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International Marketing Management (MIMM)

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OLDER CONSUMERS' ADOPTION OF ONLINE SHOPPING

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ABSTRACT

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| Title: | Older Consumers' Adoption of Online Shopping |
| Faculty: | LUT, School of Business |
| Master's Programme: | Masters in International Marketing Management (MIMM) |
| Year: | 2014 |
| Master's Thesis: | Lappeenranta University of Technology 96 pages, 3 figures, 8 tables and 4 appendixes |
| Examiners: | prof. Sami Saarenketo prof. Sanna-Katriina Asikainen |
| Keywords: | older consumers, adoption, e-commerce, online shopping, diffusion of innovations |

The thesis is concerned with the online shopping behavior of older adults, who in this study are at least 60 years old. At the moment, the population is ageing and consumers are buying more and more via the Internet. The objective of the thesis is to understand the large group of older adults in Finland as online customers. The study explores older consumers' adoption of online shopping with a qualitative research, and it is situated in the research tradition of hermeneutic phenomenology. Phenomenology focuses on the life-world of people. The empirical data was collected by three focus groups with 13 participants altogether. The focus group conversations brought forth that there is not tremendous difference in the motives of older consumers to shop online compared to other age groups. The study strengthened the previous conception of a change toward more ageless market. However, online stores should be designed to accommodate some special needs of older consumers as they occasionally struggle with the logic of websites. Finnish older consumers have adopted online shopping because of perceived convenience and because of tolerable perceived risk during first online shopping experience. Positive experiences strengthen positive attitude toward electronic channel.

FOREWORD

Writing the thesis has been a rollercoaster of emotions. The beginning was not so straightforward, as it rarely is in such a work. After some struggles during the first months, it has been an instructive experience to do this kind of academic project. There has been solitary hard work and worrying but also social interaction with instructor, with peer thesis writers and with those senior citizens who participated in the empirical study.

I want to thank my instructor, Professor Sami Saarenketo, for being supportive and giving critique and feedback. It has been a pleasure to visit you with worries as well as with excitements. You have provided me valuable comments and insights. I also want to thank my friend Arto Matilainen, who helped with an urgent problem related to recording an interview. Furthermore, I am very grateful for the co-operation with senior association, Lappeenrannan Kansalliset Seniorit. Lappeenranta parish was also very kind in offering me meeting room for the interviews and Ifolor in offering the gift tokens. I want to thank all parties who have helped my journey. Last but not least, I want to thank my fiancé Niko who has supported me and believed in me during the whole process.

It took me almost nine months to write this thesis. I believe the time used for it was worth it and hence this study will shed light on the behavior of Finnish older adults as online shoppers.

In Helsinki, 23rd February

Annamari Lignell

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1 INTRODUCTION

At the moment there are two current issues going on in the consumer environment. People are ageing especially in Western countries such as Finland. At the same time, consumers are increasingly searching information and purchasing in the Internet. This study tries to shed some light on this transition phase of digitalization of buying behavior, and on the other hand on the increasing power of older consumers. The thesis consists of 5 chapters. The first chapter consists of background and positioning of the study, research problems and objectives, preliminary literature review, theoretical framework, definitions, delimitations, introduction of research methodology, and the structure of the thesis.

1.1 Background

This research is about two topical phenomena. The population of the world is ageing and consumption is increasingly moving online. The Internet as such has been at the center of research and business attention for many years now, but the older age groups have not had well-earned attention in that context (Vuori & Holmlund-Rytkönen 2005).

Few decades ago, age was one factor explaining significant amount of consumer behavior and demand. Nowadays, it is acknowledged there are many sub-segments in the target group of older consumers. At the moment, there are above 1.2 million aged 55 and older in Finland. And this group is constantly growing. Understanding this large group of people is difficult but necessary. (TNS 2011) The plain number of potential customers is certainly not the only indicator of business opportunities. Consumer behavior and financial condition also have major role. Currently it is especially the group of baby boomers, those born between 1945 and

1954 in Finland, as part of this segment grabbing the attention of many companies. They are ages from 59 to 68 at the moment of the study.

The users of the Internet in Finnish population in the age group from 16 to 74 years grew only 1 % in 2012 being now 90 %. But the usage of the Internet grows in number in the oldest group of 65 to 74 years old. There are now 60 % of them using the Internet and the growth in this group was 8 % in the year 2012. (Official Statistics of Finland 2012) Aging people are utilizing the Internet diversely. The growth of Internet activity of retirees has been called silver tsunami. Already over quarter of them have a smartphone. Retirees are moving to the Web where it is much easier to target marketing. (Grekula 2013)

Internet users over 55 are mostly interested in the same services and operations as are younger users, such as using email, searching information and using online bank services. However, 55+ individuals are not interested in the kind of online entertainment than younger. It seems obvious, when it comes to the acceptance of technology, younger and older consumers are to some extent different, and therefore knowledge on younger consumers' acceptance of technology does not fully apply to mature consumers. (Official Statistics of Finland 2012; Vuori & Holmlund-Rytkönen 2005) McMellon and Schiffman (2000) assess the Internet as a tool for aging people to develop adaptive strategies that maintain their internal and external structures, especially when there are challenges in mobility.

The number of e-commerce customers is growing steadily (Figure 1). Two thirds of Finnish did online purchase last year. 30 % of 55 to 64 years old bought online in three month period but out of 65 years old and older it was only 13 %. However, the interest towards e-commerce in the older age groups is increasing more and more. (Official Statistics of Finland 2012; Grekula 2013)

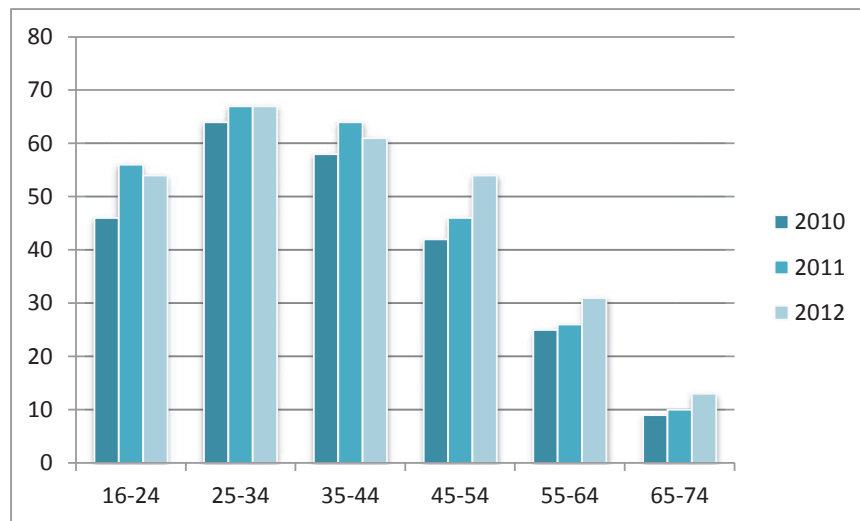


Figure 1. Percentage of population aged 16–74 years who have bought over the Internet within 3 months. Data source: Official Statistics of Finland.

Furthermore, there has been relatively strong growth in the social media usage among mature consumers. For example, biggest relative increase of Facebook users has been in the age group 40 to 64. The more aged cohort is investigated, the more there are people not using Facebook. But for example the amount of 64+ users increased 40 % in 1.5 years. There are approximately 80 000 aged 64 and older who are Facebook users in Finland. (Hirvonen & Tebest 2013) Considering the growth in the overall usage of the Internet in the mature segment, and their increasing participation in social media, it is possible mature consumers will follow quite rapidly the online buying behavior of younger consumers.

Researchers all over the world (e.g. Sudbury & Simcock 2009a; Vuori & Holmlund-Rytkönen 2005; Mattila & al. 2003; Moschis 2003; Bone 1991) have realized the importance of this consumer group and especially that it is not one homogenous group. This study takes part in this current conversation. Many studies of aged consumers have been conducted in the travel industry (see e.g. Le Serre & Chevalier 2012; Möller & al. 2007; Sellick 2004; Backman & al. 1999) and healthcare (see e.g. Moschis &

Friend 2008; Gibler & al. 1998; Shufeldt & al. 1998) but little research has been done in the online context. In recent years, interest towards studying older consumers as information technology users and online customers has increased (e.g. Chattaraman & al. 2011; Kwon & Noh 2010; Hough & Kobylanski 2009). In Finland, older consumers in online context have been mainly studied in online banking (Mattila & al. 2003) and mobile banking (Laukkanen & al. 2007). This study will bring new insights about older consumers in Finland as online shoppers.

Above-mentioned trends: population ageing and increase of e-commerce make this study very relevant in both academic and practical sense. Little research has been addressed on this topic especially in Finland. Vuori and Holmlund-Rytkönen (2005) state, there should be studies revealing real Internet behavior of mature consumers such as observation and participatory studies. There are currently very limited empirical findings concerning Internet values and behavior of older consumers (Ibid.). This study tries to reveal why some older consumers do online shopping while there is still large amount of them who do not find e-commerce attractive.

This study will also contribute to the existing innovation research. E-commerce is no longer very new innovation but this study is interested also in the consequences of an innovation. Rogers (2003) has stated that the consequences of innovations have received inadequate attention by diffusion researchers although it would be important point of view. Consequences have not been studied adequately because change agents have overemphasized adoption per se, assuming that an innovation's consequences will be positive. Also the usual survey research methods may be inappropriate for investigating consequences, which are often difficult to measure. (Rogers 2003)

Furthermore, this study concentrates on customer characteristics. Wisdom and al. (2013) suggest in their review on innovation adoption theories that

additional work is needed in the area of client characteristics. Fewer researchers have addressed the topic than many of other topics, such as innovation characteristics and organizational characteristics, in innovation adoption research. Regardless vast amount of innovation diffusion research, little is known about factors related to decisions to adopt an innovation and how the likelihood of adoption of innovations can be increased. (Wisdom & al. 2013)

When considering current increasing influence of senior citizens and at the same time the spread of Internet usage and increasing e-commerce, this is very topical issue for marketers who are targeting online communication and offering in the Internet for older consumers. In Finland this group is healthy and wealthy people who have a lot of free time. At the same time it is a very aware consumer group. In other words, older consumer segment is very attractive for businesses. (Grekula 2013)

1.2 Positioning of the study

In the consumer markets, the macro level innovation diffusion research has given more attention to forecasting the diffusion especially related to mobile subscription and broadband. The focus of ICT innovation adoption research has primarily been in organizational adoption. Research in innovation diffusion and adoption has started to approach the micro level consumer market, but in general the studies have applied data covering the working aged consumers. The market is however getting older every day in the Western countries. (Sintonen 2008) The study of diffusion originated in sociology and anthropology. That said marketing and consumer behavior theorists have adopted the concept to explain new product acceptance and diffusion over time. (Lowrey 1991)

The present study contributes to the crossing of consumer marketing, social psychology and ICT (Figure 2).

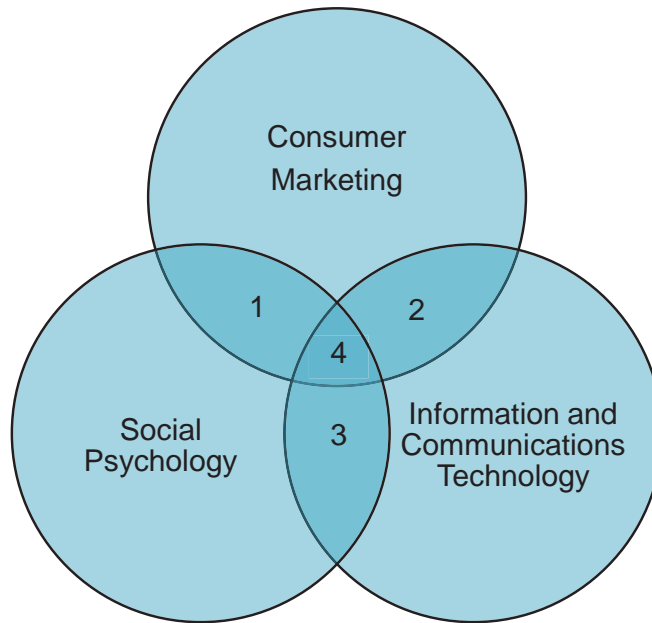


Figure 2. Positioning of the study.

The positioning of the study is based on the following intersections:

1. Social psychology and marketing have both affected considerably in the consumer behavior research. The factors and concepts of older consumer behavior, segmenting and cognitive age are drawn from this area.
2. E-commerce is situated in the intersection of marketing and ICT. Consumers' opinions are important in defining the preferences leading to wider adoption of online shopping among older consumers.
3. Social psychology will bring insights into social interaction and helps to create ICT and services that take the human social and emotional processes into account. Furthermore, social psychology and ICT will provide perceptions of online behavior of individuals.

(HIIT 2013) The concept of computer self-efficacy has arisen from these disciplines.

4. The core area of the study is in the midst of the three practices. Aging consumer markets in the context of ICT diffusion should provide beneficial results for the e-commerce channel development and online marketing targeted older consumer. The study of diffusion is used to explain new channel acceptance and consequences of e-commerce.

The focus of the research is in the area of consumer marketing and consumer's use of ICT, and the perspective is a consumer oriented view of diffusion of innovations. Diffusion of innovations is a theory that seeks to explain how, why, and at what rate new ideas and technologies spread through cultures (Rogers 2003). The focus of the study is to explore older consumers' reasons for using a particular channel, their reasons for resisting other channel alternatives, and to discover consequences of adopting or rejecting the innovation in question – e-commerce.

1.3 Research problem and sub-problems

This study explores the issues that influence the diffusion of innovation as it relates to the adoption of online shopping by older consumers particularly in Finland. While it is generally accepted that the use of ICT is convenient in the marketplace, older consumers are lagging behind (Sintonen 2008). This study is about Finnish consumers who are at least 60 years old. This age was chosen because almost all baby boomers have crossed this landmark. In 2012, the retirement age expectancy was 60.9 years (Kannisto 2013). Therefore, this study applies mainly to those consumers who are not in the working life anymore.

The purpose is to generate information about older consumers in general and especially in the context of online shopping environment. The study

aims also at revealing if there are possible restrictions shaping and complicating the online buying process of older consumers, and to find out if there is some need to evolve online stores to better fit for their needs. Consumer adoption behavior is therefore one of the key issues and there is need to ask why e-commerce is or is not used by older consumers. The objective is to explore older consumers' adoption of online shopping by empirically detecting the adoption determinants that are relevant in this context.

Therefore, the main research problem is:

Why online shopping is adopted by older consumers?

Sub-problems:

1. How older consumers are segmented in marketing?
2. What kind of external drivers there are in adopting online shopping?
3. What kind of internal drivers there are in adopting online shopping?
4. What kind of consequences there have been because of adoption of online shopping?

The questions aim at characterizing differences between online shoppers and non-online shoppers among older individuals. The first sub-problem aims at revealing how older consumers are segmented in psychology and marketing. Among other segmentation methods, it strives for discovering how older consumers buy in the Internet. Furthermore, the objective is to find out if cognitive age is a significant factor in segmenting older consumers. The second and third sub-problems explore answers to why some older consumers have become online shoppers, and how those older consumers who shop online differ from those who do not. The last question will generate understanding about consequences of an innovation. That is, what kind of desirable or undesirable consequences there have been due to adoption of online shopping. Together these sub-

questions will answer to the problem why some older consumers have adopted online purchasing, and contingently will bring insights how to advance the diffusion of e-commerce among them.

1.4 Preliminary literature review

A comprehensive selection of literature has been studied for the thesis including journal articles, books, magazine and newspaper articles, and websites. The preliminary literature review was conducted mainly by searching academic literature from LUT's databases with keywords such as "diffusion of innovations", "adoption", "buying behavior", "e-commerce", "online shopping", "sales channels", "cognitive theory" and combinations of these. In addition, wider search was made to find literature concerning older consumers. Consumers' buying behavior and adoption of innovations have strong theory bases. Innovation adoption and technology acceptance research have focused with great part on the organizational adoption but also shifted towards researching consumers. Also at present, great amount of research have been done in the online context.

Howard & Sheth (1969) created the theory of buyer behavior already four decades ago. Also Kotler (1965) and Solomon (1983) have been creating foundation to the buyer behavior study. Factors affecting consumer behavior can be categorized in cultural, social, demographic, and psychological. Demographic factors, such as age, profession, life stage and financial position have effect on lifestyle together with psychological and social factors. Psychological factors affecting consumer behavior are motivation, perception, learning, and persuasion and attitudes. (Kotler 1965) The buying behavior can be also seen as a process of a consumer. The buying process has five steps from need recognition, information search, evaluation of alternatives, purchase decision, and finally post-purchase behavior (Kotler 1997). Also Solomon (1983) explicated the consumer behavior being a process for acquiring and organizing

information for purchase decision having stages of searching, purchasing, using, evaluating, and disposing of products and services.

Self-perceived age is an applicable alternative to chronological age in consumer behavior research. A self-perceived age or cognitive age is a concept explaining the fact that people frequently perceive themselves to be at an age other than their birth age. The use of chronological age is problematic despite its popularity and practicality. Cognitive age appears to have an influence on purchase behavior. For research interested in age-related issues, particularly research that examines the attitudinal or behavioral patterns of the elderly, cognitive age is worth noticing. (Barak & Schiffman 1981) There has been evidence that those older individuals with an older cognitive age and higher levels of nostalgia proneness used the Internet less compared to younger cognitive age. They purchased less online, had less online experience and felt less comfortable using the Internet. (Reisenwitz & al. 2007; Eastman & Iyer 2005) The cognitive age has explained adoption of mobile technologies better than the chronological age. The younger mature consumers felt, the more user-friendly they saw mobile services. (Niemelä-Nyrhinen 2009) When segmenting older consumers, it is worth noticing that often people tend to feel younger than they actually are (Moschis 2003; Wilkes 1992).

Commonly used theories in the technology adoption research are social psychology models and technology acceptance models. The theory of planned behavior, the technology acceptance model and the diffusion of innovations serve as a good basis when examining individual-level factors affecting the end users adoption of technology (Oh & al. 2003). Furthermore, Bandura's (1986) social cognitive theory is widely used in the adoption research. In the theory, human functioning is viewed as the product of interaction of personal, behavioral, and environmental influences. (Bandura 1986)

Bandura introduced the concept of self-efficacy already in 1977 and since then, researchers in diverse fields have very successfully demonstrated that individuals' self-efficacy beliefs powerfully influence their accomplishments (Pajares 2003). Self-efficacy signifies an individual's belief about the ability and capacity to accomplish a task or to deal with the challenges of life (Bandura 1986). Information system researchers have recently devoted considerable attention to the concept of computer self-efficacy to understand computer user behavior and system use (Torkzadeh & al. 2006). Computer or internet self-efficacy research has been concerned for example on computer attitudes (Wu & Tsai 2006; Torkzadeh & Dykeb 2002), information searching strategies (Tsai & Tsai 2003), and adoption of electronic technologies (Hsu & Chiu 2004; Igbaria & livari 1995).

Fishbein & Ajzen (1975) developed the theory of reasoned actions to understand relationships between individual's attitudes, intentions, and behaviors. Ajzen (1985) further modified it into the theory of planned behavior. The key component in the model is behavioral intention to perform a function. He added perceived behavioral control as a variable to have an effect on intention. Perceived behavioral control refers to a person's perception of the ease or difficulty of performing the behavior. (Ajzen 1985) Subsequently Ajzen has clarified that self-efficacy and controllability are independent of each other but are included in perceived behavioral control. He constituted a model where perceived behavioral control is superordinate term that consists of two lower-level components: self-efficacy and controllability. (Ajzen 2002) However, many researchers in distinct fields have found evidence supporting a distinction between the self-efficacy and perceived behavioral control (e.g. Tavousi & al. 2009; Armitage & Connor 1999; Terry & O'Leary 1995; White & al. 1994). Davis & al. (1989) developed the technology acceptance model based on the theory of planned behavior adding more IT specific factors to the model. He studied the adoption of IT applications from the organizational point of view. According to the model, perceived usefulness and perceived ease of

use have great effect on the attitude towards using an IT application. (Davis & al. 1989) The extended technology acceptance model adds the external factors, such as computer self-efficacy, that affect to the perceived usefulness (Venkatesh & Davis 2000).

Trust is also one important factor in explaining technology acceptance. Järvenpää and al. (1999) showed that trust has a direct effect on consumer purchase intentions. Trust has been studied in form of trusting the vendor and the quality of the offering (Järvenpää & al. 2000; Järvenpää & al. 1999), and in form of trusting the Internet as a transaction medium (Martínez-López & al. 2005; Suh & Han 2003).

Whereas technology acceptance model was developed primarily to predict acceptance of information systems in organizational level, the diffusion of innovations theory is interested in adoption of innovation in individual level. The four main elements in the diffusion of innovations are an innovation, communication channels, time, and the social system. Diffusion is the process by which an innovation is communicated through certain channels over time among members of a social system. Key concepts are the five characteristics of an innovation (relative advantage, compatibility, complexity, trialability, and observability). Also, the consumers can be categorized according to their adaptation rate to innovators, early adopters, early majority, late majority, and laggards. Innovators are the first to adopt an innovation and laggards the last. (Rogers 2003)

There are many different types of diffusion research, such as earliness of knowing about innovations, rate of adoption of different innovations in a social system, opinion leadership, communication channel usage, and consequences of innovation. There has been inadequate attention to the consequences of technological innovations in academia. Consequences are changes that occur to an individual, organization or social system as a result of the adoption or rejection of an innovation. Diffusion theory applies

a taxonomy consisting of three dichotomies of consequences of innovation that are desirable versus undesirable, direct versus indirect, and anticipated versus unanticipated. The taxonomy is applied from the perspective of the members of the system, which are both change agents and adopters. Ethnographic data collection methods like in-depth interviews and observation have not been applied very widely. The dominant methodology has been quantitative analysis, and interpersonal influences on individuals in the diffusion research have been more or less disregarded because of the research methods used. The diffusion research and a micro level type of study of the macro level issue is one way to find out the role of technology in generating social change. (Rogers 2003)

More challenging than searching literature on consumer behavior and innovation research was reviewing literature on mature consumers. Other alternative terms for this group of over 50-year-old consumers were inter alia senior citizens, elderly consumers, older adults, older consumers, ageing consumers, and 50-plus consumers. This time of life can be also called the third age, or from the marketers' point of view silver market or grey market. Bone (1991) has reviewed from the previous research the chronological age where mature market is defined typically to begin to be 50, 55 or 65. Nowadays however, and especially in Western countries, one could argue that the upper age cohorts would define elderly consumers better. The fact that there is not generally acknowledged definition of older consumer should be kept in mind when comparing literature and conception on this subject. Older people as consumers are quite recent phenomenon, and have not yet resulted broadly accepted theory base about their behavior (Wolfe 1997).

In the eyes of marketers there have been lack of interest regarding the mature segment due to stereotypes of them to aim at stability and routine, and to be non-innovative (Schiffman & Sherman 1991), and reluctant to

adopt new technologies (Vuori & Holmlund-Rytkönen 2005). But they are in fact innovative (Szmigin & Carrigan 2000) and adept consumers who have differences in their spending power, conditions and use of time (Moschis 2003; Szmigin & Carrigan 2000). The mature market does not consist of one homogeneous group of older people. The market is strongly segmented having several distinctive sub-groups. Those are differentiated in terms of age, life stage, values and lifestyles, and a variety of other characteristics related to consumer behavior. (Sudbury & Simcock 2009b; Vuori & Holmlund-Rytkönen 2005) In their study of attitude and age differences in online buying, Sorce and al. (2005) state that, while older online shoppers search for significantly fewer products than younger counterparts, they actually purchase as much as younger consumers. Contemporary research on e-commerce adoption provides important insights into the characteristics of channels and adopters that influence the choice between e-commerce and traditional stores (Gupta & al. 2004).

1.5 Theoretical framework

The underlying theories behind this study are the market segmentation and the diffusion of innovations, particularly as the diffusion theory is used by consumer behavior researchers. Hence, for instance the technology acceptance model (Davis & al. 1989) and the extended technology acceptance model (Venkatesh & Davis 2000) are not examined in this thesis. Compared with the technology acceptance model, which is more used for predicting acceptance of information systems inside organization, the diffusion of innovations theory is more suitable as it is more concerned on consumers. Therefore Roger's (1962 in Rogers 2003) diffusion of innovation perspective is discussed more profoundly. Many of the current and past research have been built upon the theory. The five characteristics of an innovation –relative advantage, compatibility, complexity, trialability, and observability – can be perceived as external, innovation related drivers to accept an innovation. Furthermore, there are many perspectives

to study innovation adoption. In addition to motivational drivers, this study is concerned in the desirable versus undesirable consequences of adopting online shopping. That is, the changes that occur because of the adoption or rejection of an innovation. (Roger's 2003) Also Bandura's (1986) social cognitive theory, which draws from many social sciences such as psychology and marketing, will bring insights to the theory within internal motivational drivers. In figure 3 is presented the theoretical framework. The study will offer findings from a qualitative study of older consumers.

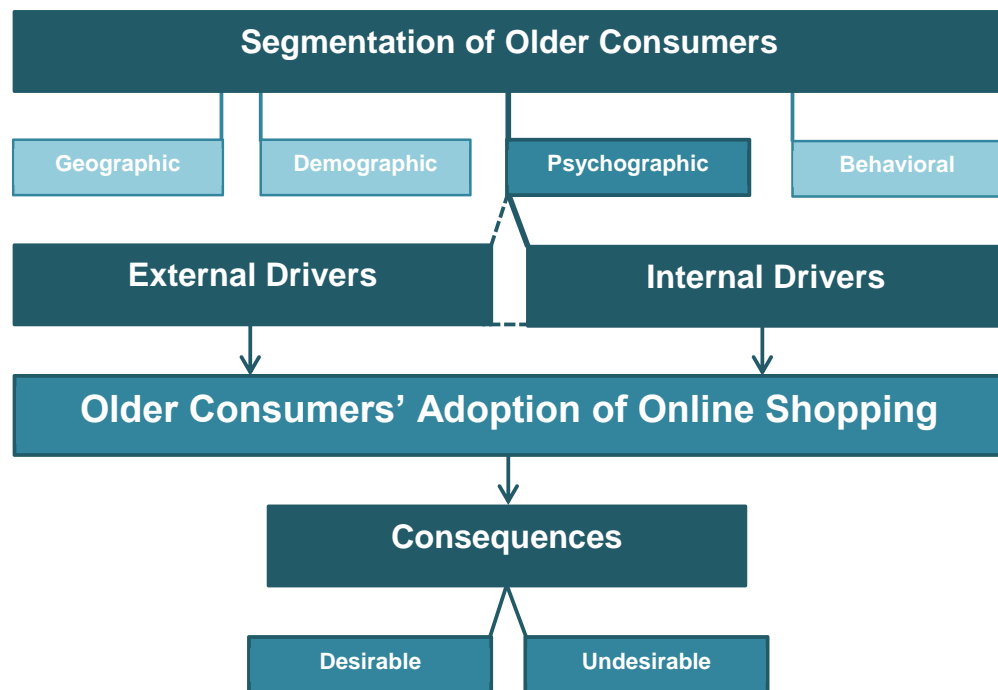


Figure 3. Theoretical framework.

1.6 Key concepts

E-commerce / online shopping: Electronic commerce or Internet commerce refers to buying or ordering goods via the Internet for a consumer's personal or household's consumption, regardless of whether

the invoice for payment arrives later or the goods are paid immediately via electronic banking, credit card, electronic payment or similar. E-commerce consists of orders made on ready electronic forms and sent over the Internet, and commerce in online stores. E-commerce comprises domestic and foreign electronic commerce. (Official Statistics of Finland 2012) The term e-business is occasionally used synonymously with e-commerce, but it is more of an umbrella concept. E-business means every activity done with open networks in order to obtain competitive advantage. E-commerce means exchange of goods and services and all information change supporting it between businesses and consumers or among consumers via open networks. (Karjalainen 2000, 17) In this study, the interest is in business to consumer (B2C) e-commerce. The term **online shopping** means the process of purchasing over the Internet (Nguyen 2011).

Consumer behavior signifies individuals or groups acquiring, using, and disposing of products, services, ideas or experiences, and includes also acquisition and use of information (Solomon 1983). It is the study of individuals and groups, and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have (Kotler 1965).

Cognitive age or self-perceived age is a non-chronological age variable. Chronological age is principally defined as the number of years lived (Hendricks & Hendricks 1976) whereas cognitive age consists of feel-age, look-age, do-age, and interest-age (Barak & Schiffman 1981). Feel-age relates how old a person feels, look-age how old a person looks, do-age how involved a person is in doing things favored by members of a particular age group, and interest-age how similar a person's interests are to members of a particular age group (Kastenbaum & al. 1972). The cognitive age variable enriches the study of the impact of age on consumer behavior. For example, a consumer who is in her sixties might perceive of herself as being in her forties. Hence there is a possibility that

she belongs to a different target segment than indicated by her chronological age. (Barak & Schiffman 1981)

Internet self-efficacy refers to the belief in individual's capability to organize and execute Internet-related actions (Eastin & LaRose 2000). Compeau and Higgins (1995) identified that **computer self-efficacy** had a significant influence on computer-use outcomes, emotional reactions to computers, and actual computer use, and that computer self-efficacy represents an individual's perception of his or her ability to use computers to accomplish a task. Internet self-efficacy relates to computer self-efficacy but focuses on what an individual believes he or she can accomplish online now or in the future. It assesses an individual's perception of his or her ability to apply Internet skills in a comprehensive manner. (Eastin & LaRose 2000) Internet self-efficacy is potentially important factor in explaining consumers' decisions in e-commerce use (Hsu & Chiu 2004).

Innovation: Rogers (2003, 12) has defined innovation as an idea, practice or object that is new for the adopter. An innovation is the implementation of a new or significantly improved product, or process, a new marketing method, or a new organizational method in business practices. The minimum requirement for an innovation is that it must be new or significantly improved. (OECD 2005)

Adoption: According to Rogers (2003, 21), adoption is the decision to make full use of an innovation as the best course of action available. On the other hand, the innovation-decision process may lead to rejection, a decision not to adopt an innovation. Kotler (1997, 861) defines adoption as a person's decision to become a regular user of a product or service.

1.7 Delimitations

There are many interesting angles in consumer behavior and adoption research. This study is mainly interested in the older individual's motivational drivers affecting the adoption or rejection of online shopping. Even though personality variables are interesting and under-researched matter, it is not possible to conduct comprehensive psychological personality test within the dimension of the study. Therefore, the concepts of cognitive age and self-efficacy are selected for in-depth analysis. Furthermore, the buying process as such is not in the central of the thesis.

This thesis uses mainly the diffusion of innovations framework to study adoption behavior. The other technology adoption models discussed in the preliminary literature review are mainly excluded due to their suitability more with quantitative methods. Even though there are several important aspects in adoption of technological innovation it is not possible to examine all of them due to scope of the study. Hence, the adopter categories, even though highly important in adoption research, are not researched in-depth. (Rogers 2003)

As a practical delimitation, this study is about Finnish older consumers who are at least 60 years old. The target is to learn about their behavior in online shopping environment, therefore B2C online shopping environment is the context of this study and B2B and C2C online shopping are excluded.

1.8 Methodology

With qualitative research it is possible to acquire deep understanding, which on the other hand is somewhat poorly generalizable (Alasuutari 1999, 231). The purpose of this study is rather in understanding the

phenomenon of older consumers as potential online shopping customers and exploring their reasons to adopt or reject, than to make straightforward generalizations. Because the objective is to explore and to generate new knowledge, the qualitative research method is appropriate for this study.

There are multitudes of qualitative research traditions. It is very common for a study to extend to apply two or even more research traditions, emphasizing some elements of each (Belk & al. 2013). This study is situated in the research tradition of hermeneutic phenomenology. Whereas phenomenological research is descriptive and focuses on the structure of experience, hermeneutic research is interpretive and concentrates on the meanings of experience, and their effects on individual and social levels (Lavery 2003). Phenomenology's central assumption is that the focus is on the life-world of individuals (Thompson & al. 1989). The typical research process in hermeneutic phenomenology is cyclical rather than linear (Lavery 2003). That is also the case in this study.

Data collection and analysis should be consistent with research tradition, and interview data is very typical in phenomenological research (Belk & al. 2013). Data collection will take place by interviewing focus groups of older consumers. Focus group interviews have been suggested as a suitable method for explorative studies (Calder 1977). Previous research has demonstrated their suitability in studying innovative mobile services (Järvenpää & Lang 2005). Therefore, it is considered to be an appropriate data collection method for exploring older individuals' sentiments on online shopping, which is innovative service for them. The timing of the data collection is convenient for the adoption study because online shopping has already become more common but it is still a relatively new innovation for older consumers. In hermeneutic phenomenology, it is recommended to process data to uncover the thematic aspects (van Manen 1997). Therefore, material will be analyzed using thematic analysis. In data

analysis, the hermeneutic cycle is applied by reading, reflective writing and interpretation in a rigorous manner (Laverty 2003).

Older consumers' opinions of online shopping were examined with a total of 13 subjects in three focus groups in September 2013. Each group was homogenous, defined by age, gender and online shopping background. Elderly consumers were asked to discuss their thoughts about and experiences in online shopping. A further selection criterion for participants was previous experience in the use of the Internet. Experience in the Internet use was estimated to be necessary in order for the participants to be able to discuss meaningfully about online shopping. The interviews lasted approximately one hour. A gift certificate of 20 euros was offered for each participant as an incentive. The interviews were conducted in Lappeenranta, Finland. More detailed description of used methodology is presented in chapter 3.

1.9 Structure of the study

Next, the structure of the study is briefly discussed. This first chapter of the study introduced the topic and background of the research. The theoretical part, chapter two, is structured to build the theory base on the sub-problems. The first sub-chapter examines segmentation of older consumers in general and specifically as online shoppers. The concept of cognitive age is discussed. In the second and third sub-chapters the factors leading older consumers to do online purchases are examined. Chapter 2.2 summarizes the external and chapter 2.3 internal motivational drivers of online shopping adoption. Finally the consequences of adoption or rejection of online shopping is discussed in chapter 2.4. The later part of the thesis is the empirical half. The third chapter introduces the research methodology. Analysis of interview data is conducted in chapter 4. Finally, discussion and conclusions are presented in the chapter 5.

2 THEORY OF OLDER CONSUMERS' ADOPTION OF ONLINE SHOPPING

In this chapter the previous study of older individuals as consumers in online environment is examined. There are four sub-chapters with distinguishing approaches. The first sub-chapter digs into the segmentation of older consumers in general, the second to external motives, the third to internal motives, and the fourth to consequences of adoption or rejection of online shopping among older consumers. As older consumer market is economically powerful and growing, it offers an underexploited opportunity for the spreading of e-commerce (Chattaraman & al. 2011).

2.1 Segmentation of older consumers

Segmentation is a concept of targeting the homogeneous components of a heterogeneous market rather than the market as a whole (Smith 1956). Due to limited resources, the marketer should limit its offering to certain groups within market, and define these target groups clearly. The marketer should think in terms of seeking a differential advantage, when considering different ways of reaching target groups. (Kotler & Levy 1969) When segmenting, the customers should be grouped based on similarities they share with respect to dimensions the marketer sees relevant. The segment has to fit with the mission and resources of the business and it has to be attractive in order to make segmenting useful. (Smith 1956)

Five criteria that make a segment attractive are measurability, accessibility, substantiality, differentiability, and actionability. The segment has to be measurable in terms of size, purchasing power, and profiles of the segments. It is important to be able to identify whether a person is a member of a certain segment. The business has to be assured that

members of the segment can be reached in order to consider the segment accessible. The criterion of substantiality determines whether a segment is large enough and profitable enough. Segments have to be clearly different from each other to fulfill the criterion of differentiability. A segment is considered to be actionable if a business is able to formulate effective programs for attracting and serving it. (Kotler 1988). Many authors propose similar criteria lists for the rationality to do market segmentation with slight differences (e.g. Morrit 2007; Wedel & Kamakura 2000; Evans & Berman 1997). The elderly population grows in numbers and so does their use of the Internet. The group of silver surfers grows very fast compared to other online users, and they have more disposable income than other age groups. (McMurtrey & al. 2013) Aforesaid makes the wide segment of older consumers attractive and segmenting it to identifiable sub-segments useful.

2.1.1 Psychographic segmentation

The major segmenting bases in consumer marketing are geographic, demographic, psychographic and behavioral (Kotler 1997). Many authors have considered the term psychographics for measures that are truly mental, such as attitudes, beliefs, opinions, and personality traits, and that classification of activity or behavioral should be called with distinct term, such as lifestyle (Wells 1976; Dorny 1971). In marketing and consumer research, lifestyles are generally linked with the constructs of psychographics and values. The exact meaning of the lifestyle term is not so clear, but there seems to be a common understanding that when talking about lifestyles, it reflects on a pattern of attitudes and behaviors that are in some way consistent across an individual's life, or a particular domain of their life. (Lawson & Todd 2002) It is worth noticing that attitudes do not automatically guarantee certain behavior to happen. Attitudes are buyer's tendencies before he enters the buying process. The process itself is a

learning experience and it can lead to a change in the consumer's attitudes. (Kotler 1965)

Like lifestyle, the term psychographics has not been clearly and consistently determined. Although following approaches such as activities, interests, opinions, it is commonly accepted that psychographics are based on original measures tailor-made to describe particular product areas or market segments. (Lawson & Todd 2002) The essential function of psychographics is to capture the psychological composition of a consumer. The purpose is to understand consumer's values as well as the lifestyle. Therefore, psychographics can create strong actionability due to forming very characteristic descriptions of consumers allowing for better translation of their triggers into marketing actions. In the last decade, psychographics, including lifestyles, has become the most evolving and applied segmentation base. (Jadczaková 2013)

Self-perceived age or cognitive age is a suitable option or supplement to chronological age as segmenting criterion. The chronological age is a central variable in demographics, whereas cognitive age could have special value as a psychographic segmentation variable. Cognitive age is used to explain the idea that people generally perceive themselves to be at an age other than their chronological age. In the studies examining age-related issues, and particularly the attitudinal or behavioral patterns of the elderly, it is valuable to take the cognitive age into account. (Barak & Schiffman 1981; Barak & Gould 1985) The cognitive age variable has an effect on consumer's interests. Those with younger cognitive age usually are more interested in fun and enjoyment, where as those with older cognitive age place greater priority on security. The cognitively young are likely to prefer products that are designed and positioned to match with their value-driven lifestyles of warm relationships and enjoyment. In addition, they will spend to a considerable degree on vacations and other leisure services, clothing, and personal grooming products. The products,

services and communication targeted cognitively young should relate to the dimensions of fun and enjoyment. (Sudbury & Simcock 2009b) Wilkes (1992) have proposed and empirically validated model suggesting cognitive age to be influenced by marital status, income and chronological age, and that cognitive age influences among other things the entertain activities, fashion interests and work orientation, and therefore the chronological age should not be the base for approaching the greying market.

Cognitive age is a measure of individual's actual age-role self-concept. It reflects person's age-identity in terms of four age dimensions expressed in years. The dimensions are feel-age, look-age, do-age, and interest-age. (Barak & Schiffman 1981) Feel-age indicates how old a person feels, look-age how old a person looks, do-age how involved a person is in doing things favored by members of a particular age group, and interest-age how similar a person's interests are to members of a particular age group (Kastenbaum & al. 1972). Cognitive age, as an age self-image measure, focuses on identification with age-role reference groups. Cognitive age on the whole has high explanatory power on consumer behavior. Marketers should fit their message and target consumer's correct age-role reference group. (Barak & Gould 1985; Barak & Schiffman 1981)

Wilkes (1992) suggests that future studies utilizing the concept of cognitive age could eliminate the component of how one looks, because the particular dimension did not seem to have significant explanatory power in their study. With respect to the other components, how one looks explains to a smaller extent person's cognitive age. Already Barak & Schiffman (1981) reported lower reliability of the look-age component. Thereby, cognitive age has less to do with the external and more with the internal self. It concerns something other than just physical self. Cognitive age is more likely to signify what a person feels and what a person does. (Wilkes

1992) Considering aforesaid, the look-age variable is not included in the empirical research of this study.

Moschis and al. (1997) called the segmentation based on older people's needs and lifestyles with a term gerontographics. Needs are influenced by two types of factors. They are due to differences in aging processes including physiological, social, and psychological aging. Furthermore, person's needs differ because of experienced life circumstances. He also noted that although age appears to be the most common and easiest segmentation criterion, it is usually the least effective when segmenting the mature market. Older consumers' behavior does not correlate well with age but it is more sensitive to needs and lifestyles. Those are influenced by significant life events and circumstances people have experience. (Moschis 2003; Moschis & al. 1997)

2.1.2 Distinct sub-segments

The phenomenon of aging population is affecting almost everyone in areas such as elderly care giving, family composition, living arrangements, and quality of life in old age (Moschis 2003). At the moment, it is understood that older individuals are relatively wealthy and seem willing to spend (McMurtrey & al. 2013; Sudbury & Simcock 2009a) but due to diversity in needs, lifestyles and consumption habits the category of older consumers cannot be perceived as a homogenous group (Moschis & al. 1997).

According to Moschis (2003) there have been three stages in the development of the mature market segment, which are the prior to 1980s stage, the 1980s stage, and the stage since early 1990s. Until 1980, the focus of companies and researchers had been on younger consumers. Older consumers were not considered to be a significant segment, and were ignored due to the view that it was a small segment of the population,

and had limited economic resources and significance. Opinions about the older consumer market began to change around 1980. The 1980 census in the United States showed surprisingly large numbers and wealth of the mature segment making also marketers aware of the importance of the older consumer group. However, at that point there was little reliable information to respond to this new opportunity and many marketing decisions were based on stereotypes and poorly constructed perception. Since the early 1990s, there have been two trends in older consumer marketing. There have been an increasing number of companies recognizing the importance of the older consumer segment. In addition, there is increasing prudence among marketers in designing products and messages to reach the mature audience. This results from the earlier errors and the increasing awareness of the diversity and complexity of the older consumer segment. (Moschis 2003)

Sudbury & Simcock (2009b) constituted a segmentation model of the older consumer market in the UK that uses many criteria including cognitive age and a variety of consumer behavior variables (Table 1). Moreover, the model is not limited to specific product categories. Their results confirmed that the older consumer market is not homogeneous, but five substantially distinct segments were found. The authors named the segments as follows: Solitary skeptics, bargain-hunting believers, self-assured sociables, positive pioneers, and cautious comfortables. Positive pioneers was the youngest segment in terms of both chronological and cognitive age, with an average age of 56 and 46 years, respectively. Nobody felt old in the segment, whereas in the oldest group only four percent still felt young. The oldest segment was bargain-hunting believers with a chronological age of 70 and a cognitive age of 61. Despite the age, this group felt healthier than solitary skeptics. Solitary skeptics felt 12 years younger than their 66 years, and only 6 per cent admit to felt old. Bargain-hunting believers were the highest consumers of television, but as being the oldest group, not surprisingly the lowest Internet users. The group was highly price conscious and had the most positive attitudes toward senior

discounts. Cognitive age was recognized as a key variable in the study and the authors also recommended using health and fitness, income, marital status and psychographic details including self-consciousness to guide segmentation and positioning strategies. (Sudbury & Simcock 2009b)

Table 1. Segmentation of Older Consumers. Adopted from Sudbury & Simcock 2009b.

| Segment | Solitary sceptics | Bargain-hunting believers | Self-assured sociables | Positive pioneers | Cautious comfortables |
|---|---|--|--|--|--|
| Chronological and cognitive age | Aged around 66 years but most feel considerably younger | The oldest, with a chronological age of 70 and a cognitive age of 61 | Much younger cognitively than their 59 years | The youngest for both actual and cognitive age, with an average age of 56 and 46 years, respectively | Aged on average 58 and cognitive 48most feel middle-aged |
| Media usage | The heaviest consumers of print media but use of radio and the internet is relatively low | Heavy consumers of television, radio and print media but has the lowest internet usage | Highest users of radio and moderate users of the internet but consumption of print media is lowest | Best reached through magazines and the internet | Heaviest users of the internet but low in respect of other media channels |
| Attitudes toward marketing and consumerism | Negative towards marketing and consumerism | Moderate in terms of materialism and boldness in the market | Cautious consumers who are low in market expertise | relatively materialistic, positive about marketing and consumerism | Not attracted by materialism or nostalgia |
| Age-based promotions, price consciousness and credit attitudes | Attracted to senior discounts but not credit | Highly price-conscious and the most positive towards senior discounts | Highly price-conscious, cynical towards credit and strongly against senior discounts | Positive towards credit, and are not particularly price conscious although they are still unsure about senior discounts. | Positive towards credit but uncertain about senior discounts and not price-conscious |
| Nostalgia | Most nostalgic | Moderate on nostalgia | High on nostalgia | Moderate on nostalgia | Display the lowest levels of nostalgia |

These results may not be transferred directly to concern Finland, but it points out the meaning of sub-segmenting older consumers and the meaning of cognitive age. Furthermore, the whole sample group (aged 50-79) in the study of Sudbury & Simcock is relatively young compared to this study concerning only 60+ consumers.

The two most skeptical segments toward marketing and consumerism are solitary sceptics and self-assured sociables. Interestingly they are also the most nostalgic sub-segments. With offering related to product quality and guarantees, the products targeted at these segments need particular attention in order to persuade these consumers to purchase as they easily think contemporary products are of poor quality in comparison to “the good old days”. (Sudbury & Simcock 2009b)

There are some overall guidelines to be pondered when planning to market to older consumers. They consider products and services that minimize problems more pleasing, than those designed to maximize benefits. Ease-of-use is one central element when targeting them. The mental image that a person of a certain age is like a person of any age and emphasizing the perception of being the “same person” is quite influential, as aging person wants to maintain his or her youthful self-concept. A useful and successful targeting method is to use age-irrelevant or intergenerational appeals in order to reduce the idea that communication targets only the older segment. As older people enjoy products and services that let them experience again their youth, the component of nostalgia should be considered to attract them. When targeting older consumers, it is essential to test marketing before the actual implementation. (Moschis 2003)

The cognitively old consumers have a preference for financial products which help to ease their feelings of economic and psychological insecurity. Marketers targeting the cognitively old should position and communicate

products and services with the attribute of security. (Sudbury & Simcock 2009b) However, Szmigin & Carrigan found no evidence of a younger cognitive age being linked to consumer innovativeness. This could reflect the change in the consumption behavior of older consumers becoming increasingly ageless. (Szmigin & Carrigan 2000) Eastman & Iyer (2005) studied the impact of cognitive age of American older consumers on their Internet use. Those older people with a younger cognitive age use the Internet more than those seniors with an older cognitive age. In addition, cognitively young people have more social contact offline but not online than those with an older cognitive age. (Eastman & Iyer 2005)

Reisenwitz & al. (2007) demonstrated that older consumers are becoming an increasingly lucrative segment for internet marketers. They found that those seniors with higher levels of nostalgia proneness used and accessed the Internet less, purchased less online, had less online experience and felt less comfortable using the Internet. Person's innovativeness have also impact on older consumers' Internet use, online purchases, and comfort level with the internet, as well as on satisfaction with the internet. Those older consumers with more online experience reported a lower level of risk aversion to the Internet than others. (Reisenwitz & al. 2007)

There are still many companies that do not strive to market to older consumers. Either they still do not see the importance of this segment or do not know how to market to them. What is more, too many of them who have decided to market to older consumers think everyone over a certain age, such as 55, are part of the mature market. They tend to threat and approach them the same way. More successful but laborious way is to understand diversity of older consumer market and to decide how to subdivide this market. It is not easy to take into account a wide variety of bases for breaking the market down into sub-segments. (Moschis 2003)

2.2 External drivers of online shopping

The motivational drivers of online shopping can be divided to online service related factors and consumer related factors (y Monsuwé & al. 2004). The external drivers, mainly online store and product related drivers are discussed in this chapter, and the internal drivers of an online shopper are discussed in the next chapter (chapter 2.3).

Innovations can be classified according to five attributes or characteristics which are relative advantage, compatibility, complexity, trialability, and observability (Rogers 2003). The descriptions of the characteristics are presented in the Table 2.

Table 2. Distinct characteristics of an innovation. Adopted from Rogers 2003.

| Innovation characteristic | Description |
|---------------------------|---|
| Relative advantage | How improved an innovation is over the previous generation. |
| Compatibility | The degree to which an innovation is perceived as being consistent with existing values, past experiences, and needs of potential adopters. |
| Complexity | The degree to which an innovation is perceived as complicated or difficult to use. |
| Trialability | How easily an innovation may be experimented. |
| Observability | The degree to which an innovation is visible to others. |

The bulk of innovation adoption research has concentrated on predicting the rate of innovation adoption by the above-mentioned attributes of

innovations (Rogers 2003). Tornatzky and Klein (1982) found in a meta-analysis of 75 diffusion studies that only relative advantage, compatibility and complexity were consistently related to innovation adoption. This study takes a look if adopting of online shopping is really offering advantage. Other innovation attributes are also covered but in a minor extent. The traditional innovation adoption theory is very valid in explaining user behaviors in the B2C e-commerce context (Chen & al. 2002).

2.2.1 Relative advantage of online shopping

Relative advantage is one central attribute of an innovation. It describes how much the innovation is perceived as being better than the idea it replaces. If members of a society perceive that an innovation has relative advantage over previous innovation, it correlates positively to its rate of adoption. (Rogers 2003) Online shopping gratifies many consumer needs more efficiently than conventional retailing. In an online store consumers can examine the whole assortment without difficulty. This requires much less effort, inconvenience and time in comparison with physical store environment. Consumers can with minimum effort get important knowledge about firms, offerings and brands. This increases their ability to make rational buying decisions. People can very conveniently compare product features, prices, availability and other factors across a range of online stores. What is more, conventional stores cannot easily match the on-demand provision of merchandise information. One distinct advantage is also the fact that online shopping offers a level of privacy and anonymity in the purchase of some sensitive products. (Grewal & al. 2004) Utility is an important concept which includes relative advantage (Rogers 2003, 265). Increase in the perceived utility may be as effective as reduce in the cost of using a technological innovation. Being a non-user of the Internet can be explained by a combination of access problems, lack of related skills or rather negative attitudes towards ICT in general. (Verdegema & Verhoestb 2009)

Overadoption happens in relation to relative advantage when according to experts the innovation should not be adopted as widely as it is or should be rejected entirely. This is due to adopter's insufficient knowledge about the innovation, an incompetence to predict the consequences of the innovation or status-conferring aspect. For instance, some people adopt high-speed computers that they actually do not need for the tasks they are performing and when much less computer power would be suitable. (Rogers 2003) However, in e-commerce there is not much evidence of overadoption in general even though there may be some specific areas where this occurs. Online shopping is very much adopted because of its perceived relative advantage (Verhoef & Langerak 2001).

Relative advantage of online shopping can be categorized to five groups: efficacy of information acquisition, convenience, trust, focus, and other relative advantage dimensions, such as price, service quality, and empathy. Two of these categories have consistently had an effect on acceptance of electronic channels: convenience and trust. (Choudhury & Karahanna 2008; Gefen & al. 2003)

Convenience

In the B2C online shopping context it is applicable to think in terms of perceived convenience compared to the B2C e-commerce context where convenience is usually combined with the expected reductions in the transaction costs. Individuals are not that likely to measure such monetary transaction costs. Consumers think more how convenient a channel is for them. Hence, the term convenience discussed in this study refers to a customer's perception of benefit of interaction with an e-retailer. Convenience is the time and effort required when taking an action in a channel. Consumers presumably take convenience into account both in the informational and transactional stages in online shopping. (Choudhury & Karahanna 2008; Gefen & al. 2003) Eastin (2002) pointed out that

perceived convenience was the strongest predictor when assessing the overall adoption of e-commerce activities.

Online shopping is able to provide very high level of convenience for those consumers who perceive their time costs too high to invest in conventional shopping. As the Internet is open all the time, it increases convenience in people's lives. Busy people, or those who just do not enjoy shopping, may prefer the convenience of online purchasing. In an online store, customers do not have to dress up, travel or deal with crowds or salespeople. Sometimes, people waste time in a conventional store if it is out of needed products. (Grewal & al. 2004)

In a study of online grocery shopping in comparison to traditional in-store shopping, Verhoef and Langerak (2001) found that consumers' perception of the relative advantage, as well as compatibility positively influence their intention to adopt online shopping. Convenience is a significant determinant in consumers' perceived relative advantage of online grocery shopping. It pertains contiguously to time saving and physical efforts. E-commerce makes visiting physical stores unnecessary. E-retailers should communicate the convenience benefits in order to increase and to speed up consumers' adoption. Actors in online grocery shopping should provide effortless ordering and fulfillment procedures. Simple procedures improve consumers' perceptions of online shopping being a user-friendly means. (Verhoef & Langerak 2001) User-friendliness was also important attractor in the study of online communities. Registration complexity and passwords irritated some older consumers. (Antikainen & Mittilä 2007) Even though online communities have their own purpose and benefits, there are some similarities in the motivators to participate as in the online shopping. Ease-of-use should be pivotal dimension when establishing an online store.

There are also some inconveniences, such as waiting time, in online shopping. For instance, consumers who enjoy visiting retail stores are

likely to consider the loss of shopping enjoyment an important disadvantage of online shopping. E-retailers should be aware of these inconveniences related to the characteristics of the Internet and to the advantages of traditional in-store shopping in order to emphasize the relative advantages of online shopping. Often busy people perceive online shopping as a means to diminish the time pressure associated with conventional shopping. The advantages and disadvantages of physical efforts and time pressure in the physical in-store shopping influence positively to consumers' perception of online shopping characteristics. Those who consider online shopping to be superior, compatible and uncomplicated, express a high willingness to adopt online shopping also in the context of grocery. Consumers see online shopping as a service innovation which differs from old home shopping services. (Verhoef & Langerak 2001)

Trust

Together with convenience, trust is another dimension of relative advantage affecting significantly to the attractiveness of online shopping. One of the major reasons for not undertaking online shopping is the lack of trust (McKnight & Chervany 2002). Trust is defined as follows: "Trust is a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another" (Rousseau & al. 1998, 395). The online trust is directed to a web site, to the Internet, or to the technology as such. The online trust consists of online customers' perceptions of how the site would fulfill expectations, how trustworthy the information in the site is, and how much confidence the site holds. (Bart & al. 2005)

As this study is not about specific product or e-retailer, the approach to trust is adopted from Choudhury and Karahanna (2008). When examining trust in the context of adoption of online channels in general, the relevant perspective to trust is institutional trust. It is a user's beliefs about the

institution of the Internet. There are two distinguished aspects in institutional trust: informational trust and structural assurance. Informational trust signifies a user's persuasions on the reliability, credibility, and accuracy of information gathered through the Internet. The structural assurance on the other hand refers for example whether the user has a confidence in the technology to be secure from hackers and stealers. Consumers appear to share the purchase process into two explicit stages that are gathering information, and executing transactions or in other words purchasing. (Choudhury & Karahanna 2008; McKnight & al. 2002).

When a consumer is determining requirements and selecting vendor, the informational trust plays major role, because in those stages the person uses the Internet to information acquiring (Choudhury & Karahanna 2008). High information quality is associated with use, user satisfaction, and net benefits. The quality has an effect on whether potential visitors will be allured to or driven away from the online store. Quality of the Internet content can be divided to four dimensions: accuracy, content, format, and timeliness. Accuracy of information means how accurate and reliable the content in the website is. It affects consumer evaluation of the online store and purchasing decision. Content of information is concerned with the relevance and completeness of the website content. If the e-retailer offers relevant information, it can help consumers overcome concerns about online shopping. Complete information allows people to make competent and informed decisions about offering and purchase. Format is the style of information presentation, like the media richness. The way of graphics, text, and other format of content, can make information attractive and useful. Timelines refers to whether the information is up-to-date. If the online store is not regularly updated, the information turns obsolete and therefore the website is not delivering the expected performance. (Cheung & al. 2005)

In turn, when a consumer is in the transactional stages, such as purchase, the structural assurance plays more important role in building trust, as a buyer communicates personal information. Consumers occasionally hesitate to transact in online stores due to uncertainty about the perceived risk of having personal information stolen. Trust is a key determinant in helping consumers to transcend perceptions of risk and insecurity. If there is trust towards the vendor and the channel, consumers become comfortable with sharing personal information and making online purchases. (McKnight & al. 2002) Also Liebermann and Stashevsky (2002) found that two central perceived risks relate to structural assurance: Internet credit card stealing and supplying personal information. These perceived risks have a fundamental impact on both current online shoppers and potential shoppers as well as to the amount of Internet usage. (Liebermann & Stashevsky 2002)

Disposition to trust and structural assurance are important factors in building trust in online shopping in introductory stage, as well as in the exploratory stage. The introductory stage occurs when a consumer has only second-hand information about an online store. Reputation advertising is an effective way to build trust. The exploratory stage occurs when the user first visits the online store. During this stage, impression of site quality is the most important factor on trust. Also disposition to trust and reputation advertising have an effect on trust in the exploratory stage. Hence, e-retailer should consider that different stages require different strategies for trust building. (McKnight & al. 2004) To attract consumers some trust-building means, such as posting a privacy policy, using a third-party seal, interacting with customers, advertising e-retailer's good reputation, linking to other reputable sites, or offering guarantees, would be advisable (y Monsuwé & al. 2004). The factors affecting trust in online settings are different across site categories and consumers. At stores where both information risk and involvement are high, privacy and order fulfillment are the most influential trust factors. In high-involvement categories the strength of brand is crucial. (Bart & al. 2005)

A large proportion of online consumers use information gathered online to make offline purchases. Forsythe and Shi (2003) examined the perceived risks associated with online shopping and the relationship between four types of risk perceived by online shoppers. The four types of perceived risk in the study were financial, product performance, psychological, and time/convenience loss risk. Their findings suggest that although online shoppers perceive several risks, these perceived risks may not substantially influence online buying behavior among current online shoppers. The extent to which the perceived risks actually effect on online shopping of current customers seems to be more modest than anticipated. However, perceived risk is important in explaining the behavior of Internet browsers. They seem to be much more sensitive to the risks associated with online shopping. Their risk perception is much greater than that of online shoppers. (Forsythe & Shi 2003)

2.2.2 Other E-commerce related drivers

Compatibility defines how much an innovation is perceived to be consistent with the existing values, past experiences, and needs of potential adopters. The perceived compatibility of an innovation is positively related to its adoption rate. Naming and positioning an innovation in relation to the idea it supersedes is a good way of making an innovation more compatible in the eyes of potential adopters, because there is a greater chance of adopting if an innovation is compatible with other technologies they already use. (Rogers 2003) The compatibility between using an online store and consumer's existing values, past experiences, and needs affects positively to the attitude toward online shopping. Online stores can make purchasing more compatible by trying to better understand online consumers. (Chen & al 2002)

Complexity signifies how much an innovation is seen as relatively difficult to understand and to use. Innovation's perceived complexity is negatively

related to its rate of adoption. (Rogers 2003) For example, personal computers were perceived as highly technical and complex in their early phase. The adoption of PCs increased when they became more user-friendly. The perceived complexity of e-commerce activities can be assessed with the concept of self-efficacy. Users with a high level of self-efficacy toward a given e-commerce related task see themselves as able to accomplish this task and therefore experience lower complexity. (Eastin 2002) The concept on Internet self-efficacy is discussed in the next chapter (chapter 2.3). In the context of online grocery shopping, perception of the complexity influences negatively to consumers intention to adopt online shopping (Verhoef & Langerak 2001).

Trialability signifies how much an innovation may be experimented. Innovation's trialability, as perceived by members of a society, is positively related to its rate of adoption. (Rogers 2003) In online shopping, the lack of trialability is one central force limiting its success. E-commerce has naturally quite insufficient nature in offering pretrial experience. Online stores allow for example multimedia presentation but evaluating a majority of common products, such as apparel, toys and furniture, may not be easy in the Internet. Hence, the most commonly purchased products in online stores are those with standardized formats, such as books and music. People usually require high sensory assessment for products such as clothing, but it is difficult to represent digitally. (Grewal & al. 2004)

Observability signifies how much an innovation is visible to others. Innovation's perceived observability is positively related to its rate of adoption. (Rogers 2003) A study on beliefs of small community consumers concerning online shopping pointed out that those who purchased through the Internet perceived online shopping more observable than non-purchasers. There is a challenge to make online shopping observable. If current online customers are encouraged to display what they have purchased to their circle of acquaintances, it would make online shopping

more observable. This kind of reference could make non-shoppers aware of the benefits of online shopping. One means of increasing observability would be to offer discounts or gift certificates. If a non-purchaser gets a gift certificate, that person may be converted to a purchaser. Hence, these tactics may grow the customer base and grow sales to current customers. A valuable way to increase observability among consumers, who already shop online, is to introduce message boards or chat rooms. Then satisfied customers can advocate for the products they like. (Johnson & al. 2003)

Price is often stated as being the determining factor for online purchasing (eg. Moon & al. 2008; Chevalier & Goolsbee 2003), and price sensitivity is higher in online context (Degeratua & al 2000). But as discussed, there are other important factors affecting consumers' perceptions towards online shopping. Website design, website reliability and fulfillment, website customer service and website security and privacy are four consequential factors. The least satisfying aspect in online shopping is website security. However, there are different types of online buyers according to their shopping frequency. They have a distinct perception of the factors but they have a similar evaluation of website security and privacy, as well as website customer service. This indicates that the security and privacy matter is important concern for most online shoppers. Security issues are the main reasons for customers to decide not to purchase online. Also online customers' concerns about lack of opportunity to try products before purchase are regarded as one specific factor affecting the online buying decision. (Shergill & Chen 2005)

In addition to the online store related factors, the type of product or service also affects to the decision whether to shop online. There are product categories which are more convenient to purchase online. One significant factor is the need to touch, feel, smell or try the product. As this is not possible online, standardized and familiar products have a higher potential to be purchased online. Quality uncertainty is absent in such products, like

books, videotapes, flowers and groceries. (Grewal & al. 2004) Opposite to this, many consumers have great suspicion toward shopping groceries online. Compared to some other e-commerce categories, in online grocery shopping material flows are distinct from information flows, the number of frequent customers is large, and a purchase consists of many items. Against the expectations the adoption rate of online grocery shopping has been low. (Raijas 2002)

Another factor related to product offerings, is the lack of physical contact and assistance in the online stores. If contact with a salesperson is needed for the product, consumer's intention to shop online is low. In addition, if pretrial is needed, the intention to shop online is low as well. On the contrary, if the product is familiar, or the product is sensitive requiring some privacy and anonymity, consumer's intention to shop online is high. (Grewal & al. 2004) Already in 1996 Järvenpää and Todd pointed out that e-retailers need to think more on how they perform on the factors of product perceptions, shopping experience, and customer service. At that time, nearly everyone in the survey had something negative to say about online customer service. In terms of product perceptions, the presentation of goods and services seemed intangible for customers. (Järvenpää & Todd 1996)

A fundamental advantage for consumers in online shopping compared to other channels is minor search costs for products, services and related information. Hence, if online shopping decreases the cost of getting price information, it should increase price sensitivity. This is the case when the offering is somewhat substitutes to each other's in the eyes of customers. Price sensitivity for common products arises when comparison between online stores is made easy. However, for differentiated products, easy cross-store comparisons do not have an effect on price sensitivity. What is more, consumers like the shopping experience more if information is easily available, and their retention probability is higher. E-retailers offering

unique goods should make information environments very transparent, and they should avoid price competition by avoiding commodities. (Lynch & Ariely 2000) A transparent online shopping system, which lowers the customer's cost to acquire information about prices and offerings, produces welfare gains that give consumers a long-term reason to repeatedly visit and buy in an online store (Bakos 1997).

2.3 Internal drivers of online shopping

The external drivers of online shopping were discussed in the previous chapter. This chapter goes through the internal motivational drivers of an online shopper.

2.3.1 Typologies of shopping motivations

Rohm & Swaminathan (2004) developed a typology based upon motivations for shopping online. There are four types of shoppers based on motives of online convenience, physical store orientation, information use in planning and shopping, and variety seeking in the online shopping. The types are named as convenience shoppers (11 %), variety seekers (41 %), balanced buyers (33 %), and store-oriented shoppers (15 %). Convenience motivates mostly the convenience shopper. Shopping convenience refers to time and effort savings in shopping. This group is also less motivated by immediate possession of goods or services and social interaction. Immediate possession signifies the imminent delivery, whereas social interaction refers to consumer's will to look for social contacts in retail settings. The convenience shopper carries out less variety-seeking behavior across different retail channels. The balanced buyer is quite similar to the variety seeker in the desire for convenience and in the low tendency to plan the shopping task or seek information. Information seeking signifies the searching, comparing, and accessing

information in a shopping context. The balanced buyer is moderately motivated by variety seeking. Balanced buyers seem to be a group to make more impulsive online purchases, as it has a lower tendency to plan purchases. (Rohm & Swaminathan 2004)

The largest group is the variety seeker. It is highly motivated by variety seeking across retail alternatives. Variety seeking refers to the need for varied behavior or the need to alternate choices of stores, brands, or product types. As the group consists of 44 % of people, and the variable is quite significant to the balanced buyer as well, the variety-seeking behavior is an important concept. The variety seeker is also moderately motivated by online shopping convenience. It has as well a moderate physical store orientation and a moderate tendency to plan purchases. New shopping channels, particularly the Internet, have the ability to offer consumers more choice and ease of access, and to satisfy this group of buyers. (Rohm & Swaminathan 2004)

The store-oriented shopper distinguishes from other groups with the lowest level of online shopping convenience. This consumer is mostly motivated by the physical store orientation. The store-oriented shopper has a desire for immediate possession of goods as well as social interaction. It has low tendency to plan purchases, and relatively low tendency for variety-seeking behavior. In the bricks-and-mortar context time savings, functional shopping and shopping as recreation are important. The desire for social interaction was identified as a shopping motive particularly among store-oriented shoppers. This group also shows the lowest purchase frequency, suggesting this group not to be a focal segment to an online marketer. (Rohm & Swaminathan 2004)

On the contrary to some previous shopping type typologies (e.g. Bellenger & Korgaonkar 1980; Stephenson & Willett 1969), variety seeking appears to be a significant online shopping driver. Also tendency for convenience is

important factor in the online context, whereas time savings and shopping for pleasure were important factors in the offline but not in the online context. Variety seeking and convenience could help to differentiate the online shopping. (Rohm & Swaminathan 2004). For other typologies of online consumers see e.g. Kau and al. (2003) who developed a typology based on information-seeking patterns, motivations and concerns of Internet users, and Mathwick (2002) who developed a typology of relationship orientation manifested by consumers online.

Shopping types can be categorized also according to shopping frequency. Customers can be divided to four categories being trial, occasional, frequent and regular online buyers. According to Shergill & Chen (2005), trial online buyers are those who had made online purchases once, occasional online buyers two to four times, frequent online buyers five to ten times, and regular online buyers more than ten times in a calendar year. Regular buyers are much more satisfied with website variables than the other online buyers whereas trial online buyers had the poorest perception of online shopping on the whole. Hence, according to shopping frequency, consumers perceive online store related factor differently. (Shergill & Chen 2005)

Furthermore, categorizing adopters according to individual's degree in adopting new ideas is essential in the diffusion theory. In the theory, adopters are divided with frequency distribution to five categories that are innovators, early adopters, early majority, late majority, and laggards. Characteristics of adopter categories related to their innovativeness are socioeconomic status, personality variables and communication behavior. Personality variables have not yet received much research attention, in part because of difficulties in measuring personality dimensions in diffusion surveys. (Rogers 2003)

Gupta and al. (2004) on the other hand divided consumer's according risk profiles to risk-neutral or risk-averse when examining consumer shopping channel choices. Their results showed that after making purchases through one channel, electronic or traditional, risk-averse consumers tend to be more loyal customers than risk-neutral consumers. But risk-neutral consumers are not always more likely to prefer the online channel than risk-averse consumers. (Gupta & al. 2004) In the research on client characteristics, client attitudes, beliefs, and readiness toward change are all associated with higher adoption rate (Wisdom & al. 2013). The innovation-decision period is the length of time required for an individual to undergo the innovation-decision process. The innovation-decision period of earlier adopters is shorter than that of the later adopters. (Rogers 2003)

Citrin and al. (2000) studied whether the extent of consumers' general innovativeness compared to domain-specific or product category-specific innovativeness explains the occasion where consumer move from regular Internet usage to online shopping. Usually higher amounts of Internet use for non-shopping activities are connected with an increased amount of online shopping. However, this relationship is moderated by domain-specific but not general innovativeness. Domain- or product category-specific innovation means the preference to get to know more about and adopt an innovation in a certain domain of interest. Hence, regular Internet usage and domain-specific innovativeness have a direct influence on consumers' adoption of Internet shopping. Individual's general innovativeness signifies that the person is open to new experiences, and seeks out these experiences. However, general innovativeness was not found to influence the use of e-commerce. (Citrin & al. 2000)

2.3.2 Drivers to use virtual services among older consumers

Niemelä-Nyrhinen (2009) examined the factors affecting the acceptance of mobile content services among mature consumers. She studied Finnish

baby boomers that were between 50 to 60 years old during the study. Hence they are younger than the target group of this study, but partly it concerns the same people, as baby boomers are now at least 58 years old. What is more, she especially examined the difference between young and old consumers as technology users. Therefore the study gives some valuable insight to this thesis.

Niemelä-Nyrhinen examined people's beliefs about a mobile service. The barrier for adoption seems to be that mature consumers do not perceive the mobile services particularly useful, entertaining and user-friendly. In addition, she studied variables how individual difference variables affected the adoption. The variables were perceived age, technology-anxiety, social pressure, and previous experience. The younger the users felt, the more easy to use they perceived the services. Technology-anxiety diluted the perception of ease-of-use but respondents did not feel that anxious with technology. Social pressure had a direct effect on the intention to use mobile services. This challenges the prevalent understanding that older consumers trust mainly in their own experiences in consumption choice and are not vulnerable to opinions of others. They actually seem to be quite similar to younger consumers. (Niemelä-Nyrhinen 2009) This supports the view that there is movement towards an ageless market in respect of the older consumer (Szmigin & Carrigan 2000).

Kwon & Noh (2010) investigated +45 consumers' perceived risks and benefits, as well as shopping intentions in the context of online apparel shopping. The role of age and past experience in their perceptions and intentions was also studied. Perceived benefits concerning product and price offerings and perceived financial risk are significant predictors of mature consumers' online purchase intention. Furthermore, the level of past online shopping experience correlated strongly with the mature consumer's perceived risks and benefits, whereas age and general

Internet experience showed limited influences on mature consumers' perceptions and purchase intentions. (Kwon & Noh 2010)

Mattila and al. (2003) analyzed Internet banking behavior of people who were over 65 years of age. They found that household wealth and high education have a significant effect on the adoption of the Internet as a banking channel. The main barriers for older individuals in the adoption of Internet banking were perceived difficulty in using computers combined with the lack of personal service in e-banking. Furthermore, it was also found to be more unsecured among older customers than bank customers in general. (Mattila & al. 2003)

Limited out-of-home mobility is a typical result of physical and social deterioration in the normal process of aging. The limited mobility is one possible reason why some individuals go online. Older individuals may attempt to maintain their past social and cognitive structures through use of the Internet for communication, information searching, entertainment and taking care of financial matters more than people with fewer limitations on their out-of-home mobility. (McMellon & Schiffman 2000)

2.3.3 Self-Efficacy in the adoption of online shopping

Also social cognitive theory that draws from many social sciences such as psychology and marketing will bring insights to the theoretical framework as the concept of self-efficacy originated from that theory. An individual is more likely to adopt an innovation if he or she has more self-efficacy and believes that he is in control, rather than thinking that the future is determinant by fate (Bandura 1977). Self-efficacy means person's belief on his/her ability and capacity to accomplish a particular task. Individual's expectations of self-efficacy determine how much effort they will expend on a task and how long they will sustain in the face of obstacles. Interaction of personal, behavioral, and environmental influences have an

effect on behavioral patterns of individual. (Bandura 1977; Bandura 1986). Self-efficacy has a fundamental role in the exercise of free will as it has a strong impact on individual's thought, affect, motivation, and action (Bandura 1991). An innovation is more likely to be adopted if a person believes he or she has higher self-efficacy. A person with high self-efficacy experiences to be in control compared to low self-efficacy, where a person sees that the future is determined by fate. (Bandura 1977)

Many researchers in education have indicated that efficacy beliefs positively influence achievement and persistence related to specific tasks (eg. Hodges 2008; Joo & al. 2000) expanding from Bandura's (1986) theory of self-efficacy in psychology. There are three self-efficacy constructs in online learning, that are Internet self-efficacy, academic self-efficacy and computer self-efficacy (Joo & al. 2000). This thesis is mainly interested in the internet self-efficacy but takes a look into the computer self-efficacy as well.

Compeau and Higgins (1995) developed the concept of computer self-efficacy (CSE) and pointed out that it has a significant influence on computer-use outcomes, emotional reactions to computers, and actual computer use. Computer self-efficacy refers to individuals' beliefs about their abilities to competently use computers to accomplish a task, such as using software to analyze data. Person's self-efficacy and outcome expectations are positively influenced by the encouragement of others. Self-efficacy is a significant individual trait but external stimulus, such as encouragement and support, have an impact on an individual's decision to use computers. (Compeau & Higgins 1995)

Internet self-efficacy (ISE) refers to individuals' beliefs about their abilities to execute Internet-related tasks. ISE is more about individuals' capability to apply higher-level skills such as troubleshooting problems than merely in performing some minor tasks, such as uploading or downloading files. ISE

is somewhat distinct from CSE and may require a set of skills for establishing, maintaining, and using the Internet. (Eastin & LaRose 2000)

In an education related research, it was found that technical problems while using the Internet may cause frustration and dissatisfaction (Choy & al. 2002). It seems important for online learners to have high Internet self-efficacy to complete required online tasks. Chu and Chu (2010) showed that there is a positive correlation between ISE and satisfaction in their study where adults between ages of 45 to 87 enrolled online in courses. ISE is positively correlated with expected outcomes including entertainment, social, and informational outcomes (Eastin & LaRose 2000).

Earlier experience in and use of the Internet and outcome anticipations correlate positively whereas Internet stress and self-belittling correlate negatively to ISE. The best predictor of high Internet self-efficacy is prior Internet experience. New users, those who have been on the Internet for less than two years, confront more stressful troubles and are less satisfied with their Internet skills compared to experienced users. In general, people have much lower ICE in the first two years of Internet use, and it may require up to two years' experience to achieve sufficient self-efficacy. Internet use is directly affected by individual's self-efficacy judgments. (Eastin & LaRose 2000)

Eastin (2002) studied adoption of four e-commerce activities: online shopping, online banking, online investing, and electronic payment for an Internet service. He studied six attributes in these contexts that were perceived convenience and financial benefits, risk, previous use of the telephone for a similar purpose, self-efficacy, and Internet use. He found that when evaluating the overall adoption of the e-commerce activities, perceived convenience was the strongest predictor, followed by perceived risk, Internet use, previous adoption of the telephone, and self-efficacy.

However, self-efficacy predicted best the adoption of online shopping. The perceived complexity of e-commerce activities by consumers is assessable with person's self-efficacy beliefs. As self-efficacy is task-specific in nature, and each of these activities are quite different, it would need more task-specific self-efficacy measures. Each online activity requires a different set of sub-skills. (Eastin 2002)

Computer trainings and user-friendly systems increase older adults' computer self-efficacy. And a person with higher CSE uses computers more. If older people and their use behaviors are taken into account in a systems design, the future systems will have a greater probability to encourage older people to use computers habitually and more productively. Older adults' perceive lack of benefit and lack of motivation in their computer use. These barriers should be considered, as well physical limitations of older users. When designing computer trainings, one particular goal should be to increasing older adults' CSE. Trainings should emphasize the benefits of the technology and engender motivation for use. (Wagner & al. 2010) Older adults are ready to use ICT but many of them have usability problems with existing systems. Some of these problems may originate from the cognitive and perception degradations. (Czaja & Lee 2007) Karavidas and al. (2005) studied the effects of computer anxiety and computer knowledge on self-efficacy beliefs and life satisfaction within the older adult computer users. The understanding that computer use increases self-efficacy was strengthened. Furthermore, lower computer anxiety increases overall life satisfaction. They discovered that males and females use computers quite the same amount rate but women undergo more anxiety and have less knowledge of computers. Men typically use the Internet more. (Karavidas & al. 2005)

2.2.4 Means to increase the adoption of online shopping

A wired lifestyle and lack of time have an influence on individual's adoption of online shopping. A history of using the Internet and adequate access to it characterizes a wired lifestyle. Also an appreciation of the Internet's potential to improve one's productivity belongs to a wired lifestyle. The early adopters of online shopping have traditionally been more likely well educated and wealthy. Online stores have to attract late adopters and laggards as well in order to e-commerce to spread to desired level of popularity. This is possible if there is adequate availability of the IT infrastructure, appropriate education of potential users, and lower access cost. (Chen & al 2002)

Internet sites for older users should employ age-appropriate technologies that can facilitate their information processing in computing environments, such as virtual agents. A study on virtual agents found some unfit between virtual agent characteristics such as realism, animation, and gender in online sites and those preferred by older consumers. (Chattaraman & al. 2011) Virtual agents are animated figures that appear on a monitor. They have a human-like appearance and they present multifaceted human-like behaviors. Furthermore, their purpose is to make users' information processing easier through verbal and non-verbal communication. (Cassell & al. 2001) The benefit of virtual agents in e-commerce is particularly relevant to over 65 years old consumers because of age-related digital divide in the adoption of online shopping. Virtual agents can benefit them when doing online purchases and increase their adoption of this channel. (Chattaraman & al. 2011)

Older customers differ from younger ones in terms of cognitive abilities relating to information search, retrieval, processing, and memory. Online stores that want to take older consumers into account would benefit virtual agents capable of multimodal communication (visible speech). It would be

advisable to have the opportunity to switch off the voice feature as this solution would serve the majority of older consumers, who prefer the text-only alternative and multimodal alternative more or less equally. Furthermore, in online stores designed for older users the virtual agent should not be humanoid as it irritates many, and there is need for visual simplicity in the agent implementation. Virtual agent's size should be quite small and male-voiced agents are preferred as they are more clearly audible to older consumers. Also, keeping the conversational style and content task oriented and succinct could be beneficial to an online store. Even though social conversation could be appropriate for other applications, consumers use a task-oriented approach in the online shopping environment and do not want social conversation during it. (Chattaraman & al. 2011)

Hough and Kobylanski (2009) studied how to market the use of IT, primarily computers and the Internet, to consumers aged 65 and older. Even though technological solutions can ease and improve the quality of life, many older consumers want to limit their interactions with IT. In order to impact the engagement of older consumers with higher forms of IT, marketers should use reference groups, perception of reality, and physical dexterity as the interaction themes on which to focus efforts. Perception of reality signifies the idea that some older consumers have a strong need to touch, feel and try the product. Hence, engagement with the Internet may be increased by designing approachable user interfaces and highlighting the physical attributes of product itself. Many older individuals are willing to use technology if it is easy to learn, use and understand. (Hough & Kobylanski 2009) In general, convenience and site design are the most critical drivers of e-satisfaction (Heiner & al. 2004).

2.4 Consequences of adoption of online shopping

In addition to motivational drivers, this thesis is interested in the consequences of online shopping in older consumers' lives. Consequences of innovations are changes that occur to an individual as a result of the adoption or rejection of an innovation. Desirable consequences are the functional effects of an innovation for an individual or social system. Direct consequences are the changes to an individual or a social system that occur in immediate response to adoption of an innovation. Anticipated consequences are changes due to an innovation that are recognized and intended by the members of a social system. (Rogers 2003) This study is interested mainly in the first-mentioned category.

2.4.1 Desirable and undesirable consequences of online shopping

The bulk of previous diffusion research has stopped with an analysis of the decision to adopt an innovation. However, how the choice is implemented and what kinds of consequences there have occurred is widely ignored. Often diffusion research is sponsored by the innovators themselves or by others with vested interest. They usually see that adopting the innovation will be beneficial per se but this kind of pro-innovation presumption is not always adequate. Furthermore, the regular survey methods are less appropriate for the investigation of consequences. In addition, consequences are difficult to measure because people who use innovations are not even themselves fully aware of all of the consequences. (Rogers 2003, 440-441)

In this chapter the characteristics of online shopping are examined in light of the fact if it really delivers anticipated value to consumers. When it comes to older consumers, deteriorating cognitive abilities, like attention, working memory, processing speed (Czaja & Lee 2007) and deteriorating

physical abilities and mobility may lead to greater dependence on e-commerce (Chattaraman & al. 2011). Hence, it is important to recognize what are positive and negative impacts of constantly growing e-commerce.

A positive consequence for consumers is greater sovereignty. Internet is a new channel of distribution and increases channel options for consumers. It also allows personalized shopping experiences and service. The amount of available information on prices, service, products and brands, and reviews of features and performances all make the consumer more powerful over the shopping process. These kinds of improvements in consumer choice, information and control lead to greater consumer sovereignty. (Grewal & al 2004) Devaraj and al. (2002) measured consumer satisfaction with the online shopping channel. In the study, people purchased similar products through online stores and conventional stores. Time savings, ease of completing the purchase, and price savings were significant explanations of consumers' satisfaction and online channel preference. (Devaraj & al. 2002)

The purchasing of some particular goods, such as books, music, ICT products and tickets over the Internet increases continuously. Online shopping becomes dominant in some categories. Self-efficacy related to online shopping increases as consumers increasingly overcome their anxiety and uncertainty towards purchasing over the Internet. The customer base starts to indicate greater preference diversity as they perceive real benefits of online shopping. Hence, pure price competition strategies turn into less effective in relation to other means to achieve sustainable competitive advantage. Therefore, e-retailers have to segment their customers and like in traditional retail, target to a few desirable niche segments. (Grewal & al 2004)

A negative consequence to retailers is that consumers can “price shop” in the Internet to find out a reference price and then conduct the actual

purchase at a traditional store. For consumers this is convenient but the hardening price war caused by the Internet has major impacts to the bricks-and-mortar world. The positive impacts of such an increase in competition include greater economic efficiency in the retail sector, as well as greater selection for consumers. These increase consumers' overall welfare. (Grewal & al 2004)

In a continuum of insufficiently self-regulated buying behavior are impulsive, compulsive and addictive buying (Natarajan & Goff 1991). Impulsive buying can be considered rather normal consumer behavior whereas addictive behavior is abnormal and possibly devastating. Unregulated online buying behavior may turn into a considerable societal problem as e-commerce spreads. (LaRose & Eastin 2002) There are three sub-segments in self-regulation: self-observation, judgmental process, and self-reaction (Bandura 1991). The insufficiently self-regulated online buying tendencies of consumers, together with excessive affinity for the Internet, may cause such problems as reduced productivity, personal bankruptcies, disrupted families and ruined lives. One source for negative consequences is the fact that e-retailers have created appealing features attacking all aspects of consumer's self-regulation. Online stores are able to stimulate unregulated buying behavior in such manner that it could have negative personal and social consequences. (LaRose & Eastin 2002)

Online shopping has logistics impacts as well. It seems that online shopping is increasing travel. However, there is not any study that is able to provide conclusive answers concerning even the short-term impacts of growing online shopping on transportation. (Mokhtarian 2004) The higher costs of shipping and handling increment considerably the costs in e-commerce, and these costs probably will be passed on to consumers. Some costs of tasks that consumers practice typically at traditional stores, such as picking from shelves and carting, come now down to e-retailers. They handle also warehousing, shelving, bulk breaking, packaging and

shipping. These additional costs diminish the alleged savings of not having expensive business premises of traditional commerce. (Grewal & al. 2004)

2.4.2 Intangibility and its consequences

A unique characteristic of online shopping is intangibility and intangibility as such has consequences on the purchaser. Intangibility has three dimensions: physical intangibility, generality, and mental intangibility. (Laroche & al. 2001) Physical intangibility represents the degree to which a product cannot be touched or seen, is unobtainable to the senses, and lacks a physical presence. Generality refers to the consumer's difficulty in defining or describing a particular product in detail. On the contrary, products are perceived as specific if they generate clear definitions, features, or outcomes in the customer's mind. The third dimension in turn, mental intangibility, reflects the idea that a product can be physically tangible, but difficult to comprehend mentally. (Laroche & al. 2005; Laroche & al. 2001)

Generality and mental intangibility increase evaluation difficulty (Laroche & al. 2005). Evaluation difficulty signifies consumer's perceptions of the cognitive and behavioral difficulty and effort required to discriminate among alternatives, and make a choice (McDougall 1987). Because of the intangible characteristics of the Internet and consumers' concerns about security and privacy, consumers feel high evaluation uncertainty which in turn effects on perceived risk. People who do not have a lot of knowledge and experience on the Internet may perceive online shopping too mentally intangible. (Laroche & al. 2005)

Bulk of research claims that services are perceived more risky to purchase compared to goods since services are seen more intangible. Laroche and al. (2001) questioned this statement of services being more intangible than goods. For example software products and music show more intangibility

in comparison to a meal in a restaurant. Software products and music consist of digitized information and are untouchable in nature, with software being visible only through a computer screen, and music only by listening. (Laroche et al. 2001)

Some important cues to facilitate the creation of a trust-based partnership, such as physical proximity, handshakes, and body signals, are not available to the parties operating in a virtual market (Nohria & Eccles 2000). To overcome the intangible nature of e-commerce, virtual try-on technology could deliver such information that is similar to the knowledge available in direct product examination. Besides greater tangibility, interactivity and customer involvement, virtual try-on technology can enhance the entertainment value of the online shopping experience. (Kim & Forsythe 2008)

E-commerce allows for appropriate access to and screening of a huge amount of information. This minimizes the impact of mental intangibility and generality associated with products and services on evaluation difficulty and perceived risk. Evaluation may be easier for online shoppers than for their offline counterparts, but still consumers perceive the transaction riskier in an online environment. The strength of the positive relationship between evaluation difficulty and perceived risk is greater in an online mode than an offline mode. (Laroche & al. 2005)

One significant moderator in both online and physical buying environments is prior knowledge. For those consumers who have high prior knowledge, mental intangibility has a weaker impact on evaluation difficulty and perceived risk. As for physical intangibility, it is negatively correlated to perceived risk only for individuals with high prior knowledge and only in the online environment. This indicates that tangible physical evidence of a product sold online increases perceived risk for those people who have high level of knowledge or experience on that product. Even if this is

somewhat surprising, it is consistent with the claim that the effect of physical intangibility depends on mental intangibility. The lack of physical evidence of a product may push those people who are familiar with it to rely more on their prior knowledge or the appropriate online information instead of assessing the physical attributes of that product when making a purchase decision. It makes the evaluation process simpler. This also improves the consumers' confidence in their ability to make an accurate purchase decision. At the same time, the physical presence of the object may involve comparisons between person's mental representation and the actual information he is examining. This may cause some conflicts and create uncertainty in the evaluation and therefore increase perceived risk. (Laroche & al. 2005) In e-commerce, as in traditional, consumer satisfaction is a critical performance outcome, but also an essential predictor of customer loyalty and business success. E-retailers should ensure that they are providing high value to customers in terms of shopping convenience and hence, they should provide an easily navigable and value-adding site design. (Heiner & al. 2004)

3 METHODOLOGY

In this chapter, the research methodology and philosophy is discussed. First, the research strategy behind the study is presented including the choices of research paradigm and traditions, methods of data collection, analysis and interpretation. Finally, the research ethics is discussed.

3.1 Research strategy

Research strategy consists of locating the study to the right philosophical paradigm, and choosing used research methods and techniques accordingly. The fundamental issue of a research is choosing original, important and interesting research questions (Belk & al. 2013, 17). As the goal of the study, and the formation of the research questions, strive for understanding and exploring a phenomenon, a qualitative research is suitable approach (Alasuutari 1999).

In general, the choices qualitative researchers make after determining research questions include what qualitative research traditions will underpin the work, what kind of data to collect, how to analyze the data, how to draw on theories when interpreting data, and how to create theoretical contributions. (Belk & al. 2013, 16-17) In this sub-chapter is presented the development of research strategy of the study.

3.1.1 Research paradigm and tradition

There are two major philosophical paradigms to science that are an interpretative (subjective) or a positivist (objective) approach to research. They are delineated by several core presumptions concerning ontology, epistemology, human nature, and methodology. Whatever the sociological perspective, these presumptions are consequential to each other.

Methodological choice should be consequential to the social science phenomenon that is investigated, and to the philosophical standpoint of the researcher. Subjectivist researchers focus more on the meaning of social phenomena, whereas the objectivists focus more on measurement. The goal of subjectivists is to understand and to explain a problem in its factual connection. (Holden & Lynch 2004) The interpretative approach and use of qualitative methods are in line. Because of above-mentioned reasons, this study takes an interpretative approach to research.

The interpretative philosophy believes that the social world is too complex as to be formulated as in the natural science's theories and laws (Johnson & Christensen 2010). The specific research tradition behind this study is hermeneutic phenomenology. Phenomenology becomes hermeneutical when its method is taken to be interpretive, instead of purely descriptive as in transcendental phenomenology (Barua 2007, 7).

Whereas descriptive phenomenological research aims at describing the nature of an empirical phenomenon, the hermeneutic phenomenology aims at understanding the nature of an empirical phenomenon by describing it from different perspectives. The purpose of hermeneutic phenomenology is to create new understanding of the research object, and how it exists in relation to surroundings. What is more, whereas the pure phenomenological research is true to the material, and is not examining it in relation to other assumptions or theories but tries to reveal it and understand it as it is, the hermeneutic phenomenology looks for consensus between material, researcher and theoretical framework. Therefore, the purpose is to understand the phenomenon as part of the world. (Lavery 2003; van Manen 1997) In consumer research hermeneutic phenomenology is seeking a deep understanding of consumer's lived experience. (Belk & al. 2013)

3.1.2 Data collection method

There is wide collection of qualitative research methods such as unstructured interviews, focus groups, projective methods, and participant observations. The research traditions where the research questions are situated may have an effect on the desirable data collection plan. Hence, when a work is situated in phenomenological tradition, it is advisable to gather primarily interview data. (Belk & al. 2013)

Focus groups were chosen as data collection method, because focus groups are suitable for exploratory research (Belk & al. 2013, 43). In general, it would be useful to have triangulation in data collection. One opportunity in this kind of research would be to use online discussion boards. However, in a research on Senior Consumers' Opinions on Attraction Factors of Internet Communities, Antikainen and Mittilä (2007) found that discussion boards for elderly do not exist. In their study the age limit was 55 years. Their findings point out that senior citizens feel the supply of suitable discussion boards too confined and hope to have more communities for them. The researches on Internet communities have shown that making questions in discussion boards would be a suitable method in qualitative research. (Antikainen & Mittilä 2007) However, the situation seems to be the same at the moment, there are no lively online discussion boards for elderly in Finland. Therefore the part of data collection will not take place in discussion boards, and solely focus groups are used for data collection.

The questions for focus groups were developed according to theme interview method. The formality of theme interview is in between of survey and open interview. The theme interview proceeds with predefined themes, it is a bit more structured than open interview, and themes are defined according to previous research. (Hirsjärvi & Hurme 2001, 47-48) Themes derive from the theoretical framework of the study (chapter 1.5).

The interview questions are presented in the Appendix 1. Moreover some background questions, as well as the cognitive age questions, were asked in a structured questionnaire (Appendix 2). In a pilot interview, the cognitive age matter seemed troublesome to be asked orally, and was therefore transferred to the questionnaire. Wilkes (1992) suggested the elimination of the component of look-age when studying cognitive age. Hence, it is not included in the study.

Focus group is a group discussion where storytelling, joking, arguing, boasting, and bantering also appears. The group is suggested to consist of 4-6 people in Finland, which is slightly less than is suggested in international studies. In a small group, it is easier to discuss about complex issues. A group should be homogenous in terms of age, gender, and socioeconomic status. The interview should last from one to two hours and have maximum of five themes. The interviewer should encourage open discussion of thoughts and feelings about the topic. (Bäckström 2011) Therefore, even though there was a theme interview framework, it was encouraged the participants to discuss freely, not solely to answer to the interviewer but to discuss with each other's as well.

Focus group is generally composed with strangers. This reduces the negative effects of group dynamics where someone starts to take too dominant role and lead the group in a type of group-think. In a well-conducted focus group, group dynamics can lead to free sharing of opinion. That requires comfortable environment. (Belk & al. 2013, 41) In this research the participants were not total strangers to each other's because they were members of the same organization. However, most of them did not know one another very well beforehand.

Furthermore, as a practical matter, video recording was suitable data collection aid. With sole audio recording it may be difficult to know who is talking and there may be some overlapping conversation. As group

dynamics plays a role as well, it is important to capture non-verbal information too. Therefore a group interview is easier to transcribe with video recordings. (Belk & al. 2013, 43)

3.1.3 Selection of participants

The purpose in selection of participants in hermeneutic phenomenological research is to select those who have lived experience that is in the core of the study. They should be willing to talk about their experience, and they should be sufficiently distinct from one another to enhance possibilities of rich and unique stories of the particular phenomenon. (Laverty 2003)

As this study is interested in the opinions on online shopping among older consumers, four local organizations, that seemed suitable due to the age group of their members, were contacted via email. Two pensioner organizations responded but only one was interested in cooperation. The chairman of the refusing organization thought their members probably do not buy from online stores. However, the National Seniors of Lappeenranta, *Lappeenrannan Kansalliset Seniorit ry*, invited the researcher to speak to their monthly meeting. According to their chairman, the organization has over 500 members with mean age approximately 75-80, and there are usually 40-70 people participating in the monthly meetings. Researcher presented the purpose of the study in the meeting. Those seniors, who were interested in participating to focus groups, filled up a form (Appendix 3) in order to find out their use of the Internet and online shopping habits. 21 people were interested in participating, from who 15 were selected because of a suitable background in the Internet use, and who were also able to participate in the particular dates. A practical challenge in focus group interview is the possibility that all will not show up (Bäckström 2011). Two of the interested cancelled just before the interviews. Hence, the final total number of participants was 13.

The participants in group 1 had no experience in online shopping. The participants in the other groups had online shopping experience. Participants met in groups of four to five, and first answered general questions on computer and internet experience. After that followed conversation concerning opinions about online shopping. All participants were quite homogenous in terms of age, life situation, and social class, and the variable between group 1 to 2 and 3 was online shopping experience, and between group 3 to other groups the gender. Some variation among participants exists in terms of education. Education levels are examined according to Statistics Finland (Tilastokeskus) and Finnish equivalents can be seen in Appendix 2.

3.1.4 Data analysis technique

Several analysis techniques were considered within chosen research tradition. Purely phenomenological analysis was left out as it does not reckon with theoretical pre-understanding (Spiggle 1994). Interpretative phenomenological analysis (IPA) appeared interesting as it is concerned with understanding people's experiences of the world and of themselves. Focus groups as the basis for IPA studies may provide rich experiential data of personal experience. IPA compares phenomenology and hermeneutics, and is strongly idiographic approach. (Larkin & al. 2010) IPA researchers use considerable flexibility and reflect during an interview. They gain an insider's view into person's sense-making. (Willig 2001) However, to some extent more structured and neutral approach seemed beneficial to better examine the themes arisen from the theoretical framework. Therefore thematic analysis was chosen but also some means of IPA is used.

Thematic analysis is also related to phenomenology in that it focuses on the human experience in a subjective manner. Theoretical thematic analysis is a top-down approach where themes are driven by the

theoretical interests compared to inductive thematic analysis where themes emerge from the data. (Guest & al. 2011; Fereday & Muir-Cochrane 2006) Grounded theory would take the latter approach (Spiggle 1994). This research takes the theoretical thematic analysis approach. A contemporary orientation in research in marketing and consumer behavior is to absorb some prior theory in order to build new theory (Belk & al. 2013, 155)

The analysis method has an effect on the exactness of the transcription. Focus group data should be carefully transcribed paying regard to group dynamics, coincidental talking, and non-verbal communication. However, the transcription does not need to be as pedantic as in content or discourse analysis. (Belk & al. 43). The transcription of the study is verbatim and common transcription symbols were used. It contains breaks and their lengths, as well as emotional expressions (such as laughter). However, the translation to English is not so pedantic. Original Finnish quotes are in Appendix 4.

3.2 Research ethics

Good research practice requires that the examinees give informed consent. For that, the participants should be given all relevant information concerning what will happen during the study. Consent signifies that the participant is able to do rational valuations with the given information and is participating voluntarily. (Hirsjärvi & al. 2004) The purpose of the study was presented orally in the meeting of senior organization and it was also stated in the form which the interested in participating filled up (Appendix 3) as well as discussed before the interviews. The most important concepts in the processing of research data are confidentiality and anonymity (Kuula 2006), and this was promised to the participants. Other ethical principles, such as honesty in data report and results, are also followed.

4 RESULTS

The purpose of this chapter is to describe the key findings from the three focus group interviews. The questions presented in the focus group interviews are presented in Appendix 1. It is worth noticing that there are slight differences in the questions for online shoppers and non-shoppers.

4.1 Segmentation

The findings offer some insights on the participants, their demographic and psychographic profiles including their cognitive age. Furthermore, their use of the computer and the Internet is discussed.

4.1.1 Demographics

The participants in group 1 (Table 3) had not purchased online. In this group there were five men. On the contrary, the participants in the other groups have purchased online. In the group 2 (Table 4) there were four men and in the group 3 (Table 5) four women.

Table 3. Demographics of Focus group 1: Non-shoppers

| Person | Age | Life situation | Marital status | Profession (before retirement) | Social class | Highest education level | Use of computer and Internet |
|--------|-----|----------------|----------------|--------------------------------|--------------|-------------------------|------------------------------|
| Male 1 | 67 | Retiree | Married | Manager | Middle class | Bachelor degree | Regularly |
| Male 2 | 86 | Retiree | Widower | Soldier (NCO) | Middle class | Elementary school | Regularly |
| Male 3 | 77 | Retiree | Married | Specialist | Middle class | Bachelor degree | Regularly |
| Male 4 | 84 | Retiree | Widower | Manager | Middle class | Master degree | Regularly |
| Male 5 | 67 | Retiree | Single | Soldier (NCO) | Middle class | College | None |

Focus group 1 consisted of five males from 67 to 86 years old. They use the Internet regularly but do not purchase from online stores. They are all retired and consider belonging to middle class. When it comes to occupation, Male 1 and Male 4 were managers and Male 3 specialist before retirement. Male 2 and Male 5 were soldiers, more closely to say non-commissioned officers. Hence, nobody had belonged to laborer level. There were some dispersion in terms of marital status and education. However, it is reasonable to state that according to their professions before retirement and their perception of own social class, they all are privileged people.

Table 4. Demographics of Focus group 2: Male Online Shoppers.

| Person | Age | Life situation | Marital status | Profession (before retirement) | Social class | Highest education level | Use of computer and Internet |
|--------|-----|-------------------|----------------|--------------------------------|--------------|-------------------------|------------------------------|
| Male 6 | 71 | Retiree | Married | Soldier | Middle class | Bachelor degree | Regularly |
| Male 7 | 68 | Retiree | Married | Clerical employee | Middle class | Secondary education | Regularly |
| Male 8 | 78 | Retiree | Married | Senior specialist | Middle class | Master degree | Regularly |
| Male 9 | 66 | Retiree + by-work | Single | Specialist | Middle class | College | Regularly |

Focus group 2 consisted of four males from 66 to 78 years old who have adopted online shopping. They are also all retired but Male 9 has in addition a by-work. His profession is specialist. Male 6 was a soldier, Male 7 a clerical employee and Male 8 senior specialist before retirement. In this group too nobody had worked in laborer level. Three of them are married and Male 9 is single. Also in this group was some dispersion in the education levels. All see themselves belonging to middle class.

Focus group 3 consisted of four females from 65 to 71 years old who have done online shopping. In this group there was the only participant who has not yet retired. Female 1, in the age of 70, works still as a social worker. Others have been office workers and Female 2 in a superior position. There was some dispersion in the marital statuses.

Table 5. Demographics of Focus group 3: Female Online Shoppers.

| Person | Age | Life situation | Marital status | Profession (before retirement) | Social class | Highest education level | Use of computer and Internet |
|---------|-----|----------------|----------------|--------------------------------|--------------|-------------------------|------------------------------|
| Female1 | 70 | Not retired | Divorced | Social worker | Middle class | Bachelor degree | Regularly |
| Female2 | 68 | Retiree | Married | Clerical employee | Middle class | Bachelor degree | Regularly |
| Female3 | 71 | Retiree | Widow | Clerical employee (superior) | Middle class | Secondary education | Regularly |
| Female4 | 65 | Retiree | Single | Clerical employee | Middle class | Bachelor degree | Regularly |

When comparing all participants, they all perceive themselves as part of the middle class. They have not worked in laborer level or as a farmer, and they all use the Internet regularly, except Male 5. In other words they all have been white-collar workers, not manual labor.

4.1.2 Psychographics

As the participants seem quite similar in terms of demographic variables, it is valuable to take a look on the other factors that became known during the interviews. Of course this sample is very small and no generalizations can be done. However, it is interesting to take a look in chronological age and self-perceived or cognitive age of the participants. Cognitive age explains how people perceive themselves being at an age other than their

biological age is (Barak & Schiffman 1981). In the table 6 is presented the answers of Focus group 1.

Table 6. Chronological and cognitive ages of participants in Focus group 1 (Non-shoppers).

| | Male 1 | Male 2 | Male 3 | Male 4 | Male 5 |
|--------------------------|-----------|-----------|-----------|-----------|-----------|
| Chronological age | 67 | 86 | 77 | 84 | 67 |
| Feel-age | 60s | 70s | 70s | 70s | 50s |
| Do-age | 60s | - | 70s | 70s | 70s |
| Interest-age | 60s | - | - | 70s | 60s |

Cognitive age was examined with three questions to find out participants' perceived feel-age, do-age and interest-age. They chose the decade of one's life they felt to belong. In other words, a person in his 80s is in the decade of his life from age 80 through age 89. For instance, Male 1 answered that he feels like he is in his 60s, he does most of the things like he is in his 60s as well as his interests are usually as a person's in his 60s. Hence, his cognitive age is the same as his chronological age. In the group of non-shoppers, two did not fill up all the questions concerning cognitive age variables. Within the given answers, Male 1, Male 3 and Male 5 have on average the same cognitive age as their chronological age is. Male 4 perceived all the cognitive age variables to be a decade before his chronological age, hence perceiving himself to be ten years younger, whereas Male 2 only answered to the feel-age variable. He feels that he is ten years younger than he is. There were interesting variations in the answers of Male 5. His chronological age is 67, but he feels like he is in his fifties. However, he does most of the things like he is in his seventies probably due to some disability problems in mobility. When it comes to his interests, they go together with his chronological age. As a result his cognitive age on the average is the same with his chronological age.

In other groups the participants answered to all questions concerning cognitive age variables. In the table 7 is presented the answers of Focus group 2 and in the table 8 the answers of Focus group 3.

Table 7. Chronological and cognitive ages of participants in Focus group 2, and their online shopping frequency (Male online shoppers).

| | Male 6 | Male 7 | Male 8 | Male 9 |
|-------------------------------|------------|--|-----------|--|
| Chronological age | 71 | 68 | 78 | 66 |
| Feel-age | 70s | 50s | 70s | 60s |
| Do-age | 70s | 50s | 60s | 50s |
| Interest-age | 60s | 40s | 60s | 50s |
| Occasions of online purchases | 0-1 / year | Goods or travels 5 / year, online betting weekly | 10 / year | Goods 1-3 / year, online betting 2 / month |

It is worth pointing out that in many online shopping aspects the opinions of Male 6 and Female 4 were more convergent with non-shoppers. They both buy rarely online – Male 6 only once a year. His cognitive age is somewhat the same as his chronological age is, excluding interest-age. When taking a look on the other participants in this group, their cognitive age is clearly younger than they actually are. For instance Male 7 is getting closer to seventies, but he feels like and does things like he is in his fifties. He perceives that his interests are like he is in his forties. Male 8 and Male 9 have the same feel-ages as their chronological ages are but their do-ages and interest-ages are ten years younger.

In the Focus group 3, the cognitive age of Female 2 is well over ten years younger than she is. Female 1 and Female 3 are in their seventies but perceive in all cognitive age variables to be in their sixties. Female 4 is the only one in this group who perceives to be in the same age with her chronological age.

When it comes to online shopping frequency, all other male online shoppers buy at least monthly, except Male 6. Female online shoppers buy approximately monthly, except Female 4.

Table 8. Chronological and cognitive ages of participants in Focus group 3 and their online shopping frequency (Female online shoppers).

| | Female 1 pesonen | Female 2 Vainikka | Female 3 vehviläi | Female 4 PikoL |
|-------------------------------|---------------------|----------------------|----------------------|-------------------|
| Chronological age | 70 | 68 | 71 | 65 |
| Feel-age | 60s | 50s | 60s | 60s |
| Do-age | 60s | 50s | 60s | 60s |
| Interest-age | 60s | 40s | 50s | 60s |
| Occasions of online purchases | approx. 5 / year | 1-2 / month | approx. 1 / month | 1-2 / year |

4.1.3 Computer and Internet self-efficacy

The basic use of computer, such as writing documents, printing and searching information from the Internet, was very familiar to all participants regardless their online shopping status, excluding Male 5. All other participants use computer typically on daily basis.

“I open it [the computer] every morning. And depending at which point, I check Internet bank almost daily if there possible have been other visitors in my account than myself. And as I said, there comes live broadcasts from Areena and Katsomo. I even staid to listen Parliament’s question hours yesterday [via the Internet]. It came also from TV if I recall.”

Male 4

Like Male 4, almost everyone uses the online bank. Few use Skype especially to talk with relatives abroad. Furthermore, at least four participants, Male 2, Male 6, Female 1 and Female 3, are active in some association – being a secretary or like, and therefore write documents and check emails quite often. Some watch also television broadcasts, live and recorded, via the Internet.

Eastin (2002) stated that self-efficacy is the best predictor in online shopping adoption. Contrary to that, all participants excluding Male 5 have quite the same level self-efficacy in using computers and the Internet. However, there certainly are differences in self-efficacy related to online shopping.

4.2 Motivational drivers of online shopping

Price level is very important factor among online shoppers as well as among non-shoppers. In online environment price sensitivity is higher than in traditional store environment (Degeratua & al 2000). When non-shoppers speculated possible reasons to start online purchasing, low price was often mentioned potential reason.

“I see, at least when it comes to me, that when thinking this unknown issue, that the only thing how it can be rationalized is somehow its inexpensiveness. If it could be so much cheaper – or if it is the only possibility.”

Male 3

Also those who already shop online, see the price level as an important factor. Male 7, Male 8, Male 9, Female 1 and Female 2 referred at some point during conversations to the price level or offerings. Also in other

groups, when participants considered the possible reasons to shop more online, price was often mentioned.

“For example I choose Gigantti quite often as a result of its weekend offers, which are thirty percentages cheaper than the regular prices. Then it happens that you sometimes seize the offer. When it comes to Verkkokauppa, from there you find everything you think you need.”

Male 8

“At least if there is price competition, so that it is more affordable. That is one alternative reason.”

Female 8

However, online shoppers had many other reasons to buy online than only the price. When it comes to non-shoppers, they discussed the price issue much more. It turned out also that they lack knowledge related to online shopping.

“Are there some articles that are only available in online stores? When you don’t know, when you haven’t opened those pages, if there would be those kinds of goods. That could be one thing if there are offering that you don’t get anywhere else, then you have to order from there.”

Male 4

In addition to inexpensiveness, issues related to trustworthiness or security were often mentioned. Those who do not shop online perceived high risk in getting involved with e-commerce. Trust is also important factor when a consumer is selecting a vendor and using the Internet to acquire

information (Choudhury & Karahanna 2008). Also online shoppers in this study see the reliability of a vendor as a key issue.

“Well I start partially that, first you need to check how trustworthy it is or isn’t. Then maybe next thing is that you take a look what is the price level. However, this trustworthiness is absolutely fundamental.”

Male 7

Shoppers talk about trusting some particular vendor. Non-shoppers perceived lack of confidence into the whole phenomenon of virtual shopping. They are suspicious about the functionality of e-commerce in general.

“And there indeed is this, as I may have said in the beginning, that there is a little suspicion. Maybe especially older people have. Younger people are so brave that they go where ever in these issues. Well, when it comes to me I have that kind of... That you haven’t even gotten involved. That there truly is this kind of little suspicion does it work, if it doesn’t work out. If you end up... If you push a button and you get into a difficult situation.”

Male 2

Male 6 and Female 4 do online purchases infrequently, and especially Male 6 has a negative attitude towards e-commerce. To the issue why 60+ consumers buy from online store, he replied:

“The more there come these kinds of public warnings from police about cheating in online world and about bad deliveries and so on... In my opinion elderly people take the whole e-commerce phenomenon very very negatively as police warns with very strong

words. And tell countless examples when people have ended up being cheated and betrayed.”

Male 6

Also those who do frequent online shopping have followed the conversation in media and heard warning stories about frauds in e-commerce. They are increasingly becoming more careful as these kinds of warning examples emerge more and more.

”At least there is an ongoing conversation about these cheatings and stuff, and somehow I feel that I am more careful than during the first times. You are more aware on where you buy and that they are some well-known – so you don’t buy from some strange site. At least, in my opinion, that has affected on my behavior that you are more cautious. Quite often – just during this week – there has been a lot about e-commerce and about abuse and cheating.”

Female 2

Some of the participants also had suspicions particularly concerning foreign online stores. According to Liebermann and Stashevsky (2002) often perceived risk in e-commerce is related to credit card stealing and fear in supplying personal information. This fear was mentioned also in focus groups and it was more related to foreign vendors.

“It happens often that you order a product, give your credit card information, then the product doesn’t come and how do you claim those from abroad.”

Male 6

“I haven’t really yet bought anything across border with foreign actor. So I haven’t started that but... domestic yes.”

Male 9

“But if one considers buying some flat screen television from Germany, you come to ponder how the guarantee works if something happens and this product breaks up, let’s say in a year. ((Male 6 nods strongly)) Well, in here nobody takes responsibility. Of course you can get it fixed but it goes... Can you get a similar in replace from a German online store? According to EU legislation you should get one.

Male 7

“There is of course an upper limit with the product. I wouldn’t buy a camera which costs two thousand euros from the Web without seeing. About four hundred euros starts to be that kind of limit for me of which I don’t have the courage to go over.”

Male 9

However, usually among shoppers it was more about the trust in general towards the vendor. If they trust the vendor and the channel, consumers are more and more comfortable with sharing their information and shopping online (McKnight & al. 2002). The level of perceived risk has a strong impact how much the Internet is used for online shopping (Liebermann & Stashevsky 2002). In general participants trusted domestic online stores and many did not see problem with foreign vendors either.

“Domestic online stores have been easy to use and there hasn’t been anything unclear. It has worked well, and from abroad I order very little. At this summer I ordered wedding tableware of Villeroy &

Boch from Germany. Everything has worked out just fine so far.”

Male 8

“There usually haven’t been any problems in those [foreign online shops]. Sites are usually – take notice usually, not all – well designed and quite easy to use. Of course you have to be careful. Then a bit in advance, think and find out about where you order and what you order. And check if there is an evaluation on how that firm acts. It is very fast to find with Google or... There are these recommendation sites where you can find out how it works. They tag stars. If the store gets one or two stars, then you can forget it.”

Male 7

Sometimes online vendors have not thought the usability from older consumers’ point of view. It was apparent in the conversations that older consumers are not digital natives and sometimes the logic of operating in an online store is not so clear to older customers. As convenience is a significant determinant in perceived relative advantage, online retailers should provide effortless purchase process (Verhoef & Langerak 2001). In the Focus group 2 the following conversation took place:

“There may be that if you order [a seat] to a theatre play, that the place may be in the very back of upper balcony. If you would buy directly from box-office and there would be an auditorium map, you wouldn’t choose the same that you happen to buy over the Web.”

Male 9

“In some of them there actually are, for example in Lippupalvelu, there opens an auditorium map – to the screen. There you can choose, or you can see where those reserved places are located.”

Male 6

“Yes.”

Male 8

“Well, that is just this that, not everybody notices.”

((Mutual laughter))

Male 9

Convenience is a critical driver in satisfaction to online shopping (Heiner & al. 2004) as pointed out many times in the focus groups already. There was another example of poor ease-of-use. The following conversation is about buying a train ticket over the Web:

“I haven’t bought a train ticket [over the Internet] because I haven’t seen where you can get the pensioner discount in there.”

Male 8

“It is in there. There is the price and then there is this drop down menu where you can select pensioner.”

Male 7

“Oh it comes from there. I haven’t noticed.”

Male 8

“Well it took quite some time for me before I figured it out for the first time.”

Male 7

Website design is one of the four significant factors together with reliability, customer service and security that have an effect on satisfaction (Shergill & Chen 2005). If the use-behaviors of older consumers are considered in

systems design, those systems encourage older individuals better to use computers habitually (Wagner & al. 2010).

In general, buying train tickets was the most common way of online buying among respondents. All female participants have bought train tickets from online store as well as Male 7 and Male 9. Other purchases related to travelling, such as flight ticket or hotels, were also common and among online shoppers only Male 6 do not buy travel tickets via the Internet.

“Next Tuesday I have to buy train tickets. I don’t buy from a box-office; I haven’t anymore bought tickets from those in many years. I buy all of those from the Internet, as well as flight ticket. If I need them I buy from there [the Internet]”

Female 2

One major reason for ticket purchasing happening almost only in electronic channel, is that everyone finds it very convenient. In general, convenience and easiness in many forms were benefits of online shopping which participants broad up time after time.

“All travels which we have done lately are purchased from the Internet. It has been since 2001, after it we haven’t... We have always ordered via the Web. It is quite convenient, and let’s say, usually the sites of a travel agencies are even quite user-friendly.”

Male 7

“In my opinion, the selection of products is much easier [to see] in online shop than to start asking in a [physical] store what all kind of sorts you find.”

Male 8

“Supply is quite abundant in many [online stores]. Or for example if you think for instance furniture, you can surf – if you put for instance “small table” or something like that – there comes myriad [results]. So the easiness.”

Female 1

“Let’s say that when you think it is after all in many cases so easy. It is much effortless than to run errands on the spot. For example buying train tickets: you go to the train station, visit there and come back home. Or in the morning leave by train, you are in a bit hurry and queue the ticket in there where the sales person is. Or when you reserve a trip abroad. It is just this convenience.

Male 7

“Well apparently it is this convenience when you have found a correct method and merchant. That would be this kind of reason [to buy online].”

Male 6

When it comes to attitudes toward marketing concerning e-commerce and consumerism, non-shoppers had quite more negative orientation. All participants in Focus group 1 seemed to think that advertisement or media in general did not have an effect on their perception of e-commerce.

“Doesn’t there come this paper called Verkkokauppa or something like that. I put it to the garbage unopened. So my preconception is so strong against e-commerce, and anyway I am quite immune to advertisement.*

Male 1

*online store in English, which is also a name of one particular online store

To the question, if there is an online store that irritates, non-shoppers did not name any particular firm but they felt that advertising as such is annoying. Furthermore, they felt mainly negative towards the whole issue of online shopping. When asked about annoying online stores, Male 4 replied:

“When you don’t know about online stores, you cannot even say that. The whole issue annoys so much that you don’t go to visit.”

Male 4

In both other groups, participants were able to name individual online stores or their advertisements that they find annoying. It seems that online shoppers pay more attention on advertisement and conversation in media concerning e-commerce.

“Not otherwise but if there is this kind of television advertisement which comes about hundred times during a program, then it starts to feel like yuck. At some point it was this Zalando which was... It felt like no more, but apparently it doesn’t come that often anymore.”

Female 2

“Yeah it was Ryanair that was quite messy and there was too much information stuffed at one [Web] page. One had to wonder some time where you can find this and that field. Or where you can put your information.”

Male 7

Furthermore, their attitude towards advertisements and communication from online vendors was much more positive. Male 8, Female 1 and Female 2 find newsletters of online vendors useful.

“Gigantti and Verkkokauppa send me probably weekly these leaflets. There is sometimes some benefit of them.”

Male 8

All other non-shoppers perceive online shopping somewhat risky, except Male 4. His explanation for not shopping online pertained mainly to the lack of need to purchase at all. Other participants in that group also shared the opinion that they do not need to shop that much in the first place.

“Well at this age you have obtained everything you necessarily need. That is the reason why you don’t have any motive to go there to shop. And if you feel that you could purchase for example new shoes, I’d rather jump to the car and drive to the center. And come among other people also in that way. I am not afraid that I would be elated by some online shop at this age but there is not anything you need anymore. That is the reason why I haven’t opened these shopping sites and I don’t have any plan to start. Unless I would go out of curiosity because it came to a topic in here.”

Male 4

Also online shoppers perceive some risk in the online environment. In addition, especially Female 2 and Female 3 recall how frightening and thrilling it was to buy first time from an online store. It is crucial to have positive experience when doing the first online purchase. That encourages to carry on.

“I at least have several years [from first online shopping]. I bought an antique mirror. And that was pretty first times. Somehow I was quite nervous. Because I haven’t... And this was already years ago. I searched a particular kind of mirror. And I got such somewhere from Ostrobothnia. It was an old mirror from a ship. And that was quite exciting because I didn’t know if you can trust these and how

the money goes and stuff. But there was contact information of the seller. We called by phone. But somehow it gave me a thrill that first time, because I hadn't even visited these shopping sites before. But it worked out well."

Female 2

"I bought a flight ticket for the first time to Vienna. We were going to a cycling trip and I was very nervous if the paper I've got is so perfect that I can go to the airplane with it. But it went all right."

Female 3

The offline shoppers perceive running errands in physical stores more advantageous in many aspects. All respondents, excluding Male 5, in Focus group 1 think that social interaction and leaving outside from home is important. Also Male 6 from Focus group 2 prefers customer service in person. Improving customer service experience is a big challenge for e-commerce. Furthermore, references from current online customers could make online shopping more observable and show its benefits to those who do not currently buy online (Johnson & al. 2003).

"Dealing with people is much more pleasant than dealing with machines. Of course it is so that I have heard and also thought that you get cheaper [from online stores]. That you go try on or see the products in a store. If the same product is substantially cheaper why couldn't you. Or if in a store isn't a right size available, if you have for example so weird measuring. You don't find every time. In those occasions you could use it – in principal. But maybe in practice I wouldn't do it [online shopping.]"

Male 1

“For us it is more pleasant to do all purchases from these so called bricks-and-mortar stores where you can see the product and can do business from eye to eye. For example in these travel agency errands we haven’t so far bought even once a trip from an online store or via the Web.

Male 6

In taxonomy of shopper types, the store-oriented shoppers was mostly motivated by the physical store orientation. Among other characteristics, this group also showed low level of purchase frequency. It is not very attractive segment for an online store. (Rohm & Swaminathan 2004) People in focus group 1 as well as Male 6 indicated relatively strong store-orientation.

Other participants who shop online did not mention face-to-face customer service as some special wish. However, Male 7 brought forth that personal relations may be important obstacle in adopting online shopping in some special occasions.

“For example electronics – I have such a relationships here in Lappeenranta that I can tell a person and he orders and delivers those to me with much cheaper than from an online store.”

Male 7

Also shopping frequency in general seems to be low in the Focus group 1. Male 1, Male 3 and Male 4 pointed out that people at their age do not need so many products anymore. Also they think that their established ways of doing are working well for them.

“We haven’t done our purchases from the Web. We have had this old way of doing. For example there is this department store

Stockman in the center of Helsinki, and we have had this system for decades from there. We have accounts there, and we receive brochures from there. Or we can purchase by phone if necessary. This has worked well. We haven't gone into this. The need to do online shopping is very small to us, as well as it looks to be the same for many others in here."

Male 2

"Because the purchases in my household are so minor, I haven't even considered online shopping."

Male 4

"You should be skeptical. You should doubt everything new."

Male 1

The previous quotations indicate that participants who have not considered online shopping may be more risk-averse and less innovative. But also they lacked knowledge of online shopping practices, such as how the logistics works.

"Well – erm – I have a stupid question. Or I have feeling, if you buy from an online store, does they bring the product to home then, or? --- There is not a certainty that it comes just in front of my door when ordering, is there?"

Male 2

4.3 Consequences

There have been several positive outcomes of adopting online shopping. The variety of goods and services is multiple. Some offering is only available through e-commerce.

“When you order something for hobbies, it is just so much easier than to go and wander in stores and see what they have.”

Male 8

“And you can see the same product from multiple producers [in the Internet].”

Female 1

The variety of goods is a significant driver to visit online stores and to purchase. Furthermore, Male 9 sees that in addition to diversity of offering, he saves time in online shopping. Time saving as well as minimal physical efforts are related to convenience (Verhoef & Langerak 2001). Time saving is important reason for satisfaction in and preferring of online channel (Devaraj & al. 2002).

“That kind of product which you probably wouldn’t have otherwise [except from an online store]. So it is the only possibility to get from there. Some special equipment or so. It has been the only possibility. And of course you save time.”

Male 9

However, Female 1 pointed out that when browsing the Internet in general one may forget the time pass.

"But also in the Internet it tends to happen that your thoughts wonder and then you notice that you look this and that and... There suddenly goes a lot of time."

Female 1

All those participants who buy more than once or twice a year see that one benefit for them has been the easiness.

"What kind of benefit online shopping has brought for you?"

Interviewer

"Well, easiness of purchasing."

Female 1

"You don't have to keep an eye on the station's opening hours."

Female 4

Other benefit pointed out is for example savings in service fees especially in ticket products. Also when many participants see that there is a risk of getting cheated, Female 2 pointed out this risk may even diminish in online environment. Older people can take their own time when doing online purchases.

"I could imagine that it [cheating] would happen even more in phone sales. It depends on a person of course, but I'm thinking that when you do it yourself and read what you are ordering and do it carefully, I don't see [a risk] in there. For a telemarketer it is easier to cheat. When you do it in your own pace, that you don't need to hurry, and if you have patience to read and investigate guidelines, rules and stuff."

Female 2

The importance of logistics and delivery of purchases is one unique characteristic of e-commerce when ordering products. All online shoppers were quite happy with the shopping processes when they have bought some tickets. However, physical products divided participants quite. Some do not want to order products at all, and some question the functionality of home delivery.

“I haven’t used home delivery that much. It wouldn’t cost very much but couple of times has happened that I haven’t been at home. Then they call by phone when they can deliver the product.”

Male 8

In a speculative sense, participants pointed out other negative consequences, such as impulsive buying. There has been concern of increasing unregulated buying behavior in online context. E-commerce can stimulate unregulated buying behavior and create negative societal consequences (LaRose & Eastin 2002). In terms of positive or negative outcomes of online shopping in the personal lives of participants, all had quite hard time naming such.

“I don’t know if they have studied if there is that kind of people who just buy and buy. Almost like a person with a gambling fever. I don’t mean myself by any means but... You could imagine that it [online shopping] could lead to this kind of unhealthy behavior.”

Female 1

Buying behavior of older people is related more with their lifestyles and needs, and has less to do with their biological age (Moschis 2003). There is great diversity in lifestyles, needs, and consumption. Those older consumers who do online shopping more often tend to have younger cognitive age. Those with older cognitive age put more priority on security and have higher level of nostalgia. Sub-segmenting based on

psychographics is usually made for some specific offering. (Sudbury & Simcock 2009b) However, using psychographics in relation to electronic channel usage gave some valuable insights. Psychographic profile has an influence on adoption of online shopping. Older consumers adopt online shopping because of perceived convenience. Also during their first online purchase the experience of tolerable risk is important. Those older consumers who shop online may be more courageous to new things in general. What is more, positive experiences strengthen the opinion that electronic channel is a good alternative. Perceived trust towards a vendor and the channel is also important for older consumers. A user-friendly online store design is always important but even more crucial especially if you are targeting for older customers.

5 DISCUSSION AND CONCLUSIONS

In this chapter, the findings from three focus group interviews are discussed in comparison to existing theories, managerial implications are presented, and suggestions for future research are made. Both literature review (e.g. Moschis & al. 1997) and empirical research indicate that older consumers have diverse needs, lifestyles and expenditure habits. Sub-segmenting is crucial but usually especially segmenting based on psychographics is made for a specific product or service offering (Lawson & Todd 2002). Nonetheless, this thesis sheds some light on what kind of issues are advisable to take into account when offering online store as a shopping channel for older consumers.

5.1 Summary of the findings

All participants, excluding Male 5, were sovereign users of computer and the Internet. However, people in the Focus group 1 have not adopted online shopping and do not really feel the interest to do so. The participants were quite similar in the demographic profile. The differences emerged in their psychological behavior and profile. Psychographic segmentation should capture consumer's psychological composition (Jadczaková 2013). Older consumers' behavior correlates more with their needs and lifestyles and less with age (Moschis 2003). One interesting psychographic variable is cognitive age. It is a non-chronological age variable which explains the concept of people perceiving themselves to be at an age other than their actual age (Barak & Schiffman 1981). This was confirmed in the research. What is more, those who shop online more frequently had younger cognitive age than those who shop infrequently or not at all. In previous research those who have older cognitive put more priority on security (Sudbury & Simcock 2009b) and this was the case in this study as well.

The segmentation model of Sudbury & Simcock (2009b) of older consumer market pointed out five substantially distinct segments. The segments are solitary skeptics, bargain-hunting belongers, self-assured sociables, positive pioneers, and cautious comfortables. The typology is rather useful but the online shopping behavior was not studied in the research. However, the participants in this study showed in these terms some distinctions for instance in the level of nostalgia, in consumption habits, in attitudes toward marketing and consumerism and in price consciousness. The non-shoppers indicated higher level of nostalgia and more negative attitude towards advertisement and consumerism. Also they indicated less interest in shopping altogether and higher level of price consciousness.

The number of so called silver surfers constantly increases (McMurtrey & al. 2013). The concept of cognitive age gives some valuable insights to marketers for segmenting older customers, but also external and internal motivational drivers are important to know. The divide to external and internal is somewhat artificial in the sense that for instance convenience is something the online channel as such can offer and e-retailer can improve it by own actions, but if a person is a convenience seeker, that in turn is internal driver of a consumer.

Convenience refers to the time and effort a certain action requires (Choudhury & Karahanna 2008). Online shopping can provide superior convenience compared to conventional shopping for busy consumers or for those who just do not enjoy shopping in physical stores (Grewal & al. 2004). Convenience and ease were significant benefits confirmed in this study as well. In the Internet it is usually very easy and convenient to search myriad products, and in many online stores, if they are designed well, it is convenient to browse the selection. Some older consumers see that you need to put lot of energy if you go to physical stores for shopping

tour. Convenience and Internet site design are the most critical drivers of online shopping satisfaction (Heiner & al. 2004).

E-commerce is naturally a channel that cannot offer pretrial experience and lack of trialability limits its success (Grewal & al. 2004). Furthermore, online shopping lacks also of observability. Online shopping would be more observable if current customers would display what they have purchased. Peer references could show the benefits of online shopping to non-shoppers. (Johnson & al. 2003) Those who have not engaged to online shopping are not following paid advertisement of e-retailers or positive conversation about the channel very actively. Peer testimonials and recommendations would be advisable means to approach non-shoppers.

In a typology on motivations for shopping online, there were four distinct groups. One group, the store-oriented shoppers, is mostly motivated by the physical store orientation. This group has the lowest level of online shopping convenience. The store-oriented shopper has a desire for immediate possession of goods and social interaction. Store-oriented shoppers have low tendency to plan purchases, and relatively low tendency for seeking variety. This group also shows the lowest purchase frequency. Because of these motives the group is not very attractive segment to an e-retailer. (Rohm & Swaminathan 2004) Many interviewees from Focus group 1 indicated these motives. There was a general agreement that they do not feel the urge to shop that much anymore. In addition, if they need to purchase something, some of them wanted immediately possess the product. Also social interaction is quite important for non-shoppers.

Self-efficacy is a central motivational factor to predict individual's actions. Self-efficacy means how capable a person beliefs he/she is to accomplish a task. An individual who has high self-efficacy, experiences to be more in

control of things in life. An innovation is more likely to be adopted among people with higher self-efficacy. (Bandura 1993) In previous research there has been a lot discussion about computer self-efficacy (CSE) and Internet self-efficacy (ISE). ISE is related to person's beliefs about their abilities to execute higher-level tasks in the Internet (Eastin & LaRose 2000). In Eastin's (2002) study, self-efficacy was the best predictor in the adoption of online shopping. However, in this thesis the participants, regardless their online shopping status, were quite in the same level in CSE and ISE. Hence, ISE may predict poorly individual's tendency to adopt online shopping.

Indeed, self-efficacy as a concept is very task-specific. Different kinds of online activities require different sub-skills. (Eastin 2002) All the time people are overcoming their Internet anxiety and online shopping uncertainty, and therefore consumers' obtain higher level in self-efficacy related to online shopping (Grewal & al 2004). Consequently self-efficacy is not a futile concept in e-commerce context. For instance, in this study it was obvious that online shopping self-efficacy was not very high with those who purchase quite infrequently. Older adults also perceive some tasks quite difficult if usability of the website is not very good. Complexity refers to how much an innovation is perceived difficult to understand and to use (Rogers 2003). The complexity of online shopping activities a consumer experiences can be assessed with self-efficacy. Perception of the complexity influences negatively to consumers intention to adopt online shopping. (Verhoef & Langerak 2001) Consequently, there would be need for e-commerce specific self-efficacy concept.

Lack of trust is one significant reason for not to engage into online shopping (McKnight & Chervany 2002). The trust in online context refers to customers' perceptions of how the site fulfills expectations, how trustworthy the information is, and how much confidence the Internet site obtains. (Bart & al. 2005) For online consumer, the trust relates to the

persuasion on the reliability, credibility, and accuracy of information in the Internet, and on the other hand to the perceived trust in the technology's security (Choudhury and Karahanna 2008). Online transactions may be hesitated due to fear of having personal information stolen (McKnight & al. 2002). This particular fear was especially present in the answers of those who do not shop online or shop infrequently. Those who do online shopping talked about trust as well, but they have means to verify trustworthy vendors for instance by experience or by peer recommendations. Consumers are comfortable with sharing their information and making purchases if they feel trust towards the vendor and the channel (McKnight & al. 2002). Those who only browse the Internet seem to be much more sensitive to the associated risks in online shopping and their risk perception is much greater than that of online shoppers (Forsythe & Shi 2003). Above-mentioned was confirmed in this study.

Consequences are changes that a person encounters after adopting or rejecting an innovation. The consequences are heavily disregarded in innovation adoption research. Researchers and marketers often have a preconception that innovation adoption will be beneficial but it is not always so. Consequences are also quite difficult to measure. Innovation adopters – or rejecters – are not even themselves entirely aware of the consequences. (Rogers 2003) Compared to conventional shopping, time savings, ease of purchasing, and price savings are significant explanations of consumers' satisfaction and online channel preference (Devaraj & al. 2002). E-commerce brings improvements in consumer choice and in access to information which leads to greater consumer sovereignty (Grewal & al 2004). All online shoppers were quite untalkative when it came to benefits or downsides of online shopping for them. They pointed out the continuous access, easiness of purchasing, and time and monetary savings as advantages of e-commerce. They also have not had much bad experiences. Satisfaction of the customer is a critical performance outcome in e-commerce (Heiner & al. 2004).

Deteriorating physical or mental condition may lead to older consumers' greater dependence on online shopping channel (Chattaraman & al. 2011). However, in this study these kinds of reasons did not clearly come up as an interviewee's personal motives to do online shopping. The non-shoppers reported that they will get help or use any other means if they are not anymore able to go to physical store themselves. In addition, one specific consequence of online shopping can be unregulated online buying behavior. With constantly spreading e-commerce this may turn into a considerable societal problem. (LaRose & Eastin 2002) However, in this study the theme came forth only as a speculative topic. This is however important issue when considering deteriorating cognitive abilities of many older consumers.

As a summary, the participants in this study pointed out mainly the same issues affecting their choice to do online purchases as in previous studies. There is not that much difference in the motives of this age group compared to others. There has been evidence of a change in the consumption behavior of older consumers turning more and more ageless (Szmigin & Carrigan 2000). At least in this study this seemed to be the case.

ICT solutions can increase older people's quality of life but the systems should be designed to accommodate the needs and preferences of this group (Czaja & Lee 2007). Older Finnish consumers have adopted online shopping because of perceived convenience and because they were ready to face perceived risk during first online shopping. Positive experiences have strengthened the idea that electronic channel is a good option among others and in some cases superior to offline shopping. Perceived trust towards a vendor and the channel is also a predictor to adopt online shopping among older consumers. Online shoppers may even see that online channel decreases the risk of getting betrayed for older adults, when compared to for instance telemarketing. Online

marketers have to carefully segment older consumers and target only to attractive sub-segments (Grewal & al 2004). In addition, for consumers it is sometimes difficult to know whether it is about e-commerce or not. For instance they may not perceive difference in online store and mail-order of the same vendor.

5.2 Limitations and suggestions for future research

The qualitative research method in itself sets some limitations. The data in qualitative research is richly detailed but not quantified. The core contribution of a qualitative research lies in nuanced interpretation, rather than statistical measurement of the behavior it seeks to understand. In addition, compared with quantitative research where ideally settings are controlled and variables are measured to allow simple causal conclusions, in qualitative research testing causalities is not the objective but to capture insights in a naturalistic setting. (Belk & al. 2013)

One pitfall in diffusion research is the recall problem that may lead to inaccuracies when respondents are asked to remember the adoption time of a new idea. Furthermore, the issue of consequences of adoption is very hard to study. (Rogers 2003) It would be advisable to study consequences for example by longitudinal or observation studies.

The participants in this study were very homogenous in terms of age, social class, interests and life situations. They were all members of same organizations, and quite active. Furthermore, all participants perceived to belong into the middle class. Hence, this study does not give understanding of all older consumers but is more about how wealthy and active senior's think about online shopping.

Cognitive age variable is interesting factor. It is not possible to make generalizations in this kind of exploratory study. It is recommendable to do future research with quantitative methods to see if cognitive age really has an effect on online shopping adoption, on online buying frequency and on attitudes towards e-commerce. Also, in future research it would be interesting to see how personality effects in this matter by studying with personality tests or other suitable means. Already in this study it was clear that those who do not shop online and those who shop infrequently, are much more careful and less confident.

Furthermore, Internet self-efficacy did not indicate any kind of explanation power in older consumers' adoption of online shopping in this study. A research to develop a self-efficacy construct for online shopping context would be highly interesting and useful.

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APPENDIXES

Appendix 1 Interview framework

- 1.a Original interview framework (Finnish)
- 1.b Interview framework (English)

Appendix 2 Structured questionnaire

- 2.a Original structured questionnaire (Finnish)
- 2.b Structured questionnaire (English)

Classifications used in the questionnaire concerning education, occupation, and marital status are adopted from Statistics Finland (Tilastokeskus). Home pages of classifications are available in:

Finnish <http://www.tilastokeskus.fi/meta/luokitukset/>

English http://www.tilastokeskus.fi/meta/luokitukset/index_en.html

Appendix 3 Preliminary questionnaire

- 3.a Original preliminary form (Finnish)
- 3.b Preliminary form (English)

Appendix 4 Original Finnish quotes and transcription symbols

Appendix 1 Interview framework

1.a Original interview framework (Finnish)

Teemahaastattelurunko

Lopputyöni käsittelee verkkokaupasta ostamista ja olen kiinnostunut siitä, miten te koette verkkokaupasta ostamisen. Toivon avointa keskustelua ajatuksista, näkemyksistä ja mielikuvista koskien verkkokauppaa.

Määrittelen aluksi mitä verkkokaupalla tässä keskustelussa tarkoitetaan. Verkkokauppa eli nettikauppa on verkkosivusto, jonka välityksellä käydään kauppaa. Eli kuluttaja voi ostaa tai tilata haluamansa tuotteen internetin kautta omaan tai kotitalouden käyttöön. Tässä tutkimuksessa käsitellään erityisesti verkkokauppaa, jossa yritys tarjoaa tuotteitaan tai palveluitaan kuluttajille kuten verkkokauppa.com, zalando.fi tai netanttila.com.

Keskustellaan ensin hieman tietokoneen ja internetin käytöstä yleisesti. Sen jälkeen siirrytään keskustelemaan verkkokaupasta.

Self-efficacy

Tietokoneenkäytön perustoimintoja ovat esimerkiksi ohjelmien avaaminen, asiakirjojen kirjoittaminen, tulostaminen, tiedon etsiminen internetistä ja sähköpostin käyttö.

1. Kuinka helpoksi koette tietokoneen perustoimintojen suorittamisen?
2. Kuinka varmaksi koette taitonne käyttää internetiä tiedon etsimiseen ja keräämiseen?
3. Kuinka varmaksi koette tietonne ja taitonne verkkokaupasta ostamiseen?
4. Koetteko, että tarvitsisitte lisää tietoa internetiin liittyvästä sanastosta tai muuten internetin käyttöä koskien?
5. Kuinka paljon elämäntapaanne sisältyy tietokoneen ja internetin käyttö?

Behavioural segmentation

(a-kysymykset verkosta ostajille ja b-kysymykset ei-ostajille)

6.
 - a. Muistatteko milloin olette ostaneet ensimmäisen kerran verkkokaupasta?
 - b. Oletteko koskaan ostaneet tai harkinneet ostamista verkkokaupasta?
7.
 - a. Miten ja milloin teillä on tapana ostaa internetistä?
 - b. Minkä vuoksi teillä ei ole tapana ostaa internetistä?
8.
 - a. Kuinka usein teillä on nykyisin tapana ostaa verkkokaupasta?
 - b. -
9.
 - a. Millä perusteella olette valinneet jonkun käyttämänne verkkokaupan?
 - b. -
10.
 - a. Onko teillä joku tuote tai palvelu, mitä teillä on nykyisin tapana ostaa verkosta eikä juurikaan enää ns. kivijalkakaupasta?
 - b. Minkä syiden vuoksi koette ns. kivijalkakaupasta ostamisen mieluisammaksi?

Drivers

11.
 - a. Mikä saisi teidät käyttämään enemmän verkkokauppoja?
 - b. Mikä saisi teidät käyttämään verkkokauppoja?
12. Minkälaiset tuotteet ovat sopivia tai käteviä ostettavaksi internetistä?
13. Millaisia tuotteita olisi vaikea kuvitella ostettavaksi verkkokaupasta?
14. Mitä ajattelette, minkä vuoksi yli 60-vuotiaat ostavat verkkokaupasta?
15. Miten mainokset ja media vaikuttavat näkemyksiinne verkkokaupasta?
16. Tuleeko mieleenne joku verkkokauppa, joka ärsyttää? (Miksi?)

Consequences

17.
 - a. Mitä hyötyä verkkokauppaostamisesta on ollut teille?

- b. Mitä hyötyä verkkokauppaostamisesta voisi olla?
- 18.
- a. Onko verkkokaupasta ostamisesta ollut jotain haittaa tai pettymyksiä?
 - b. Voisiko verkkokaupasta ostamisesta olla jotain haittaa tai pettymyksiä?
19. Mitä ajattelette, mitä huonoja puolia verkkokaupasta ostamisessa on yli 60-vuotiaille?
20. Entä hyviä puolia yli 60-vuotiaiden näkökulmasta?
21. (Tuleeko edellä mainittujen lisäksi vielä mieleen muuta..) Millaisia toivottavia tai ei-toivottavia seuraamuksia verkkokaupan yleistymisestä voisi olla?
22. Onko teillä vielä lisättävää tai uusia näkökumia edellä käymäämme keskusteluun?

1.b Interview framework (English)

My thesis is about online shopping, and I am interested in how you see purchasing from an online store. I wish open discussion on thoughts, views and conceptions concerning e-commerce.

First I will define what e-commerce means in this conversation. Online store or web store is an online site, where it is possible to buy offerings. A consumer can buy or order a product via the Internet to his or household's consumption. In this study we are talking especially about e-commerce, where a company offers its products or services to consumers, such as verkkokauppa.com, zalando.fi or netanttila.com.

Let's discuss first a bit about computer and Internet use in general. After that we will discuss on online shopping

(Self-efficacy)

The basic functions in computer use are for instance opening programs, writing documents, printing, searching information from the Internet and using email.

23. How easy you feel executing these basic functions of computer use?
24. How confident you feel about your skills to use the Internet for searching and gathering information?
25. How confident you feel about your knowledge and skills to purchase from an online store?
26. Do you feel that you would need more information on Internet lexicon or otherwise more information in the use of the Internet?
27. How much the use of computer and the Internet is involved in your lifestyle?

(Behavioural segmentation)

(questions a are for online shoppers and questions b for non-shoppers)

28.
 - a. Do you remember when the first time was you did an online purchase was?
 - b. Have you ever bought or considered to buy from an online store?
29.
 - a. How and when you tend to buy from the Internet?
 - b. What is the reason you do not tend to buy from the Internet?
30.
 - a. How often you tend to buy from an online store nowadays?
 - b. -
31.
 - a. On what bases have you chosen some online store you are using?
 - b. -
32.
 - a. Do you have some product or service which you nowadays tend to buy only via the Web and not anymore from so called brick-and-mortar-stores?

- b. What kind of reasons there are to consider so called brick-and-mortar-stores more pleasant?

(Drivers)

- 33.
 - c. What would cause you to use more online stores?
 - d. What would make you to use online stores?
- 34. What kinds of products are suitable or convenient to purchase from the Internet?
- 35. What kinds of products would be hard to imagine to be purchased from an online store?
- 36. What do you think, why over 60 years old buy from the Internet?
- 37. How advertisements and media have affected on your views about e-commerce?
- 38. Does any online store come to your mind that irritates you (Why)?

(Consequences)

- 39.
 - a. What kinds of benefits online shopping has brought to you?
 - b. What kinds of benefits online shopping could provide?
- 40.
 - a. Have there been some disadvantages or disappointments due to buying from a web store?
 - b. Could there be some disadvantages or disappointments due to buying from a web store?
- 41. What do you think what bad sides of online shopping there are to over 60 years old?
- 42. And goods side from over 60 years olds' point of view?
- 43. (In addition to previous, does anything come to your mind...) What kinds of desirable and undesirable consequences there might be due to spreading of e-commerce?
- 44. Have you anything to add or new insights to this conversation?

Appendix 2 Structured questionnaire

2.a Original structured questionnaire (Finnish)

Haastateltavan taustatietoja

Näitä tietoja käsitellään tutkimuksessa anonymisti.

Nimi _____

Ikä _____

Oletteko eläkkeellä?

☐

Kyllä

☐

En

☐

Muu tilanne, mikä _____

Ylin suorittamanne koulutusaste

Rastittakaa vain yksi vaihtoehto:

☐

Alempi perusaste (kansakoulu)

☐

Ylempi perusaste (keskikoulu / peruskoulu)

☐

Keskiaste (ammattikoulu / lukio)

☐

Alin korkea-aste (Ei AMK, esim. tekniikko, hortonomi, sairaanhoitaja)

☐

Alempi korkeakouluaste (ammattikorkeakoulututkinnot ja yliopistojen alemmat korkeakoulututkinnot eli kandidaattitutkinnot)

☐

Ylempi korkeakouluaste (ylemmät ammattikorkeakoulututkinnot ja yliopistojen ylemmät korkeakoulututkinnot eli maisteritutkinnot)

☐

Tutkijakoulutusaste (tieteellinen lisensiaatin / tohtorin tutkinto)

☐

Muu

Ammattinne ennen eläkkeelle jäämistä (tai nykyinen ammatti, jos ei eläkkeellä)

Rastittakaa vain yksi vaihtoehto:

☐

Sotilas (Upseerit, Aliupseerit, Sotilasammattihenkilöstö)

☐

Johtaja

☐

Erityisasiantuntija

☐

Asiantuntija

☐

Toimisto- ja asiakaspalvelutyöntekijä

☐

Palvelu- ja myyntityöntekijät

☐

Maanviljelijä tai metsätyöntekijä

☐

Työntekijä

☐

Muu, mikä _____

Siviilisäätyenne

Rastittakaa vain yksi vaihtoehto:

- ☐ Naimaton
- ☐ Naimisissa
- ☐ Asumuserossa
- ☐ Eronnut
- ☐ Leski

Mihin seuraavista yhteiskuntaluokka-asemista katsotte kuuluvanne?

Rastittakaa vain yksi vaihtoehto:

- ☐ Yläluokka
- ☐ Keskiluokka
- ☐ Työväenluokka
- ☐ Alaluokka
- ☐ Ei mikään
- ☐ Muu

Kognitiivinen ikänne

Useimmilla ihmisillä vaikuttaa olevan muita "ikiä" kuin heidän virallinen syntymäikänsä on. Seuraavat väittämät on kehitetty ottamaan selvää epävirallisesta iästänne. Rastittakaa ystävällisesti mihin ikäryhmään *tunnette* kuuluvanne seuraavissa väittämissä.

| | 20- | 30- | 40- | 50- | 60- | 70- | 80- | 90-kymppinen |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Tunnen kuin olisin... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Teen useimmat asiat kuin olisin... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Kiinnostuksenkohteeni ovat yleensä kuin henkilöllä, joka on... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Kiitos osallistumisestanne!

2.b Structured questionnaire (English)

Interviewee's background information

These informations are handled anonymously in the study.

Name _____

Age _____

Have you retired?

☐ Yes ☐ No ☐ Other situation, what _____

Highest completed education degree

Check only one alternative:

- ☐ Primary education
- ☐ Lower secondary education
- ☐ Upper secondary level education (vocational school, high school)
- ☐ Lowest level tertiary education (not UAS, for example technician, nurse)
- ☐ Lower-degree level tertiary education (degrees from universities of applied sciences, bachelor's degree)
- ☐ Higher-degree level tertiary education (master's Degrees from universities and from universities of applied sciences)
- ☐ Doctorate or equivalent level tertiary education
- ☐ Other

Your profession before retirement (or current occupation if not retired)

Check only one alternative:

- ☐ Armed forces (Commissioned and Non-commissioned officers, other armed forces occupations)
- ☐ Managers
- ☐ Professionals
- ☐ Technicians and associate professionals
- ☐ Clerical support workers
- ☐ Service and sales workers
- ☐ Skilled agricultural, forestry and fishery workers
- ☐ Laborer
- ☐ Other, what _____

Marital status

Check only one alternative:

- ☐ Single
- ☐ Married
- ☐ In judicial separation
- ☐ Divorced
- ☐ Widow, -er

In which of the following social classes you consider to belong to?

Check only one alternative:

- ☐ Upper class
- ☐ Middle class
- ☐ Workers' class
- ☐ Lower class
- ☐ Nothing
- ☐ Other

Cognitive age

Many people seem to have other "ages" than their official birth age is. Next claims are designed to find out about your unofficial age. Please check the age group you *feel* you belong to in the following statements.

| | 20s | 30s | 40s | 50s | 60s | 70s | 80s | 90s |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. I feel like I am in my... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I do most of the things like I am in my.. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. My interests are like a typical person in his/her... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Thank You for Your participation!

Appendix 3 Preliminary questionnaire

3.a Original preliminary form (Finnish)

Tutkimusaihe: **Seniorikuluttajien verkko-ostamisen omaksuminen**

Teen markkinoinnin opintoihin liittyvää opinnäytetyötä Lappeenrannan teknillisessä yliopistossa. Haastateltavaksi tarvitaan vähintään 60-vuotiaita henkilöitä. Tutkimus toteutetaan ryhmähaastatteluina. Haastattelut kestävät arviolta 1-2 tuntia ja ne järjestetään 28–29.9 Lappeenrannan keskustassa Valtakatu 38:ssa seurakunnan kokoustilassa.

Etsin mukaan sekä sellaisia henkilöitä, joilla on kokemusta verkkokaupasta (internetistä) ostamisesta että toisaalta sellaisia, jotka eivät ole ostaneet koskaan verkko-kaupasta. Olisi hyvin tärkeää saada molempia näkökulmia aiheeseen. Osallistujilta ei vaadita mitään erityistaitoja.

Haastateltujen henkilöllisyyksiä käsitellään lopullisessa työssä anonyymisti. Haastattelun aluksi tarjotaan kahvit ja lisäksi **osallistujat saavat kiitokseksi 20 €:n lahjakortin**.

Nimi: _____

Puhelin: _____

Sähköposti: _____

Ikä: _____ vuotta

Tietokoneen käyttö:

- ☐ En käytä ollenkaan tietokonetta
- ☐ Käytän satunnaisesti tietokonetta
- ☐ Käytän tietokonetta usein / säännöllisesti

Internetin käyttö ja verkkokauppa (rasti kaikkiin sopiviin kohtiin):

- ☐ En käytä ollenkaan internetiä
- ☐ Käytän internetiä
- ☐ En ole ostanut koskaan verkkokaupoista
- ☐ Olen joskus ostanut / ostan satunnaisesti verkkokaupoista
- ☐ Ostan usein / säännöllisesti verkkokaupoista
- ➔ Ostan verkkokaupoista _____ kertaa vuodessa

Alla on mahdollisia haastattelu-aikoja. Rastittakaa kaikki teille sopivat ajat, kiitos!

- | | |
|--|---|
| <input type="checkbox"/> Lauantai 28.9 klo 10.00 | <input type="checkbox"/> Sunnuntai 29.9 klo 10.00 |
| <input type="checkbox"/> Lauantai 28.9 klo 13.00 | <input type="checkbox"/> Sunnuntai 29.9 klo 13.00 |

Valittuihin henkilöihin otetaan yhteyttä 23.9 mennessä ja varmistetaan tarkka aika.

Tutkijan yhteystiedot: Annamari Lignell, puh: 045 1277 252, sähköposti: annamari.lignell@lut.fi

3.b Preliminary form (English)

Research topic: **Senior Consumers' Adoption of Online Shopping**

I am doing a Master's Thesis for marketing studies in Lappeenranta University of Technology. At least 60 years old people are needed for interviews. The research is executed as group interviews. An interview takes approximately 1-2 hours and they are held in Lappeenranta city center 28th and 29th of September at Valtakatu 38, a meeting room of parish.

I am looking for people who have experience on buying from an online store (in the Internet), and also people who have not purchased from an online store. It would be beneficial to have both viewpoints on the matter. Participating does not require any special skills.

The identities of those who will be interviewed are handled anonymously in the final work. Coffee will be served at the interview and **participants will receive a gift token of 20 €** in return.

Name: _____

Phone: _____

Email: _____

Age: _____ years

Use of computer:

- ☐ I do not use computer at all
☐ I use computer occasionally
☐ I use computer often / regularly

Use of the Internet and online shopping (check all that apply):

- ☐ I do not use the Internet at all
☐ I use the Internet
☐ I have never bought from an online store
☐ I have bought sometime / I buy occasionally from online stores
☐ I buy often / regularly from online stores
 ➔ I buy from online stores _____ times per year

Below are possible interview times. Please check all suitable times for you!

- | | |
|---|---|
| <input type="checkbox"/> Saturday 28.9 10am | <input type="checkbox"/> Sunday 29.9 10am |
| <input type="checkbox"/> Saturday 28.9 13pm | <input type="checkbox"/> Sunday 29.9 13pm |

Valittuihin henkilöihin otetaan yhteyttä 23.9 mennessä ja varmistetaan tarkka aika.

Contact of the researcher: Annamari Lignell, tel: 045 1277 252, email: annamari.lignell@lut.fi

Appendix 4 Original Finnish quotes and transcription symbols

| | Transcription symbols | Litterointimerkit |
|------------|---------------------------|-----------------------------------|
| [| Start of overlapping talk | Päällekkäispuhunnan alku |
| JOO | Loud talking | Kovaäänistä puhetta |
| joo? | Rising intonation | Nouseva, kysyvä intonaatio |
| joo. | Descending intonation | Painokkaasti laskeva intonaatio |
| n::o | Stretching of sound | Äänteen venytys |
| .joo | Spoken with inhalation | Sana lausuttu sisään hengittäen |
| \$joo\$ | Spoken with laughter | Sana lausuttu nauruisella äänellä |
| *joo* | Spoken silently | Sana lausuttu hiljaisella äänellä |
| jo- | Word interrupted | Sana jää kesken |
| (.) | Short pause (<1.5 sec.) | lyhyt tauko (< 1,5 sekuntia) |
| ((tauko)) | Long pause (2-8 sec.) | 2–8 sekuntia kestävä tauko |
| ((nauraa)) | Action | Toimintaa |
| ?: | Speaker not recognized | Puhuja tunnistamatta |
| (xx) | Unclear word | Sanan mittainen epäselvä kohta |
| (—) | Unclear period | Jakso, josta ei ole saatu selvää |

Male4: Kyllä mä sen (.) joka aamu käyn laittamassa päälle. Ja ja tota ((tauko)) Riippuu nyt sitte missä vaiheessa niin niin (.) mä sen verkkopankin mä (.) lähes päivittäin varmistan, että onko muita tilillä kävijöitä mahdollisesti (.) kun mie ite. -- Ja ja tota (.) Niiku mä sanoin, että Areenasta ja Katsomosta tulee suoria lähetyksiä. Eilen. (.) Vähäksi aikaa jäin jopa eduskunnan kyselytuntia (.) kuuntelemaa kun telkkarista. Se tuli kyl tv:stäkin muistaakseni.

Male 1: Posti- postiluukustahan eiks tule sellanen lehti ku verkkokauppa tai joku vastaava. Sen mä pistän avaamatta (.) roskikseen. Elikkä ennakkoluulot on niin on niin vahvat verkkokauppaa vastaan ja muutenkin aika immuuni kyllä mainonnalle.

Male 4: \$Ku\$ ei tiä verkkokaupoista ni ei ossaa ossaa kyl sitäkönnä sannoo. Ärsyttää koko homma sen verra, ettei tuu käytyy.

Male 7: Joo se Ryanair, se oli nii, aika sekava ja sit (.) sullottu liikaa asiaa yhdelle sivulle. Vähä aikaa piti miettiä et mitä kautta tää, mistä löytyy se ja se kenttä että löytää oikeet tiedot. Tai voi syöttää oikeet tiedot.

Female 2: Ei muuten mut se et jos on joku tämmönen (.) televisio-mainos, mikä tulee nii ku (.) jonkun ohjelman aikana sata kertaa ni sit rupee nii ku tuntuu, et yök. Yhtee väliin oli se Zalando mikä oli nii ku. Tuntu et ei yhtää enää mut et (.) sekää ei vissii enää tuu niin useesti.

Male 8: Gigantti ja Verkkokauppa lähettävät mulle taitaa olla vissii viikottai tulla näitä luetteloita, mainosluetteloita, että on niistä vähä (.) joskus hyötyäkin.

Male 3: Näkisin ainakin (.) omalta kohdalta niin kun ajatellen tuota tuntematonta asiaa, että (.) ainoon millä sitä vois perustella n- niin jollain tavalla edullisuus, jos se (.) vois olla niin paljon edullisempi taikka sitte ainoona mahdollisuutena, ettei muuta ole.

Male 8: Esimerkiks Gigantti tulee sillä perusteella usein valittua että ku sen viikonlopputarjoukset on kolkyt prosenttia halvempia ku muuten ne hinnat tuota. Ni sillen tulee, sillen tällön tartuttua \$tarjoukseen\$. (.) Verkkokaupassa taas löytyy kaikkee mitä (.) luulee tarvitsevasa.

Female 8: Ainaki toi (.) jos on hintakilpailua, et on nii ku esimerkiks edullisempaa. Se on ainaki yks *vaihtoehtonen syy*.

Male 4: Onko olemassa sellasia tarvikkeita, joita ois saatavissa vain verkkokaupassa? Ku ei tiä ku ei oo tullu aukastuu niit sivuja, että onko onko sellasia (.) sellasta niin ku (.) tavaraa liikkeellä. Se nyt ois yks sel-, jos ei sitä muualta saa ni se on sieltä tilattava.

Male 7: No mie lähen ainakii osin siitä, ensimmäiseks pitää nyt tarkistaa onko se luotettava vai ei. Sit lähetää kattoo, sit tulee seuraava ehkä että (.) mikä on hintataso. Kuitekii tää luotettavuus ni se on ehottoman tärkeä.

Male 2: Sitä tuota ((kurkunselvittelyä)), en ole yhtään kertaa ollu siel verkkokauppapuolella. Mie oon tuota se on, mietin, et tän ikäsel ihmisel tietyst on pikkune semmonen vähä nii ku epäluulo, et pelaaks se oikee kunnolla.

Male 2: Ja sit siin on tosiaan, nii ku , nii ku mie taisi alussa sillo sanoakin, et vähä semmone e- pien ennakoluulo, ehkä \$varsinkii\$ vähä vanhemmilla ihmisillä, että tuota. Nuoretha on nii rohkeita, nehä menee vaikka mihin tuota niissä asioissa. Ni tuota, ni tää on nii ku miun miu kohalla semmonen (.) Et ei oo tullu lähettyä sinne mukkaa ja. Et siin on siin o tosiasa semmonen pikku ennakoluulo, näiköhä se on- jos ei se onnistu. Jos siin joutuu jotekii semmosii (.) Painaa vaikka jotai näppylää sellasta et (.) joutuu semmosee kierteeseen että siin on (xx). Joku tämmöne pelko vähä siinä. Saattas olla *olla*.

Male 6: Mut mitä enemmän tälläsiä (.) julkisia poliisin antamia varoituksia verkko-verkkomaailmassa pettämisestä ja (.) ja huonoista toimituksista ja niin edelleen on ni. Kyl miusta ikäihmiset ni (.) suhtautuu hyvin hyvin kielteisesti (.) koko verkkokauppatoimintaan. Kun poliisi hyvin voimakkein sanoin varottelee. Ja esimerkkejä kertovat tuota lukemattomia kuin ihmiset on joutunu (.) huijatuksia ja petetyksi.

Female 2: Ainakii niin paljo puhutaa näist huijauksista ja muista, et jotenkin tuntuu että on enemmän varovainen ku sillo ihan ensimmäisiä kertoja. Että enemmän nii ku kattoo, että mistä nii ku ostaa, et ne on nii ku jotain tunnettuja, ettei osta ihan mistää ihan omituiselt sivulta. Että (.) se on ainakii mun mielest vaikuttanu mun käyttäytymisee, et on nii ku entist tarkempi. Vähän päästä, nyt on ihan täl viikollakii on ollu (.), paljo näistä, tästä internetkaupast just ja niitten väärinkäytöksistä ja huijauksista.

Male 6: Monta kertaa käy niin, että tilaa tavaran, antaa luottokorttitiedot sinne, tavara jää tulematta ja milläs lähet tuolta ulkomailta niitä rahoja sitten peräämään.

Male 9: En oo vielä rajojen ulkopuolelta (.) ulkomaisen toimijan kanssa oikeestaa ostanu mitään. Etten oo siihe lähteny mutta (.) kotimaassa sitte.

Male 7: Nii mut sanotaan jos (.) harkitsis sitä, että lähtee ostaa jonkuu taulu- taulu-tv:n Saksasta ni tulee vaa miettineeks mite se takuu pelaa jos jotai käy ja tää tavara, sanotaa vuoden kuluttua poksahdaa. ((Kaapro nyökkäilee vahvasti)) No tääl, täällä ei kukaan ota vastuuta. Tietyst huollettuu saa mut se menee ((xx)). Mite sitte, saako tuota noin saksalaisest verkkokaupasta samanlaisen tv: takas ni se, EU-lainsäädännön mukaa pitää saaha.

Male 9: Siin on tietysti sillä tuotteella joku yläraja, että en lähtisi kahen tuhannen euron kameraa ostamaa, tuota (.) verkosta näkemättä. Joku neljäsataa euroa alkaa olla semmonen raja, että (.) ei uskalla

Male 8: Kotimaisia verkkokauppoja niin (.) on ollu helppo käyttää eikä oo kertaakaan ollu niissä \$epäselvää\$ kaupassa. Hyvin on pelannu ja ulkomailta tilaan hyvin vähän. Nyt kesällä yhden (.)Villeroy & Bochin häälahja-astiaston tilannu tuolta Saksasta. Kaikki on pelannu tähän asti (.) hyvin.

Male 7: Joo mä, että (.) ei niis yleensä mitään tuota ongelmia oo. Että sanotaa, et sivut on yleensä, huom yleensä, ei kaikki (.) hyvi laadittu ja aika helppokäyttösiä. Tietysti (.) täytyy olla huolelline. Sitte vähä etukätee miettiä ja kattoo sitä, että (.) mistä lähtee tilaamaa ja mitä tilaa. Ja kattoo et onks jotai arviota löytyy jostai, että mite se firma toimii ni hyvi äkkiä sieltä Googlen kautta löytää tai jonkuu (.). Tälläse, jotkuu pitää sellasia suositussivuja että (.) mist näkee et mite toimii. Et se o tähil merkitty. Et jos se alkaa olla sillee et yks tai kaks tähtee ni voi unohtaa.

Male 9: Siinäkö voi olla se, et jos tilaat jonku tuota teatterikappaleen ni se saattaa ollakii se paikka sitte piippuhyllyllä ihan siellä takana että (.). Jos ostas suoraa luukulta ja ois se katsomokartta siinä ni ehkä sitä ei sit ryhtys samaa. Kun se mitä sitte (.) tulee verkon yli ostetuksi.

Male 6: Kyllä niis jossakii, esimerkiks Lippupalvelun, ni niissä tuota aukee myös katsomokartta. Tuota (.) siihen näyttöruudulle. Että siitä voi valita, tai näkee mihin ne (.) varattavat paikat osottaa.

Male 8: Joo.

Male 9: Nii se on justii tää, et kaikki ei hoksaa.
(yleistä naurua)

Male 8: Mä en oo junalippuu tilannu ku mä en nähny missä se eläkeläisalennus pistetään siihen.

Male 7: Kyl se tulee sieltä. Siel o se, siel on hinta ja sit siel on se alasvetovalikko ni siin tulee eläkeläinen.

Male 8: Ai sielt tulee, mä en huomannu.

Male 7: Ei sen puolee miulkii meni aika kaua enne ku mie hoksasin sen ensimmäisen kerran.

Female 2: Tiistaina (.) nyt tulee, pitää ostaa junaliput. En mä, en mä mistää lippukassalta enää oo ostanu useempaa vuotee lippuja. Et kyl ne kaikki tulee netin kautta. Samaten lentoliput. Jos tarvii ni tulee sitä kautta ostettuu.

Male 7: Sanotaa, että (.) kaikki matkat mitä myö nyt ollaa tehty viime aikoina, ni kaikki on tilattu netin kautta. Et se on, mitä se on (.) vuodesta 2001 alkaen, ni sen jälkee ei olla, öö. On tilattu aina netin kautta. (.) Se on kätevää ja (.) sanotaa, et yleensä matkatoimiston sivut on vielä aika helppokäyttösiä.

Male 8: Kyl minust on se tavaravalikoima verkkokaupan sivuilta helpompaa kuin kaupassa ruveta kyselemää ((xx)), et mitä kaikkee löytää.

Female 1: Tarjonta on aika runsasta monella. Tai että esimerkiks, jos nyt aattelee vaikkapa huonekaluja niin (.) siellä voi surffailla jos nyt laittaa vaikka "pikky pöytä" tai jotain vastaavaa niin tulee lukematon määrä että (.) että siis se helppous.

Male 7: Sanotaa, että loppujen lopuks ajatellaa ni (.) mones tapauksessa ni vaivaton. Paljo vaivattomampaa ku tuota noi ni, asioia paika päällä. Esimerkiks junalipun ostaminen, meet rautatieasemalle, käyt siellä ja tuut kotia ja. Tai sitte aamulla lähet

junalla, on vähä kiire ni jonotat lippuu siinä mis o myyjä ni. Tai sit varaat jonkuu ulkomaanmatkan, ni se on iha, vaivattomuus.

Male 6: Nii ilmeisest se tuo vaivattomuus sit kun on löytäny semmosen oikeen menetelmän ja toimittajan ni (.) on sellanen syy.

Male 4: Nii tähän ikään on tullu hankittua kaiken sen minkä tarvitsee (.) välttämättä ja. Se on syy ettei, ei oo mitään asiaa mennä sinne kaupoille. Ja sitte tosiaan ni, jos nyt sitten tuntuu (.) siltä että, että tota (.) vois uuet kengät (.) \$esimerkiksi\$ hankkia ni (.) kyllä mie mielummin, hyppään autoon ja ajan tänne keskustaan *ja*. (.) Ja ja tota, tulee nii ku ihmisten ilmoille (.) sitäkin kautta, että. En mä nyt sitä e- kyllä pelkää, että joutuis jonkun nettikaupan lumoihin tässä iässä sentään kun tosiaan ei oo nii ku, ei oo riittävästi (.) sitä mitä tar-. Mittää mitä tarvitteis minnekää. (.) Sen takia en oo avannu kyllä niitä kaupan sivuja eikä oo (.) tarkoitus kyllä mennä availemaa. Ellei nyt uteliaisuuttani lähe kun tuli täällä \$puheeksi.

Female 2: Mul on ainakii useampi vuosi. Mä ostin semmosen antiikkipeilin. (.) Peilin. Ja se oli ihan ensimmäisiä kertoja. Jotenki kyl jän- jännitti. Niin kun en ollu. Täst on jo (.) täs on vuosia jo (.) aikaa. Ku mä etin semmosta (.) peiliä. Mä sain sitte semmosen jostai tuolta Pohjanmaalta semmosen (.) laivan vanhan peilin ja tuota. Ni se oli jotenkii nii ku jännää, ku ei nii ku tienny et kui näihi luottaa, ja miten tuo raha kulkee ja muuta. Mut et siel oli sit sen (.) myyjän niiku yhteystieto. Me soiteltii puhelimel. Mut jotekii nii ku jännitti se eka kerta sillä taval ku ei ollu (.) käynykkää ees millää ostosivulla. Että tota. Et kyl se sit onnistu iha kunnolla.

Female 3: Mä oon ostanu ekaa kerran (.) lentolippua, tonne (.) Wieniin. Oltii menos pyöräily (.) matkalle ja se jännitti hirveesti , että onks nyt niin täydellinen sit se paperi minkä olit saanu ni. \$Et pääseeks sil koneeseen\$. Mut ihan hyvin meni.

Male 1: Ihm- Ihmisten kanssa asiointi on mukavampaa ku koneiden kanssa (.) asiointi. Tietysti onhan se, että (.) Mäki oon kuullu tuon ja ajatellukki, että (.) että sieltä saa edullisemmi. Et käy sovittelemassa tai katsomassa kaupassa tuotetta. Jos on huomattavasti halvempaa sama tuote siellä ni, miksei sitä sillon vois. Tai jos kaupassa ei oo sopivaa numeroa vaikka (.) mitoiltaan nii *omituinen*. Läheskää aina löydy (.) Et silloha sitä vois käyttää. Periaatteessa. Mutta ehkä ei kuitenkaa \$käytännössä\$ (.) tulis käytetyks.

Male 7: Sanotaan että, nii ku nyt elektroniikkatuotteet, ni miul on semmoset suhteet tääl Lappeenrannas että mie voin hänelle sanoo ni hää sit tilaa ja toimittaa miulle ja mie saan vielä halvemmalla ku verkkokaupasta.

Male 2: Verkosta ei ole niin kun verkon kautta hankintoja tehty. Meil on semmosta vanhaa käytäntöä (.) ollut. Esimerkiks tuo Helsingissä (.) keskustassa oleva tavaratalo Stockman. Sanotaan, et se *niin* sieltä on vuosikymmeniä ollu sellanen (.) sellanen systeemi. Meillä on siellä (.) tilit ja ja esitteet tulee taikka ne (.). Ja tarvittaessa on puhelimella sieltä (.) voitu hankkia, hankkia kyllä. Tää puoli on niin ku pelannu. Et ei oo tähän. Se (.) verkon (.) tarve hankintoihin ni se on, se on hyvin pieni meillä niin ku tuntuu olevan (.) täällä monella muullakin.

Male 4: Ko, minun talouteeni liittyvät hankinnat ovat niin vähäisiä, että verkkokauppaa en oo ees \$ajatellu\$.

Male 1: Epäillä sietää. Kaikkeaa uutta epäillä sietää.

Male 2: Nii tuota (.) tää tyhmä kysymys. Tai tai, semonen olo, semmone olo että (.) se (.) verkkokaupassa ostaa, ni eiks ne tuo kotia (.) sen tavarän *sillo vai*? -- Siihe ei ole nii ko semmost et se on varmast, et se tulee tuoho miu rapun ettee sillo ko (.) tilaa sen, ettei semmosta ei ole?

Male 6: Meille on mieluisampaa kaikki hankinnat tehdä näistä niin sanotuista kivijalkakaupoista, jossa näkee sen tuotteen ja pystyy asioimaan silmästä silmään (.). Esimerkiksi matkatoimistoasioissa ni emme ole ostaneet tähän mennessä viel ensimmäistäkään matkaa verkkokaupasta, tai netin kautta.

Male 7: Nyt täytyy sanoo, että nyt on aika pitkä tauko, ettei ole tullu mitää ostettua. Kyl se on niiku tarpeen mukaa. Että (.) sanotaa, että mie en osaa mitää heräteostoja tehdä sitä kautta, et se pitää olla todelline tarve jo, ja lähtee sitte vasta. Mut sellane ei tulis mieleekää että jotai muoti- öö muotisivustoo selais ((xx)) lähtis jonkuu vaatteen ostaa, ni ei.

Male 8: Kyl harrastuksia varten melkein (.) tilailee jotain, jotain niin on se (.) paljo helpompaa ku lähtee kiertelemää kauppvoja ja kattomaan mitä siellä on.

Female 1: Ja sitten voi kattoo, siinä voi samalla nähä useiden eri valmistajien ko. tuote

Male 9: Semmonen tuote mitä ei ois todennäkösesti muuten saanu. Kun sieltä verkkokaupan jostakin. Niin sen on saanu ainoastaan sitä kautta. Joku tosiaan erikoislaite nin tuota (.). Se on ollu ainoo mahdollisuus. Ja sit tietysti siinä voittaa aikaa.

Female 1: Mutta myöskin internetissä niin (.) vähän tahtoo, että ajatus syrjähtelee ja sitte huomaa, että ai jaa katonpas nyt sitä ja katonpas tätä ja. Et siinä niin kun tahtoo mennä sitte joskus aikaa.

Interviewer: Mitä hyötyä verkkokauppaostamisesta on ollut teille?

Female 1: No ostamisen helppous.

Female 4: Ei tarvii kytätä aseman aukioloaikoja.

Female 2: Voisin kuvitella, että (.) puhelinmyynnissä enemmänkin tulee. Et jos nii ku, tietysti se riippuu ihmisestä, mut mä aattelin, et ku ite (.) tekee ja rauhassa lukee mitä tilaa ja (.) huolellisesti tekee ni en mä nii ku osaa siin nähdä. Puhelinmyyjän (.) on helpompi huijata. Omassa tahdissa, et ei tarvii pitää kiirettä ja lukee, jos (.) jos nii ku malttaa sit lukee ja tutkia ohjeet ja muut, säännöt.

Male 8: Mä en oo kovin paljoo kotiinkuljetusta tilannukkaa, ei se paljon maksais mutta kun (.) pari kertaa on ollu niin, ettei oo ollu kotona niin sitte tulee niitä puhelinsoittoja millon sitten saa tuoda sen tavarän.

Female 1: En tiiä onko semmosta asiaa tutkittu, että että onko sitte semmosia ihmisiä, jotka ostaa ja ostaa ja ostaa. Ihan (.) niin kun joku pelihimonen tai tai tämmöstä. En kyllä omalla kohdalla \$tätä\$ tätä suinkaan tarkota mutta tuota (.). Vois kuvitella, että että se niiku innostas tämmöseen epäterveeseen toimintaan.