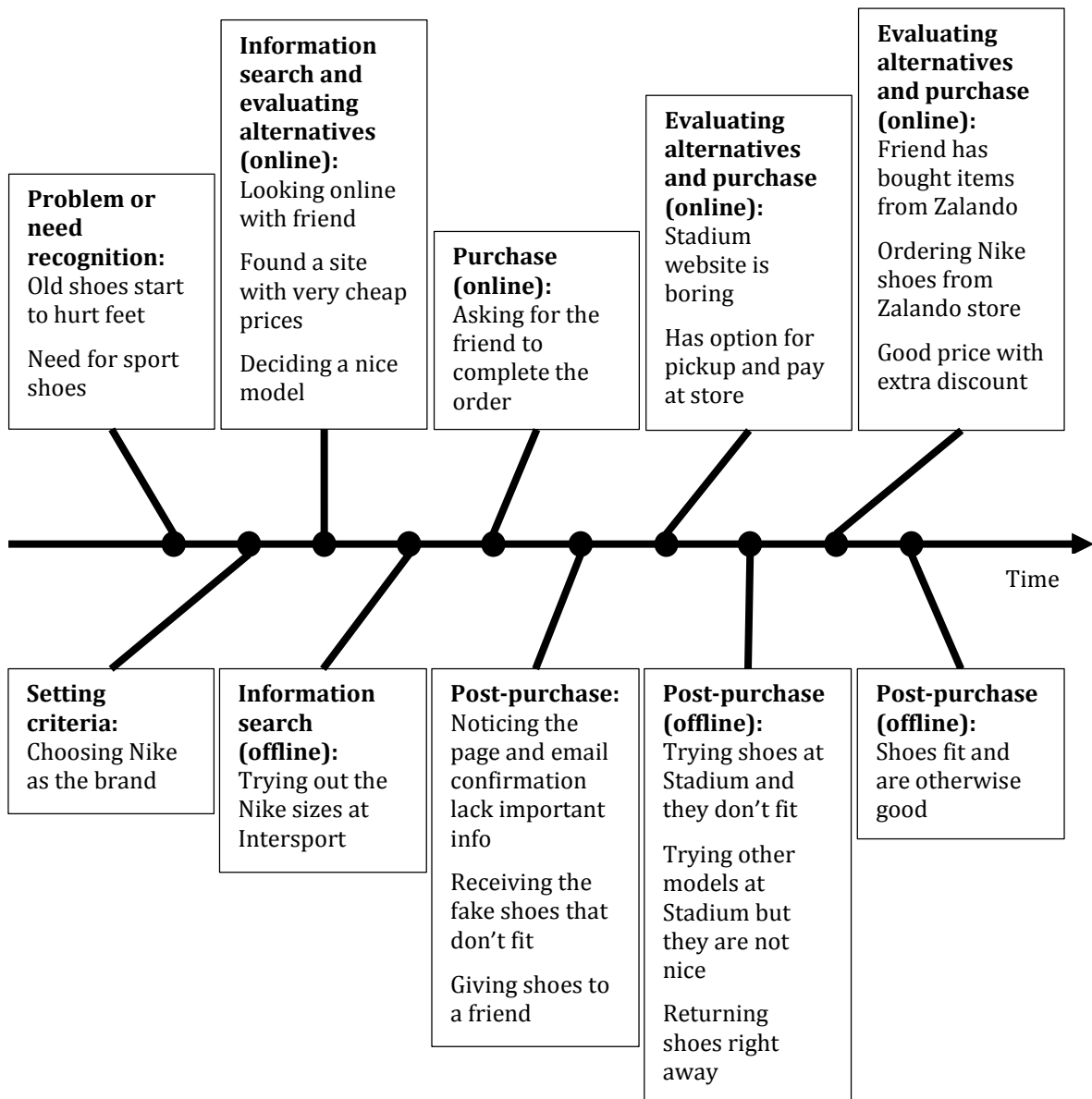


Figure 10: The purchase journey of Participant B (sport shoes)

Cheapest channel for buying a smartphone (Participant C)

Participant C is a 25-year-old male living in Southern Finland. His previous phone had gotten slow and otherwise outdated, so he began to search online for information on phones, mainly using the Reddit online discussion site. Some Reddit users had collected a list of good phones within a certain price range. He took this list as a starting point and began to search online for comparison articles between two of the listed phones at a time. He read reviews and technical information and weighed on which of the features would be more important for him.

“There are conversations [in Reddit] about the phones in this price category. So someone has listed there which ones are good. And from those phones you start to compare which ones are the best. Whether you want a bigger screen or longer battery life and so on. ... I wanted to have a long lasting battery and also a phone that fits your hand well. ... The price needed to be about four hundred.”

Participant C

Finally, he had narrowed the options down to two. Now he needed to see them and test how they feel in hand and how they would fit in pocket. He went to Veikon Kone – a nearby home appliance store – and asked to see the phones. Based on this test he then decided which one he would buy and started look for a vendor where he could find it with smallest price. At that store the salesperson didn't know the phone's price and calculated it by checking competitor's prices online and adding a little on the top, which Participant C found peculiar.

“I went to Veikon Kone and asked to see the phone. This is Sony Xperia Z3 and they had two models, Z3 and Z3 Compact, which are different size. Otherwise the same. So I went to see how they seem compared to each other and asked about the price level they sell them. I asked what they want for the phone. They said they don't actually know and checked Gigantti [competitor] website and added twenty extra to that. And Gigantti store is 200 meter away from there.”

Participant C

Participant C then went through the “usual suspects” online when looking for prices. These included Expert, Gigantti and Verkkokauppa among others and Verkkokauppa offered that phone the cheapest. He chose a suitable color in their online store and placed the order. The phone was easy to pick up at the SmartPOST Parcel Point close to his home.

“I checked the same product’s price there [Verkkokauppa] and concluded that it was the cheapest option and I ordered it there.”

Participant C

The journey of Participant C is depicted in the Figure 11. This time the process is again straightforward and follows the purchase stages depicted in theory. An additional stage includes researching for the cheapest vendor. In this case the offline stages are only used to test the feeling and size of the phone as well as picking it up. The evaluations of other people were an important part of this process when Participant C went to the online community of Reddit to read other people’s suggestions.

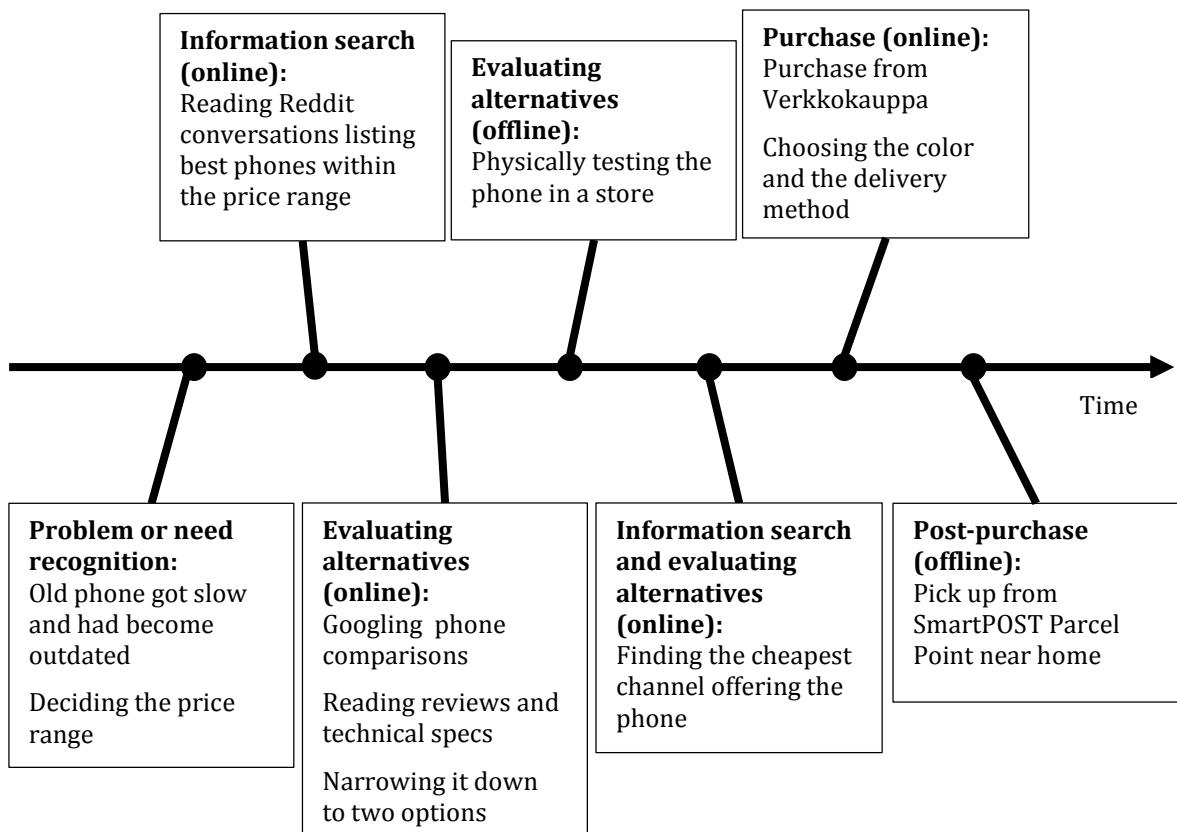


Figure 11: The purchase journey of Participant C (smart phone)

Board game hobby (Participant C)

Participant C had also purchased a board game recently using multiple channels. The process of scouting the board game market is constantly ongoing for him. He goes to the Reddit r/Boardgames section basically daily to read the articles, posts and to generally follow the scene. For this particular game he read a recommendation stating that one would like this game if they liked the previous game in the series. He had liked the other game, so he wanted to see if the new game would be worth buying.

“I knew about it [a board game] earlier, so that I had played the previous version with different mechanics. But I read online that if you liked the previous game you’ll like this new one.”

Participant C

Participant C watched “watch it played” videos online to get a better picture. In these videos a board game expert plays the game on camera by himself explaining the game mechanics. If possible, he would also prefer to test games at the board game club before buying them, if one of the club members has brought the game there.

“Board games are a product where I use the same kind of sorting. Meaning how I buy them. Sometimes I read online that this is a good product. A good game worth playing. Then I watch Youtube-videos on how it works in practice. In best case I get to try it somewhere.”

Participant C

“Someone brings the game [to the club] and you get to test it and to make the decision, if this is a game you want to also own. And then if you want it, the best place to buy it is usually online.”

Participant C

Participant C says there are three main stores in Finland where board games can be bought: Fantasiapelit, Poromagia, and Lautapelit.fi. He had recently discovered that Poromagia was the cheapest and wanted to do his future purchases mainly there, but he still had some ties to Fantasiapelit. Earlier he had had a stamp card to Fantasiapelit

which he wanted to fill and get the discount. Now he still had a gift card there, which he had received for his birthday, and he used that to buy this board game. For the delivery of the game he happened to be in town and had ordered the game from Fantasiapelit online shop with a free pick up at their store. As he doesn't have any more ties to Fantasiapelit he can become a more frequent customer of Poromagia.

"I had a gift card there so I kind of had to use it. It was the last time I will ever go there. Now that I know that Poromagia is cheaper."

Participant C

This journey (see Figure 12) also follows quite well the typical purchase journey flow. In this case though the need for the new board game rose from information search, which has become more of a hobby as Participant C reads about board games and new releases daily. This journey had all but the post-purchase stage happening in an online setting. Participant C again relied on reviews by his peers and to evaluate whether the game would be worth to buy he also watched videos explaining the mechanics. He wanted to switch his typical channel of purchase for board games, but this was not yet possible as he had a gift card to another store. The pick-up of the bought happened in the physical store as he happened to be in town and could save the delivery cost. Participant C frequently uses the same way to purchase board games, and this channel script typically includes also testing the game at the club.

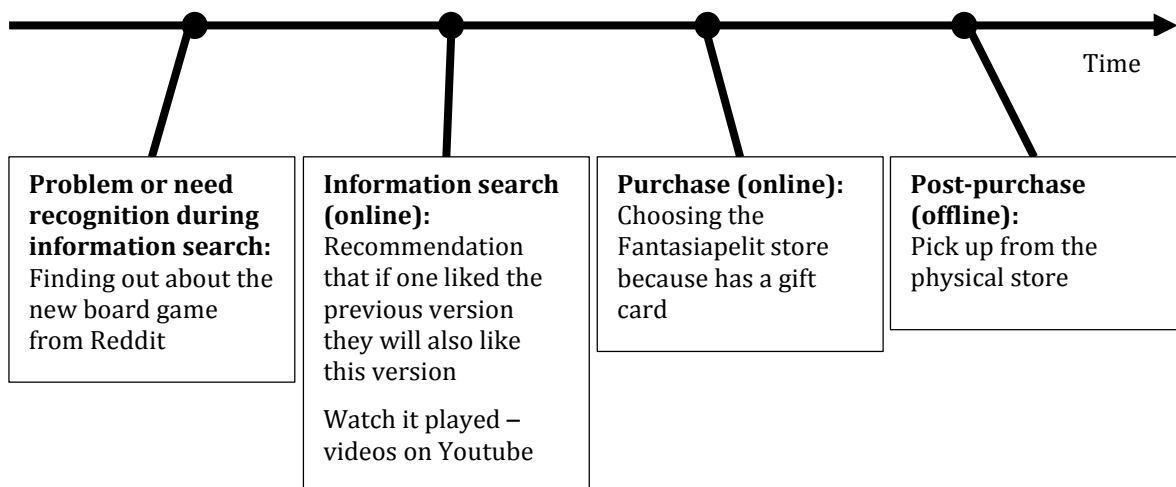


Figure 12: The purchase journey of Participant C (board game)

Looking for sailing trousers (Participant D)

Participant D is a 26-year-old male who goes sailing as a hobby. In early autumn he needed to visit the Maritim store in Lauttasaari to purchase a replacement part to the boat. He went to the store close to closing time, so he had to hurry a bit. When arriving to the store he noticed on the foreground 60% discount signs for brand sailing trousers. He had been thinking about proper trousers as in the autumn sailing could be quite cold, and he had seen some of his friends with that kind of trousers. He tried on the trousers and memorized how the material felt like and what the price level for trousers were in the store. Then he hurried to the back of the store to find the right boat part to purchase before the store closed.

“There was all the time a slight feeling of rush, when I knew the store was closing and I needed the spare parts to continue sailing. That’s why I went first to the cloth rack and checked my watch trying to quickly find the right size to try the feel and look. I tried to memorize as much how they look and what they are like. And the brand and the price level and such. So I could evaluate the price compared to online stores afterwards.”

Participant D

Later that week he started to search online for sailing trousers in order to get the big picture on price levels. He started by googling sailing trousers and found results from different sailing shops as well as Amazon – ranging from brand trousers to unknown cheaper brands. Based on that research he realized the price in Maritim store with 60% discount was a good offer for brand trousers. He said he would rather buy more expensive trousers from a known sailing brand, than cheaper trousers of unknown brand.

“My idea was that if I can find from the store on discount almost at the same price, with maybe twenty euro difference, these kinds of brand products where there is at least an illusion of quality, I would rather buy the discount products.”

Participant D

However, the sailing season and the discount offer came to end before he had purchased the trousers. Participant D didn't purchase the trousers in the end, but said this purchase might be relevant again at some point – possibly when the next discount season comes.

“Last autumn I was not quite ready to pay hundred euros for comfort. This year I could maybe pay it. After having sailed in autumn weather I know what it is like. Also, it was very near the end of the season when I was thinking about this purchase.”

Participant D

In Participant D's case the purchase process (depicted in Figure 13) came to a halt before purchase was made. It included problem or need recognition and some information gathering and evaluation of options. This example shows that people do not always carry the purchase journeys to end for some reason or the other even if they may do extensive information search. This journey is also a good example on the influence of situational factors (i.e. discount season, being in the store for some other reason, and the feeling of rush due to time of day) and the advertisement set by the retailer. The journey may or may not continue at some point in the future.

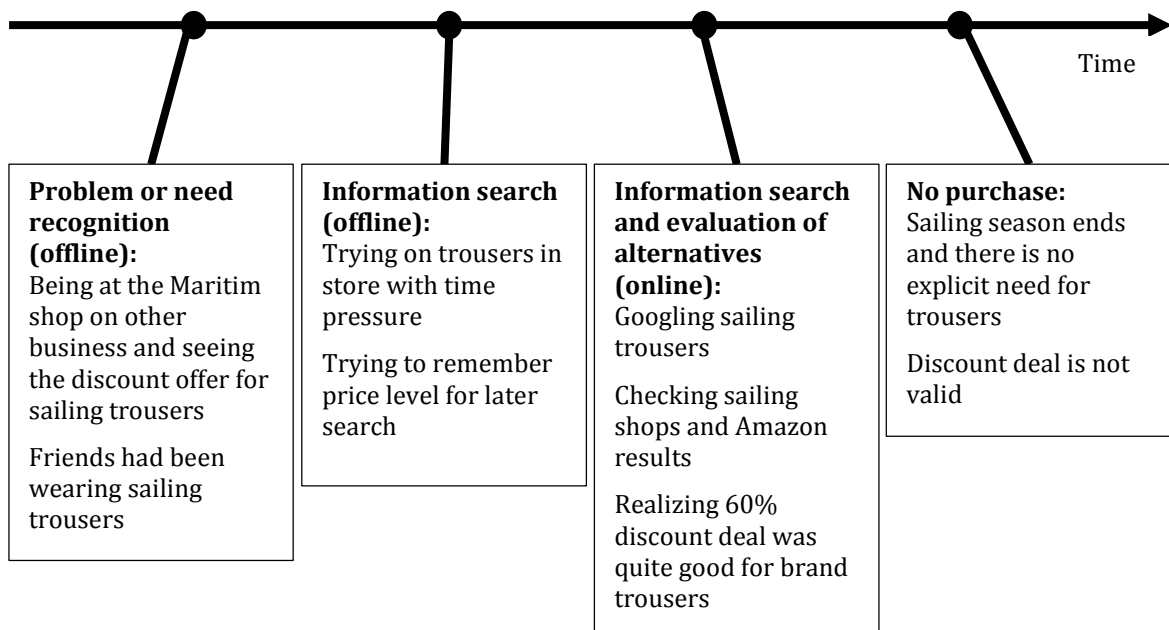


Figure 13: The purchase journey of Participant D (sailing trousers)

Buying a used car (Participant E)

Participant *E* is a 30-year-old woman who owns a dog and a horse – meaning that her animal hobbies require a car to transport the dog or to travel regularly to the stable. Her earlier car broke and it was time to look for a new car. She does follow the prices of used cars in Finland occasionally to keep herself updated – similarly as people might follow the prices of house market. So she knew she would start with Autotalli.com where she occasionally goes to check cars online.

“I went surfing to Autotalli.com. I have checked it every now and then earlier, thought about which model and what kind of car I want next. But now the pressing need to get the car hit.”

Participant E

According to Participant *E* Autotalli.com has basically all the cars in Finland – both new and used, and both from car dealers and individuals. She started by having basic criteria for the car (i.e. size, body type, gears, and that it is a used car) and using the search and filtering tools Autotalli.com offers. Once she had the general price level in mind, she started to short list the available cars down to around 5 viable options with the right type of car, price, and mileage. In addition to this the car had to be available for a test drive near Helsinki. She decided she would only buy from a car dealer in order to get warranty and maintenance.

“I opened the classifieds and checked the detailed information on the car and where it was. I started shortlisting, to remove options and selected the better ones to a new browser tab, the interesting ones. ... It was about five [cars] in the nearby area with reasonable price.”

Participant E

Participant *E* then called her father and went to tour the car store with him. Her father knows a little more about cars from a technical perspective. She also assumed some car dealers might try to scam a lone woman. They went to see some of the cars, but one had been already sold and one seemed to be in much worse condition than described online. One of the cars had also been transported to Oulu to a warehouse but the store

agreed to have it brought back to Vantaa for test drive for the next day, even if their store is usually closed that day. Participant E was happy with the level of service they were willing to provide for her to test drive the car.

“Well it was actually exceptionally good service, because it was a Friday when I called about the car and they had driven it to Oulu to their bigger warehouse and I said I wanted to test drive it on Saturday and if they would be open. Well they were not even open on Saturday at Vantaa, but they drove it from Oulu to Vantaa for Saturday. They apparently wanted to sell it, because they drove it for me and opened the office so that I got to test drive it.”

Participant E

She booked the test drive for next day and it went well, with some suspicion that the turbo might be about to break. For this she was able to negotiate a free maintenance deal with the store salesperson when buying the car. The store had an aggressive pricing strategy so it was a good deal for her, and she also sold her old car to them. In addition to this, the store offered financing option from OP Bank which was positive news, as to her a real bank is better source for the loan than a more shady company that other car dealers often use. She drove home from the store with the new car. The maintenance time still needs to be booked. Participant E says she probably won in the deal more than the car dealer did.

“So we went to test drive the Volkswagen and we took it as the price and quality matched and I was able to negotiate a good six month service contract to it. The service contract was something you wouldn’t be able to do online or even on phone. ... I think the value for money was so good and with the service contract, I think I won more in the deal than the dealer.”

Participant E

In this purchase journey the process yet again follows the purchase stages presented in the chapter 2. The journey is visualized in Figure 14. The information search is done in online channels, which according to Verhoef, Neslin and Vroomen (2007) are

particularly strong for this stage. Participant E listed the attributes of having all the cars in Finland and good filtering tools as reasons for this. Based on the criteria Participant E narrowed the possible cars down to about 5 options from which the final choice was made after test driving it first. Buying from the store was important in order to ensure that any faults in the car would be fixed, and getting the financing from an actual bank was important, too.

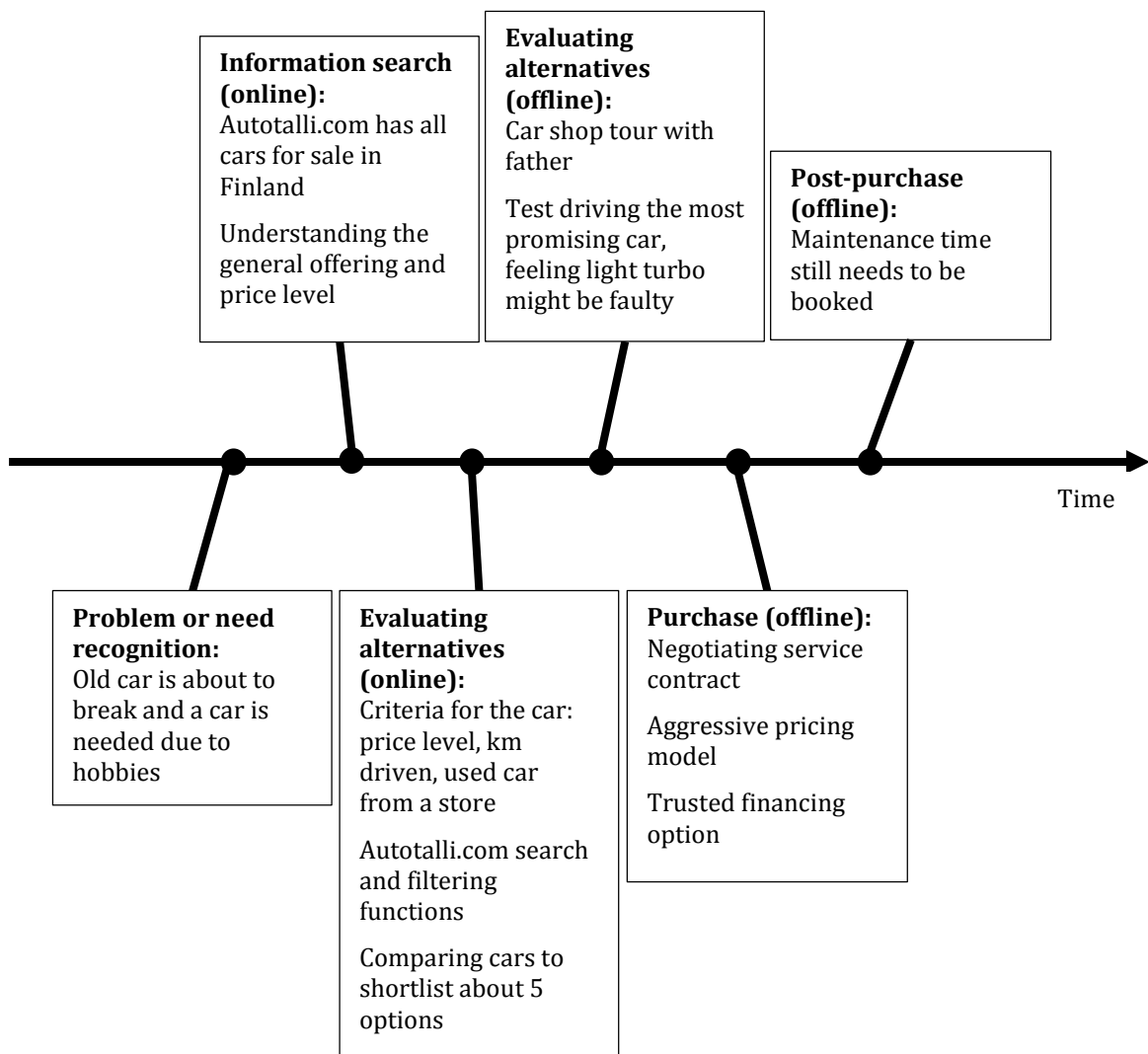


Figure 14: The purchase journey of Participant E (used car)

Activating kids (Participant F)

Participant F had had a discussion with his wife and children about ways to encourage the children to be more physically active. He knew about activity trackers and as he had bought his wife a sports computer, they decided that the children could have activity trackers, which are a little simpler than a sports computer. Being the technically savvy person in the family and in charge of technical purchases, he started to look into different options.

"I am the person in our family who buys the technical gadgets. And I have this this, I am trying to be somewhat critical or let's say I have some more understanding about this to choose working equipment. I am the tech support person in our family."

Participant F

He knew Polar Loop as a product from before but wanted to still do comparisons between other possible technologies. He wanted the kind of product that works well together with their home's other tech products, for example the kids' iPhones. He looked online for different product reviews, discussions and technical details. The reliability of the information was important to him as he knew how biased the reviews would be on the companies' own pages.

"I had the Polar Loop in my mind, that it might be good, but as I am an aware consumer and critical buyer I wanted to see what other options there are and if this [Polar Loop] is the absolute best for the purpose. I started to google different features. Mainly as the kids have iPhones, so if I got it to sync with that. When they use their phones it would be nice if the activity tracker told to the phone that you've used it now too long and it's time to start moving."

Participant F

"I take it with a grain of salt. I search the factual conversations, so any source doesn't suit. You're trying to recognize the people with real expertise and not just a lot of opinions, because everyone has opinions."

Participant F

Once he had decided on the Polar Loop he started to look for a place to make the purchase. Price was one of the criteria, but maybe even more important would be the reliability and trust in the return and warranty policies. He had considerable amount of bad experiences with some stores regarding badly functioning products. As the product is a wearable product for his children, trying it on was important before making the purchase, so that the size would fit and color would be preferable for the children. He looked online for a place nearby and checked that they would have enough for the product in stock. He chose nearby Prisma as the purchase place and went to visit it with the children.

"I don't always choose the absolute cheapest unless, or it is not the absolute criteria. It has to be a place where the item is first of all available, so I can pick it up now or order now. And the company has to be, for example in these kind of devices the warranty issues, so if it doesn't work and it is faulty I can change it. And, by the way, I have some bad experience from Verkkokauppa.com regarding this."

Participant F

Inside the store it was hard to find the actual items. Initially they had gone to the wrong department – technology department – whereas the activity trackers were in the sport department. The products were also locked into a cabinet and finding a way to call a salesperson to open it and show them, took some extra time and effort. He asked the salesperson to present the different options for activity tracker, to test the salesperson a little, even though he had already made a decision on the Polar Loop.

They completed the purchase at the store and moved on home, where the products still needed to be registered and activated with a computer. This took time and was not made user friendly. The Polar Loops also needed to be fitter to each user by cutting the wristband with scissors. In case the children would not use them after some time, Participant F had thought about taking one of the activity trackers for himself, but this will now require sending the device to Polar for them to change the wristband. This would also come with a fee. All in all Participant F thought the activation process was laborious and challenging.

“So you have to create the account because of the devices memory, you can’t empty it other than by synchronizing it to the cloud. And I think, and actually we downloaded the software to their [kid’s] phones and they can synchronize via Bluetooth with the phone, but the initial activation couldn’t be made only [with phone]. So you need to connect it by cable. So it requires a computer. Of course, the assumption is that people have computers.”

Participant F

In this journey of Participant F also follows the typical purchase stages (see Figure 15) of need recognition, information search, evaluating alternatives, purchase, and post-purchase activities. What is notable here, is that for the consumer the activation stage is clearly part of the purchase journey: the activity trackers cannot be used until that is done. This is completed in the manufacturer’s page, whereas the purchase was made in a market, and it turned out to be a complicated process. This shows that there is room for the manufacture to streamline the purchase journey. Also, in this case Participant F did a lot of the information search and evaluation of alternatives in other than retailer’s or manufacturer’s channels. He read blogs, articles in magazines, and discussions, as he assumed they would be more reliable source of information and not biased like retailer’s or manufacturer’s sales material.

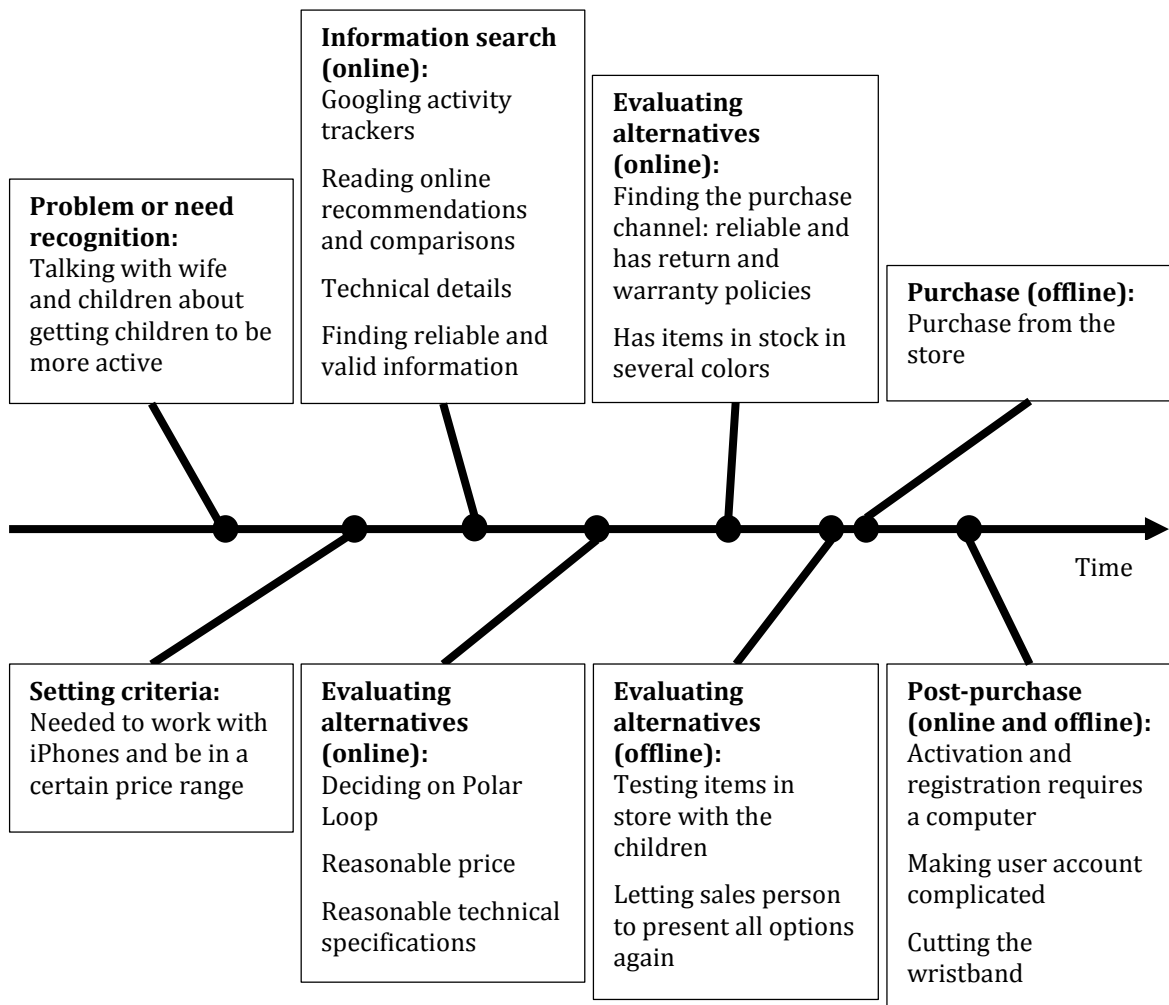


Figure 15: The purchase journey of Participant F (activity tracker)

Quality kids' clothes (Participant G)

Participant G is a 43-year-old mother of a school-aged child. She must purchase clothes for her son regularly due to old clothes breaking or her child growing out of them. Due to these reasons this story does not have a clear problem or need recognition stage as the other stories do. The story rather involves one offline event where Participant G got to inspect clothes and multiple online purchases from that one brand's online store thereafter.

"It is about twice a year when you have to buy certain products. He [child] is already in the age where in the summer he wears a hole through knees of his trousers."

Participant G

Participant G's purchase journey for shopping in multiple channels started when her friend asked her to come to a sales event for a children's clothing brand. This event was held at the friend's home by a salesperson representing the brand. Participant G had seen the brand's clothes on her friend's daughter and had paid attention to the style the brand had. At the sales event, after a brief intro by the salesperson, she had the chance to inspect the clothes. She checked the quality of the material and sewing, as well as how some details had been executed in the clothes. She came to the conclusion that the quality was good and made some purchases in the event, registering as a user at the salesperson's laptop and buying the items from the online store. She got confirmation email from the purchase and after the event was easily able to track the order progress and shipment. After receiving the clothes, she noticed that returning them would be easy with the return bag that came with the shipment.

"A kind of children's clothes party plan was organized at my friend's home and my friend was hosting it and had asked the sales person to show the products there. This was the first time two years ago when I got hooked to the product."

Participant G

As she had jointed the mailing list during the first purchase event, she started to get emails about new collections and discount events. Sometimes the discounts and special deals, such as free shipping days, get her back to the webstore, or she might return there if she is looking for some specific items. This has led to several repurchases from the online store.

"After I first got familiar with this and bought a large packet I have moved to buying online. I registered there as a customer and quire regularly I get their sales letters to my email, where they present that a new season is beginning, or this time of the year there are discount emails, like minus 20 or minus 30 and actually now it's minus 70, or there may be a free delivery day. ... So I make use of those."

Participant G

In this journey, depicted in Figure 16, the first order is made in a physical setting and the consumer is successfully turned into a repeating online buyer. This case is in this sense similar to Participant B's journey to buy clothes, except that this journey does not involve returns and this journey started in a dedicated sales event. In this case the consumer followed the journey that the brand – having only an online store – had crafted. There is no explicit moment of need recognition, but the need of buying new clothes is always existing for a parent of a growing child. There is social influence at play in the beginning of this journey, when the channel and the brand is recommended by a friend.

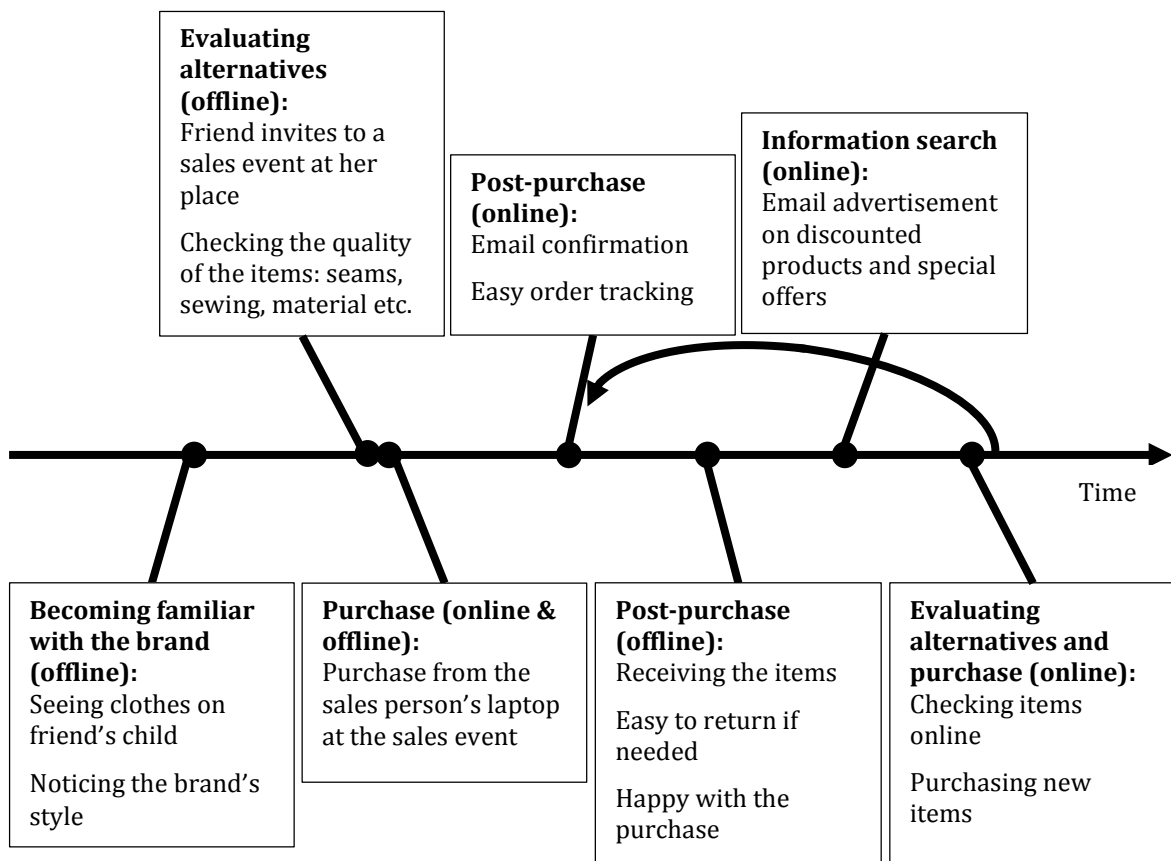


Figure 16: The purchase journey of Participant G (children's clothes)

Unexpected price for a phone (Participant H)

Participant *H* is a 57-year-old man who ended up buying a new phone, partly as an impulse purchase. He had previously owned a Lumia phone and had needed Here maps due to traveling, so he wanted to stay with that brand. His previous phone started acting up. Initially he wasn't looking to buy a new phone for himself but was, instead, looking for a senior phone for his mother-in-law. He was looking for the senior phones both online and in stores.

One day he was visiting Itäkeskus shopping center with his family and had some extra 10 minutes to spare so he went to Gigantti home electronics store to see the senior phones. There he noticed surprisingly cheap prices for Lumia phones. He usually follows advertisements online and in newspapers, so he was expecting for the phones to be significantly more expensive. He ended up doing some price comparisons in Vertaa.fi to get a better idea. Eventually, on a later trip to the same store he asked for the kind of Lumia which works with the old phone's memory card. He then bought a new phone with extremely cheap price. The senior phone, on the other hand, was finally purchased from Stockmann.

"I wasn't meant to buy a new phone but around last May/June we went to look for a senior phone for the mother-in-law, a Doro phone. That's when I looked them online, of course. I also went to Gigantti to physically look at the Doros. ... I had time in Gigantti because we were shopping at Itäkeskus and had split to different places, and I went to Gigantti. There was maybe ten minutes time, and I checked both the Doro phones but also other phones as they were in the same shelves. ... At the same time I noticed that the prices of the new Lumias have also come down from what Nokia sold them at in 2011. I didn't buy it then but went to Vertaa.fi to look at phones."

Participant H

“I went to see specifically Lumia phones at Vertaa.fi. There were of course links to stores and webstores. I may have checked at Verkkokauppa also then, but I figured that the prices are so similar that it doesn’t really matter. In this price level it is not worth spending much energy in it.”

Participant H

This journey of Participant H, seen in Figure 17, again follows the stages of purchase process quite accurately. The time between steps varies, and the information search level in this case could be described more passive than active until later on in the process. A signifying element in this story is that the expectation of price level was a lot higher than the actual price level so Participant H was positively surprised in the matter. To compare this to the journey of Participant C who also bought a smart phone, this story is not as straightforward. Participant H didn’t initially plan to buy a smart phone. He relied more on sales personnel, whereas Participant C relied on people’s comments online. Both of them went to a physical store to take a look at phones, but Participant C completed the purchase in an online channel.

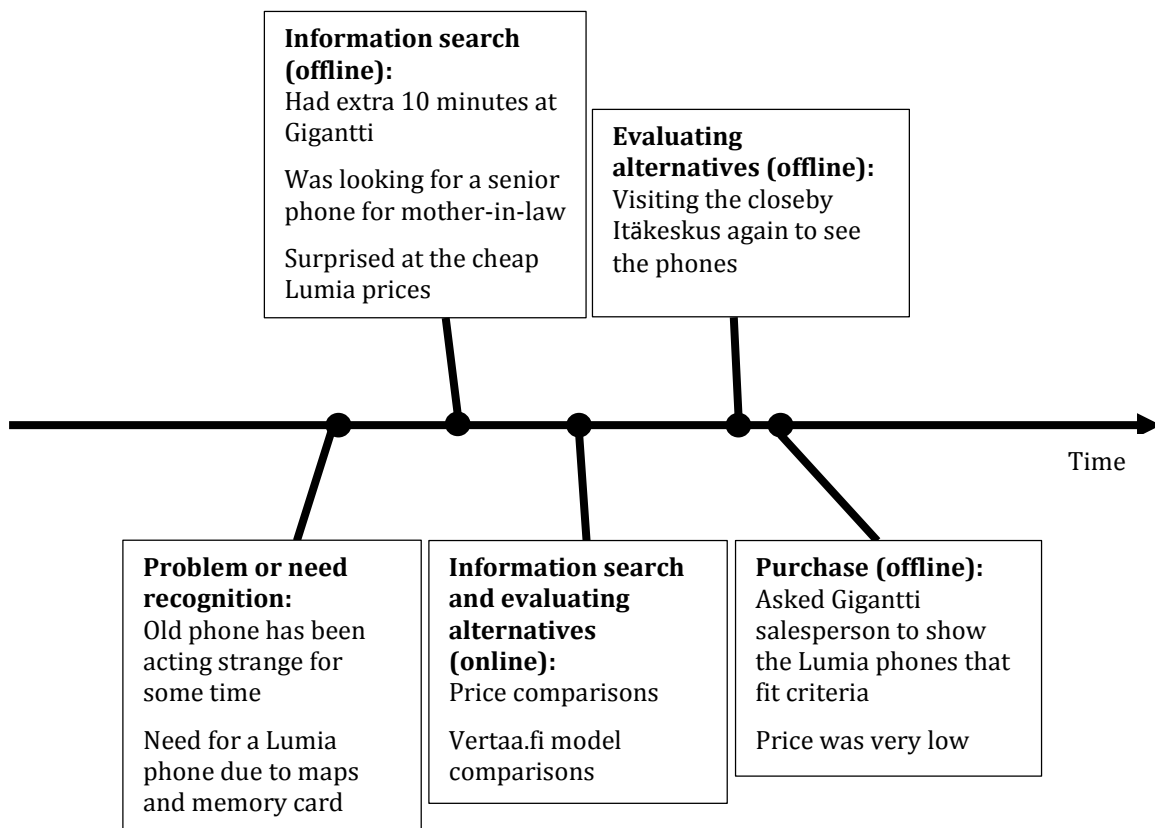


Figure 17: The purchase journey of Participant H (smart phone)

Following the car market (Participant H)

Participant H is also in the process of researching for a new car. He follows the car market as a habit and frequently checks how much he would get from his current car in exchange. He also discusses cars with his friends and colleagues. Now the change in the car tax policy in Finland was one thing prompting him to do some more research. The main criteria for a new car come mainly from the car body. It has to be high enough to comfortably enter and exit, so preferably higher type. The car should also have a little larger trunk than his current car, so he could fit one or two bags more for the day trip to their summer cottage.

Participant H often visits car sales websites to check for new cars and their prices, as well as the price development of the type of car he would sell in the exchange. He found out that there is a Renault Kadjar model arriving in Finland, and it looked promising. He researched the car online and checked car stores' websites as well as manufacturer's pages. He also reads material on the kind of community pages that are maintained for peer-to-peer discussion about certain brands.

"It's more a want than a need, yes. You can always come up with needs if you want something. But why it makes sense to compare online, and I go to Nettiauto, Autotalli and Oikotie, where they have pretty much the same used cars. So I compare both the asking prices from the current cars [which he has] so I can get the ballpark value in exchange. And when new models come to the market I go to car dealers' or importers' pages and also specific magazines' car pages to see what it is said and what kind of reviews they get."

Participant H

Participant H was visiting a car store on another matter and happened to ask the salesperson about Kadjar with an automatic gear and if that car was going to be brought to Finland at some point. The salesperson called the importer and confirmed that the kind of car was arriving in about a year. He had also asked one car store to give him quotation for his current car. He did this on their website and got the quotation by email, but the price was not acceptable for him. So all in all, the process for Participant

H's new car purchase continues. The next step may be booking a test drive that he has already signed up for.

"I asked a quotation from Länsiauto, which sells Opel, and got email from them. They offered the price in exchange without seeing the car, based on the license plate number using some average numbers. And it was so bad, the offer. It was thousands of euros under what I expect to get."

Participant H

"I have given my contact information also to Renault's importer. And they contact me and asked for a test drive. Of course I will use it at some point, the test drive, and depending on the feeling I will consider more. I live next to several car dealers so it is easy to do."

Participant H

This journey (see Figure 18) does not include an exact moment of problem or need recognition, but some aspects linked to it, such as a new tax policy prompting to think about buying a new car and to do more information search. There is also information search which is habitual, similarly as in the case of Participant E. However, Participant H described talking about cars also with colleagues at work, whereas this kind of social car talk did not come up in the story of Participant E. The story does not progress very purposefully, but rather some steps (such as asking the car sales person about the model and asking for a quotation) happen quite randomly. They all though progress the purchase journey. An important point is that the purchase of the car is closely linked to the value Participant H gets in exchange from his current car. This journey has not come to a conclusion yet, and may still go forward at a later time.

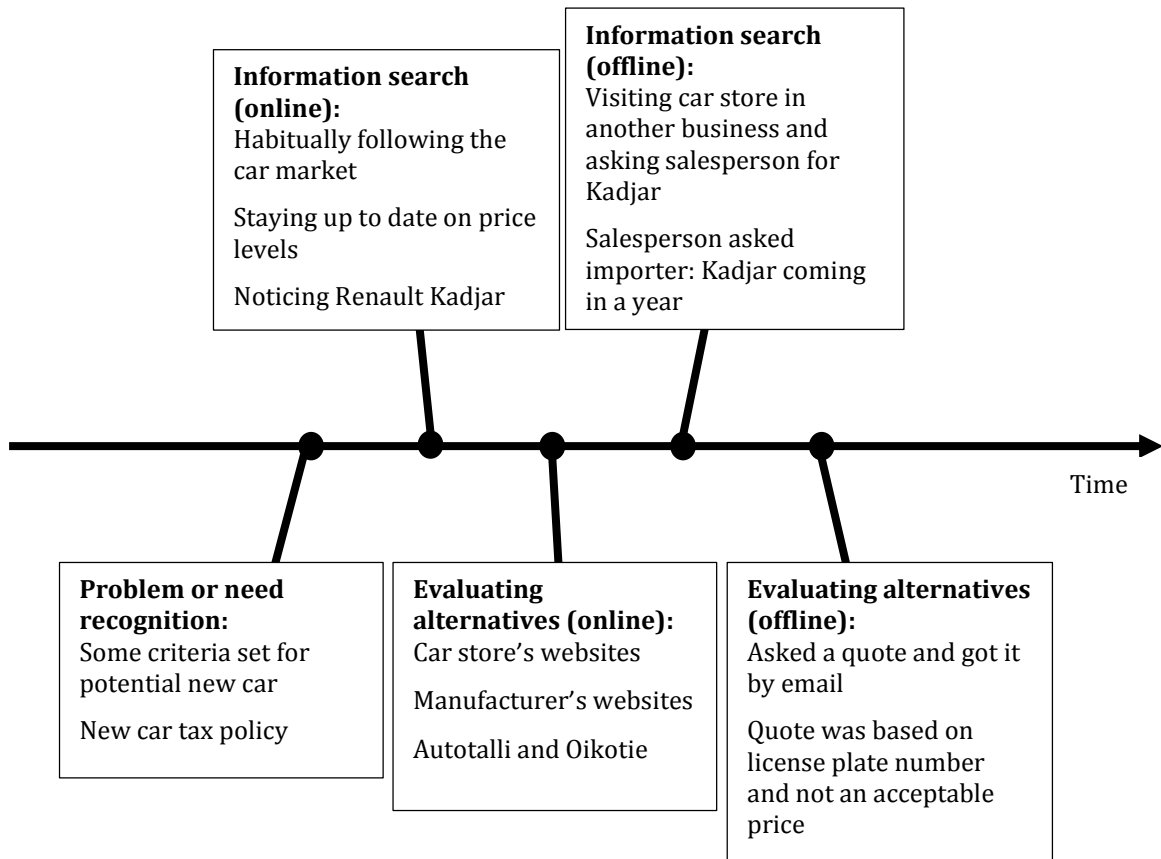


Figure 18: The purchase journey of Participant H (car)

Researching for a computer (Participant H)

The final purchase journey is also of Participant H. He has started a process for buying a new PC. The new Windows 10 update came, and while his laptop was able to be updated easily his desktop computer got constantly stuck in the update process. It had also shown other signs of trouble, but now he started to look for a new computer seriously. He does video rendering for a hobby and this leads to certain technical specifications the new computer needs to fulfill. The machine should also look nice, unlike the monster-looking gaming machines that are sometimes sold.

"I noticed that my few years old table PC does not update to Windows 10, and it has other issues, too. The hard drive is having symptoms and may need to be changed soon."

Participant H

During sales season Participant H was walking by an Expert store and saw discount signs. The store looked messy and the salesperson he was able to talk to didn't seem to know much about computers. In the end the discounted computers didn't even have the right technical specifications, so he turned the discussion into TV antennas.

"I went to Expert because it was sales season and had large signs at the window that 40 percent off and I went to see what they have. But there was no match. This earlier computer is bought from Expert and started to have issues early so maybe it is a bad sign"

Participant H

He also visited the online shop of a small familiar computer store that is situated near his home. He was mainly looking for the prices of the computers with the kind of graphics handling capabilities he needed. The webstore was missing several product pictures. He had been thinking of going to the store to order a computer built by the company. Buying a computer online was not an option, mainly due to some previous bad experiences in buying electronics online and not receiving what had been promised.

"For this computer I went there [Verkkokauppa.com website] but then I also went to, there is this small boutique at the nearby shopping mall, where they build computers as the customer wants them, so I went to their website to peek and they had also separate components. ... I have made business with them, so during the years we bought there two or three computers for kids."

Participant H

"They were very simple [computer boutique's website] and there were several product pictures missing. So there was just an empty place where product picture is. If we are talking about new components that come from far abroad I understand that you might not have all the pictures. But it felt a bit unfinished and that's also one reason why it makes sense to go talk in person."

Participant H

“I have had experiences from two battery orders. For different devices. I have gotten color to printer and that has worked. But the spare parts not. ... [Face-to-face] you may get what you order. Or at least very close to that.”

Participant H

In this story (see Figure 19) there is the stage for problem or need recognition and the process stops after some information search steps in both online and offline channels. This story demonstrates that the previous experiences of a consumer can influence future channel choices. Participant H would not buy the computer online, due to previous bad experiences. The process for buying a computer still continues.

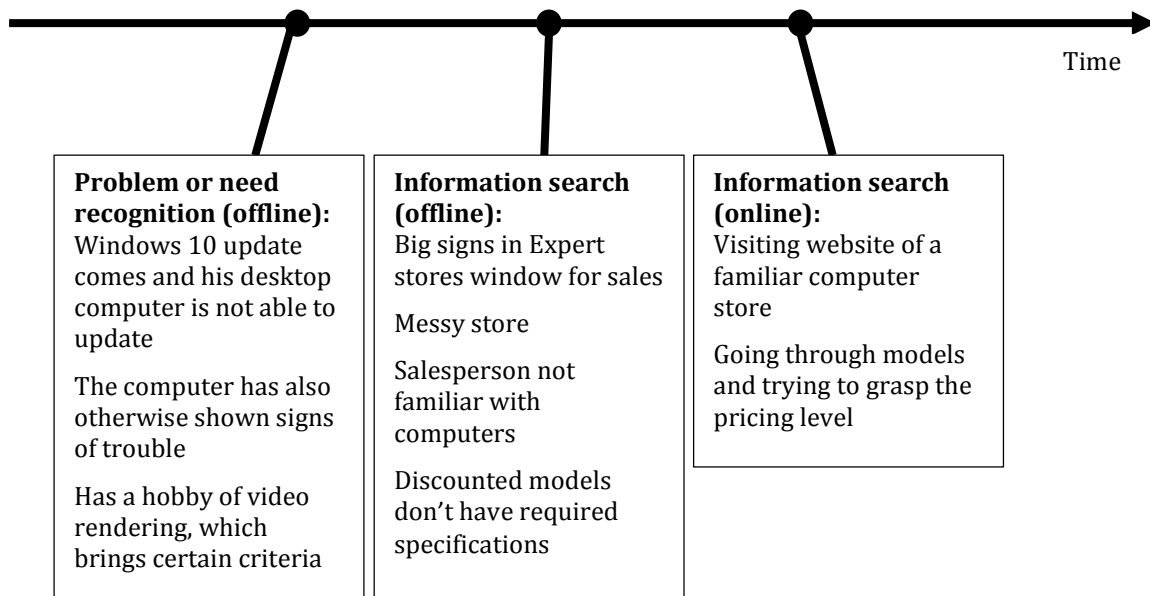


Figure 19: The purchase journey of Participant H (computer)

This wraps up the part 5.1, in which the 12 purchase journeys were all described. In short, I gave a brief summary of each story and presented the process in a visual form. A few quotes from each interview were also included. In the next parts, 5.2 and 5.3, we will move into the global themes arising from all the interview data. Specifically, in the next section the focus is on reasons to shop in multiple channels.

4.2 Reasons to shop in multiple channels

The sub-question this thesis is asking is about consumer's motivations to use multiple channels in their purchase journeys. Without these motivations, the journey would not be shopping in multiple channels. In this section, we will focus on this question bringing answers from the participant's descriptions. We look at the question mainly grouping online channels and offline channels together. The themes were found from the data by looking what aspects of the participants' stories would have been impossible or difficult to do only in one channel. I will also present quotes from the interviews that highlight their motivations. I have translated the quotations to English from those interviews that were conducted in Finnish.

Why not only online?

One of the first common themes for people to go to a physical store was familiarity and location of the store, or even emotional bond to the place. Typical comments related to this were that the store was close to home or on daily route. Previous experience also had made the store familiar to the shopper.

"Going to [store] leads to going to Itäkeskus fairly often. It is also a stop on my way to work so it – the accessibility is good, so to say. It's easy to visit, and that's why this particular store and not another store situated here in town, but that particular one"

Participant H

"I have previously been to this same store to buy the refrigerator, so then the layout of the store, and where everything is, became familiar. So it makes it easier, if there is a need for something, to go to a place you already know."

Participant H

“Unfortunately it is very easy to fall into being an online customer and not go into the store. And when you’re at some ski resort, you want to go to the store where you initially got to know the product, to buy one or two items to support them.”

Participant G

Another reason was the possibility to examine the items before purchase when seeing them physically in store. This is linked closely to one of the global themes on ensuring product quality, which I will present more closely in the next section. Product quality in this cases refers to quality of crafting, material, color, fit and generally filling the expectations the shopper has for the product.

“Because they [activity trackers] were coming for my children, I couldn’t buy them online just like that as there was the question of fit ... You have to physically try the device. And as they are girls, of course for boys today as well – the color matters.”

Participant F

“I got to touch them [children’s clothes] then. A piece of cloth is such that you have to, in my opinion, to get the feel what kind of materials they are using and to see the sizing. In children’s clothing we talk about centimeter sizes. And of course the quality, so the sewing. And if they have any special effects how they’ve done them.”

Participant G

“[Went to the store] to see in reality what it [the phone] is and how it feels in your hand.”

Participant C

Third reason was related to previous bad experiences on researching or buying online. Some of the participants mentioned not being able to find the items they were looking for in the online service. Some discussed their previous purchases online which were not as they had expected.

“I have a feeling that I can’t still search with the right ways. I get the list of the items but they don’t really have the features I am looking for.”

Participant H

“When I went to the Bugatti website I would say their catalog wasn’t as good. I mean they weren’t showing their catalog properly. It was a bit limited. I couldn’t see enough designs. Maybe I didn’t search well or I don’t know.

Participant A

“I bought from China a laptop battery. I got some plastic frame with the original part number and some batteries had been glued inside or something. The battery died in a couple of weeks.”

Participant H

Fourth reason to go to a store was the possibility to discuss with a salesperson and even negotiate terms that wouldn’t be available online. To some of the participants there seemed to be intrinsic value in talking to a person in a physical store.

“So I thought that now that we have actually gotten a human here so let’s ask them. Then I asked him/her¹ and I let him/her present also the other options they had. It was in a way interesting to test their expertise and all.”

Participant F

“Even if it [test drive] was possible to order online you still don’t get to negotiate and so on.”

Participant E

¹ I interviewed participant F in Finnish and the pronouns he and she are represented by the same gender neutral pronoun in the language. Due to this I don’t know the gender of the salesperson in question.

Finally, just happening to be in the right place at the right time and seeing items in the store contributed to the purchase journeys. Seeing the product may spark the need for the purchase or then continue an already started purchase journey.

“I went to Maritim in Luttasaari to see some other sailing equipment – some parts for boat maintenance – and then they had sailing trousers in sales in the store. Due to this I investigated the pricing a little. ... In the foreground when you come inside they have the sailing outfits and the sales signs were visible.”

Participant D

“Well I went to the car store in another business actually. But during the same trip I asked the salesperson about this models that version [automatic gear]. And the salesperson called the importer and got an answer that in about a year that should come.”

Participant H

As a conclusion, the reasons why online shopping alone was not enough for the participants ranged from the location and familiarity of the store, to the need to physically examine the items or talk to the salesperson. Also, previous bad experiences from online purchases affected. Sometimes the participants just happened to be physically in the right place to start or continue their purchase journey for an item. Next I will discuss why using only offline channels was not enough for these participants either.

Why not only in a physical store?

The other side of the question is then, why physical store was not enough for the participants. One main reason for people to go online during their purchase journey was to do research on the different possibilities. Online they could easily tap to all the possibilities, to see what kinds of items are available in this category and how much would they roughly cost.

“There [Autotalli.com] is like every car on sale in Finland in practice. Like from North to South everything offered. You can easily filter the search criteria. Like brand and model search and the age and date when put into use, fuel and if it’s automatic or manual gear, and the body style.”

Participant E

“I googled and looked what kind of [sailing trousers] there are and what is the price”

Participant D

“First I googled the best European brand in shoes. So I got good hits and some of them I already knew. ... Then I started going through some online channels, like Zalando and like those online portals. Other online portals and some retail portals. ... And also I went to the main website of these certain brands to see their collections.”

Participant A

In addition to seeing all the possibilities easier online, there are also a myriad of product reviews, comparisons and recommendations. These were sometimes thought to be more reliable than the data provided by the brand or the retailer.

“I knew about it [a board game] earlier, so that I had played the previous version with different mechanics. But I read online that if you liked the previous game you’ll like this new one.”

Participant C

“There are brand specific some fan-made websites. I have been following, for example, Citroën website now. There is a website in English for Citroën C4 owners with all model flaws and those listed and giving good advice whether one should change the car rather sooner than later.”

Participant H

“Then I was reading a few discussion forums and people’s user experiences and what kind of recommendations they have. ... I actually went earlier in spring, and also now, to read the technical specifications and others [from the manufacturer’s website]. But the manufacturer’s page is difficult because there are no recommendations. Some might have customer reviews and so on, but those are not objective.”

Participant F

Thirdly, online stores also had, or were expected to have, much larger assortment of items than the physical option. This point differs from the product research stage where the consumer can see all possible options. Assortment questions is related to, for example, a case where the consumer is purchasing product from a certain brand and having possibility to buy items that might not be available, or might have ran out, in the physical stores.

“At that time there was a shirt that I liked but there was some dirty mark on it. So even though it’s on sale I asked the seller if they have another one. But she said she might not have it and I may want to go to the other store in Forum. So I went to Forum but there wasn’t any [of that shirt], so I decided to go back home and check online.”

Participant B

“It’s bad for the [physical] store that usually the online shops have larger assortment than the store. And the color variety and the model variety is just altogether broader. So unfortunately one easily slips to be an online customer and not to the store.”

Participant G

Buying online was described often as easy, and this was related to the whole process of filtering items, buying them, picking them up and also returning. In Finland consumer online orders have certain period during which they can be returned, which is not automatic for store-bought items. If the brand quality and size are guaranteed (or items can be easily returned if they are not suitable), the need to see them beforehand loses its necessity.

“Once you’ve gotten to know it, be the product shoes or clothes if we are talking about that, and in a way if you have gotten to know the product and even gotten to order one or two items, then it is extremely easy to move to buying the clothes online. Then you don’t have to go to the store anymore.”

Participant G

“So I picked a few items and it’s free [shipping] and if I return it, good. I didn’t lose anything. Just my time, but I know that it’s very convenient. ... And the return period is 30 days.”

Participant B

“SmartPOST is such that it delivers to the nearest Parcel Point instead of post office or Matkahuolto. I chose it because the SmartPOST Parcel Point is situated 100 meters from my home so I didn’t have to go to pick it up from the center. It is in the K Market. It is the best way to deliver items at the moment.”

Participant C

To sum up the reasons why only physical channels were not enough for the participants, they could see all the product options and their prices easily, they could read product reviews and recommendations from other consumers, and the stores had larger assortment. The purchase process was also sometimes described easy from research to purchase and to possible return.

So in short, the participants shopped in multiple channels because online and offline channels had different qualities, and by using both they were able to take advantage on all of these. This could be linked to the channel attributes part of the theoretical framework. Especially the reasons to go online involved qualities related to information search and larger assortment. The attributes mentioned about offline channels was mainly about being able to physically examine items and having a salesperson available to help. In addition to the channel attributes, also factors related to the individuals were in play. Previous positive and negative experiences on channels

were mentioned. Also situational factors, such as happening to be in the store, influenced, as well as the advertising made by the brand or the store.

These were the reasons behind making the journeys into multichannel purchase journeys. In the next section I will present the global themes related in general to the process of purchasing in multiple channels.

4.3 Themes arising from the purchase journeys

Now that's we have looked at the individual journeys of the participants and their motivations to switch from one channel to another, it is time to look at the main themes of shopping in multiple channels. After analyzing the interviews, I consolidated the following four global themes based on the existential-phenomenology methodology described in chapter 3. The global themes are:

- Ensuring quality of the product
- Following the market as a hobby vs. research-shopping
- Switching companies within the journey
- Purchase journey multiplicity

In this section I will go through the four themes. I have chosen some quotes from the interviews to highlight how the participants explained each issue. Again, I have translated the quotations to English from those interviews that were conducted in Finnish.

Ensuring quality of the product

Based on my assessment, many of the steps the participants took in their purchase journeys were related to ensuring the quality of the product. It is related to whether the product meets the consumer's expectations or not. This theme was the most distinct out of the four.

Ensuring quality happened both in a store setting as well as online. Shopping only in brick-and-mortar store would have left some of the participants without essential

product quality information that can be only acquired online, for example comments and opinions of other people. Similarly shopping only online would have left them without essential product quality information, which they could only obtain by physically testing the product. Next I will present the different premises the participants brought up regarding ensuring the product's quality.

Firstly, the participants want to have a **product that will be still in use after some time** and this can be reflected in the shopping process. Several of the participants talked about their previous experiences of buying a product and realizing after a while that they have not used it. One participant discussed that she liked shopping clothes online in a particular store thanks to their long return period, as during this time she can already see if she has really used to product or not and if the product matches with the other items in her closet.

"Sometimes I bought some items that I liked at first, but then I learn afterwards that I don't have any other items to match with it."

Participant B

Another participant brought up an experience from the past, when he had not done thorough research on an item and it has left him disappointed. A board game that he had not researched enough was eventually not played again.

"I hardly ever make purchase decisions without researching the matter. Because a few times I've done it and I've been very disappointed. Meaning that either the product has been bad or the game has not been played."

Participant C

A third example of thinking about longer usability was about activity trackers. The participant was looking to buy this item for his children and had been thinking that in case the children lose interest to the item, then maybe he could use the product instead. When they had gone to the store to finally purchase the items, he learned that the wristband has to be cut with scissors to fit the user's wrist. This would make using the product longer more challenging.

“It’s kind of silly that when child’s wrist grows, it becomes too small. ... The wristband is cut with scissors. ... If the kids don’t get excited about it, I thought maybe I could use one, but then the wristband doesn’t fit me anymore.”

Participant F

A fourth participant discussed making a long-term investment. He was looking to use the product longer and therefore willing to pay more for the item as long as it fulfills the criteria.

Because when I make this sort of investments I make them long term and I spend a lot of money. ... When I will invest, I will invest a considerable amount. 100, 200, 300 [Euros], doesn’t matter.

Participant A

Secondly, ensuring the quality of the product is linked to **evaluating how long the product is going to last without breaking** and trying to negotiate repair terms. One participant wanted to ensure the quality of the clothes she bought for her child by physically examining some products of that brand of children’s’ wear. She talked about the quality of sewing, the quality of the fabric and the technique how any special effects in the garment have been made – if they are done properly or just made to look like it.

“Well, it’s important to me how they last. The clothes should last for a while for a school-aged kid unless he has a growth spurt.”

Participant G

In order to make sure the item doesn’t break too early, one participant negotiated a free maintenance service for the car she bought and one participant educated himself on how to take care of the new shoes. The first participant did a test drive before purchasing the car and together with her father suspected that it might need some fixing soon. To ensure this, she negotiated the car dealer to take care of the possibly arising issue.

“We suspected a little that there might be something wrong with the turbo, so that’s the reason why we negotiated the maintenance service. So it will be fixed without any cost.”

Participant E

The second participant decided to educate himself about shoe material and how to treat it, so that the shoes would last longer. He also refused to purchase the particular pair that had been in the store for other customers to try, to avoid extra wear and tear.

Before going there I also thought about the shoe issues and how I should clean my shoe. What sort of weather it is suitable in. If it’s resistant to water. What sort of cream I should use.

Participant A

Thirdly, ensuring product quality is also related to **finding the right channel for the purchase**, so that the product received will be as promised or can be returned if not suitable. One of the participants had bought a fake pair of Nike shoes during the shopping process. She explained that she had overlooked the quality hints of the online store, such as missing company information and return policy information, when the price of the item had been so good. She said that she learned now to buy only from e-commerce sites that are recognized by people and to ask for references.

“It was not in the Nike box. It’s in the plastic bag, DHL plastic bag. And when I opened it, it’s not the one I ordered. It’s another one. And had a smaller size. I couldn’t wear it. ... So there was some indicators that this is surely a fake one.”

Participant B

Another participant talked about how he made the decision on the place of purchase. He chose a place that was close to his home and also possibly easy to deal with in case there is something wrong with the item. He had several bad experiences regarding the challenge of returning broken or bad items from another store. He stated that he tries to avoid the other store if possible.

“The place has to be ... for example in these kinds of devices the warranty issues or if it doesn't work and it's broken ... so that it can be changed. By the way, related to this I have some bad experiences from Verkkokauppa.”

Participant F

Fourthly, the quality confirmation also manifests as **finding out other people's opinions and experiences of the product**, as well as **reading technical comparisons**. Many participants discussed with other people about the items they were thinking to purchase. This varied from casual conversation to asking about personal experiences. One of the participants wanted to get verification whether a certain shoe brand would have the wanted impact on him and asked a friend whether the brand was good.

“So we were just talking and then I asked. ... On Facebook of course. ... At least one of them I asked them. He was my roommate ... but he knows about these things.”

Participant A

Reading online forums and discussions was also common, especially when buying the more technical items. Few participants described that the unofficial discussions were likely to be more reliable and less biased than the producer's official website. One participant described going to several different sites during the research phase of the purchase journey, reading forums as well as product tests and blogs.

“Then I read some forums and people's user experiences and what kind of recommendations there are. ... I read some tests, some Kuluttaja-magazine if I remember correctly. ... Then there are some exercise blogs and columns where the runners praise something and bash something, and usability and battery life and what not.”

Participant F

Similarly, another participant relied on other people's online recommendations on what smart phones would be suitable in a certain price range. Based on this

information he got the initial list of potential phones, and then narrowed it down more based on technical comparisons on two phones at a time.

“There are conversations [in Reddit] about the phones in this price category. So someone has listed there which ones are good.”

Participant C

Finally, people also **buy items of a trusted brand** to ensure the product quality. Participants often mentioned a brand name which they had heard of previously and had the impression that products by that brand had higher quality. One participant discussed hearing about the Nike brand previously and having a good feeling about it, so it was very easy for her to decide to buy the shoes made by Nike. This was a decision she made very early in the purchase journey.

“And my friend said that Nike would be the best option. ... I already have a good, how to say, a good feeling with Nike before. Yeah, because a lot of people wear it and Steve Jobs also talked about it and compared it to Apple. And I’m an Apple fan.”

Participant B

Another participant had been thinking about the price and quality of sailing trousers. He’d rather purchase the brand ones which had been on sale with a high discount, than the non-brand trousers, even though the branded ones were still a little more expensive.

“Similar quality brand trousers were about 200 euros, so it was actually a good offer and they were, after all, brand trousers. ... They were Henry Lloyd trousers in the store.”

Participant D

All in all, the product quality was the main theme coming from the interview data. Consumers wanted to make sure they would be using the product after some time because it was a good purchase. They also wanted to ensure the product will last long-

term without breaking apart. They wanted to find a reliable channel that would actually deliver the product it promises, and in case the product quality would still be bad, the risk could be minimized by having good service for returning and changing the item. In addition to this the participants wanted to ensure quality by reading reviews by other consumer and reliable sources both within and outside of the official channels. Finally, buying an item by a trusted brand was a way to ensure the item would be good.

Following the market as a hobby vs. research-shopping

One of the clear trends a few of the participants described was related to following the market of a certain product category as a hobby – as compared to doing research with a certain purchase in mind. These seemed to be two different consumer types. Many of the participants represented the typical research-shoppers, but 3 of them described this kind of research-for-a-hobby behavior. It's not many but still a theme that is clearly visible from the material.

The shoppers who exhibited this kind of behavior described often checking the offering and following the price levels on a long term. This was visible in both of the car cases, especially.

"I have for a long time been comparing cars online. The car brands and models and prices, new and used. And now, it's sort of a continuing process so that I do it whenever a moment comes."

Participant H

"Every time a car fever hits. Multiple times during the years. If some money showed up now. Yeah. A little research so that I already knew some models and options. Similarly to buying a house that you follow it on long term."

Participant E

This was also related to having an actual hobby and following the news related to the hobby products.

“I go to subreddit r/BoardGames ... In practice every day. It’s a good forum to see what is hot at the moment, and like news, questions, discussions.”

Participant C

This was clearly separate from the kind of research-shopping behavior, where the consumer starts the research process once a need has been discovered. An example of this latter behavior is the same Participant C, in his journey to buy a phone. This indicates, that such behavior is not so much related to the consumer but rather to the product they are buying and what their task definition for that purchase is.

“Well, it started when my old phone came to its end. That it was too slow and expired in general. ... Well, I went to search what are the options for a phone today and then I thought what my price level for that is. And then I looked what the options are and what are best according to recommendations.”

Participant C

In short, some of the consumers follow a certain market and its price levels and product launches regularly. The need for a new product may well arise from the market itself or be influenced by it. This differs from research-shopping in the sense that the information search stage may come before any actual need or problem recognition.

Switching companies within the journey

As discussed in the literature of multichannel shopping from consumer’s point of view (see e.g. Neslin et al. 2006), also in my data it was clear that the consumers may well switch companies while switching channels. The participants were mainly not bound to any company’s channels. In the information search stage several participants (Participant A for buying shoes, Participant B for sport shoes, Participant C for smart phone, Participant D for sailing trousers, Participant E for used car, and Participant H for both car and computer) checked various product options and prices of different retailers. It was sometimes even essential to their purchase journeys to not be tied in any particular company’s channels. Some Participants specifically wanted to find the

cheapest possible retailer or to read third-party product recommendations, which they perceived to be more reliable than marketing by the company.

Two of the participants, however, described the opposite behavior. Both Participant B and Participant G had locked their shopping process to the multiple channels of one brand. Both of the cases were related to shopping clothes and both participants described knowing from before that the quality of the brand is good. Neither would buy all of the clothes from these brands, but a several clothes fitting a particular category (i.e. business attire and children's casual clothes). For both, the shopping process started at one point in a physical setting and moved quickly to repetitive online buying, with Participant B describing occasionally returning purchases to a physical store. This could be related to the product category – clothes – which are typically purchased more frequently than cars, phones, or electronics, for example. This behavior could also be possible to achieve in other product categories and requires certainly further research.

To conclude, particular retailer's channels may pop up occasionally in different parts of consumers' purchase journeys. In some cases it is a possible goal to try to be the only retailer offering the seamless omnichannel experience to consumers, but in many cases it doesn't seem to be possible as some consumer's in some journeys value using multiple retailers' and also third party channels.

Purchase journey multiplicity

The final theme arising from the empirical material is related to purchase journey multiplicity. The purchase journeys the participants described varied vastly. The typical journeys described in theory are simplifications on the actual process that a consumer goes through. Firstly, **the journey can go back and forth between stages** and jump to an earlier point, like was the story of participant B who was looking to buy Nike shoes. Eventually during the process, she completed a purchase three times: one item she gave away and one she returned right at the store where she went to pick it up. The third purchased item was suitable.

Secondly, **the journey can take breaks**. For some of the participants the purchase journey has been going on for some time already. If the need for the item is not acute, the purchase journey can take breaks and continue when the shopper happens to encounter something that prompts the journey to continue again. For example, in the story of Participant H the search for a new phone took some breaks and he finally made the purchase when he happened to have time to visit the electronics store during another trip to the shopping center. The purchase journey of Participant D was not concluded during the time of the interview and it may either end to a no purchase or continue later, even a year after the initial research.

Thirdly, **the beginning and ending of a purchase journey is often ambiguous**. This is also related to borders between two journeys, such as in case of Participant B and G, who end up doing multiple purchases from the same brand. What the consumer themselves consider to be part of the purchase journey may involve returns (i.e. Participant B) or the steps that it takes to start fully using the product (i.e. Participant F). Participant B had already several times purchased clothing items online and returned back to the store the ones that didn't fit or had wrong material. Participant F also described the challenges of the account creation and registration process of the activity trackers he bought, and it clearly was a touch point related to the product purchase. The beginning of the purchase journey can also be vague, such as in the case of Participant G whose need for the children's clothes is fairly constant.

Finally, **individuals can follow different kinds of purchase journeys**. The participants who described more than one journey, described different kinds of journeys. For example, Participant C used a different approach to buying a smart phone and to buying a board game. He did thorough research for both items, but for example ordered other item online with home delivery and the other online with pick up from the store. He frequently buys board games and describes the typical way of purchasing them, which would indicate a channel script of schema in play. Participant B had two completely different stories, with one involving three purchases until a suitable sport shoe is found, and the other being about becoming a frequent customer to the Mango

online store. Participant H had on the other hand a lot similarity in his purchase journeys, such as talking to sales representatives in store each time.

To conclude, the purchase journeys the participants described were not easily bound or clear. Many instances of their lives, regarding timing, relations to other people and happening to be at some place at some time, influenced how the journeys developed.

All in all, the participants shopped in multiple channels to ensure the quality of the product in various ways. An option for research-shopping was found as following the market regularly due to interest of a hobby. Also, the participants tended to switch companies within the purchase journeys, and the purchase journeys described were diverse and not clearly following the structure presented in theory. In the next chapter I will reflect the results of this study in the light of the theoretical framework. I will also present some implications this research might show.

5. Discussion and conclusions

The goal of this research is to understand from consumer's perspective what purchase journeys look like in multiple channels. Secondary question was to see what motivations consumers might have to shop in multiple channels. So far, we have gone through the theoretical background in chapter 2, and constructed a theoretical framework in the end of chapter 2. In chapter 3 the data collection and analysis methods were presented, and in section 4 the data analysis was presented: going through the individual journeys of the research participants, as well as their motivations to shop in multiple channels, and the four themes arising from their interviews.

This chapter is divided into three sections, general discussion, managerial implications, and limitations and further research. In the first part, the goal is to bring together the theoretical framework and the actual empirical findings on the thesis in order to answer the questions. In the second part managerial implications aimed to retailers are presented. Finally, the limitations of the study are re-stated together with suggestions on how to research the topic further.

5.1 General discussion

This section aims to bring the empirical data and the theoretical framework of the thesis together. The initial theoretical framework consists on the channel choice for a purchase stage, the learning gained from the experience and the six determinants of channel choice: Task definition, Personal factors, Situational factors, Channel attributes, Social influence, and Retailer / brand actions. In addition to this the initial theoretical framework includes the channel choice per stage placed on a timeline, which forms the purchase journey. In this section the initial theoretical framework, the themes of shopping in multiple channels and the motivations to shop in multiple channels are brought together to form the revised theoretical framework.

Discussion about framework

Based on the data, it can be said that consumers follow the purchase stages quite accurately: problem or need recognition, information search, evaluating alternatives, purchase, and post-purchase. Most of the participants' journeys had this kind of structure as the backbone. However, in few of the research participants' journeys two distinct stages were shown: setting product criteria and choosing the purchase place. The latter was distinct of product information search and product evaluation. In addition to the new stages, there were also other distinctions from the standard purchase process. Some participants also went back a few stages in their journeys, repeated stages, or completed more than one stage at a time. And of course, not all journeys included a purchase. So, when the purchase stages in the framework do correspond with the empirical data, real life can be more complex.

The theoretical framework proposes that the learning gained from the experience influences the consumer and the future channel choice. There are several elements in the data that would indicate this is a correct supposition. In several stories the participant would move onto the next stage after gathering enough information on the product, or would move onto the purchase stage after gathering sufficient information on the purchase channel options. This also then changed their task definition (e.g. from evaluation to purchase) or influenced on the creation of a channel script (for example in the cases of Participant B and G). For example, the badly gone experience of Participant B buying sport shoes in the fake store influenced her future behavior towards online stores. There is then evidence on the existence of such learning process, but confirming it would require further research. So the learning cycle of the theoretical framework gains some support.

The determinants of channel choice were also found in play in the participants' journeys. Firstly, the participants seemed to evaluate channel attributes while making a channel choice. For example, all participant except for Participant G within their described journeys found online channels to be more convenient for information search, as proposed by Verhoef, Neslin and Vroomen (2007). Physical channels, on the other hand, were more useful for touching and examining the items linking it to

experiential impact (Balasubramanian, Raghunathan & Mahajan 2005), which for example Participant C and Participant D mentioned.

Secondly, also elements of social influence in channel choice were found. The Participant G was invited to use the channels of the children's clothing brand in a social gathering and Participant B, when buying sport shoes in online channels, was guided by her friend. Thirdly, situational factors were also found in some of the journeys. For example, Participant D was impacted by the time of the date and the fact that the store was about to close soon.

Fourthly, also personal factors influence channel choice. These include previous good and bad experiences, stage in customer life-cycle, skill-set, and channel script or schema. An example of previous experiences is Participant F mentioning not being able to return items back to a specific store when they were not functional. An example of stage in customer life-cycle could be Participant G becoming a frequent online customer for the children's clothing brand. For skill-set and example could be Participant B and not wanting to buy sport shoes online without her friend, as she had not had much online buying experience until then. Channel script or schema is demonstrated when Participant C mentioned buying board games often in a similar manner: reading online reviews, watching videos and if possible, testing the game prior to buying.

Fifthly, task definition was mentioned mainly in relation to early stages of the journey where the many of the participants (Participant A, Participant B, Participant C, Participant E, and Participant F) decided on the criteria the product should have, for example in case of Participant A price of the shoes was not an issue, but the brand should give the right message and the shoe should have a nice design. Task definition also came up once the participant had decided which product to buy and next needed to research the best place to buy it (e.g. Participant C and Participant F). In these examples there is a clear switch in the consumer's task from product evaluation to retailer evaluation.

Finally, also retailer / brand actions were mentioned in the stories. It was clear in the online marketing (e.g. Participant B's Facebook advertisements) and email marketing (e.g. Participant G). In both cases the advertisement has lead the consumer back to the online store for further purchases. Also the visible discount signs in the cases of Participant H (for computer) and Participant D had impact into their purchase journeys. One could also say that the pricing model the retailer chooses is a retailer / brand action, and it was clear in Participant C's journey to buy a smart phone.

Based on the study it is not confirmed that these are the final six determinants of channel choice, but clearly evidence of each of their influence is found in the purchase journeys in multichannel shopping. So all of the determinants are kept in the revised theoretical framework.

Discussion about themes

The general themes arising from the data included ensuring the product quality, following the market as a hobby as compared to research-shopping, switching companies within the journey and purchase journey multiplicity. Product quality was a very important theme showing in many ways, as explained in the previous section. This however was not part of the initial theoretical framework, though was one of the main reasons for the participants to shop in multiple channels instead of just one. Though quality has been researched it has not been included into the most cited and popular models of multichannel shopping behavior. There are some recent frameworks taking quality into account as influence in multichannel shopping. Yu, Niehm and Russell (2011) propose that consumer's channel usage intention for multichannel shopping is more strongly associated with product quality, monetary price, and hedonic value, rather than for information search. Ensuring product quality is now added to the revised theoretical framework under task definition determinant.

Most of the participant's journeys (other than Participant B buying an attire and Participant G buying children's clothes) included a form of research-shopping, where consumers research the product in another channel before making the purchase in another. However, in addition to this research-shopping phenomenon another

phenomenon was found: when consumers research the topic or items regularly without any specific need for a purchase. They may research it out of interest or because of a hobby. In these journeys the research was conducted in a different channel from the purchase, often even in many channels, like in the case of Participant C and board game purchase.

The participants also often switched companies within their purchase journeys. In some cases, like for Participant C and Participant F, it was a goal to gather information outside of the retailer's and brand's channels to get more honest opinions. In the multichannel shopping literature this is referred as cross-channel free-riding, which is typically a negative phenomenon from the retailer's side (Heitz-Spahn 2013). Looking at the multichannel shopping phenomenon from consumer's perspective, cross-channel free-riding sounds more like a natural step to take in order to gather enough reliable information on the product and to find the best place to complete the purchase – all positive aspects.

Finally, there is purchase journey multiplicity. This means that even if there are determinants of channel choice in play and many of the purchase journeys followed the stages defined in theory, it is clear that purchase journeys are still different from each other, not only for different people and for different items to be purchased, but also at different times due to situational factors. The initial theoretical framework allows consumers to move freely between purchase stages and hence is viable in this aspect.

Discussion about motivations

The secondary question this thesis is asking is related to the motivations to shop in multiple channels. Based on the data, the participants shopped in multiple channels mainly to be able to ensure product quality through easy information search and third party information provided by online channels, and though physically examining the item and talking to a salesperson in offline channels. As discussed earlier, quality aspect should be added into the theoretical framework.

In addition to this also the location and familiarity of the store caused participants to go to a physical store. Familiarity could also be linked to quality, as the participant would know what to expect. It is also linked to the personal factors namely consumer's residence and routes they take, as passing by a store frequently might make it easier to go in, rather than having to specifically visit a far-away store. So whereas ensuring product quality might encourage the consumer to specifically seek out multiple channels, habit or coincidence may cause the purchase journey to become multichannel journey even though not initially planned to be such.

Revised theoretical framework

The revised theoretical framework is presented in the Figure 20. The additions are highlighted with blue. Empirical data supported the cycle of consumer, channel choice and learning. It also supported the six determinants of channel choice. What was added, were the two stages of setting product criteria as well as choosing the place for completing the purchase. Not every participant exhibited these stages, but they were still distinct. It is important to note that purchase stages may be skipped or repeated.

Another addition was the aim to ensure product quality. This has been added to the Task definition determinant. Importance of ensuring product quality may cause multichannel shopping or it may well be linked to it in another way. This warrants further research.

The timeframe model serves its purpose in visualizing the lived purchase journeys. Based on the data no revisions are needed to be made other than adding examples of the missing stages. See the revised model in Figure 21.

In addition to these revisions, it is important to keep in mind the multiplicity of shopping: multiplicity of channels, product research as a habit, or pure coincidence makes individual consumers more interesting than any model could predict.

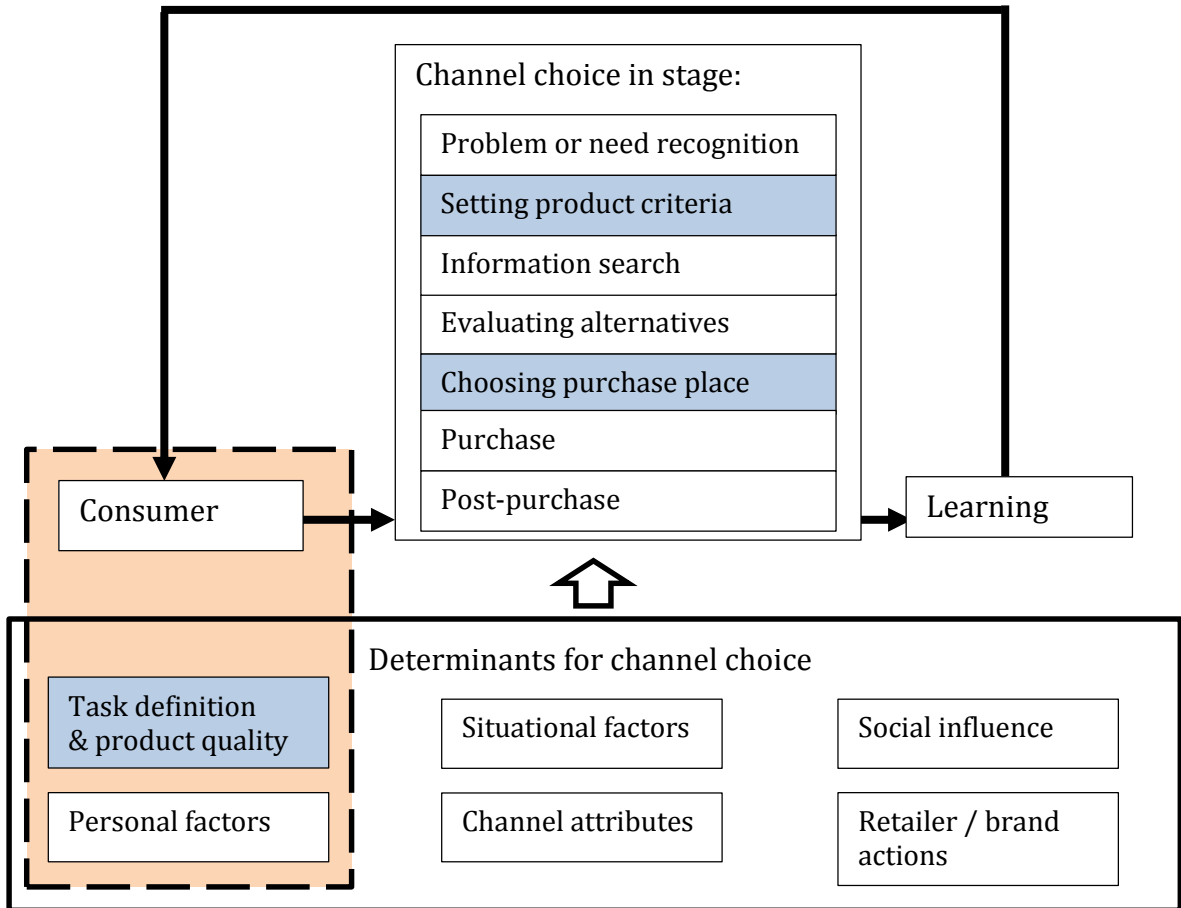


Figure 20: The revised theoretical framework

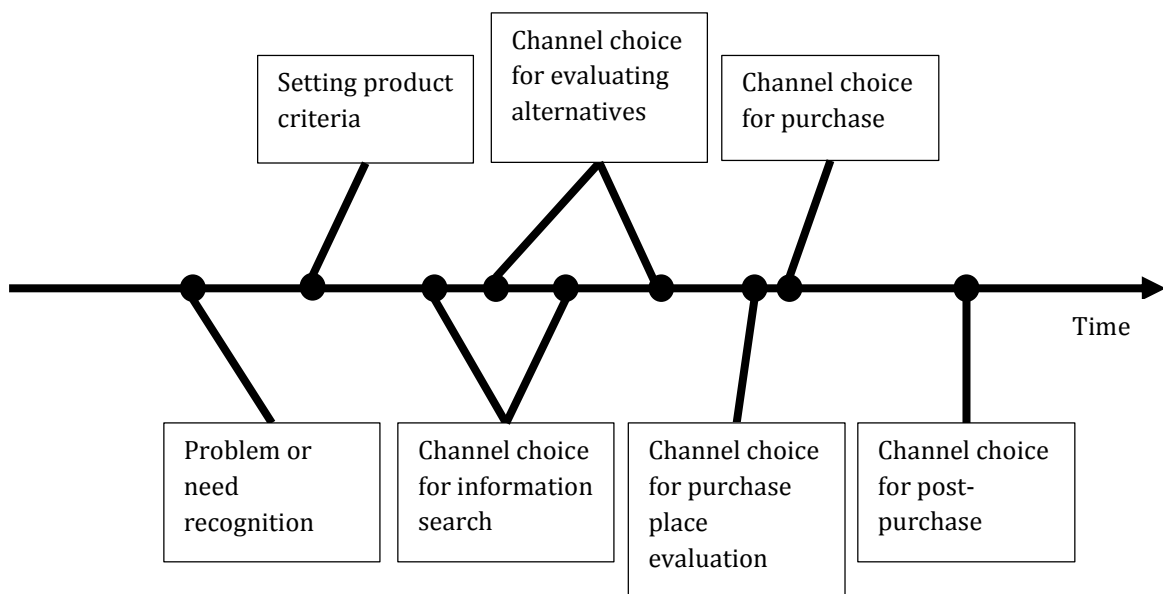


Figure 21: The revised multichannel purchase journey

5.2 Managerial implications

As a large part of the research conducted on multichannel shopping is made from the retailer's perspective, this research can give valuable insight to the journey an individual consumer is going through. In this section I will discuss the managerial implications of the research.

As the main theme related to multichannel shopping found in this research was ensuring product quality, retailers and brands can take action to increase their perceived quality. Brands can try to build image as a trusted brand with good quality or they can try to show that the products will stay relevant even after some time. Retailers on the other hand can show their warranty and return policies clearly. Consumers are sometimes looking for signs of trusted retailer which delivers what it promises, and these kind of indicators can be placed especially in the web store.

As some consumers engage in information search for hobby or as a habit, brands and retailers should be fully aware of the discussion on their product in these kinds of online forums and websites. They may not be able to directly influence what is written about the product, but listening and interacting with the community, and taking feedback from their most passionate customers, can help create products which will be recommended by other consumers.

Retailers often wish to develop omnichannel customer experiences, maintaining the consumer throughout the journey in their own channels. But as part of the quality ensuring process several consumers especially wanted to test multiple retailers. So, not losing the customer during their purchase journey is impossible for certain customers. Whether the retailer is able to sell something to the consumer during the touch point depends on many aspects, the task definition being one. If the consumer has arrived the channel for information search only they may not be ready to complete the purchase regardless of what actions the retailer takes. Therefore, retailers should be more aware why consumers go to their channels, whether it is mainly for research or for purchase. Identifying consumer's patterns may become valuable.

This research shows two cases where channel lock-in has been successful: Participant B and Participant G. This channel lock-in leads to the consumer making repetitive purchases in one retailer's channels, which is ideal for many retailers. This kind of lock-in may not be possible for all consumers nor for all products, but at least in the case of clothing (as shown by the two cases), it is possible. To achieve a level of lock in, it would seem that when consumer tries the channel and finds the buying process easy and positive in general (like in the two cases), and there is an element bringing them back to the channel (such as email and online marketing), channel lock-in is possible.

5.3 Limitations and further research

To keep in mind, the data of this research is collected from 12 purchase journeys collected in 8 open interviews. Therefore, this research cannot provide results applicable to all consumers or consumers as a whole. What this research can provide is what the particular journeys were like and how that would fit together with the theoretical framework. This research can also provide themes arising from these journeys, which would be worth investigating further. These themes are both linked to the journeys in general as well as motivations to shop in multiple channels. The limit of participants means the list of themes may not be comprehensive.

For future research, a quantitative research on the framework would be in order to confirm the influence of the determinants of channel choice. Also, what should be added to this framework is the impact of consumer's wanting to ensure product quality. Some relevant research questions include the following:

- Can the multichannel purchase journeys be categorized?
- How do consumers ensure purchase quality in multichannel environment?
- What is the connection between ensuring product quality and engaging in multichannel shopping?
- What are the influences of channel choice determinants in multichannel shopping?
- How do different product categories influence the multichannel purchase journey?

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