

LAPPEENRANTA-LAHTI UNIVERSITY OF TECHNOLOGY LUT

School of Business and Management

Master's Programme in International Marketing Management (MIMM)

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**EXPLORING THE CUSTOMER EXPERIENCE THROUGH CUSTOMER JOURNEY  
IN ONLINE STORE: CASE STUDY IN THE FASHION RETAIL INDUSTRY**

Examiners: Associate Professor Jonna Koponen  
Associate Professor Joonas Keränen

## **ABSTRACT**

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### **Exploring the customer experience through customer journey in online store: case study in the fashion retail industry**

Master's thesis

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91 pages, 8 figures, 10 tables and 2 appendices

Examiners: Associate Professor Jonna Koponen and Associate Professor Joonas Keränen

Keywords: customer experience, online customer experience, customer journey, online store, touchpoints, fashion retail

In today's retail environment, the number of new online stores is ever increasing, and organizations are facing new challenges in terms of creating outstanding online customer experiences. Improving customer experience has become a top business priority for many organizations who operate at the digital channels. Earlier research has focused on conceptualization and measurement of customer experience in offline, multichannel or omnichannel environment. Less focus is given to the formation of online customer experience that results from online purchasing interactions.

This thesis was made in cooperation with a Finnish company who operates in a fashion retail industry. This qualitative single case study was conducted by using a thematic analysis and abductive approach as analysis methods. Data for the research was gathered through seven semi-structured interviews with customers of the case company who had ordered clothes from their recently launched online store. The empirical findings show that online customer experiences are formed holistically during the online customer journeys. In addition, the findings of this study show that the customer experiences are formed through three separate customer journey stages: prepurchase, purchase, and post-purchase. This study identified key touch points that customers encounter at each customer journey stage. At the prepurchase stage the key touch points are social media channels, word-of-mouth recommendations, discount code, and user-generated content. At the purchase stage the touch points are online communication, purchase, and payment. Finally, at the post-purchase stage the key touch points are fast and free delivery, returning the product, buying again, spreading word-of-mouth, and greetings with the delivery. Moreover, online trust, social presence, and customers' challenges are connected to the customer experience through the whole customer journey and influence the experience at each customer journey stage.

# TIIVISTELMÄ

Lappeenrannan-Lahden teknillinen yliopisto LUT

School of Business and Management

Master's Programme in International Marketing Management

Lotta Salin

## **Asiakaskokemus verkkokaupassa asiakaspolun eri vaiheissa: tapaustutkimus muodin vähittäiskaupan alalta**

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Uusien verkkokauppojen määrä kasvaa jatkuvasti nykypäivän vähittäismyynnin sektorilla ja organisaatiot kohtaavat uusia haasteita yrittäessään luoda mieleen painuvia asiakaskokemuksia verkkoympäristössä. Asiakaskokemuksen kehittäminen on noussut tärkeimmäksi liiketoiminnan painopisteeksi monelle organisaatiolle, jotka toimivat online -kanavissa. Aiempi akateeminen tutkimus on keskittynyt asiakaskokemuksen käsitteellistämiseen ja mittaamiseen erityisesti monikanavaisessa ja offline -ympäristössä. Asiakaskokemuksen muodostuminen puhtaasti verkkokaupassa on saanut vähemmän huomiota tutkimuksissa.

Tämä tutkimus on tehty yhteistyössä suomalaisen yrityksen kanssa, joka toimii muodin jälleenmyynnin alalla. Tämä kvalitatiivinen tapaustutkimus toteutettiin käyttämällä teemoittelua ja abduktiivista lähestymistä analysointimenetelminä. Aineisto kerättiin suorittamalla puolistrukturoitu haastattelu seitsemän case -yrityksen asiakkaan kanssa, jotka olivat tilanneet vaatteita yrityksen äskettäin avaamasta verkkokaupasta. Empiiriset löydökset osoittavat, että asiakaskokemukset verkkokaupassa muodostuivat kokonaisvaltaisesti asiakaspolun aikana. Lisäksi tutkimuksen löydökset osoittavat, että asiakaskokemus muodostuu asiakaspolun kolmen erillisen vaiheen kautta, jotka ovat ennen ostoa, osto ja oston jälkeinen vaihe. Tämä tutkimus tunnisti keskeiset kosketuspisteet asiakkaan ja yrityksen välillä asiakaspolun eri vaiheissa. Keskeisimmät kosketuspisteet ennen ostoa olivat sosiaalisen median kanavat, suusanalliset suositukset, alennuskoodit ja muiden käyttäjien luoma sisältö. Osto vaiheessa keskeiset kosketuspisteet olivat online viestintä sekä osto ja maksu verkkokaupassa. Oston jälkeisessä vaiheessa keskeiset kosketuspisteet olivat nopea ja ilmainen toimitus, tuotteen palautus, uudelleen ostaminen, suusanallisen viestinnän levittäminen ja toimituksen mukana saapuneet terveiset. Lisäksi online luottamus, sosiaalinen läsnäolo ja asiakkaiden kohtaamat haasteet ovat yhteydessä asiakaskokemukseen koko asiakaspolun ajan.

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The day is finally here, and I am finished with the thesis project! I am feeling incredibly grateful, excited, relieved, and most importantly very proud of myself. The topic of my thesis was extremely interesting, and it was rewarding to study this phenomenon in the context of a real case company. However, because I was working either part-time or full-time during the whole thesis writing process, it was sometimes challenging to find time and energy for writing. I spent countless hours with this project, but this finished thesis is worth all the effort.

This project would not have been possible without the endless support from people around me. First, I would like to thank my supervisor Jonna for guiding me through the process. Your support, excellent academic guidance, and emotional intelligence from day one was something I appreciate a lot. You are a superwoman in the academic world! Second, I would like to thank the case company and the CEO for the great collaboration throughout the process. I want also to thank the customers who gave the interviews for this research. Thanks also to my peer-students, who offered incredibly valuable peer support and emotional support throughout the writing process. Finally, I must thank my parents Jutta and Kimmo as well as my boyfriend Joonas, who believed in my skills and were my greatest fans through my whole university studies.

The student life and my years in LUT University were the most exciting times of my life. The Skinnarila spirit and Skinnarilan Vapaavaltio are something unique that can be experienced only in Lappeenranta. It was a privilege to experience student life together with my lovable and silly friend group RKK. Even though the student life is now behind me, I know there are new exciting opportunities ahead. During the next couple of weeks, I am going to move to a new city and going to start a new and super exciting job. Now I am very much looking forward to new adventures!

In Lappeenranta, 18th August 2021

Lotta Salin

## TABLE OF CONTENTS

<b>1. INTRODUCTION .....</b>	<b>1</b>
1.1 Background of the research.....	1
1.2 The aim of the research and the research questions .....	3
1.3 Preliminary literature review .....	4
1.4 Theoretical framework .....	8
1.5 Definitions of the key concepts .....	9
1.6 Delimitations .....	11
1.7 Research methodology .....	12
1.8 Structure of the thesis .....	13
<b>2. LITERATURE REVIEW .....</b>	<b>15</b>
2.1 Customer experience .....	15
2.1.1 Online customer experience .....	20
2.1.2 Customer experience in fashion retail context .....	21
2.2 Customer journey .....	23
2.2.1 Prepurchase.....	25
2.2.2 Purchase.....	26
2.2.3 Post-purchase.....	28
2.2.4 Touch points .....	29
2.3 Online trust.....	30
2.4 Social presence.....	32
2.5 Challenges .....	35
<b>3. RESEARCH DESIGN AND METHODS.....</b>	<b>37</b>
3.1 Case description .....	37
3.2 Research design.....	39
3.2.1 Case study method.....	40
3.3. Data collection.....	41

3.3.1 Interviewee selection .....	42
3.4 Data analysis .....	44
3.5 Reliability and validity .....	45
<b>4. FINDINGS.....</b>	<b>47</b>
4.1 Customer experience through customer journey.....	49
4.1.1 Prepurchase.....	50
4.1.2 Purchase.....	53
4.1.3 Post-purchase.....	55
4.2 Customer preferences and challenges .....	60
4.2.1 Online trust .....	60
4.2.2 Social presence .....	64
4.2.3 Challenges .....	69
<b>5. DISCUSSION AND CONCLUSIONS.....</b>	<b>74</b>
5.1 Summary of the findings .....	74
5.2 Theoretical contributions.....	80
5.3 Managerial implications.....	87
5.4 Limitations and future research.....	89
<b>REFERENCES.....</b>	<b>92</b>
<b>APPENDICES .....</b>	<b>104</b>

## APPENDICES

Appendix 1. Interview structure in Finnish

Appendix 2. Interview structure in English

## **LIST OF FIGURES**

Figure 1. Main research question and sub-research questions.

Figure 2. Theoretical framework of the research

Figure 3. Structure of the thesis

Figure 4. Customer journey frameworks divided into stages by different scholars

Figure 5. Three dimensions of social presence

Figure 6. Themes and sub-themes related to customer experience through customer journey

Figure 7. Themes and sub-themes related to customer preferences and challenges

Figure 8. Revised theoretical framework

## **LIST OF TABLES**

Table 1. Customer experience studies and their contributions

Table 2. Comparison of the offline and online customer experience

Table 3. Comparison of social presence types

Table 4. Basic information about the conducted interviews

Table 5. Table of the coding frame

Table 6. Identified challenges related to online store customer experience

Table 7. Theoretical contributions of the main research question

Table 8. Theoretical contributions of the first sub research question

Table 9. Theoretical contributions of the second sub research question

Table 10. Managerial recommendations for overcoming the identified customer experience challenges

## **1. INTRODUCTION**

This thesis begins with an introduction chapter. First, the background of this research is discussed which is followed by introduction of research aims and research questions. After that, a preliminary literature review highlights what has already been studied in about this topic. Besides that, the research gap is justified in the preliminary literature review. This is followed by an introduction of theoretical framework, definitions of the key concepts and delimitations of the study. Finally, research methodology and structure of the thesis are presented.

### **1.1 Background of the research**

Over the last two decades, e-commerce has become an indispensable part of global retailing (Verhoef, Kannan & Inman 2015). Retail landscape has undergone a massive transformation following the advent of the internet (Coppola 2021; Rose, Hair & Clark 2011). Due to the current level of digitalization, consumers of today profit from the perks of online transactions (Coppola 2021). According to Statista (2021a), the revenue of the global e-commerce market is expected to grow 6,29 percent annually and is estimated to reach US \$ 2.723.991m in 2021, which illustrates the massive size of the industry. The largest e-commerce segment is fashion (Statista 2021a), which also makes the segment highly competitive for new e-retailers.

Purchasing behaviour of the consumers has heavily transformed towards online, multichannel shopping and omni-channel shopping (Verhoef et al. 2015). According to Ogonowski, et al. (2014), online shopping has become recently extremely popular, and retailers are constantly launching new online stores. This observation is supported by the fact that approximately 22 percent of all disposable income at the global level was spent online (Statista 2020), which highlights the rapid growth of e-commerce.

The COVID-19 pandemic has significantly influenced online consumer behavior and online retailing around the world (Coppola 2021; Safara 2020). When millions of people stayed in their homes, digital channels and online shopping became a popular alternative to crowded physical stores (Safara 2020). Therefore, the online demand for everyday items and necessities

such as groceries and clothing became unprecedentedly high during the pandemic (Moon, Choe & Song 2021; Safara 2020). The increasing online demand created pressure for organizations to shift their focus on e-retailing.

The increased online demand has generated a need for organizations to change or refine their business models (Verhoef et al. 2015). Many retailers from different industries have decided to launch an online store besides their physical store (Wiener, Hoßbach & Saunders 2018). By supplementing the offline business model with online business models, organizations are targeting wide audiences online and are more prepared to harness digital tools as a part of their future (Wiener et al. 2018). Furthermore, the digitalization in marketing and retailing, including the dawn of mobile phones, and social media, has changed the business models of retail organizations permanently (Verhoef et al. 2015). Verhoef et al. (2015) is suggesting that currently the retail industry is experiencing a shift from a multi-channel business model towards an omni-channel model.

Since the massive transformation of the business models, the online retail landscape has become increasingly competitive and complex (Hult, et al. 2019; Rose, et al. 2012). Therefore, it is important for online retailers to differentiate themselves from competitors in the market. Increasingly popular strategy to differentiate is to create positive customer experiences that will bring customers back to the retailer time after time. (Hult et al. 2017.) Rose et al. (2012) argue that a current challenge for online retailers is to figure out how to ensure a positive online customer experience.

A study by Accenture (2015) says that organizations are very motivated to improve their customers' experience. Improving customer experience was named as a number one business goal for organizations pursuing digital transformation. In the study (Accenture 2015), organizations were asked to rank their top priorities for the next year and improving the customer experience was placed at the top of the list. It is noteworthy that customer experience is recognized as a topical research challenge (Lemon & Verhoef 2016; Stein & Ramaseshan 2016) and the attention towards the phenomenon has increased among both academics and managers. To sustain the competitive advantage and compete effectively in the market, organizations must manage their customers' experiences (Grewal, Levy & Kumar 2009).

This study addresses the formation of online customer experience through customer journey by conducting a case study of a Finnish fashion retail company. Based on the background, the online customer experience is identified as a topical research challenge. From a theoretical viewpoint, this study contributes to the limited amount of literature about online customer experience (McLean & Wilson 2016). From a managerial viewpoint, the goal of this study is to understand how the customer experiences are formed during customer journeys in the online store of the case company.

## **1.2 The aim of the research and the research questions**

The main goal of this research is to understand how the customer experiences are formed during customer journeys in the online store of the case company. To reach this goal, the research identifies key touchpoints (Stein & Ramaseshan 2016) that customers encounter in different stages of the customer journey (Lemon & Verhoef 2016). In addition, the customer preferences and challenges through the customer journey are identified.

From a theoretical viewpoint, this research contributes to the limited amount of literature available on customer experience in an online store context (Rose et al. 2011). Since the market environment has recently become more complex due to online (Rose et al. 2012), the aim of this research is to introduce a new refined theoretical framework about the online customer experience which is adapted from Lemon and Verhoef (2016).

Today, creating an outstanding customer experience is recognized as a leading management objective (Lemon & Verhoef 2016). From the managerial viewpoint, the goal of this research is to help organizations and managers to understand the customer experiences at a deeper level. Another managerial contribution of this study is to clarify how the successful customer experiences can support organizations to reach their business goals.

To have a clear goal for the research, the research questions are set. This study has one main research question and two sub-research questions. Based on the objectives and research problem, the main research question is:

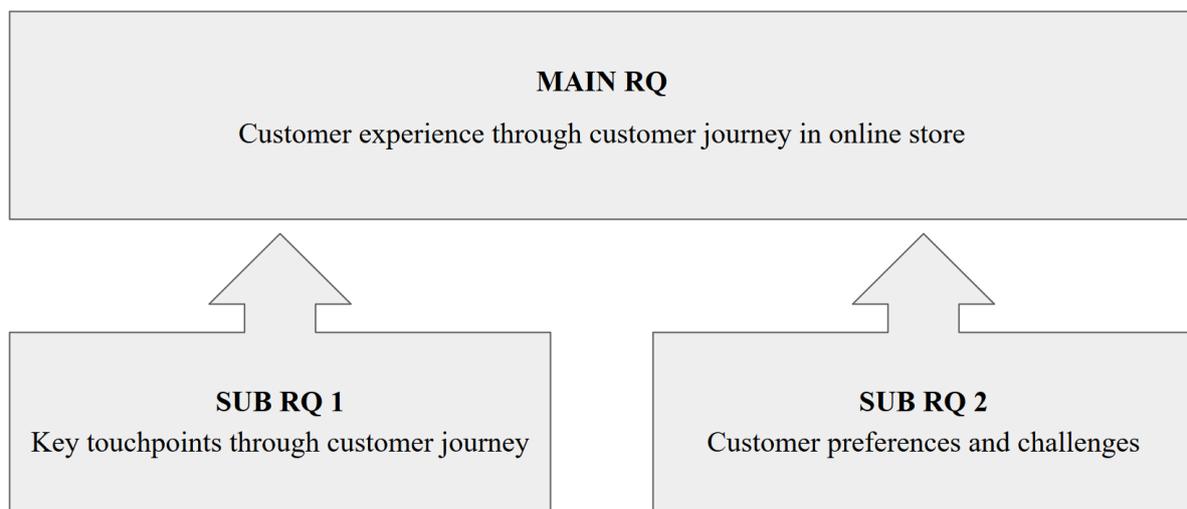
*Main RQ: How customer experiences are formed during customer journeys in an online store of the case company?*

To reach the goal of this study, two sub-research questions are defined. Each sub-research question contributes to answering the main research question. The sub-research questions are defined as following:

*Sub RQ 1: What are the key touchpoints that customers encounter in different stages of the customer journey?*

*Sub RQ 2: What are customer preferences and challenges at the online store?*

The main research question and two sub-research questions are presented in Figure 1.



**Figure 1.** Main research question and sub-research questions.

### 1.3 Preliminary literature review

The literature review of this research is based on the existing literature about customer experience, customer journey, online retail environment, online trust, and social presence. All the concepts have recently received increasing attention among academic researchers, and some are even seen as buzzwords in marketing literature. Although, the concepts have not been

researched much together yet and more literature about the relation between concepts is needed. The main concepts of this study are defined later in the chapter 1.5.

Customer experience is not a new topic for academic researchers. However, in the history of academic marketing literature, customer experience has not been considered as an own and separate construct (Verhoef et al. 2009). The research has focused more on measuring customer satisfaction, customer loyalty and service quality (Parasuraman, Zeithaml & Berry 1988; Verhoef et al. 2009). Recently, customer experience has received more attention from researchers and has become a buzzword in marketing (Lemon & Verhoef 2016; McLean & Wilson 2016; Ashrafpour, et al. 2021). Lemon and Verhoef (2016) as well as Stein and Ramaseshan (2016) find the customer experience as one of the most topical research challenges because of the increasing complexity, multichannel market environment, and high number of customer touch points.

Academic literature offers several definitions for customer experience. Meyer and Schwager (2007) define customer experience is an internal and subjective response that customers have when they interact with a company directly or indirectly. Verhoef et al. (2009) studied the customer experience in retailing context and defined it as a multidimensional construct which is holistic in nature and involves customer's emotional, social, physical, cognitive, and affective responses. In general, researchers agree that the customer experience is a multidimensional construct which consists of cognitive, behavioral, social, emotional, and sensorial aspects (Schmitt 1999; Verhoef et al. 2009). This study follows customer experience definition created by Verhoef et al. (2009). They define customer experience holistically as a multidimensional construct which involves the customer's cognitive, physical, emotional, affective, and social responses to the retailer.

Customer experience has been investigated in several different contexts. However, many studies about the concept of customer experience have focused on retail context (Grewal et al. 2009; Rose et al. 2011). However, the market has changed during the past decade from offline towards an online and multichannel environment. Therefore, the research about customer experience has also started to pay more attention on the online and multichannel environment (Carlson, et al. 2015). Due to a massive competition which currently takes place at the online market, the online customer experience is becoming an increasingly important concept for organizations to understand in the B2C online retailing context (Rose et al. 2012). Overall, the

development of the market has made organizations to face new challenges in terms of creating and managing memorable outstanding customer experiences (Bilgihan et al. 2016; McLean & Wilson 2016).

According to Tueanrat, Papagiannidis and Alamanos (2021), the academic literature about customer journey goes back to the 1990s and the concept has been studied in diverse disciplines. During the past few years, the literature about the concept has multiplied but the understanding of the customer journey has remained incoherent (Tueanrat et al. 2021). Commonly, the customer journey concept is defined as a process, interaction, or sequence that a customer experiences with a company (Følstad & Kvale 2018).

Over time, researchers have presented models of customer journey with different number of stages. Commonly three, four, or five separate customer journey stages are identified. This thesis follows a widely known customer journey model created by Lemon and Verhoef (2016). They present a customer journey model which consists of three separate customer journey stages which are called prepurchase, purchase, and post-purchase. According to Lemon and Verhoef (2016), their model is especially suitable for such studies which investigate customer experience through customer journey in an empirical setting. In addition, the model functions for empirically modelling the role and effect of different touchpoints that customer encounter (Lemon & Verhoef 2016). Because of these reasons, the model supports the goals of this study.

Voorhees et al. (2017) claim that the existing literature about customer journey has focused considerably much on the purchase stage. Moreover, they state that research has neglected the prepurchase and post-purchase stages. They suggest that more research about customer journey with a holistic view is needed (Voorhees et al. 2017). Therefore, this research investigates customer experience with a holistic view.

Much of the historical research about customer journey is organization-centric focusing on the viewpoint of the seller and neglecting the customer perspective (Bolton, et al. & Tse 2014). Rosenbaum, Otalora and Ramírez (2017) describe the customer journey as a strategic instrument for the organization to improve the customer experience in each touchpoint. Consequently, much of the existing literature considers customer journey as a useful marketing tool for organizations to better reach their customers (Anderl, Schumann & Kunz 2016). More

recently, the customer journey concept was started to be used as a framework in evaluating and assessing the customer experience (Mangiaracina, Brugnoli & Perego 2009).

According to Lemon and Verhoef (2016), customer journey analysis as well as customer journey mapping have become popular research themes. Customer journey analysis has its original roots in multichannel management and service management (Bitner, Ostrom & Morgan 2008; Neslin et al. 2006). In customer journey analysis, organization aims to understand how and when customers encounter different touch points and how they move from one customer journey stage to another (Lemon & Verhoef 2016). As for customer journey mapping, the idea is to visually map out all the touchpoints when customers interact with an organization and ultimately deeply understand as well as improve customer experience (Rosenbaum et al. 2017).

The online retail environment has started just recently to become an apparent phenomenon in academic literature. The existing research about online store retailing has been studied much from the perspectives of customer satisfaction (Pandey & Chawla 2018), customer loyalty (Pandey & Chawla 2018), and customer behavior (Grewal et al. 2009). Bezes (2016) as well as Dawes and Nenycz-Thiel (2014) focused on comparing the in-store and online store purchasing and found out that many consumers are well prepared to make online purchases.

Ogonowski, et al. (2014) argue that a topical issue related to online store purchasing is the consumers' lack of trust. As a solution, Ogonowski et al. (2014) suggest online retailers to increase their level of social presence in the online store. The results of the study show that social presence influences trust formation towards online store and influences the perceived enjoyment of online shopping (Ogonowski, et al. 2014).

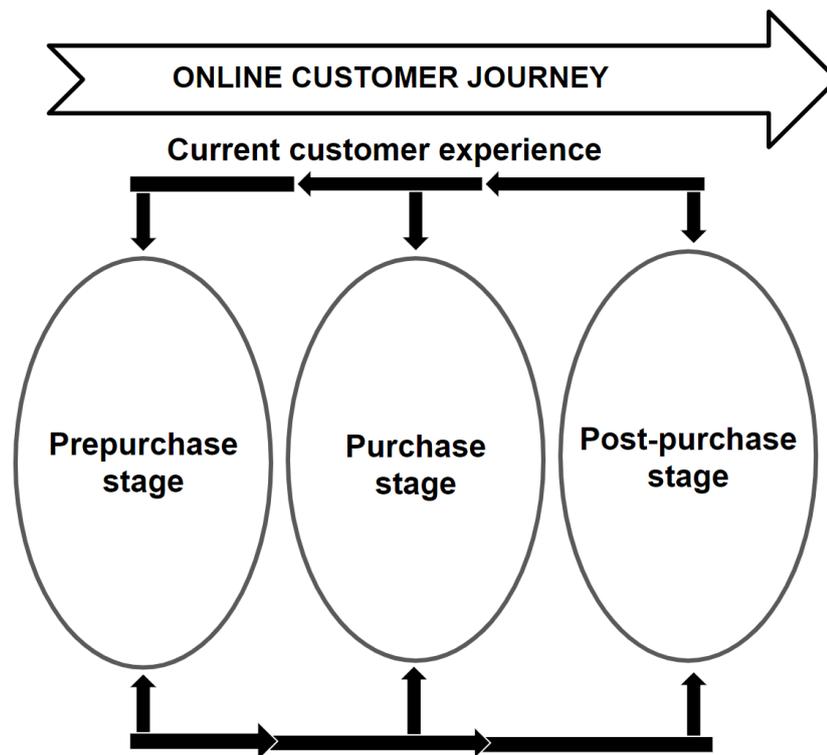
Lack of social elements in online store environment is seen as a weakness that can disturb the growth of the organization (Lu, Fan & Zhou 2016). Therefore, companies should consider increasing the number of social presence elements in their online channels. Koponen and Rytsy (2020) as well as Ogonowski et al. (2014) studied how chat functions in online stores impact on the customers' purchasing intentions and trust. Koponen and Rytsy (2020) suggest as a result that social presence can be experienced via online chat communication. However, their study focuses on online chat interaction in B2B sales context, and they did not focus on online customer experience as I do in this study. Overall, the academic research about the influence

of different forms of social presence remains rather scarce. Ogonowski et al. (2014) suggest that future research about the topic should focus to investigate a wider range of social presence forms, such as socially rich images and online videos.

The main goal of this research is to understand how the customer experiences are formed during customer journeys in the online store of the case company. To reach this goal, the research identifies key touchpoints (Stein & Ramaseshan 2016) that customers encounter in different stages of the customer journey (Lemon & Verhoef 2016). In addition, the customer preferences and challenges through the customer journey are identified.

#### **1.4 Theoretical framework**

Theoretical framework presents the theoretical perspectives and the key concepts which are discussed in this research. The framework of this research is adapted from Lemon and Verhoef (2016). They conceptualized customer experience as a customer's journey with an organization over time. The journey goes through three purchase stages and crosses numerous touch points. The framework illustrates a nonlinear customer journey. The theoretical framework of this research is presented in the following Figure 2.



**Figure 2.** Theoretical framework of the research (Adapted from Lemon and Verhoef 2016).

The customer experience process begins from the prepurchase stage, moves on to purchase stage and finally to post-purchase stage. In all three stages, customers encounter different touchpoints when interacting with the organization. Some of the touchpoints are under the control of the organization when others are out of the firm's control. Lemon and Verhoef (2016) claim that the framework especially suitable when customer experience is investigated through the customer journey. Therefore, the framework serves well in the context of this research.

### 1.5 Definitions of the key concepts

The aim of this section is to define key concepts of this research. The definitions of the key concepts are based on the academic literature. The aim is to introduce the author's own perspective on each key concept. This will also facilitate the readers' understanding of different phenomena which are discussed in this research.

### *Business-to-consumer (B2C)*

In this research, business-to-consumer, shortly B2C, is defined as a type of retail transaction in which a business sells products directly to their end-user customers (Business News Daily 2020).

### *Customer experience*

This study defines customer experience as a multidimensional construct which is holistic in nature. Furthermore, customer experience and includes the customer's social, emotional, cognitive, affective, and physical reactions towards the organization. (Verhoef et al. 2009.)

### *Online customer experience*

This study considers online customer experience (OCE) as a psychological state which is a customer's personal reaction to the online retail environment (Rose et al. 2012).

### *Customer journey*

In this study, customer journey is seen as a process, sequence, or path. Customers go through this process, and encounter touch points. (Følstad & Kvale 2018.)

### *Online customer journey*

In this study, online customer journey refers to customer journey in an online environment. Furthermore, online customer journey consists of prepurchase, purchase, and post-purchase stages which take place online. (Lee 2010.)

### *Touchpoint*

Customers have experiences whenever they 'touch' a part of the product, organization, or brand, at various points of time and across multiple different channels (Pantano & Viassone 2015). In this research, these moments between customers and any part of the organization are defined as touchpoints (Stein & Ramaseshan 2016).

### *E-commerce*

In this research, electronic commerce, in short e-commerce, is seen as a business model where organizations use electronic channels for selling products over the internet (Kini & Choobineh 1998).

### *Online store*

In this research, I define online store as an internet shop where consumers can purchase products or services via the internet without visiting a physical store.

### *Social presence*

In this study, social presence is considered as a perception of sensitive, sociable, and personal human elements in online environment (Gefen & Straub 2004). In other words, the concept is the capacity of an online environment to express a human warmth and sociability (Lu et al. 2016).

### *Online trust*

In this study, online trust is defined similarly as in Technology Acceptance Model (TAM), created by Davis (1989). Based on the TAM model, perceived ease of use, enjoyment, social presence, and perceived usefulness are the aspects that influence online trust (Davis 1989).

## **1.6 Delimitations**

This research focuses on a Finnish B2C company that operates in a fashion retail industry and has recently launched an online store. Therefore, this study is completed in the Finnish market exclusively. The purpose of this research is to understand how the customer experiences are formed during customer journeys in the online store of the case company. Because of that, this study will show less focus on offline channels and other online channels apart from the online store itself.

In the academic literature, the customer journey framework is seen in multiple utilization purposes. In this research, customer journey is utilized as a strategic tool for the case company to understand their customers' experience through customer journey and each touchpoint (Lemon & Verhoef 2016). There are different customer journey models existing with different number of stages. From the theoretical point of view, it is notable that this study focuses on Lemon & Verhoef's (2016) three-staged framework of customer journey.

The customers who are interviewed in this research have used at least one time the online store of the case company for ordering products. The customers live in Finland and speak Finnish language. Therefore, the research only focuses on the Finnish consumers and their experiences in the online store. The purpose of this research is to understand how the customer experiences are formed during customer journeys in the online store of the case company. Therefore, the findings are dependent on this context and cannot be applied directly into other contexts such as business-to-business (B2B) context.

The study is limited to the fashion retailing industry. Other industries and sectors are excluded from the research. Because of that, the findings of this research cannot be directly applied into the context of other industries or sectors. However, the findings of this study can be seen informative for other retailers as well.

The number of interviews turned out to be rather small in this research. In total, seven interviews with the customers were conducted. Therefore, the findings of this research are based on interviews with seven individual customers of the case company and their experiences. The sample turned out rather homogeneous because all interviewees were rather similar in terms of their demographic factors and online shopping habits. To continue from that, the findings are also highly context dependent.

## **1.7 Research methodology**

This thesis follows a qualitative research approach. Since the aim of this thesis is to understand how the customer experiences are formed during customer journeys in the online store of the case company, the qualitative research approach supports well the goals of this research. In the qualitative research approach, a clear research gap is identified and there is a need to understand the nature of the phenomenon in depth (Creswell & Creswell 2018, 57). Furthermore, qualitative research allows the author to build models that express their own ideas (Creswell & Creswell 2018, 58).

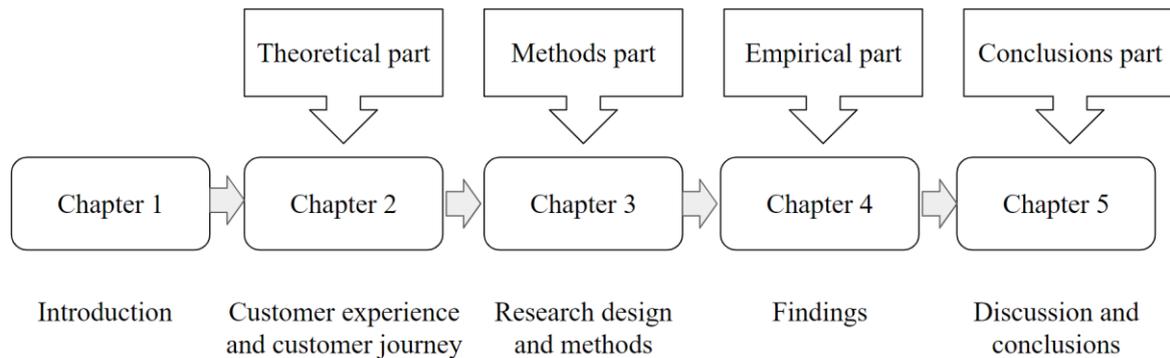
The research strategy used in this thesis is a single case study. In the field of economics, case study is a commonly used research method which aims to increase our understanding of

individual or organizational phenomena (Yin 2014, 4). Yin (2014, 4) states that the aim of case study is to empirically investigate a contemporary phenomenon in depth and typically the phenomenon is a real-world situation. Case study is considered as a suitable research strategy for the empirical section of this study, since it has an ability to explain outcomes of an individual case (Yin 2014, 4). In addition, case study allows the researcher to investigate a case with retaining a holistic view (Yin 2014, 4), which is in line with the aim of this research. In this study, a case refers to the case company which operates in the fashion retail industry.

The primary data of this thesis is gathered by using semi-structured interviews. The interviewed people are the customers of the case company. These customers have used the online store of the case company at least once for ordering clothes and accessories. These customers have experienced all stages of the customer journey in the online store environment and therefore they are considered experts in the research topic. This study uses semi-structured interviews which are designed to follow certain themes, but the specific questions can be adapted depending on the interviewee (Creswell 2014). According to Creswell (2014) this allows more flexibility compared to the structured interviews and in-depth observations about the themes.

## **1.8 Structure of the thesis**

In this section, the structure of this thesis is introduced. This thesis consists of two broad sections which are the theoretical part and empirical part. Each of these parts is divided into chapters and overall, this thesis consists of five separate chapters. The structure of the thesis is presented in Figure 3.



**Figure 3.** Structure of the thesis.

The first chapter of this thesis is an introduction. The purpose of the introduction chapter is to present the background of the research, research questions and preliminary literature review. Moreover, it introduces theoretical framework, definitions of the key concepts, delimitations, and methodology of the research.

Second chapter represents the theoretical part of this thesis. Academic literature about the customer experience and customer journey is discussed widely. Moreover, literature about online trust, social presence, and customer experience challenges is presented in the second chapter.

In the third chapter, research design and methods are introduced. The chapter begins with a case description and moves on to data collection methods and data analysis methods. Finally, validity and reliability of this thesis are critically evaluated.

The fourth chapter represents the empirical part of this research. The findings of this research are introduced comprehensively in the fourth chapter. Illustrations from the data are presented in this chapter as well.

Finally, the fifth chapter focuses on discussion and conclusions of this research. The findings of this research are summarized in the fifth chapter. Moreover, both theoretical and managerial contributions of the research are presented. The chapter ends with an analysis of limitations and future research recommendations.

## **2. LITERATURE REVIEW**

This chapter of the thesis covers the literature review. The academic literature about customer experience, customer journey, social presence, online trust, and customer experience challenges is discussed in this chapter. The chapter is organized logically to follow the theoretical framework and research questions of this study.

The first sub-chapter focuses on customer experience. In addition, literature about online customer experience is discussed and characteristics of customer experience in fashion retail context are presented. The second sub-chapter discusses the customer journey, including the three steps of the journey as well as touchpoints. The third sub-chapter focuses on social presence, the fourth sub-chapter discusses online trust, and final sub-chapter highlights customer experience challenges.

### **2.1 Customer experience**

Customer experience has received increasingly much attention in the academic literature lately (Lemon & Verhoef 2016). Despite the amount of literature and research about the topic, there is not a commonly agreed definition about customer experience. This study follows the definition created by Verhoef et al. (2009), who define customer experience as a multidimensional construct which is holistic in nature. Furthermore, customer experience includes the customer's social, cognitive, emotional, physical, and affective reactions towards the organization.

However, numerous additional definitions are existing among the academics. For example, Meyer and Schwager (2007) consider customer experience as an internal and subjective reaction that takes place when customers interact with an organization directly or indirectly. Other researchers consider that customer experience is formed from numerous interactions that take place between customer and the company or a product. Furthermore, customer experience is considered solely personal. (Gentile, Spiller, & Noci 2007; LaSalle & Britton 2003; Schmitt 1999.)

Recently as customer experience has become increasingly important for firms to understand (Meyer & Schwager 2007), the research about the topic has multiplied. The phenomenon has been studied from both managerial and customer perspectives. The following Table 1 presents some of the core studies about customer experience. The most important findings and contributions of each study are presented in the table as well.

**Table 1.** Customer experience studies and their contributions.

<b>Research</b>	<b>Purpose</b>	<b>Findings</b>
Berry et al. (2002)	Investigates customer experience based on management perspective.	<ul style="list-style-type: none"> <li>a) Companies should combine emotional and functional factors in their offered products and services.</li> <li>b) Cues (touchpoints) are in a key position when creating positive customer experiences.</li> </ul>
Meyer & Schwager (2007)	The purpose of customer experience is different organizations.	<ul style="list-style-type: none"> <li>a) Many organizations underestimate the importance of customer experience.</li> <li>b) Touchpoints are considered as a gap between customer's expectations and the actualized customer experience.</li> </ul>
Frow & Payne (2007)	<p>Increasing understanding of customer experience concept.</p> <p>Investigating how to create an outstanding customer experience.</p>	<ul style="list-style-type: none"> <li>a) There is a need for new tools which would help to manage and measure customer experience.</li> <li>b) Perfect customer experience varies depending on the relationship lifecycle and by segment.</li> <li>c) To create outstanding customer experiences, value should be co-created.</li> </ul>
Gentile et al. (2007)	Testing and improving the existing models	<ul style="list-style-type: none"> <li>a) Proposing an integrated customer experience framework.</li> <li>b) Emotions are in a key role. Emotional</li> </ul>

	about customer experience.	connection between customer and organization can increase customer loyalty and lead to more positive experiences.
Grewal et al. (2009)	Investigates the role of macro factors in retail environments and aims to find out how they shape customer experiences.	<ul style="list-style-type: none"> <li>a) Provides an organizing framework.</li> <li>b) Retailers must engage their customers more often to create long-term loyalty.</li> <li>c) Retailers should identify and hold on profitable customers.</li> </ul>
Verhoef et al. (2009)	Analysis of customer experience literature. Investigating customer experience with a holistic view.	<ul style="list-style-type: none"> <li>a) Introducing a customer experience framework for the retailing industry.</li> <li>b) Some of the customer experience constructs can be controlled by the organizations whereas others cannot.</li> </ul>
Rose et al. (2011)	Literature review about online customer experience. Increase the knowledge about antecedents of OCE experience in the purchasing situations.	<ul style="list-style-type: none"> <li>a) Increasing the knowledge about online customer experience (OCE).</li> <li>b) Recognizing the key antecedents of OCE.</li> <li>c) Provides an OCE framework for future testing.</li> </ul>
Bilgihan, et al. (2016)	Introducing a theoretical framework for unified OCE.	<ul style="list-style-type: none"> <li>a) Antecedents of positive OEC are personalization, multiple device compatibility, easiness of use, utilitarian and hedonic factors, enjoyment, usefulness, and social interactions.</li> <li>b) Outcomes of positive OCE are connection with the brand, positive word-of-mouth (WOM), and repeating the online purchase.</li> </ul>

Lemon & Verhoef (2016)	Creating a stronger understanding of customer experience and customer journey by examining existing literature.	<ul style="list-style-type: none"> <li>a) Introducing a framework about customer experience across customer journey.</li> <li>b) It is time to strengthen theory and understanding of customer experience. Need for further research.</li> </ul>
McLean & Wilson (2016)	Aim is to advance theoretical understanding about OCE. Investigating the role of customer support at the online environment.	<ul style="list-style-type: none"> <li>a) Customers are time conscious. The spent time at the online store effects customer experience.</li> <li>b) The need for customer support at the online environment is growing.</li> </ul>
Bolton et al. (2018)	Brings together physical, digital, and social dimensions of customer experience. Explores new innovations in the field.	<ul style="list-style-type: none"> <li>a) Developing a new framework which can be used for analyzing customer experiences.</li> <li>b) Increasing the understanding about how technology-enabled innovations effect customer experience.</li> </ul>
Waqas, et al. (2021)	Presenting a systematic literature review. Exploring the past, present and future trends in customer experience literature.	<ul style="list-style-type: none"> <li>a) Emphasizes the role of customer attribution of meanings in defining their experiences.</li> <li>b) Explains how such experiences predict consumer behavior.</li> </ul>

Historically, customer experience has not been identified as own contract in literature (Verhoef et al. 2009). For long, the research was around service quality, customer loyalty, and customer

satisfaction (Parasuraman et al. 1988, Verhoef et al. 2009). Lately, a management point of view has become a popular approach for the topic in research. Berry et al. (2002) focused on researching managerial activities that firms must take to manage the total customer experience.

Recently, new perspectives on customer experience have become popular (McColl-Kennedy, et al. 2015). Dynamic and holistic nature of customer experience is today widely recognized among academics (McColl-Kennedy et al. 2015; Verhoef et al. 2009). Recent research suggests that customer experience is dynamic, and it emerges during the customer journey, involving several touchpoints and several channels (McColl-Kennedy et al. 2015). In addition, Verhoef et al. (2009) as well as Neslin et al. (2006) highlight that holistic approach to customer experience concept is not limited to a single interaction with a company or to a one visit at the store. Customer experience is rather formed through numerous experiences between the customer and organization and it can change during the time (Neslin et al. 2006). To have a complete picture of customer experience formation, it is essential to understand interactions that customers have with an organization at each touchpoint (McColl-Kennedy et al. 2015).

The formation of customer experience often cannot be fully controlled by the organization (Lemon & Verhoef 2016). Verhoef et al. (2009) argue that customer experience is formed through a set of elements which are not all under the control of the organization. Retailers and organizations can control some elements of customer experience, for example marketing, store displays, and customer service (Meyer & Schwager 2007). However, aspects like word-of-mouth, showrooming, and interactions with other customers are something that a retailer cannot control (Lemon & Verhoef 2016; Meyer & Schwager 2007). Lemon and Verhoef (2016) argue that firms have constantly less control over their customers' experiences and the experiences have recently become increasingly social, because other customers can influence the customer experience by sharing their thoughts and opinions.

To summarize, in history customer experience was not given that much attention and the concept was not even seen as an own construct (Verhoef et al. 2009). The previous literature focused on analyzing the customer experience from the management point of view (Berry et al. 2002). Meyer and Schwager (2007) were one of the first ones who suggested that firms have underestimated the importance of customer experience. More recently, customer experience has received increasingly much attention in both academic literature and real-life companies and has become a buzzword in marketing (Lemon & Verhoef 2016). Today, the digitalization

trend has been identified in customer experience research. Therefore, online customer experience has become an emerging research topic, which needs further investigation (Waqas, et al. 2021).

### 2.1.1 Online customer experience

Today, the internet is a key channel in everyday business. However, the knowledge of the online customer experience and research about the topic has remained rather limited (McLean & Wilson 2016). Bilgihan, Kandampully and Zhang (2016) argue that online customer experience covers all interaction between a customer and organizations that takes place at the online environment. The strategic importance of online customer experience is recognized in the literature (Grewal et al. 2009). However, much of the current literature about online customer experience focuses on comparison of offline and online customer experience (Rose et al. 2011). A comparison of offline and online customer experience differences is presented in Table 2.

**Table 2.** Comparison of the offline and online customer experience (Adapted from Rose et al. 2011).

	<b>Offline customer experience</b>	<b>Online customer experience</b>
<b>Personal contact</b>	From high to medium	Rather low
<b>Information provision</b>	Intensity varies. In general, information provision more limited	Intensive. Rich provision of information
<b>Time period for interactions</b>	Dictated by organization	Dictated by the consumer. Anywhere, anytime
<b>Brand presentation</b>	Range of tangible devices used to present the brand	Audio-visual

Since this research focuses especially on online customer experience, it is relevant to understand how it is different compared to the offline customer experience. First key difference is the personal interaction, which is typically intensive in face-to-face context and rather low or non-existent in online context (McLean & Wilson 2016; Rose et al. 2011). Secondly, the

information is provided differently in both environments since there is typically a lot of information available in online context whereas in face-to-face situations the amount of information can be more limited (Rose et al. 2011). Thirdly, the time period of online purchasing is flexible and can be done anywhere-anytime whereas the offline shopping is restricted by the opening hours of the store (Pandey & Chawla 2018; Rose et al. 2011). Finally, the brand presentation is mostly audio-visual in an online environment but in the offline environment the brand can be experienced via a range of tangible devices (Rose et al. 2011).

It has been recognized, that creating an outstanding online customer experience is critical for organizations to differentiate from their competitors and to create a competitive advantage (Novak, Hoffman & Yung 2000). Online environment makes it possible to offer highly personalized, consistent, and integrated customer experiences across touchpoints which take place between the customer and retailer (Bolton et al. 2018). However, since the expectations of the customers are ever increasing, firms are facing new challenges in terms of creating outstanding online customer experiences.

McLean and Wilson (2016) identified a growing importance of online customer support and argue that modern customers are extremely time conscious with the length of time they spent on the online store, which influences the customer experience. If there is no possibility to interact with a representative of the store online, it has a negative impact on online customer experience (McLean & Wilson 2016). However, new technologies like online chats, virtual assistants, service robots, and social network channels offer new opportunities for customer service and social interaction online (Bolton et al. 2018; Koponen & Rytsy 2020; McLean & Wilson 2016). It is recognized that encounters with service personnel and other customers have an influence on online customer experience which is why offering online support services has become increasingly important (McLean & Wilson 2016). Despite the few research publications about online customer experience, a need for further research about the concept is recognized and highlighted among the academics (McLean & Wilson 2016; Rose et al. 2011).

### 2.1.2 Customer experience in fashion retail context

Online customer experience has been studied in multiple contexts (Grewal et al. 2009; Rose et al. 2011). Since customer experience may vary between different categories of goods

purchased, Verhoef et al. (2009) suggest that context is especially important to define in online customer experience studies. Statista (2018) shows that clothing was named as a leading e-retail category worldwide. Therefore, this study focuses on online customer experience in fashion retail industry context.

During the past two decades, the fashion retail industry has strongly shifted from physical retail stores to online retail environment. The industry has shifted to online channels rather slowly and it has been challenging to create a similar experience in online store as in the physical retail store. However, new innovative online technologies allow organizations to create more interactive and exciting shopping experiences in an online environment and now fashion retail has become a fast-growing online category. (Blázquez 2014; Castro-Lopez, Vazquez-Casielles & Puente 2019.) Bilgihan et al. (2016) identify a similar transformation in the fashion retail industry and state that new developments in online retail technologies allow organizations to create more personalized, consistent, and social online shopping experiences. However, all organizations do not have resources or knowledge to take advantage of these new technologies. Therefore, some online retailers do not reach their full potential and even loss revenues because of poor online customer experiences (Bilgihan et al. 2016). To succeed in the fashion market, providing compelling customer experiences in the online environment has become essential for companies.

Electronic service quality as well as online communication are identified as key elements in successful online fashion shopping experience (Castro-Lopez et al. 2019; Loureiro, Cavallero & Miranda 2018). Castro-Lopez et al. (2019) investigated online service quality in the online fashion sector and found out that the online service has indirect and direct impacts on customer satisfaction and loyalty. The online channels have also drastically changed the interaction of the customers since people are now able to interact across multiple online channels, between customers only or between customers and a firm (Bilgihan et al. 2016).

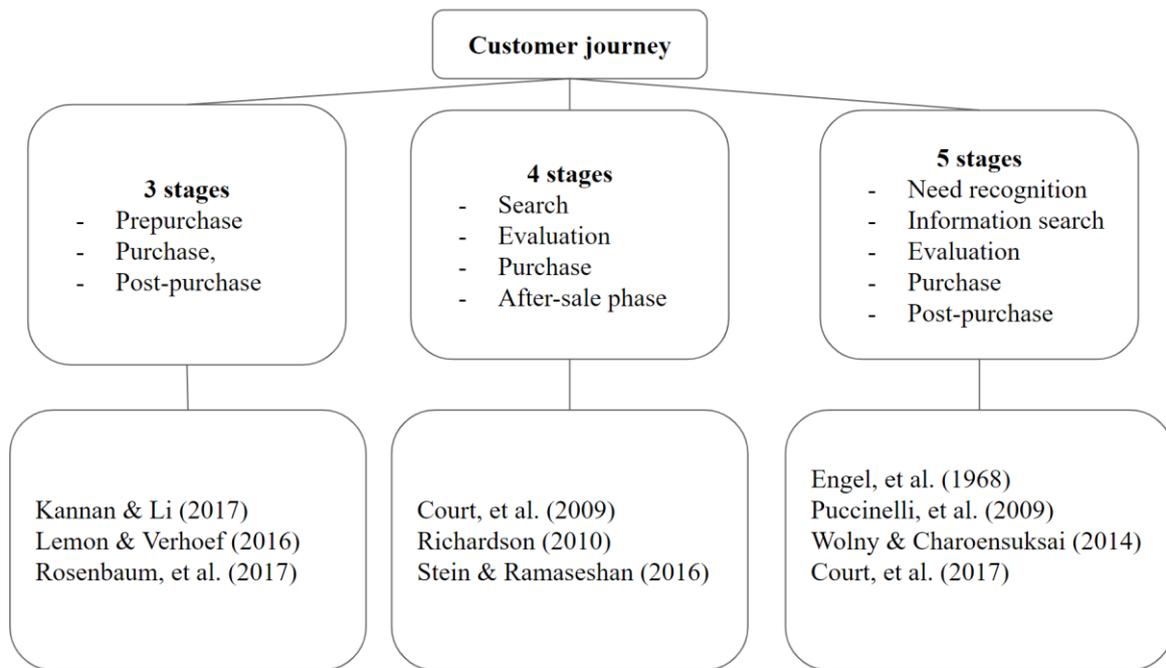
There are a couple of studies which aim to identify and classify the dimensions of online customer experience in fashion retail context. Kim and Stoel (2004) were among the first ones who identified different dimensions for measuring the clothing e-retail website quality. The five dimensions are transaction capacity, web appearance, response time, entertainment, and informational fit-to-task (Kim and Stoel 2004). Other studies of online customer experience in fashion online retail context highlight dimensions such as website design, easy navigation,

visual layout, website content, and personalization (Pandey & Chawla 2018). These dimensions affect customer satisfaction and loyalty, which in turn has an impact on the online customer experience.

The existing literature about customer experience in a fashion retail context has strongly focused on investigating the phenomenon either in multichannel or omnichannel environment (Blázquez 2014; Lynch & Barnes 2020). The research that focuses solely on the online environment is limited. Bilgihan et al. (2016) recommend future studies to test empirically the antecedents and outcomes of customer experience in online environment. In addition, future research should investigate whether the social elements in online retail environment influence online customer experience (Bilgihan et al. 2016). Based on the research gap, this study takes the social elements in online retail environment into consideration as a part of customer experience formation. Furthermore, this study contributes to the number of empirical studies about customer experience in a fashion industry solely on the online environment.

## **2.2 Customer journey**

Over time, academics have presented different models about customer journey. Typically, these models consist of three, four, or five separate customer journey stages (see Figure 4). Recent contributions in the connected to customer journey literature include the conceptualization of a customer journey which is nonlinear (Court, et al. 2009), introduction of a social customer journey concept (Hamilton, et al. 2021), identification of numerous participants who own touch points related the customer journey (Lemon & Verhoef 2016), and identification of journey models that recognize the different cognitive and behavioral situations that motivate customers to buy (Lee, et al. 2018). Some authors claim that customer journeys describe the entire customer experience rather than a simple path to purchase (Puccinelli, et al. 2009). To clarify the numerous customer journey models in the academic literature, a compiled list of the different frameworks is presented in the following Figure 4.



**Figure 4.** Customer journey frameworks divided into stages by different scholars.

Engel, Blackwell and Kollat (1968) were among the first scholars who conceptualized the customer journey framework which led them to introduce a popular Engel-Kollat-Blackwell (EKB) framework. EKB framework identifies five separate which are defined as following: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Engel et al. 1968). Another popular and more recent conceptualization of the customer journey concept divides the journey into three separate stages named prepurchase, purchase and post-purchase (Kannan & Li 2017; Lemon & Verhoef 2016; Rosenbaum et al. 2017).

Court et al. (2009), deepened the existing knowledge about customer journey by being among the first ones who conceptualized a nonlinear customer journey. Voorhees et al. (2017) were the first ones who argued that customer journey literature has neglected the pre- and post-core periods by focusing too much on core service period. They argue that more research about customer journey with a holistic view should be conducted. Kannan and Li (2017) aimed to increase the knowledge about buying in online environment, which led them to develop a framework that highlights relevant touchpoints in the digital channels. In addition, Rosenbaum et al. (2017) as well as Richardson (2010) focused on developing a customer journey mapping tool that improves customer experience at each touchpoint.

This research utilizes mainly the nonlinear customer journey framework proposed by Lemon and Verhoef (2016), which consists of three stages: pre-purchase, purchase, and post-purchase. The model functions as a suitable guide to empirically examining customer experiences over time throughout the customer journey (Lemon & Verhoef 2016). Moreover, the model can be utilized for empirically modelling the role and effect of different touchpoints on the customer's experience (Lemon & Verhoef 2016). Therefore, the model supports the goals of this thesis and is considered as a suitable base for this research.

### 2.2.1 Prepurchase

Lemon and Verhoef (2016) claim that prepurchase stage of the customer journey covers all interaction between a customer and organization before the actual purchase. It is notable that traditionally marketing literature has explained the prepurchase stage based on customer behavior referring to need recognition, consideration, and information search (Lemon & Verhoef 2016). Rosenbaum et al. (2017) define the first stage of the customer journey likewise with Lemon and Verhoef (2016), by referring to the prepurchase stage as a period before an actual service begins. On the other hand, Frambach, Roest and Krishnan (2007) consider the prepurchase stage primarily as an information gathering stage in which consumers usually familiarize themselves with an offering of the organization. All in all, in theory the prepurchase stage includes the entire experience that customer has before moving to the purchase stage (Lemon & Verhoef 2016).

Rosenbaum et al. (2017) conducted a study about customer journey mapping and found out as a result that most customer journey touchpoints were placed at the prepurchase stage. Precisely, 62 percent of all identified touchpoints represented prepurchase touchpoints (Rosenbaum et al. 2017). The findings indicate that touchpoints are often not equally distributed between customer journey stages prepurchase, purchase and post-purchase. However, there is a need for further empirical research about the topic.

Kannan and Li (2017) investigated the customer journey in the online environment. According to their findings, the digital environment expands the customer choices and the number of possible touchpoints especially at the prepurchase stage (Kannan & Li 2017). When customers encountered the prepurchase stage at the online environment, their behavior was affected by

search engines, online recommendations, user-generated content, and online reviews, which were not under the control of the organization (Kannan & Li 2017). Based on the findings, organizations are having a lack of control over the prepurchase stage touchpoints especially at the online environment. This is a topical challenge which makes the online customer experience and online customer journey especially challenging for organizations to control.

Frambach et al. (2007) conducted a research about different channels that customers prefer to use at each customer journey stage. Their findings suggest that the usage intention for online channels was high especially at the prepurchase and post-purchase stages if consumers had favorable previous Internet experiences (Frambach et al. 2007). Online channels were identified especially useful because of their ability to offer customized information and ability to compare information of alternatives effectively (Frambach et al. 2007). As a managerial advice, the researchers suggest that organizations should figure out what are the elements that customers like in online channels and understand how to enhance their customer's online purchase experience (Frambach et al. 2007). To summarize, the online environment creates new challenges for organizations especially at the prepurchase stage since there is a decreasing number of prepurchase online touchpoints are under the organization's control.

### 2.2.2 Purchase

According to Lemon and Verhoef (2016), the purchase stage of the customer journey includes the all interactions between customer and the organization during the actual purchase moment. Rosenbaum et al. (2017), shortly describe the purchase stage of the customer journey as a service period that includes all touchpoints that customers experience or encounter during the actual service. Furthermore, Lemon and Verhoef (2016) characterize the purchase stage by behaviors including choice, payment, and ordering. Purchase is typically a customer journey stage in which customers spend the least time. However, much of the academic literature about customer journey focuses specifically on purchase stage. (Lemon & Verhoef 2016.) Recently, academic research about purchase stage of the customer journey has focused increasingly much on digital purchase environment.

Online environment creates new challenges for firms to control and manage the purchase stage of the customer journey. Myriad touchpoints which customers come across in the online

environment at the purchase stage may result in the information overload and choice overload (Lemon & Verhoef 2016). As a result, potential customers may defer or discontinue the ongoing purchase event (Lemon & Verhoef 2016). Kannan and Li (2017) made similar observations and claim that easy access to information and interactive social media expand customer choices. Furthermore, there are new aspects in online channels such as online reviews which may influence the customer during all customer journey stages (Court et al. 2009).

Lynch and Barnes (2020) investigated customer journey in the context of omnichannel fashion retailing. According to their findings, modern fashion shoppers expect seamless and consistent customer experiences (Lynch & Barnes 2020). In the context of the purchase stage of the customer journey, fashion consumers expect the online store they have used earlier to remember their personal details when they re-enter the store (Lynch & Barnes 2020). The findings of Lynch and Barnes (2020) are in line with the findings of Hall and Towers (2017) who claim that online shoppers use technology principally to remember relevant details. In addition, the findings of Lynch and Barnes (2020) suggest that online shoppers expect today short package delivery times and even free deliveries, to complete the purchase process in an online store. To summarize, consumers have become more demanding, and it has become more challenging for firms to make the consumers complete their purchases in the online store.

Despite the increasing popularity of online shopping, some researchers claim that consumers prefer to make the final purchase at a physical store instead of online store of the retailer (Court et al. 2009). Frambach et al. (2007) investigated whether consumers prefer using offline or online channels across the three customer journey stages. The findings suggest that in pre- and post-purchase stages, customers prefer to use online channels especially when they have previous positive experiences about online channels (Frambach et al. 2007). However, in the purchase stage, customers select the offline channel or traditional physical store rather than online store, regardless of their earlier online experiences (Frambach et al. 2007). Court et al. (2009) made similar findings and claim that consumers use online channels at prepurchase and post-purchase stages but prefer to make the final purchase decision in an offline store. According to Court et al. (2009), consumers want to look at the physical product in action while making the final purchase decision. These findings suggest that consumer preference for the usage of an offline channel would be notable at the purchase stage. However, more recent research (Hall & Towers 2017; Lynch & Barnes 2020) suggest that consumers are comfortable today with making the actual purchase in an online environment. It might be possible that

during a single decade consumer attitudes towards a channel preference at the purchase stage of the customer journey have changed radically. This would partly explain the contradictory research findings.

### 2.2.3 Post-purchase

The third and final stage of the customer journey, post-purchase, covers all interaction between the customer and organization after the purchase moment (Lemon & Verhoef 2016; Rosenbaum et al. 2017). According to Lemon and Verhoef (2016), the post-purchase stage includes actions like usage, consumption, and engagement. It is notable that the product itself is a key touch point that customers experience at post-purchase stage (Lemon & Verhoef 2016).

Voorhees et al. (2017) state that the existing academic literature has neglected the post-purchase stage and focused too much on the purchase stage of the customer journey. Research about the distribution of customer journey touchpoints between different stages of the customer journey indicates similar results and shows that least attention has been paid to the post-purchase stage. Stein and Ramaseshan (2016) investigated the distribution of touchpoints in the retail context and according to their findings the number of customer journey touchpoints was the lowest at the post-purchase stage. Rosenbaum et al. (2017) studied customer journey touchpoints in the context of a retail mall and presented similar findings according to which only 15 percent of all touchpoints represented post-purchase stage touchpoints. A more active post-service online communication between a firm and customers could be a potential strategy to increase the number of post-purchase touchpoints (Rosenbaum et al. 2017).

According to Court et al. (2009), the post-purchase stage is a trial period which determines consumer loyalty to a brand and the probability of buying products from the same brand again. Furthermore, Court et al. (2009) state that not all customer loyalty is equal, and they divide customers into active loyalists and passive loyalists. Active loyalists tend to stay with the organization and spread positive word-of-mouth (Court et al. 2009), which is why many companies are eager to gain active loyalist customers. In comparison, passive loyalists stay with the brand but are not committed to it (Court et al. 2009). The findings of Court et al. (2009) support the importance of post-purchase stage from the managerial point of view and they recommend marketers to expand the base of active loyalists a priority.

Lynch and Barnes (2020) investigated the customer journey in the fashion retailing context and divided the post-purchase into further distinct stages called delivery, returns, show and share. According to authors (Lynch & Barnes 2020), the recent digital technologies and innovations in online stores and the complexity added to customer journey has created a need to extend our knowledge about the post-purchase stage. In addition, the findings highlight the important role of social media where customers share their experiences after the purchase. Similarly, Court et al. (2009) emphasize the importance of online channels and social media at the post-purchase stage of the customer journey. To summarize, the post-purchase stage of the customer journey has earlier been left in the shadow of other stages of customer journey in the academic literature (Voorhees et al. 2017). However, recent research has identified the importance of touchpoints and after-sales experience at the post-purchase stage (Court et al. 2009; Lemon & Verhoef 2016).

#### 2.2.4 Touch points

Berry, Carbone, and Haeckel (2002) were among the first ones who recognized the clues that company is sending to their customers and defined these clues as anything that can be recognized or perceived. In more recent literature, these clues are called to touch points. Every time when customers touch the organization, product, or brand they have experiences. These experiences take place at various points of time and across multiple different channels. (Pantano & Viassone 2015.) In this research, these moments between customers and any part of the organization are defined as touchpoints (Stein & Ramaseshan 2016). It is notable, that these touchpoints do exist in prepurchase, purchase and post-purchase stages of the customer journey (Meyer & Schwager 2007) and take place in all retail platforms (Verhoef et al. 2009). In general, many researchers agree that organizations must recognize the most relevant touch points to manage their customer experience successfully (Berry et al. 2002; Rosenbaum et al. 2017).

Recently, an amount of touch points has multiplied, and organizations struggle because they have less control over these touch points (Lemon & Verhoef 2016). Bughin (2015) argues about the same challenge by finding out that the number of touch points at online channels is getting 20 percent higher every year. This happens because a growing number of customers who have

previously used physical stores is now shifting to online channels. Furthermore, young customers who are familiar with online channels tend to be extremely active at online platforms. (Bughin 2015).

Researchers have categorized customer experience touchpoints by using different approaches. Lemon and Verhoef (2016) identify four separate touch point categories, which are named as social/external, brand-owned, partner-owned, and customer-owned. It is notable that customers might interact with all touch point categories in one stage of the customer journey (Lemon & Verhoef 2016). Lemon and Verhoef (2016) define the *brand owned touch points* as customer interactions through the journey that are managed by the organization and are under organization's control. The second category, *partner-owned touch points*, includes touch points which are managed and controlled together by the organization and one of its partners (Lemon & Verhoef 2016). The third category, *customer-owned touch points*, covers customer activities that are not under the organization's control (Lemon & Verhoef 2016). The final category, *social/external touch points*, covers the external operators such as other customers and peer influences who may influence the process from the outside (Lemon & Verhoef 2016).

The touchpoint categorization provides a useful framework to organizations to identify the key touch points that customer encounter and how those touch points influence in the customer experience formation (Lemon & Verhoef 2016). In addition, organizations can identify more easily the touchpoints which are under their control from the ones that are controlled by external parties (Lemon & Verhoef 2016). From the managerial point of view, categorizing may increase the understanding of the distinct touch point elements that take place during the customer journey (Stein & Ramaseshan 2016). Stein and Ramaseshan (2016) argue that organizations and managers should gain more holistic understanding of touch points at each customer journey stage. This research investigates customer journey touch points holistically throughout the customer journey.

### **2.3 Online trust**

New online stores are constantly launched but many of them end up failing because they do not earn their customers trust (Ogonowski, et al. 2014). Many authors claim that consumers' missing trust is the most significant challenge for new online retailers (McKnight, Choudhury

& Kacmar 2002; Ogonowski, et al. 2014; Oliveira, et al. 2017). Gefen and Straub (2004) state that trust extremely important in online retailing compared to traditional retail, because the online products are often not immediately verifiable.

Traditionally, researchers claim that trust involves three different dimensions, which are trust in benevolence, trust in integrity and trust in competence (Mayer, Davis & Schoorman 1995; McKnight, et al. 2002; Oliveira, et al. 2017). Empirical research testing the three dimensions of trust in online context has remained limited. Oliveira et al. (2017) investigated empirically how trust dimensions benevolence, integrity, and competence influence the overall trust of consumers in the online retail context. Based on the findings, consumers with high overall trust do have a higher intention to purchase products from online stores (Oliveira et al. 2017).

According to McKnight et al. (2002), the dimension of integrity means that the customer believes that the other party is honest and is respecting as well as following the principles that the customer finds appropriate. The competence dimension explains whether the trusted party can fulfill the customer's needs and wants with their skills and expertise (McKnight et al. 2002). The third and final dimension, benevolence, indicates the customer's belief that the other party is caring towards them and profit is not the only goal of the interaction (McKnight et al. 2002). In the context of this research, the object of trust is the online store of the case company and the trusting customers are the ones who have made purchases at their online store.

Despite the significant amount of academic literature, there is a notable disagreement about the definition of trust among academics (Rousseau et al. 1998). Kini and Choobineh (1998) consider online trust as a person's belief in the dependability, competence, and security of an online system when there is a possibility of risk involved. However, most research papers in the field follow Technology Acceptance Model (TAM) when defining online trust (Davis 1989; Ogonowski, et al. 2014). According to the model, social presence, perceived usefulness, enjoyment, and perceived ease of use are the factors that contribute to online trust (Davis 1989). This study follows the latter definition of online trust because the factors of TAM model and especially social presence are discussed in the research.

Empirical research about online trust has produced inconsistent results. As an example, Järvenpää, Tractinsky and Vitale (2000) found out in their study that the size of an online store had a major positive effect on online trust of the customers. Oppositely, another study states

that the size of the online retailer company has an insignificant effect on online trust (Teo & Liu 2007). Because of the inconsistent research findings, the existence and nature of online trust relationships has been challenging to generalize. As an explanation for inconsistent findings of online trust studies, researchers suggest that online trust and its antecedents as well as consequences would not have direct relationships (Kim & Peterson 2017). Kim and Peterson (2017) used a quantitative approach to investigate online trust and conducted a meta-analysis about the antecedents and consequences of online trust. Based on the analysis, a couple of clear relations between the variables were identified. However, the researchers highlight the need for further research about online trust, its antecedents, and consequences. (Kim & Peterson 2017.) Therefore, this study investigates also online trust.

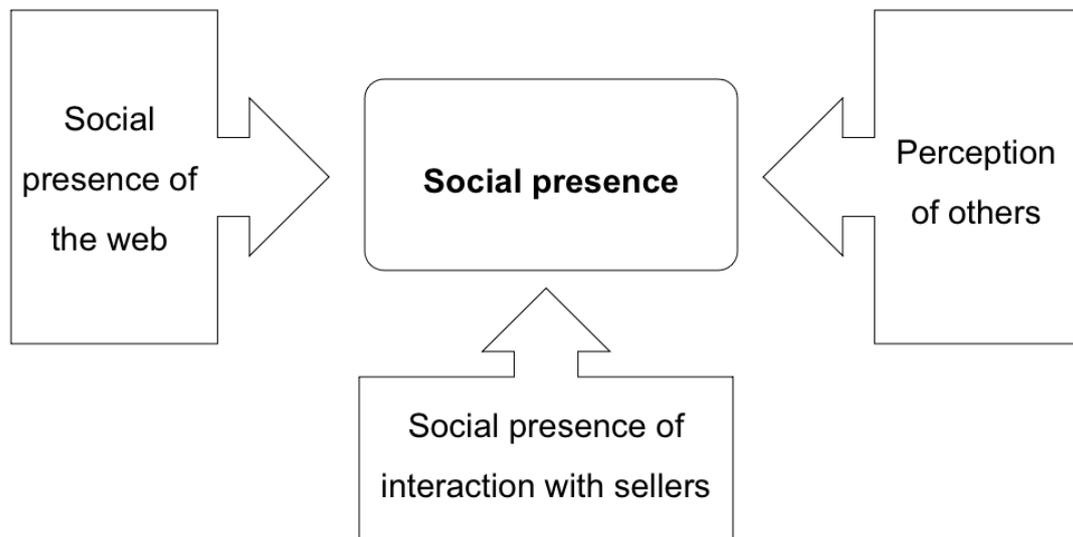
Academics have different opinions whether trust in technological machines, such as computers, can relate to trust in other human beings (Komiak, Wang & Benbasat 2004). According to Komiak et al. (2004), humans perceive computers as humanlike and treat those as social beings. Furthermore, Komiak et al. (2004) believe that the three dimensions of trust including benevolence, integrity, and competence, do exist in both person-person and person-machine interaction situations. Based on this statement, dimensions of trust are applied into person-machine interaction situations in this study.

## **2.4 Social presence**

Shopping has always been a social activity and customers are influenced by social interactions with the employees and other consumers when they are making purchasing decisions (Godes, et al. 2005; Lu et al. 2016). At the online store environment, the communication remains often one-way interaction (Lu et al. 2016). However, new social technologies change dramatically the social side of the online shopping process and make purchasing more social experience (Lu et al. 2016).

Multiple definitions of social presence do exist. This study follows the definition by Gefen and Straub (2004), who argue that social presence is a perception of personal, sensitive, and sociable elements in an online store context. In other words, the concept can be understood as the capacity of the online store to express a sense of social warmth (Lu et al. 2016). In literature,

the concept of social presence has often been divided into separate dimensions. The dimensions of social presence are illustrated in the following Figure 5.



**Figure 5.** Three dimensions of social presence according to Lu et al. (2016).

Lu et al. (2016) created a conceptualization of social presence including three dimensions. These dimensions are social presence of the web, perception of others, and social presence of interaction with sellers. For this research, all three dimensions proposed by Lu et al. (2016) are appropriate. All three dimensions are important and are found to contribute positively towards the trust in retailers (Lu et al. 2016).

It is notable that there are different levels of social presence. Social presence can be expressed in an online store in several different ways. Gefen and Straub (2004) as well as Ogonowski, et al. (2014) analyzed the levels of social presence in their studies. Comparison of different types of social presence is presented in the following Table 3.

**Table 3.** Comparison of social presence types (Adapted from Ogonowski, et al. 2014).

Level of Social Presence	Type of Social Presence
High perceived level of social presence	Face-to-face <u>video</u> call with online customer service representative
↑	Live customer support through instant messaging <u>chat</u>
	Socially rich <u>images</u>
	Socially rich <u>text</u> and descriptions
Low perceived level of social presence	Basic website without any social cues

There is a large variety of social presence tools existing. Face-to-face video call with a customer service representative is considered as the highest level of social presence in the online store environment (Qui & Benbasat 2005; Ogonowski, et al. 2014). This form of social presence is full of social cues and the customers can see and interact with a representative of the company through an online video call. Furthermore, live chat messaging with an online customer service representative was identified as having the second highest level of social presence (Qui & Benbasat 2005). In turn, a basic online store environment without any social cues was identified having a lowest level of social presence (Hassanein & Head 2007; Ogonowski et al. 2014). When considering socially rich images and text on the online store, the social presence level is somewhere in the middle. However, these modern forms of social presence have not been studied much yet which is why Ogonowski et al. (2014) suggest that future research should consider how smaller social presence elements like socially rich images and text influence customers. This study aims to fill this gap in existing literature by investigating the effect of smaller amounts of social presence.

Online trust and social presence are often connected to each other. Lu et al. (2016) investigated empirically how social presence and online trust influence the purchase intentions of customers. According to their findings, social presence elements have a positive impact on online trust towards the retailer (Lu et al. 2016). Ogonowski et al. (2014) point out similar findings and state that social presence has a major positive impact on consumers' initial trust

formation about the online store. Furthermore, they advise new online retail sites to increase the perceived social presence of their online stores (Ogonowski et al. 2014).

There is a need for future research about social presence elements (Ogonowski et al. 2014). There is some research existing that has focused on investigating social presence in its high level, meaning online chat functions (Koponen & Rytsy 2020; Ogonowski et al. 2014). According to Ogonowski et al. (2014), the future research should find out how smaller amounts of social presence for example socially rich images, online videos, or personalized greetings influence on customers.

## **2.5 Challenges**

The aim of this sub-chapter is to introduce challenges related to customer experience which are acknowledged in the literature. First, it is important to acknowledge that academics have faces challenges when conducting research in customer experience area. The customer experience as a research topic is dynamic, multidisciplinary and research often requires multiple methods. (Lemon & Verhoef 2016.) Furthermore, The Marketing Science Institute (2014), has named customer experience as a very topical research challenge. The exploded number of customer touch points and overall complexity of customer experience make the theme extremely topical research agenda (Marketing Science Institute 2014; Lemon & Verhoef 2016).

Topical challenge related to customer experience is the reduced control that firms have over the experience (Meyer & Schwager 2007; Lemon & Verhoef 2016). The control of the firms is reduced significantly lately because of digital environment and heavily increased number of customer touch points (Bughin 2015). Bughin (2015) as well as Kannan and Li (2017) claim that online environment expands the number of touch points that customers experience at all customer journey stages and especially at the prepurchase stage. Customers use search engines, read product reviews from other customers, search user-generated content, listen electronic word of mouth, and see social media posts which are all touch points that are out of the organization's control (Kannan & Li 2017). To summarize, the lack of control that firms have over the customer experience is identified as a topical challenge in both managerial and academic contexts.

Another challenge related to customer experience is a fierce competition at the retail industry and high expectations of the modern customers. Rose et al. (2011) argue that high competition especially at the online retail market makes the customer experience increasingly important concept for companies to understand. Offering outstanding customer experiences at the online environment is critical for companies (Novak, Hoffman & Yung 2000), yet challenging in practice. To create outstanding customer experiences at the online environment, companies should be familiar with modern technologies and be able to exploit those. Modern technologies make it possible to create personalized, integrated, and consistent online experiences across the touchpoints (Bolton et al. 2018). However, all companies do know have knowledge or resources how to exploit these technologies and therefore they have challenges in creating positively outstanding customer experiences.

Much of the current literature about customer experience challenges is conducted from the management perspective. Witell, et al. (2019) recently investigated customer experience management challenges in B2B context. They identified five main challenges related to customer experience management, which are dynamics of customer experiences, mismatches across customer journey, mismatches in business relationships, siloed customer experiences, and lack of touchpoint control (Witell et al. 2019). However, the literature about challenges related to online customer experience remains rather limited. This research contributes to the limited number of empirical studies that focuses on customer experience challenges in online context.

### **3. RESEARCH DESIGN AND METHODS**

The goal of this study is to understand how the customer experiences are formed during customer journeys in the online store of the case company. This chapter explains the research design and methods which are used in this thesis. The chapter begins with a case description which introduces the commissioner company and their situation which lead to the need of conducting this thesis. After the case description, the chosen research design is discussed. This is followed by the introduction of data collection methods as well as data analysis methods. Finally, reliability and validity of this study are critically evaluated.

#### **3.1 Case description**

This study is conducted for a fashion retail company, located in the Eastern Finland. The case company operates in the fashion retail industry mainly with B2C customers. They offer fashion items for both female and male customers, but their main target group is Finnish females. The case company resells clothing of several well-known fashion brands. The company is highly customer-oriented and known among the public for their excellent customer service which is why their customer loyalty is rather high. Therefore, the goal of the company is to offer a personalized and professional shopping experience including first-class customer service (Interview with the CEO of the case company, 2021).

The case company was founded in 2016 and it represents a micro enterprise. According to the European Commission (2021), in the micro enterprise the staff headcount is under 10 and turnover is under 2 million euros per year. The entrepreneur herself has a strong personal brand and over 30 year working experience in the fashion industry. Because of the strong and professional personal brand of the entrepreneur, customers often want to interact specifically with the entrepreneur herself. The entrepreneur is strongly present and visible in the social media channels of the company and in many pictures, she is wearing herself the newest clothing items that the company sells. This makes her personal brand even stronger, and the customers enjoy the social presence of the entrepreneur in social media (Interview with the CEO of the case company, 2021).

The case company has a traditional physical store where most of the turnover is generated. The company is also active on social media, especially on Facebook, where they post pictures of their newest fashion items daily. Over the years, the loyal customers have ordered fashion items directly from the entrepreneur instead of visiting the physical store. Customers have contacted the entrepreneur directly by phone calls, Facebook messenger, text messages, Instagram private messages and e-mails. Therefore, a part of the sales and annual turnover has been generated via these communication channels. However, it has taken a significant amount of entrepreneur's resources to follow and manage multiple different communication channels and serve her customers in a multichannel environment (Interview with the CEO of the case company, 2021).

Once the COVID-19 pandemic strike, it had a significant influence on the business of the case company. Customers were no longer present in the physical store and the demand for fashion items was decreasing which made the situation difficult. Some of the competitors in the industry even had to end their business. The entrepreneur wanted to ensure that customers could come safely to the physical store and therefore offered masks for the customers, disinfected the store often, and took care of the safety distances.

Despite the effort, the sales remained low, and the business was struggling. The entrepreneur had to lay off temporarily her employees and rethink how to save the business in a challenging market situation. At first, the entrepreneur started to offer home delivery service for the fashion items in the region near the physical store's location. This way, the customers were able to fit the clothing in their own homes safely. If customers decided to buy some of these clothing, an invoice was sent for them. However, this business model took a significant number of resources and it was simply too heavy for a micro enterprise to maintain.

Luckily, the online demand for everyday items such as clothing increased during the pandemic (Safara 2020), and this was recognized by the entrepreneur. Therefore, she identified a need to refine the current business model which meant an establishment of an online store alongside the traditional physical store. After the online store was launched, it was not easy to transfer the shopping traffic into the new online environment. The customers were still contacting the entrepreneur directly via social media, phone calls, text messages and email when asking information about the clothes. It would save resources of all parties if customers would be more comfortable with using the online store.

The real challenge is to figure out how to drive more customers into the online store and how to decrease the number of the other channels where customers contact the entrepreneur. The online store environment has also created new challenges for the company in terms of ensuring a first-class customer experience. The challenge is to win the trust of the customers in the online environment as well as being socially present on the online store. By having knowledge from the customers' perspective, it would be easier for the case company to ensure a first-class customer experience in the new online store environment.

### **3.2 Research design**

This thesis follows a qualitative research approach. Furthermore, the research strategy in this thesis is a single case study. Since the goal of this study is to understand how the customer experiences are formed during customer journeys in the online store of the case company, the qualitative research method supports well the aim of this thesis.

According to Bryman and Bell (2015), qualitative research has become a popular research approach in the business field recently. Qualitative research strategy pays attention on emphasizing words instead of quantitative data (Bryman & Bell 2015; Tuomi & Sarajärvi 2018). Since all business-related phenomena cannot be explained by numbers or data analysis, qualitative research is highly needed (Bryman & Bell 2015).

Typically, quantitative research aims to explain phenomenon by using numbers and data analysis whereas the main goal of qualitative research is to create new in-depth knowledge about the phenomenon. In qualitative research, the gathered data is usually analyzed as a whole, which means that findings are not dependent on a single variable. (Alasuutari 2011). Often in qualitative research, theory is generated out of the empirical research (Bryman & Bell 2015). Creswell and Creswell (2018) identify the same issue and argue that qualitative research makes it possible for the researcher to build own models that reflect the author's findings.

According to Alasuutari (2011), qualitative research typically consists of two different phases which are the reduction of observations and finding the answers to the research questions. In qualitative research, it is also essential to evaluate how new information and knowledge affects

the earlier findings on the field of academic research (Tuomi & Sarajärvi 2018). Therefore, qualitative research has been described as a process of going back and forth of different components in the research (Alasuutari 2011; Tuomi & Sarajärvi 2018). Because of the phenomenon's nature and goals of this study, a qualitative research approach is considered suitable for this thesis.

### 3.2.1 Case study method

There are two different case study variations existing which are a single case study and a multiple case study (Yin 2009). This thesis is conducted as a single case study, which is a traditional form of case-oriented research (Gagnon 2010). Case study is a commonly used research method in many fields of science, including economics (Gagnon 2010; Metsämuuronen 2008; Yin 2009). Case study is especially suitable for situations when there is a desire to understand a complex and social phenomenon (Yin 2009). According to Yin (2009), the strength of the method is that it allows researchers to retain holistic features of the real-life phenomenon behind the research. Since one goal of this thesis is to understand the formation of customer experience in depth and in a holistic way, case study method supports these goals well.

Case study method is often suitable for studies which focus on investigating contemporary events, do not require control of behavioral events, and the form of the research question is “how” or “why”. Often the boundaries between the phenomenon under investigation and contexts are not clear. (Yin 2009.) This study does investigate a contemporary event which is the formation of a customer experience in a recently launched online store of the case company and the form of the main research question of this study is “how”. Based on the circumstances behind the research problem of this thesis, the case study method is a logical and suitable method for being used in this research.

Despite the popularity, there is some critique being presented towards the case study method. A major weakness of the method is a low external validity since it is difficult for other researchers to reproduce the same case study (Gagnon 2010; Yin 2009). Another weakness is that the results of a single case study are often not applicable to the entire population or a theory inferred from a case study cannot be generalized (Gagnon 2010). Therefore, it is notable that

the findings of this study are highly context-dependent and cannot be fully generalized on a larger scale. Finally, case study is often time consuming for both researcher and subject which is identified as another weakness of the method (Gagnon 2010).

To summarize, the case study method has its own strengths and weaknesses. The idea of this thesis is to investigate a contemporary phenomenon in depth and based on a real-life context. Therefore, a single case study method supports well the goals of this study.

### **3.3. Data collection**

When considering qualitative research, there are multiple different data collection methods available such as interviews, observation, and queries (Metsämuuronen 2008). Depending on the researcher and the research problem, several methods can be used together, or one method can be enough (Tuomi & Sarajärvi 2018). The data for this research is collected with interviews. Alternative data collection methods were considered as well during the thesis writing process. However, since the goal of this study is to gather in-depth information about customer experience from the customers' point of view, the interviews were selected as the most suitable primary data collection method.

Furthermore, the interviews of this study are semi-structured. According to Saunders et al. (2015), semi-structured interviews are a suitable, non-standardized, data collection method for qualitative research because of flexibility. In semi-structured interviews, the interviewer has questions and themes which are written down beforehand, but the interview structure can be modified as the interview proceeds. Additional questions can be also presented during the interviews. (Creswell & Creswell 2018; Saunders et al. 2015.) Asking the additional questions can help the researcher to find out new relevant information regarding the theoretical framework of the research (Tuomi & Sarajärvi 2018). Metsämuuronen (2008) points out that if the topic, themes, and interview questions are rather sensitive or difficult, a semi-structured interview method helps to keep the conversation flowing smoothly. Therefore, semi-structured interview is identified as a suitable interview type for this research.

In this study, the interviews are conducted as one-to-one conversations between the researcher and the interviewee. An advantage of one-to-one interviews is their ability to generate a rich, detailed, and in-depth knowledge about the phenomenon under investigation (Creswell & Creswell 2018; Saunders et al. 2015). Other common benefits from conducting one-to-one interviews are the fact that more information is shared, it is easier to ask follow-up questions, and interviewees are not affected by other candidates. However, the downside is that first impression biases may take place and one-to-one interviews are often more time consuming compared to the group interviews. (Saunders et al. 2015) Based on these advantages and the nature of the research problem, one-to-one interviews were chosen as an interview method for this research.

The final interviews were conducted as phone interviews and face-to-face online video interviews. Because of the current COVID-19 situation in Finland, face-to-face interviews were not possible to organize and therefore online interviews as well as phone interviews were used to gather the data for this thesis. Depending on the customer preferences, some of the interviews were organized online via Microsoft Teams platform whereas others were conducted via mobile phone. Furthermore, the data was captured by audio-recording all interviews.

### 3.3.1 Interviewee selection

The interviewee selection was based on the goals and delimitations of this study. Since this study is completed in the Finnish market exclusively and in B2C context, all interviewees are Finnish citizens and they speak Finnish language. Most importantly, all interviewees have used at least one time the online store of the case company for ordering products.

In total, 29 individual customers were invited via email to participate in the research interview. These customers had used the online store for ordering clothes and accessories. The email addresses of the customers were received confidentially from the case company. If the interviewees did not react to the first email invitation, follow-up emails were also sent. The invitation emails were sent during May and June 2021. Despite the effort, it turned out rather challenging to find customers who were willing to be interviewed. Finally, seven customers agreed for the research interview.

An interview questionnaire as well as informed consent were sent to the interviewees beforehand, so they had a possibility to prepare for the interview. According to Tuomi and Sarajärvi (2018), it is important to give participants time to go through interview questions. Hence the participants feel more comfortable in the one-to-one interview situation and their answers are more thorough (Tuomi & Sarajärvi 2018).

The interviews were organized in May and June 2021. All interviews were conducted in Finnish language since it was the native language of the participants and the researcher. Welch and Piekkari (2006) suggest that foreign language use in interviews threatens the accuracy of responses, which supported the decision to conduct the interviews in Finnish language.

Before the interviews, all participants had read an informed consent about taking part in a research study. They were informed about the purpose of the study, procedure, risks, and benefits of being in the study, anonymity, and voluntary nature of the research. In addition, the participants were aware that the data would be captured by audio-recording the interviews. The basic information about the conducted interviews is presented in the following Table 4.

**Table 4.** Basic information about the conducted interviews.

Nickname	Age	Gender	Has visited at the physical store yes/no	Data gathering method	Time and duration of the interview
Julia	57	Female	Yes	Video interview in Teams	6.5.2021 26 min
Anna	56	Female	No	Phone interview	7.5.2021 30 min
Sofia	47	Female	Yes	Video interview in Teams	7.5.2021 25 min
Olivia	54	Female	No	Phone interview	14.5.2021 27 min
Isabella	56	Female	Yes	Phone interview	11.6.2021 21 min
Mia	53	Female	Yes	Video interview in Teams	15.6.2021 19 min
Jennifer	50	Female	Yes	Video interview in Teams	16.6.2021 26 min

### 3.4 Data analysis

The analysis of the interviews started with transcribing the content of audio-recordings. Transcribing was done soon after the interviews. Thematic analysis was chosen as a method for analyzing the qualitative interview data. Thematic analysis is a popular data analysis method in qualitative research and the goal is to identify and analyze themes which can be found from the data (Braun & Clarke, 2006). First, the material from the interviews was divided into themes to make the analysis easier. The themes are based on the sub-research questions. The aim is to find common themes, which many of the interviewees brought up. According to Braun and Clarke (2006) thematic analysis can produce insightful and trustworthy findings,

which is why thematic analysis was chosen as a data analysis method for this research. Furthermore, citations of the interviewees are used to support the thematic analysis.

Abductive approach was chosen as the data analysis approach for this study. The approach is commonly used for data analysis in case studies (Dubois & Gadde 2002). The abductive approach can be considered as a mixture of inductive and deductive approaches. The goal of the abductive approach is rather to refine existing theories than investigate new ones. (Dubois & Gadde 2002.) Since case studies have an ability to reshape existing theory by applying in-depth insights of empirical phenomenon (Dubois & Gadde 2002), an abductive approach is considered as a suitable data analysis method because it allows researchers to refine existing theories.

Koponen, Julkunen and Asai (2019) used an abductive approach in their research which allowed them to provide new theoretical conceptualization as a finding. In this thesis, the abductive approach is used similarly with Koponen et al. (2019). In an abductive approach, the framework of the study is in a central role. At the beginning of the study, the researcher presents a tight but evolving theoretical framework which can be later changed based on empirical findings (Dubois & Gadde 2002). In this thesis, the tight framework which was introduced at the beginning of the study is based on Lemon and Verhoef's (2016) process model for customer journey and experience. However, the original framework can be modified and expanded later in this study if the interviews generate unanticipated empirical findings.

### **3.5 Reliability and validity**

Like any research, this thesis aims to have no mistakes. Therefore, reliability and validity must be considered when evaluating the results of this thesis (Tuomi & Sarajärvi 2018). In qualitative research, the context of the study is in major role and may affect the results. Similarly, the researcher is also in key role. Therefore, subjectivity is a typical challenge in qualitative research. (Schreier 2012.)

Reliability explains whether the results of a study can be successfully repeated. Reliability evaluates if the same results can be conducted multiple times and by different researchers. (Bryman & Bell 2015.) Besides reliability, validity is a commonly used criteria for evaluation

of a business research. Validity refers to appropriateness of the used measures (Saunders et al. 2015).

According to Tuomi and Sarajärvi (2018), a common strategy to increase the reliability of qualitative research is to add straight quotes from the data. Based on this recommendation, straight quotes from the transcribed interviews will be presented at fourth chapter of this thesis where the findings are discussed. This will increase the trustworthiness as well as reliability of the thesis.

Another challenge which impacts the reliability of this study is interviewer bias and interviewee bias. According to Saunders et al. (2015), interviewer bias takes place when behavior of the interviewer such as comments and non-verbal communication affects the responses from the interviewee. To minimize interviewer bias in this research, the goal of the research is to stay neutral and objective.

In addition to the interviewer bias, the interviewee bias can also be a challenge. Saunders et al. (2015) state that especially in the interviews, the participants may be unwilling to reveal their thoughts and experiences. Because of that the researcher may not get a full image of the phenomenon. This logically has an impact on the results of the study and the reliability may decrease. To avoid interviewer bias, the atmosphere during the interviews is made as relaxed and comfortable as possible. In addition, all participants are reminded about anonymity one more time at the beginning of the interview.

The validity of this study is evaluated from the perspectives of internal and external validity. The selection of the interviewees was done according to the delimitations of the study and all participants had personal experience about ordering clothes and accessories from the case company's online store. However, a rather low external validity is a common issue with case studies because the research findings are only generalizable to some extent (Bryman & Bell 2015). It is notable that in this thesis, the results and findings are highly context dependent and therefore cannot be fully generalized on a larger scale. The goal is to rather explain and understand the customer experience in the chosen case company.

## 4. FINDINGS

In this chapter of the thesis, the empirical findings of the research are discussed. The findings are based on thematic analysis which was used as a data analysis method in this research. This chapter is divided into two main sections based on the two sub research questions. The first section is “customer experience through customer journey” and it is related to the sub research question 1. The second section is “customer preferences and challenges” and the section is related to sub research question 2.

Findings of each theme and sub-theme are introduced one at a time. Straight quotes from the interviews are presented to increase the trustworthiness of the research. Furthermore, quotation marks are used to clearly separate the quotes from other analysis. After each quote a nickname of the interviewee is presented in brackets. The aim of this chapter is only to present the findings. Later in chapter 5, the findings are turned into conclusions.

Since thematic analysis is used as a data analysis method in this study, a coding frame was built to identify the themes and sub-themes. In total, the coding frame includes six themes which are prepurchase, purchase, post-purchase, online trust, social presence, and challenges. Themes prepurchase, purchase, and post-purchase are directly related to customer experience at the different stages of the customer journey. Themes online trust, social presence, and challenges cover the whole customer journey. The coding frame of this study and short quotations are presented in Table 5 below.

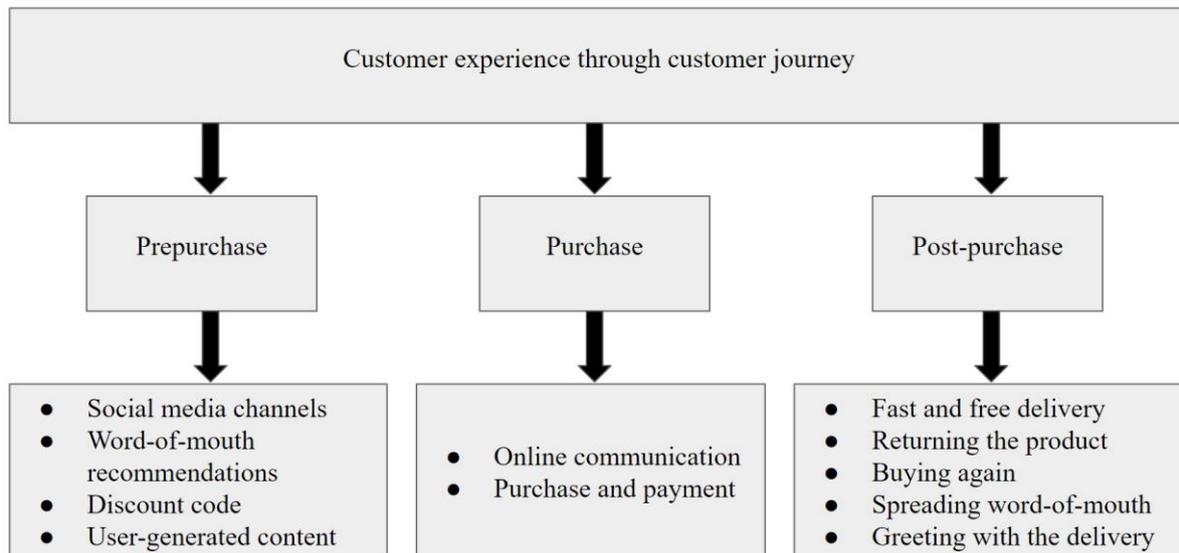
**Table 5.** Table of the coding frame.

<b>Theme</b>	<b>Sub-theme</b>	<b>Quotation</b>
Prepurchase	Social media channels	“I saw the product on Facebook. I went straight to the online store to order it.” (Anna)
	Word-of-mouth recommendations	“I heard from a friend about this online store.” (Olivia)
	Discount code	“They had an online store launch with a discount code ... I was inspired by it.” (Jennifer)
	User-generated content	“I have not seen any user generated content online and I have actually not even tried to search for that.” (Julia)
Purchase	Online communication	“You can get more information really easily and quickly by asking on Facebook Messenger which is extremely positive.” (Anna)
	Purchase and payment	“It must be as easy as possible to order. If there is a long process or many intermediate steps, then I will not order.” (Isabella)
Post-purchase	Fast and free delivery	“The package delivery was fast. Only a couple of days.” (Julia)
	Returning the product	“Returning the product is also easy.” (Anna)
	Buying again	“Absolutely yes, I am going to buy again.” (Anna)
	Spreading word-of-mouth	“I have received nice comments about my dresses, so I have told my colleagues about the online store.” (Jennifer)
	Greeting with the delivery	“I picked up the package and there was a lollipop inside which was a very nice surprise.” (Olivia)
Online trust	Domestic online stores	“I trust Finnish online stores, which I know anyway, for example Marimekko and Finlayson.” (Isabella)
	Corporate brand and personal brand	“I was familiar with the company and the person. So, there was no doubt because I was already familiar with them.” (Mia)
	Images of the products	“What matters is the quality of the images and the fact that those clothes are photographed from different sides.” (Julia)
	Global pandemic	“During DOVID-19 I have started to trust online

		stores and order from those.” (Sofia)
Social presence	Socially rich images	“It would be more personal to see the entrepreneur or employees or customers wearing the clothes.” (Sofia)
	Online chat	“The chat would be good at that point when you want more detailed information. That would make contact even easier.” (Anna)
	Product reviews	“Yes, I like to read those. Especially when it comes to any more expensive purchase.” (Jennifer)
	Socially rich videos	“It would be nice to have a video about the physical store and to see the entrepreneur in there.” (Jennifer)
Challenges	Distrust towards the online store	“The elements of the online store did not create trust.” (Isabella)
	Lack of trust-generating online elements	“I cannot name any online store element that increased my trust. ... If I would have seen the online store by coincidence, I think I would not have ordered anything.” (Julia)
	Quality of product images	“I expect to see many product images of a single item taken from all different angles. Furthermore, the image quality must be good.” (Julia)
	Limited product selection	“I wish for a wider selection. I know they have a wider selection at the physical store.” (Julia)
	Product prices	“There could be little cheaper clothes as well.” (Anna)

#### 4.1 Customer experience through customer journey

This is the first main section of the findings chapter. The goal of this section is to find answers to the first sub-research question. Three themes related to the first sub-research question are prepurchase, purchase, and post-purchase. The following Figure 6 illustrates themes and sub-themes which are discussed in this first section.



**Figure 6.** Themes and sub-themes related to customer experience through customer journey.

#### 4.1.1 Prepurchase

The pre-purchase theme includes four sub-themes which are social media channels, word-of-mouth recommendations, discount code, and user-generated content. Prepurchase stage of the customer journey encompasses all aspects of customer interaction with the company before the actual purchase (Lemon & Verhoef 2016). The findings of each prepurchase sub-theme are discussed in this chapter one-by-one.

##### *Social media channels*

Most of the interviewees do actively follow the social media channels of the case company. The most followed channel was Facebook and another important social media channel was Instagram. Facebook was followed by all other interviewees except Olivia. Besides Facebook, interviewees Jennifer and Anna actively follow the company on Instagram as well. These social media channels are identified as an extremely important touchpoints at the prepurchase stage since interviewees got inspired to visit at the online store after seeing a social media post about a cloth.

Interviewees did like the fact that the entrepreneur actively posts pictures about clothes on social media. They were glad to keep updated about the newest items and seasonal clothes. On

average, the entrepreneur creates a new post on Facebook almost every day. Sometimes there are numerous posts about different clothes published during a one day.

In social media posts, the entrepreneur often shares the basic information about the clothes such as price and sizes which are available. Customers were pleased to have an immediate sight of basic information about the cloth without extra work. The informative social media posts about products were considered positive and nice from the customers perspective. This is how the customers described their experiences:

*“I saw the product on Facebook. I went straight to the online store to order it.” (Anna)*

*“I like the fact that there are frequent updates and that new products are introduced.” (Julia)*

To summarize the findings, the social media posts do draw customers’ attention. Customers like to be updated about the newest items. Furthermore, customers often feel inspired after seeing a social media post and go to visit the online store. Therefore, the social media posts drive more traffic to the online store of the case company. Eventually, the increased traffic may increase the online sales.

### ***Word-of-mouth recommendations***

Recommendations from friends had a notable impact on the purchase intentions of the customers. Knowledge about the case company and experience of buying from their online store was spread as word-of-mouth. Some interviewees changed recommendations with their friends using online chat platforms like Facebook messenger, whereas others hear recommendations during physical face-to-face discussions. Interviewees Anna and Olivia who had never visited at the physical store of the case company, had heard a recommendation from their friend which made them inspired to visit the online store of the case company:

*“I heard from a friend about this store. I decided to go check their online store once I was online shopping.” (Olivia)*

To summarize the findings, recommendations which come from a reliable person have a strong

impact on one's purchase behavior. If the recommendation comes from a close reliable person, people associate that the online store must be reliable as well. The positive word-of-mouth is extremely important for the case company because it spreads awareness and drives more traffic to the online store as well. In addition, new potential customers who have heard word-of-mouth recommendations might be more willing and prepared to make the actual purchase on the online store.

### ***Discount code***

Some of the interviewees had used a discount code, such as - 20 percent off, when ordering from the online store of the case company. Specifically, interviewees Sofia, Olivia and Anna shared their experiences in the interviews about finding and using a discount code. All three had found a discount code from online sources. Facebook posts and the online store of the case company were identified as online channels where discount codes were promoted and found by the customers. Sofia said she got excited after seeing a discount code and went to the online store to see the product selection. Furthermore, the discount code sealed the purchase decision of some customers. In addition, customers felt psychologically pleased when saving money. Offering a discount code to the online store was considered by Olivia as a generous act from the entrepreneur and it strengthened the customer relationship. This is what the customers said about discount codes:

*"I just noticed they have this - 20 percent off Mother's Day sale now for the weekend. I have to go to order something." (Sofia)*

*"It appeals to me that they have discounts. The desire to hold on to the customers. I would be happy to see those discounts a little more often." (Olivia)*

To summarize the findings, the discount codes do wake up the attention of the customers. Discount code is seen as a call to act and in many cases, it seals the purchase decision of a customer. Based on the findings, discount codes do increase the traffic at the online store as well as the sales. In addition, customers have positive and excited feelings whenever they see a discount code which may strengthen the quality of the customer relationship.

### *User-generated content*

Interviewees were asked if they faced before the purchase any user-generated content about the case company online, including product reviews, images, or videos. Interestingly, only one interviewee told that she had seen user-generated content online about the company whereas others said they had not encountered this kind of content. Some interviewees explained they had no need to search user-generated content because they were previously familiar with the company and they trusted it. Interviewee Olivia says that she makes her purchase decisions very independently and she does not have time or interest to search what others have shared about the company. Furthermore, interviewee Sofia tells she has never seen any user-generated content online related to the case company. She has only seen other customers commenting on the Facebook posts from the case company, but these comments do not have affected her because she has a strong will to support the company and buy from them. Sofia summarizes that opinions of others do not change her online shopping habits in this case. This is what interviewees said about user-generated content:

*“I have not seen any user generated content online and I have actually not even tried to search for that. If I am about to order from an online store which I have not used before, then I do pay attention to user-generated content and I try to search for that. However, I trust the case company because I know their practices and therefore, I do not care about the user-generated content related to them.” (Julia)*

To summarize these findings, surprisingly many interviewees had not encountered user-generated content about the case company. Based on the opinions of the interviewees, it seems they were not even interested in the opinions of others, because they trusted the case company. The trust was so deep, that interviewees truly made independently their own decisions to purchase from the case company, and content created by others did not influence them.

#### 4.1.2 Purchase

Based on the findings, the purchase theme covers two sub-themes. Purchase stage of the customer journey includes all customer interaction with the company and environment during the purchase moment (Lemon & Verhoef 2016). It is notable that in this research context, the

purchase event takes place at the online store of the case company. The sub-themes which are further discussed in this chapter are online communication as well as purchase and payment. Findings of each sub-theme are introduced one at a time.

### ***Online communication***

Interviewees repeatedly brought up their experiences about online communication with the company and the entrepreneur. Interviewees felt that the online store did not offer enough information, so they had to be in touch with the company via online channels. Most often, customers wanted to gain more information about clothing items. Questions about material and size of the clothing item were most common ones.

The customers contacted the company via online communication channels out of which Facebook Messenger was used the most. In addition to Facebook Messenger, other online channels include text-messages and email. Positive observation made by the customers was that they received answers to their questions from the company very quickly. Fast responses and information about the clothing items made the purchase decision easier for the customers and dispelled their uncertainty. Customer Anna and Mia have used Facebook Messenger to contact the entrepreneur. Mia says that whenever she needs more information about the size or material of the clothing, she sends a message at Facebook messenger for the entrepreneur. According to Mia, the entrepreneur sends a response very quickly which is why she describes online chatting as the easiest and the most effortless way for her to communicate. Online communication was described as following:

*“You can get more information really easily and quickly by asking on Facebook Messenger which is extremely positive.” (Anna)*

To summarize the findings, a possibility for online communication with a real human is seen as very important. Fast responses to questions are considered important and that way the company can keep customers inside the purchase funnel. Online communication with the company as well as online customer service is extremely important from the customer point of view in the online shopping context.

### ***Purchase and payment***

All the customers expressed either neutral or positive comments about the purchase and payment process at the online store. Nobody faced significant challenges and all customers managed to order and pay at the online store smoothly. However, it is notable that all customers were previously familiar with ordering goods and items online which is why they had knowledge about basic online store functionalities.

Isabella brought up an interesting point by saying that the purchase process must be as easy as possible or otherwise she will not order. If there are too many steps to take or it takes too long, she will not order online. Interviewees commented the purchase and payment process:

*“The process was easy and fast, like a normal online store. I faced no problems when I was ordering or paying through online bank service.” (Mia)*

*“It must be as easy as possible to order. If there is a long process or many intermediate steps, then I will not order.” (Isabella)*

To summarize the findings, both online purchase and payment should be easy and effortless for the customers. This enhances the quality of online shopping experience and ensures that customers purchase the items, not just leave them at the online shopping basket and never go to the online checkout. There should not be extra or unnecessary steps at the purchase or payment process.

#### 4.1.3 Post-purchase

Post-purchase theme includes five sub-themes which are fast and free delivery, need to return the product, repeating the purchase, spreading word-of-mouth, and receiving a greeting with the delivery. The post-purchase stage of the customer journey covers interaction between customer and the company after the actual purchase event (Lemon & Verhoef 2016). Findings of each five sub-theme are introduced one-by-one.

### ***Fast and free delivery***

When customers were asked to describe the buying process after the purchase, all seven told about fast or free package delivery. Fast delivery was considered as extremely positive and important. According to interviewees, the package was delivered via Posti or Matkahuolto to the nearest parcel locker from their home. Once the package arrived at the parcel locker, customers received a notification text-message. Anna described the process by telling that there were absolutely no challenges, the delivery was fast, and it was convenient to use the parcel locker.

Free delivery motivated customers to make the actual purchase. Isabella described that after she found a nice piece of clothing with her own size, the next thing she paid attention to be the information about the delivery. Furthermore, Isabella said that if the delivery is free, she feels comfortable with ordering and finally decided to buy the product. This is what interviewees said about fast and free delivery:

*“The product arrived very fast. Just in a couple of days. I received a confirmation next morning from my purchase which said that the product has been sent. Soon it arrived at my nearest parcel locker.” (Julia)*

To summarize these findings, fast and free delivery is something that customers really value. For some customers, this may confirm the purchase decision. Conversely, all customers may not be willing to pay extra for delivery. By offering free delivery, it is also possible to differ yourself from the competitors and hold on the customers.

### ***Returning the product***

When ordering from an online store, the risk is always involved that the product must be changed or returned. Interviewees Anna and Jennifer had experience of returning the products they had ordered. According to interviewees, it is possible to either return the package via post or go to visit the physical store and return the product there. In general, the customers said the returning process was very easy. Interviewee Anna had recently returned the package via Posti and according to her, the process was convenient, automated, and easy for the customer.

Interviewees were very much aware of the environmental burden caused by package delivery emissions. Jennifer said that once she ordered a shirt from the online store which turned out to be too large for her. However, she was soon going to visit the city where the physical store of the case company is located, which is why she decided to return the product there. Furthermore, Jennifer felt that she saves the environment this way and it was more sustainable to return the item to the physical store. Emissions from the transport of packages were noted by the customers and sustainability perspectives were brought up several times. Furthermore, environmental friendliness, sustainability, and more sustainable consumption habits were important values for the interviewees. This is how interviewees expressed their opinions about the topic:

*“I was going to visit the city where the physical store is located so I decided to return the product there. It is important to have this option as well. No need to increase the environmental burden by returning the package via Posti.” (Jennifer)*

*“It is nice that the physical store is located close to where I live so I can return the products there easily if needed. It is not my style to order several items in different sizes at once and then start to return and change those.” (Isabella)*

To summarize the findings, environmental values and sustainability are important for modern customers. This needs to be taken into consideration by the organization when planning the returning policy of the items. The operations of the online store should support these values that customers have. In this case, it is important to have the possibility to return the products not only via Posti transportation but also by the customers themselves when visiting the physical store.

### ***Buying again***

All interviewees were eager to potentially order again from the online store. Furthermore, some interviewees had already ordered several times. As an example, Anna has made five orders and says she is going to buy again because she is a satisfied customer.

For others, the only option is to use the online store for getting new clothes from the case company because they live geographically far from the physical store. Interviewees Julia and

Mia live in different cities from the physical store and they are considering ordering online again but only because of the circumstances. Julia says that because of her tight schedule and limited travelling options, online store visits are the only possibility for her to be in touch with the company. This is how interviewees expressed their opinions about the topic:

*“I will use the online store again for sure when I need some new clothes and I am not planning to travel to visit at the physical store” (Mia)*

To summarize the findings, it is notable that all interviewees would be potentially excited to order again from the online store. In addition, a couple of them have already made several purchases from there. The option to order online is extremely important for such customers who have a long distance to a physical store. Without the existence of the online store, many customers and potential purchases would be missed.

### ***Spreading word-of-mouth***

Most of the interviewees brought up that they have recommended the store to their friends, colleagues, or relatives. This means that most of the interviewees had become reference customers. The recommendations were given as word-of-mouth style, meaning that information was passed from customer to another person by oral communication. As an example, interviewee Jennifer had received positive comments from her colleagues about the dress she was wearing. After receiving the compliments, Jennifer told her colleagues about the case company and their online store, a platform where she had ordered the dress.

However, only two interviewees Jennifer and Anna had specifically recommended the online store to others. In comparison, six out of seven interviewees had recommended their friends, colleagues, or relatives to visit at the physical store. There is a notable difference between these numbers. Based on these observations, customers seem to prefer the physical store visits and consider those more compelling experiences. This is how interviewees expressed their thoughts about giving recommendations:

*“Often when somebody asks where I bought this piece of clothing, I have told them about the online store. I have sent them a link to the website and online store. Maybe the company has even got more followers because of that.” (Anna)*

To summarize the findings, most of the interviewees are reference customers and spread word-of-mouth recommendations to others which is positive for the case company. However, there is a major gap between the number of given recommendations about the online store and physical store. This should be further investigated to find out why customers are not as eager to recommend the online store.

### ***Greeting with the delivery***

Several interviewees mentioned spontaneously that they had received personal greetings inside the package. The entrepreneur had put a personal thank you -note and / or a lollipop inside the package and customers had found those once they opened the package at their home. This was something customers did not expect to receive and felt themselves important when receiving personal greetings with the delivery.

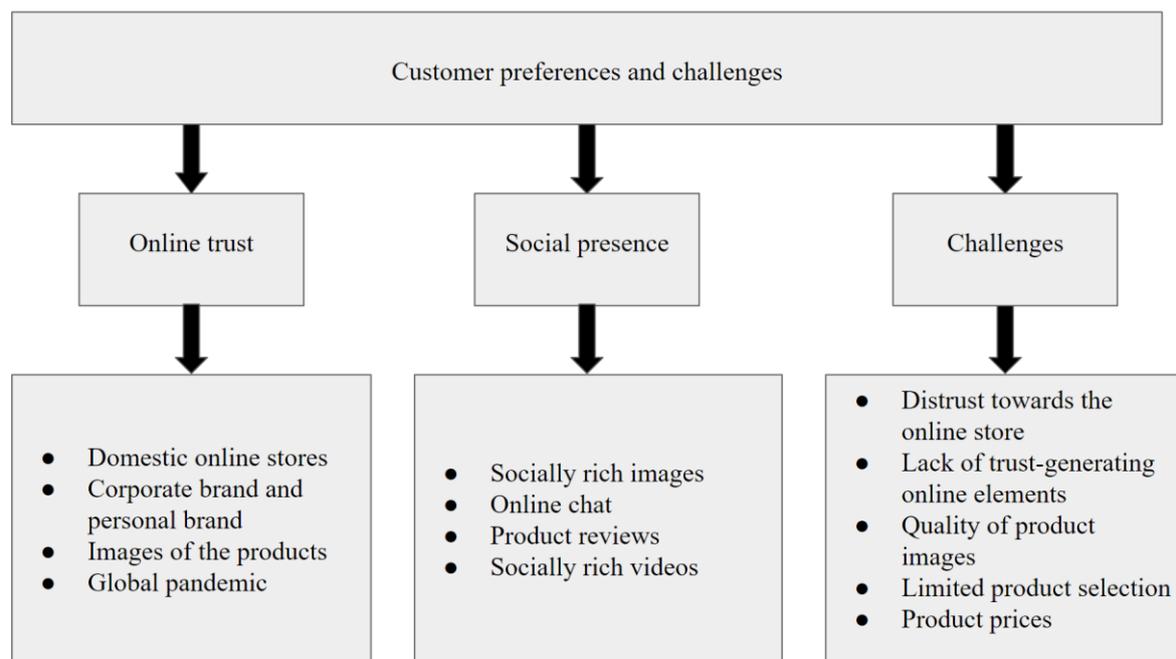
Interviewees Julia, Anna, Olivia and Sofia had received these greetings and felt very good about it. Sofia and Anna had received a personalized note, which thanked them for ordering. Furthermore, Julia, Olivia and Anna had also received a small lollipop inside the package. All these four interviewees told they experienced very positive feelings when receiving these greetings. They also felt that their order and customer relationship was important for the company. This is what interviewees said about the greetings:

*“I picked up the package and there was a lollipop inside which was a very nice surprise. A great idea from the entrepreneur. Something extra special for the customer. It feels like I am important to them. It is not a major effort for the entrepreneur but makes customers super glad.” (Olivia)*

To summarize the findings, these personal greetings sent with a package are considered by the interviewees very positive. Those make the whole online shopping experience more personal. Customers feel themselves special and important for the company. Furthermore, this might be a competitive advantage for the case company and a strategy to differentiate themselves from the competitors.

## 4.2 Customer preferences and challenges

This is the second main section of the findings chapter. The aim of this section is to find answers to the second sub research question. Three themes related to the second sub-research question are online trust, social presence, and challenges. The following Figure 7 illustrates themes and sub-themes which are discussed in this second section.



**Figure 7.** Themes and sub-themes related to customer preferences and challenges.

### 4.2.1 Online trust

Theme online trust includes four sub-themes which are domestic online stores, corporate brand and personal brand, images of the products, and global pandemic. In this research, online trust is defined based on Technology Acceptance Model (TAM) (Davis 1989). Perceived usefulness, perceived ease of use, enjoyment, and social presence are the factors that contribute to online trust according to the TAM model (Davis 1989). However, in this findings chapter, the factor social presence is considered as its own theme because it includes much information and several sub-themes. Next, the findings of each online trust sub-theme are introduced one-by-one.

### *Domestic online stores*

When interviewees were asked if they trust online stores in general, many of them made a separation between their trust on domestic and international online stores. Interviewees highlighted in their answers that they typically do trust online stores of domestic brands. In addition, if they had previously visited the physical store of the brand and later decided to use the online store, their initial trust was generated by the visit at the physical store. Interviewees felt that same values and policies are applied into the context of the online store as well. In general, they were more familiar with the delivery practices and other practical matters with domestic online stores. They also felt it was easier to shop online when the online store was in their native language. When it comes to international online stores, customers were afraid that the store might never actually send the items, or they would be unexpectedly required to pay extra for tariffs and therefore international online stores were not considered trustworthy.

Interviewees Anna, Olivia, Isabella, Julia, and Jennifer trust specifically domestic online stores. Jennifer says that she has an experience of once ordering clothes from a previously unfamiliar international online store. Once the order arrived, the quality was way lower than what she had expected or what the pictures of the item indicated. The overall experience was disappointing for her and after that she has focused on ordering from domestic online stores. Furthermore, none of the interviewees mentioned negative experiences with domestic online stores. This is what interviewees said about the topic:

*“I trust Finnish online stores, which I know anyway, for example Marimekko and Finlayson. I have visited the physical stores of those brands.” (Isabella)*

*“I really want to make sure that the online store works honestly, and the items arrive on time. This has not always been the case if I have ordered from abroad.” (Julia)*

To summarize the findings, it is positive for the case company that their customers trust domestic online stores. This can even reduce the number of potential competitors into which their current customers might shift to. In addition, it is extremely important for the case company to operate transparently and deliver the items on time.

### *Corporate brand and personal brand*

Interviewees were asked to describe which elements at the online store of the case company influenced their trust. Some of the interviewees did not name a single online element that affected their trust. However, they considered their trust was generated previously, while they had visited the physical store and met the entrepreneur and employees there. In other words, interviewees expressed they were previously familiar with the corporate brand as well as the personal brand of the entrepreneur. Therefore, they considered the online store as an extension for the corporate brand which affected positively on their trust. Interviewees felt that the online store will follow the same practices and policies as the physical store does.

Based on the interviews, previous positive encounters with the company and the entrepreneur increased the overall trust of the interviewees. Therefore, they felt comfortable to start using the online store as well. Interviewee Olivia, who had never visited the physical store, mentioned a picture of the entrepreneur and employees as an online store element which influenced positively on her trust. Olivia said she saw a picture at the online store of the entrepreneur and employees which was taken in a physical store environment. According to Olivia, it felt like there were other people involved in the online environment and it was important for her to see how the entrepreneur and physical store look like.

Interviewees Sofia, Isabella and Mia discussed how the corporate brand and personal brand of the entrepreneur influenced their trust. Isabella said that elements of the online store did not create trust. However, she decided to buy online because she was familiar with the physical store and employees. This is what interviewees said about the topic:

*“I was familiar with the company and the person. So, there was no doubt because I was already familiar with them.” (Mia)*

*“What affected my trust was the fact that I was familiar with the entrepreneur and had visited the physical store. That created trust of course. I was convinced that the online store would follow the same practices and policies.” (Sofia)*

To summarize the findings, corporate brand and personal brand do matter for the customers. However, it is notable that trust was in most cases generated during visits at the physical store.

At the physical store environment, the corporate brand and personal brand are stronger visible which may explain the outcome. From the perspective of the case company, a strong brand is an asset and a strategy to differentiate from competitors.

### *Images of the products*

Product images at the online store were a theme which was discussed with the interviewees. Interviewees had diverse opinions whether they liked or disliked the product images at the online store. The quality of the images, number of images, and background in the photos influenced both online trust and online customer experience in general.

Interviewees such as Olivia, Isabella and Jennifer expressed either neutral or positive comments about the product images. According to Jennifer, the shirt she ended up buying was presented in images from several different angles and the entrepreneur herself was in the images wearing the shirt. Furthermore, she says it was important for her to see those numerous product images and a person with a normal body wearing the cloth. These factors increased her trust and made the purchase decision easier. Instead, interviewee Isabella did not care much about the images and it was enough for her to see any kind of product images. This is what interviewees said about the topic:

*“I wanted to buy a new shirt and I looked images of the product from the front side and back side. It was nice to see the shirt from different angles. The entrepreneur was wearing the shirt in the images and I know her body shape.” (Jennifer)*

*“The product images do not matter to me. The item is going to look different anyways in different people and in different body shapes.” (Isabella)*

To summarize the findings, some interviewees are pleased with current product images. A relatable person in the images and their body type can positively influence the customer experience and increase the online trust in general. Furthermore, if the product images are informative, customers can make the actual purchase decision easier.

### ***Global pandemic***

A couple of interviewees mentioned that global pandemic COVID-19 had changed their online shopping habits. Right at the beginning, the interviewees were asked how often they buy products from online stores in general. Four out of seven highlighted that they have become more familiar with online retailing and online shopping during COVID-19. They had also purchased everyday necessities more actively.

Interviewee Sofia says that during COVID-19, she started to trust online stores more and has ordered online monthly. Interviewee Olivia has acted likewise and says it felt smart to order online during pandemic. Furthermore, she felt it was safer to stay at home instead of travelling to the physical store wearing a mask and using a hand-sanitizer. This is what interviewees said about the pandemic:

*“During COVID-19 I have started to trust online stores and order from those.” (Sofia)*

*“I have recently only used the online store of the case company to buy clothes from them. It has not been possible or safe for me to travel to the physical store.” (Julia)*

To summarize the findings, it should be taken into consideration that the global pandemic has forced some of the customers to not use the physical store. The only safe option for them has been the online store. The attitudes towards online retailing and online shopping may have changed permanently now when people started to increasingly use online platforms. Some customers have just recently started to trust online stores. For the entrepreneur, it would be important to find the right elements to grow the trust of the customers now when it is formed.

#### 4.2.2 Social presence

The fifth theme social presence covers four sub-themes. The identified sub-themes are socially rich images, online chat, product reviews, and socially rich videos. In short, social presence is defined in this thesis as a perception that one has of personal, sensitive, and sociable human elements in an online store context (Gefen & Straub 2004). Next, findings of each sub-theme are introduced one at a time.

### *Socially rich images*

When interviewees were asked if they would prefer to see images of models wearing the clothes or images of the entrepreneur wearing the same clothes, almost all preferred images of the entrepreneur. This question was presented because the entrepreneur actively posts pictures to social media of herself wearing and introducing the newest clothes. However, at the online store most images are about models. Six out of seven interviewees strongly expressed that they prefer to see the entrepreneur than models in the pictures at the online store environment. Furthermore, interviewees also wished to see the employees of the company as well as regular customers wearing the clothes. They justified their opinions by saying it is more personal, inspiring, realistic, and sociable to see people with different bodies wearing the clothes.

Isabella was the only interviewee, who did not care much about the person in online store images. Interviewee Mia says she prefers to see images of the entrepreneur because she is familiar with her and the entrepreneur represents a person with a “more normal” body shape compared to models. Therefore, Mia considers images of the entrepreneur wearing the clothes more realistic and social. In addition to socially rich product images, the banner image at the online store received positive feedback from interviewee Olivia. According to Olivia, the entrepreneur and employees are posing in the online store banner image having the physical store in the background. Olivia was glad for being able to see what the entrepreneur, employees and physical store looked like. Furthermore, she felt there were other people virtually involved in the online store shopping situation because of the banner image. This is what interviewees said about socially rich images:

*“I would love to see images of entrepreneurs and employees wearing the clothes. I really want to see people with different bodies and different ages introducing clothes.”*  
(Julia)

To summarize the findings, socially rich images were highly preferred and liked. Since customers clearly prefer this kind of content, the entrepreneur should consider increasing the number of socially rich images at her online store. This would improve overall online customer experience, make the online store visit more social, and work as a strategy for differentiating from the competitors.

### *Online chat*

Interviewees were asked if they would like to see a chatbot at the online store. The answers and opinions were somewhat differing. Others had no clear opinion, whereas others strongly supported or turned down the idea. The ones who would like to see a chatbot thought that communication with the company would be easier that way. Inside the online store, it would be possible to ask easily for further information about product sizes, materials, etc. Interviewee Anna highlights that in her opinion, it would be more convenient to have a talk with the entrepreneur via online store chat and she would be glad to have a channel where to ask questions.

On the other hand, some interviewees were already so used to contacting the entrepreneur via Facebook messenger, that they did not support the idea about the online store chat. Interviewee Mia says that she has no interest in seeing a chat at the online store. So far if she has had any questions, she has sent those via Facebook Messenger and the entrepreneur has repeated fast. This is what interviewees said about online store chat:

*“I do like to receive personal customer service. Even if it would be via online chat messages, it still feels personal. It feels almost like having a conversation. Therefore, a chat at the online store would be nice.” (Anna)*

*“No, I do not wish to see a chat at the online store. Please no. If I would buy a pair of trousers, I would not ask anything at the chat. Not useful at all.” (Isabella)*

To summarize the findings, there are both pros and cons of having an online store chat. A challenge is that it would require a lot of work from the entrepreneur and all customers do not consider that the chat would create any extra value. However, currently customers are asking questions from the entrepreneur via multiple different channels including Facebook Messenger, email, and text-messages. If online store chat would be launched, all questions could be directed into that channel. Eventually, the workload would decrease when there is only one channel to coordinate and manage for customer interaction.

### *Product reviews*

Interviewees were asked if they would like to see product reviews at the online store from other customers. Furthermore, interviewees were asked to justify their opinions and tell if they would prefer written reviews or a rating scale. Currently, there are no product reviews at the online store of the case company. Majority considered reviews are very important and would be willing to see those in the future. Written product reviews were preferred over rating scale because the written ones were considered more informative.

Interviewees were especially interested to read product reviews if they were about to purchase a slightly more expensive product. They wished to hear opinions of peer-customers about size, material, and comfortability of the product. Furthermore, positive product reviews from other customers supported the decision to purchase whereas negative reviews threatened to stop the whole purchase process. Information and personal experiences from peer-customers were considered reliable and something to trust on by the interviewees. Interviewee Isabella points out that product reviews are especially useful in her opinion when she is visiting a new online store for the first time. In these situations, she puts a particularly strong weight on the opinions of others.

However, a rating scale review for each product did not receive support from the interviewees. A reason for the lack of support was that interviewees considered rating scale reviews as non-informative. This is what interviewees said about product reviews:

*“Yes, I often like to read those reviews written by other customers. But it must be the written one. If I see a star rating scale from one to five, I don't consider that relevant at all.” (Julia)*

To summarize the findings, written product reviews specifically were identified as an important source of information. Customers were interested to hear the experience of others and trusted those. However, a rating scale did not receive any support and was not seen as helpful. Based on the findings of the interviews, it might be recommended for the entrepreneur to add a possibility to write product reviews for each product at the online store.

### *Socially rich videos*

Interviewees were asked if they would like to see more video content at the online store. Furthermore, they were asked to tell more specifically which kind of videos they wish. From the perspective of the interviewees, video content was much desired. Interviewees wished to see especially videos which include social elements. By watching socially rich videos at the online store of the case company, the online shopping experience would become more social activity according to the interviewees.

More specifically, interviewees wished to see introduction videos about the case company. Interviewees Olivia and Anna who had never visited the physical store, wished to see an introduction video of the physical store, entrepreneur, and employees. Clothing introduction videos about the clothes were suggested by the most interviewees. Interviewees said that videos would help them to see more realistic image about different clothes. They also considered video content more informational compared to traditional product images. In addition, self-filmed fashion shows and live stream videos were mentioned during the interviews. A couple of interviewees also wished for video stories of reference customers where those customers would tell about their shopping experiences in both physical and online stores. In general, video content was described as an inspiring way to get more familiar with the firm and their products. This is what interviewees said about video content:

*“It would be nice to have a video about the physical store and to see the entrepreneur in there.” (Jennifer)*

To summarize the findings, most of the interviewees strongly wished to see videos in the online store. Videos would make the online store layout more desirable for the customers and social cues are easy to add in the video format. Adding video content to the online store would increase the number of social cues which would impact positively on the social presence and eventually make the customer experience more pleasing. In addition, video content can be a strategy to differentiate from the competitors and to stand out positively.

### 4.2.3 Challenges

The sixth and final theme challenges covers five sub-themes. The identified sub-themes are distrust towards the online store, lack of trust-generating elements, quality of product images, limited product selection, and product prices. During the interviews, it became clear that there are some factors which customers consider as challenges. These challenges have a negative impact on the overall online store customer experience. Findings of each sub-theme are introduced one at a time. The main challenges are summarized into the following Table 6.

**Table 6.** Identified challenges related to online store customer experience.

<b>Identified challenges</b>
<ul style="list-style-type: none"> <li>● Distrust towards the online store</li> </ul>
<ul style="list-style-type: none"> <li>● Lack of trust-generating online elements</li> </ul>
<ul style="list-style-type: none"> <li>● Quality of product images</li> </ul>
<ul style="list-style-type: none"> <li>● Limited product selection</li> </ul>
<ul style="list-style-type: none"> <li>● Product prices</li> </ul>

#### *Distrust towards the online store*

Some interviewees mentioned that they do not consider the online store itself as very trustworthy. Distrust of the customers towards the online store is a major challenge for the case company. When interviewees were asked how the entrepreneur could increase the trust in their online store, many interviewees told they do not know what to answer. The creation of trust towards the online store was a challenging theme for interviewees to discuss.

Interviewee Julia tells that nothing at the online store affected positively on her trust. She decided to order online because her trust was generated earlier. She continued by telling if she would have come across the online store by coincidence, she would not have ordered anything. However, in her opinion, high-quality images around the online store would increase her trust. Interviewee Isabella has a similar opinion and says the online store elements did not create

trust. Therefore, she decided to order only because she knew the entrepreneur personally. She would wish to have an option to chat easily online with the entrepreneur and says that would increase her trust. The interviewees had following experiences:

*“I don’t know if there is anything at the online store that creates trust. I personally get inspired to visit there if I see a Facebook post about a good-looking item.” (Sofia)*

To summarize the findings, the fact that interviewees did not consider the online store itself as very trustworthy is a major challenge for the case company. Online store alone does not create trust and customers are not impressed by it. Distrust towards online store is a challenge for the case company and the entrepreneur. It is more challenging to attract new customers, especially those who are not previously familiar with the store. In addition, low trustworthiness of the online store does not help the platform to stand out from the competitors and because of that several potential customers may choose to buy from a competitor’s online store.

#### ***Lack of trust-generating online elements***

During the interviews, it became clear that there is a lack of online elements which would create trust. Interviewees were asked to tell, which elements at the online store influenced their trust. Furthermore, interviewees were asked to name online elements, which would increase their trust. Many interviewees were not able to name a single element on the online store, which had an influence on their trust. Interviewees said that their trust was created earlier, not at the online channels. They had previously visited at the physical store of the case company and had met the entrepreneur as well as employees there. The trust was generated during those visits at the physical store according to the interviewees. Based on the interviews, there were no trust-generating elements when focusing solely on the online environment. This is what interviewee Julia said about trust-generating online elements:

*“I cannot name any online store element that increased my trust. ... If I would have seen the online store by coincidence, I think I would not have ordered anything.” (Julia)*

To summarize the findings, the obvious lack of trust-generating online store elements is another challenge for the case company. The challenge is to find out how to wake up the trust of the

customers solely on the online store environment. For the case company, it would be important to identify trust-generating online elements and significantly invest in those.

### ***Quality of product images***

All interviewees were not satisfied with current product images at the online store. If the quality of images was low, or if there was very limited amount of product images available, some customers were unwilling to buy the product. This is a clear challenge for the case company.

Interviewees Julia and Sofia expressed critique about the product images. Julia says, if she sees a potential product to buy but there is only one image taken of the product at the front side, she cannot trust the image or imagine herself wearing the cloth. Often in these cases she feels there is not enough information available in the form of images and she does not end up buying the product. Also, if the quality of product images is low or the image is not clear and sharp, Julia is not going to purchase the product. Julia summarizes, she would expect to see images of a real person wearing the cloth instead of images of mannequin. Furthermore, there should be numerous pictures available taken from different angles and sides of the product. Sofia has a similar opinion and she says that she is not going to buy a product if the images have a low quality. This is what interviewee Julia said about quality of product images:

*“I expect to see many product images of a single item taken from all different angles. Furthermore, the image quality must be good.” (Julia)*

To summarize the findings, the quality of product images is a critical factor for the case company. Some of their customers expect to see high-quality product images taken from several different angles. In other words, a low number of product images and low image quality is not tolerated by some customers. If the images do not please the customers, some of them will stop the whole purchase process. This is a challenge for the case company.

### ***Limited product selection***

Limited product selection at the online store was mentioned several times during the interviews. Customers considered this as a challenge. Especially those customers who have visited the physical store of the case company, knew that the product selection is more limited

at the online store. Customers started to compare the selections between online and offline sales channels, and it was a negative thing that some items which are located at the physical store cannot be found from the online store.

Isabella, Anna, and Julia all wished for a wider product selection to see at the online store. However, the interviewees, Anna and Olivia who had never visited the physical store of the case company, said nothing negative about the online store product selection. Therefore, the point about wider product selection seems to be correlated with the fact if the customer has visited the physical store or not. This is how customers expressed their thoughts about product selection:

*“I wish for a wider selection. I know they have a wider selection at the physical store. In some product categories, the selection is very limited at the online store.” (Julia)*

To summarize the findings, customers who have visited both physical and online stores, see a conflict between different kinds of product selections. Because the selection of items is more limited at the online store, this is seen as a negative aspect of the online shopping experience. For the company and the entrepreneur, this is a clear challenge that needs to be further considered.

### ***Product prices***

During the interviews, the customers started to discuss product prices, even though there were no direct price related questions. Some of the customers considered product prices as a challenge. Especially interviewees Anna, Olivia, and Julia wish to see more affordable products at the online store. Anna says that she understands the price often correlates with the quality and she knows the clothes of the case company have a little higher quality which means a little higher price as well. However, Anna thinks it could bring up more customers to the online store and increase the number of purchases of the current customers, if there would be slightly more affordable clothes as well. Olivia has similar thoughts as she would wish to see cheaper options as well besides the current clothing selection.

Interviewees would be more willing to purchase more often if product prices would be little lower. Furthermore, some interviewees hesitate to purchase especially online when the price is

higher. Interviewee Anna tells she often hesitates to make pricy purchases online, because she is unable to physically fit the cloth before the purchase. Interviewee Anna commented the prices:

*“There could be little cheaper clothes as well. I understand that the clothes are good quality and so on, but maybe more affordable options could increase the number of potential customers.” (Anna)*

The findings indicate that product prices do share opinions since some of the interviewees wished very much to see cheaper options whereas others said nothing about the prices. It is an ongoing challenge for customers to compare different items online and to decide where to spend their money. From the company perspective, there are numerous factors that influence the price and finding an optimal price may not be straightforward. For the case company and the entrepreneur, setting the price for items is a challenge as well. Furthermore, high prices may reduce the purchase intentions of some customer significantly or customers may even stop the whole purchase process if they consider prices too high.

## 5. DISCUSSION AND CONCLUSIONS

The goal of this study is to understand how the customer experiences are formed during customer journeys in the online store of the case company. Customer experience is identified as a topical research theme in both academic and managerial worlds which is why more empirical research is needed in this field. From the theoretical point of view, this thesis contributes to the limited number of empirical studies which directly investigate customer experience and customer journey (Lemon & Verhoef 2016). From the managerial point of view, the goal is to help organizations to understand and manage online customer experience in a complex online market environment. In addition, guidelines and insights for the case company are provided to enhance their online customer experience.

### 5.1 Summary of the findings

In this subchapter, a summary of the findings is presented.

#### *Online customer experience during the customer journey in the case company*

The main research question of this thesis was “*how customer experiences are formed during customer journeys in an online store of the case company?*”. In general, the empirical findings show that online customer experiences are formed holistically during the online customer journeys. In addition, the findings of this study show that the customer experiences are formed through three customer journey stages: prepurchase, purchase, and post-purchase. These findings are in line with previous literature (Kannan & Li 2017; Lemon & Verhoef 2016; Rosenbaum et al. 2017) and show that customer journey consists of three separate stages. Other authors have argued that customer journey consists of four (Court, et al. 2009; Richardson 2010; Stein & Ramaseshan 2016) or five (Engel, et al. 1968; Puccinelli, et al. 2009; Court, et al. 2017) stages but the empirical findings of this study do not support these arguments. This study also identified key touch points that customers encountered at three different stages of the customer journey. At the prepurchase stage the key touch points are social media channels, word-of-mouth recommendations, discount code, and user-generated content. At the purchase stage the touch points are online communication, and purchase and payment. Finally, at the postpurchase stage the key touch points are fast and free delivery, returning the product, buying

again, spreading word-of-mouth, and greetings with the delivery. Moreover, online trust, social presence, and customers' challenges are connected to the customer experience through the whole customer journey, instead of a single customer journey stage.

Furthermore, the findings indicate that some of the customer experience constructs can be controlled by the organization whereas others cannot. For example, the case company can easily control the material they publish on their own social media channels, as well as the online store elements such as product images, layout, text-based information, and videos. However, other customer experience constructs are more challenging to control, including word-of-mouth recommendations, delivery time, and user-generated content. These observations are in line with the findings made by Verhoef et al. (2009), who state that some of the customer experience constructs are under the control of the company whereas others are not.

Empirical findings identified the touch points that customer encountered at different customer journey stages. At the prepurchase stage, the main touch points are social media channels, word-of-mouth recommendations, discount code, and user-generated content. At the purchase stage the key touch points are online communication, and purchase and payment. At the post-purchase stage, the key touch points include fast and free delivery, returning the product, buying again, spreading word-of-mouth, and greeting with the delivery. Based on the empirical findings, most of all identified touch points were under the control of the organization. This observation is conflicting with the literature. Authors (Meyer & Schwager 2007; Lemon & Verhoef 2016) argue that a topical challenge related to customer experience is the heavily reduced control of the customer experience that organizations have. This was not the case in this research. Surprisingly many touch points were under the control of the case company. Furthermore, the empirical findings suggest that customers who were already loyal to the case company, made their purchase decisions rather independently. Those who were influenced by such touchpoints which the firm could not control, like word-of-mouth recommendations, were the ones who were not previously familiar with the case company. It seems that previous positive customer experience had the greatest impact on the intention to buy again.

Lemon and Verhoef (2016) categorized customers experienced touch points into four categories which are brand-owned, partner-owned, customer-owned, and social/external touch points. Based on empirical findings, the social media channels of the company, online communication, fast and free delivery, and product return were identified as crucial and

commonly experienced touch points by the customers. All these touch points are either brand-owned or partner-owned (Lemon & Verhoef 2016), meaning that the case company can control these. In conclusion, a majority of the identified customer journey touch points were under the control of the firm, meaning that the case company can manage and monitor those touch points. Furthermore, this means that the online customer experience in general is easier for the case company to control.

Perceived online trust and social presence do effect on online customer experience. Customers expect to receive personal service, even if it would be via online channels. Therefore, the importance of online customer service becomes increasingly important, and companies should invest in that. Furthermore, customers wished to experience a high level of social presence at the online channels. Shopping has traditionally been a social event and customers are strongly influenced by social interactions with other customers and company employees when purchasing products (Godes et al. 2015; Lu et al. 2016). The exact same observation applies to the online shopping as well based on the empirical findings. Therefore, customers enjoy seeing social presence elements at the online environment. In conclusion, companies should consider adding more social presence elements into their online stores, such as product recommendations from other customers, socially rich images, socially rich videos, and online chat options.

To ensure an outstanding online customer experience, the firm must first understand how the customer experience is formed. This refers to the need to identify the most relevant touchpoints at prepurchase, purchase, and post-purchase stages of the customer journey. Next, it is essential to figure out which touch points can be controlled by the firm and which cannot. By controlling the relevant touch points, is it possibly to positively effect on the customer experience in general. Furthermore, online trust and social presence should be considered when evaluating online customer experience because those are key elements for creation of an outstanding online customer experience.

### ***Key touchpoints that customers encounter in different stages of the customer journey***

The first sub research question of this thesis was “what are the key touch points that customers encounter in different stages of the customer journey?”. The empirical findings show that customers encounter numerous touchpoints in the online environment. Especially at the

prepurchase stage, several online touchpoints were identified, and the most relevant touchpoint was social media channels of the case company. It is also relevant to highlight that most interviewees had used the physical store earlier, but they had recently shifted to use online channels as well. These observations are in line with Bughin's (2015) findings, who state that a growing number of offline customers are starting to shift to online platforms, and online platforms are used especially for evaluating options and gathering information which is done before the actual purchase. Furthermore, the shift to digital channels increases the number of digital touchpoints 20 percent annually (Bughin 2015). At the prepurchase stage, customers used search engines and online recommendations were received. However, user-generated content played a minor role and customers were not interested in that. Continuing from that, Kannan and Li (2017) argue that the online environment expands the number of touchpoints especially at the prepurchase stage because customers encounter search engines, online reviews, recommendations, and social media posts. This is in line with the empirical findings.

The findings of this study indicate that at the purchase stage, the online shopping process was very straightforward for the customers. Furthermore, the customers did not face any problems and the process was easy and fast for them. The most relevant touch points were online communication with the organization, limited product selection, and easy purchase and payment process. According to Lemon and Verhoef (2016), the purchase stage of the customer journey is commonly the most temporally compressed stage, which correlates with the empirical findings. Continuing from that, Lemon and Verhoef (2016) as well as Kannan and Li (2017) state that myriad online touchpoints at the purchase stage easily lead the customers to information overload and choice overload. These observations do not correlate with the empirical findings. Conversely, customers wished to see a wider product selection online which might be explained by the fact that product selection is wider at the physical store of the case company. In general, customers were comfortable with making the purchase online, which is in line with the findings of Hall and Towers (2017) as well as Lynch and Barnes (2020).

At the post-purchase stage, the most relevant touch points based on empirical findings were fast and free delivery, product return, and receiving personal greetings with the delivery. A fast and free delivery was a must for the interviewees and without that a majority was unwilling to order online. The finding is in line with Lynch and Barnes (2020) who suggest that online shoppers expect today minimal delivery lead times and free deliveries as well, when purchasing online. Another relevant touch point at the post-purchase stage was the personal greetings with

the delivery received from the case company. These greetings created extra value for customers and exceeded their expectations. In general, personalized experience is identified as an important dimension in online customer experience literature (Bolton et al. 2018; Pandey & Chawla 2018). However, the specific role and importance of personal greetings with the package at the post-purchase stage is a new finding generated by this research.

In this study, a new interesting finding was the high environmental awareness that customers had. Environmental values as well as sustainability were important for them, and customers were aware of the emissions caused by package returns. Therefore, they preferred to have an option to either return the package via Posti or return the package personally to the physical store of the company. Emissions caused by packages returned have increased annually and in the United States alone, people returned 1,75 million packages per day in 2021 (Statista 2021b). The package returning policies of online retailers should support the values of their customers and therefore the environmental aspect should be considered by the organizations.

To summarize, this research was able to identify the most relevant touchpoints that customers encounter at all customer journey stages. The information is especially valuable for the case company and helps them to understand the customer journey on a deeper level. Identification of the main touch points also helps the company to manage the customer experience more effectively. Now they have knowledge, into which touch points it might be relevant to invest resources.

### ***Customer preferences and challenges at the online store***

The second sub research question of this thesis was “*what are customer preferences and challenges at the online store?*”. The preferences and challenges were investigated specifically from the perspectives of online trust and social presence. The empirical findings show that the customers trust more domestic online stores than international ones. This is in line with the findings from Hadjikhani, Safari, and Thilenius (2011), who argue that adults have a stronger trust towards local websites. They are familiar with the language and in general, they tempt to avoid risky new online stores (Hadjikhani et al. 2011). It is also notable that familiarity with the corporate brand and personal brand of the entrepreneur increased the online trust significantly. Alam and Yasin (2010) argue that familiarity with the corporate brand correlates with online trust, which supports the empirical finding.

In this study, a new interesting finding shows that personal brand of the entrepreneur increases the perceived online trust of the customers. This is a new and valuable finding. At the context of online fashion retailing, customers perceived the online store more trustworthy if they were familiar with the personal brand of the entrepreneur. Moreover, this is valuable knowledge for entrepreneurs who work in the industry and they possibly should consider investing more resources in building their professional personal brand.

Based on my findings, customers like social presence in the online store environment. The findings indicate that they enjoy seeing numerous socially rich images and videos at the online store platform. The possibility of having an online chat with a company representative was perceived as important. Customers expect to receive personalized customer service in the online environment and through first-class customer service, their expectations are easy to exceed. Furthermore, written product reviews from other customers are considered trustworthy, reliable and interesting to read. The findings are in line with Lu et al. (2016), who suggest that new social technologies change permanently the social side of online shopping and make the purchase more social experience. Continuing from that, Ogonowski et al. (2014) as well as Koponen and Rytty (2020) made similar findings about online chat functions and suggest that social presence can be embedded via online chat. In addition, online communication between the company and customers positively contributes to building and maintaining online trust (Li et al. 2012), which is in line with the empirical findings of this research.

A new finding from this research shows that smaller levels of social presence elements, such as socially rich images and videos, increase the level of perceived social presence and are considered as personal, inspiring, and sociable by the customers. Moreover, customers would prefer to see the entrepreneur or her employees wearing and introducing clothes at the online store rather than see professional models introducing the same clothes. The pictures of entrepreneur and employees were considered more sociable, realistic, inspirational, and personal. Using pictures of the entrepreneur or employees of the store strengthens the brand and is also a strategy to differentiate from the competitors. This is a valuable finding especially for new online retailers when they decide into which elements invest their limited resources and what kind of images to use at the online store.

Besides the customer preferences, the findings reveal main challenges. The main challenge from the perspective of customers was that they did not consider the case company's online store very trustworthy because there were not enough trust-generating elements. Ultimately, if the company is not able to overcome this challenge, the consumers' lack of trust may significantly disturb the growth of the online store. Ogonowski et al. (2014), who state that the consumers' lack of trust is a topical challenge in the field of online retailing. To increase online trust, they recommend retailers to increase the level of social presence at the online store environment. In addition, Lu et al. (2016) suggest that it could be useful to increase the number of social presence elements at the online store, because those are known to positively impact online trust to sellers. Online chat, which represents a high level of social presence (Ogonowski et al. 2014), would most likely contribute positively to building trust between company and customers (Li et al. 2012), which is why it could be profitable to add an online chat to the online store of the case company. Continuing from that, the website design which also covers the images around the online store, should be perceived high by the customers to increase the online trust (Li et al. 2012).

To summarize, this research was able to highlight customer preferences and challenges at the online store from the perspectives of online trust and social presence. Elements that contribute to the online trust and social presence were successfully identified. These findings help the case company to understand which elements at the online store are crucial for creating an outstanding customer experience. Furthermore, the findings highlight those online store elements into which it might be most profitable to invest the limited resources.

## **5.2 Theoretical contributions**

The goal of this research was to understand how the customer experiences are formed during customer journeys in the online store of the case company. To reach this goal, the research identified key touchpoints (Stein & Ramaseshan 2016) that customers encountered in different stages of the customer journey (Lemon & Verhoef 2016). In addition, the customer preferences and challenges through the customer journey were identified.

As expected, this study was able to create new theoretical contributions and extend the knowledge about online store customer experience in a fashion retail context. Some findings

support the existing academic research whereas others expand the current knowledge. The most significant theoretical contribution of this study is a revised theoretical framework.

The main research question investigated how customer experiences are formed during customer journeys in an online store of the case company. Related literature and findings of this research are presented in the following Table 7.

**Table 7.** Theoretical contributions of the main research question.

Research question	Related literature	Findings of this research
Main RQ: How customer experiences are formed during customer journeys in an online store of the case company?	Berry et al. (2002)	Touchpoints play a central role in positive customer experience
	Gentile et al. (2007)	An emotional tie and previous familiarity between a brand and customers can enhance customer loyalty and lead to positive experiences
	Lemon & Verhoef (2016)	Customers encounter touchpoints from all four categories; brand-owned, partner-owned, customer-owned and social/external
	Lu et al. 2016	Shopping is a social activity at the online environment and customers expect to see social cues
	Bolton et al. (2018)	Personalized online customer experiences are crucially important
	New finding	Loyal customers make their purchase decisions very independently. Previous positive customer experience increases the willingness to buy again

Findings for the main research question show that touch points have a central role in positive customer experience formation, as previous research has identified (Berry et al. 2002). To continue from that, the touch points identified by this research support the touch point categorization theory created by Lemon and Verhoef (2016). The finding of this research show that customer encountered touch points from all four categories, referring to brand-owned, partner-owned, customer-owned and social/external touch points (Lemon & Verhoef 2016). Furthermore, this research shows that modern customers expect personalized customer experiences also at the online store environment, which correlates with previous research by (Bolton et al. 2018). Because shopping has traditionally been a social event, customers expect to see social cues also at the online environment. Social cues refer to social presence elements. These findings support a previous academic study conducted by Lu et al. (2016).

Finally, this research shows that previous familiarity with the brand or entrepreneur correlates with customer loyalty and can lead easily to positive customer experience. A new interesting finding of this study shows that loyal customers make their decisions to use the online store and purchase very independently. They are not influenced by other actors as easily as less loyal customers. As an example, very loyal customers showed no interest to search user-generated content about the brand because it would not affect their purchase intention. In other words, previous positive customer experiences with the brand had made some customers very loyal, which increased their willingness to buy again.

The first sub research question of this study focused on the key touch points that customers encounter at different stages of the customer journey. The empirical findings of this research question support the existing academic research but also extend our knowledge about the theme. Theoretical contributions of sub research question 1 are summarized in following Table 8.

**Table 8.** Theoretical contributions of the first sub research question.

Research question	Related literature	Findings of this research
Sub RQ 1: What are the key touchpoints that customers encounter in different stages of the customer journey?	Bughin (2015)	Customers do experience a high number of online touch points
	Verhoef et al. (2009)	Some of the customer experience touch points are under the control of the firm and others are not
	Lynch & Barnes (2020)	Many customers expect a fast and free online delivery
	New finding	Customers' values, such as environmental awareness, must be taken into account in e-commerce practices
	New finding	Personalized greetings from the company can enhance customer experience

Findings show that some customer experience touch points are under the control of the case company and some are not which supports the findings of Verhoef et al. (2019). Furthermore, the number of online touchpoints that customers encountered was high which is in line with

Buhgin's (2015) statements. The customers of the case company expected a free and fast delivery for their package. Noticing that there is a free delivery at the online store also increased the purchase intentions of the customers. Lynch and Barnes (2020) state that modern customers have become more demanding meaning that they expect minimal delivery times and even free deliveries. A new finding of this research indicates that customers' values are very important to consider when planning the e-commerce practices of the store. The customers of the case company were environmental aware, and they wished that policies and practices of the online store would be in line with their personal values. A second new findings of this study show that personalized greetings received from the company can significantly enhance the customer experience. The customers of the case company had received a personalized greeting from the entrepreneur with their package. This was something that exceeded their expectations and had a very positive effect on customer experience in general.

The second sub research question focused on customer preferences and challenges at the online store. The findings of this research question support the existing academic research but also extend our knowledge about the topic. Theoretical contributions of the second sub research question are presented in following Table 9.

**Table 9.** Theoretical contributions of the second sub research question.

Research question	Related literature	Findings of this research
Sub RQ 2: What are customer preferences and challenges at the online store?	Alam & Yasin (2010)	Customer's familiarity with the corporate brand correlates with online trust
	Hadjikhani et al. (2011)	Customers trust more domestic online stores than international online stores
	Li et al. (2012)	Communication between customer and company contributes to buildings and maintaining online trust
	McLean & Wilson (2016)	The role of online customer service is crucial
	Lu et al. (2016)	Social presence elements positively impact online trust to sellers
	New finding	Customer's familiarity with the personal brand of the entrepreneur correlates with online trust
	New finding	Small amounts of social presence positively impact on customer experience and online trust

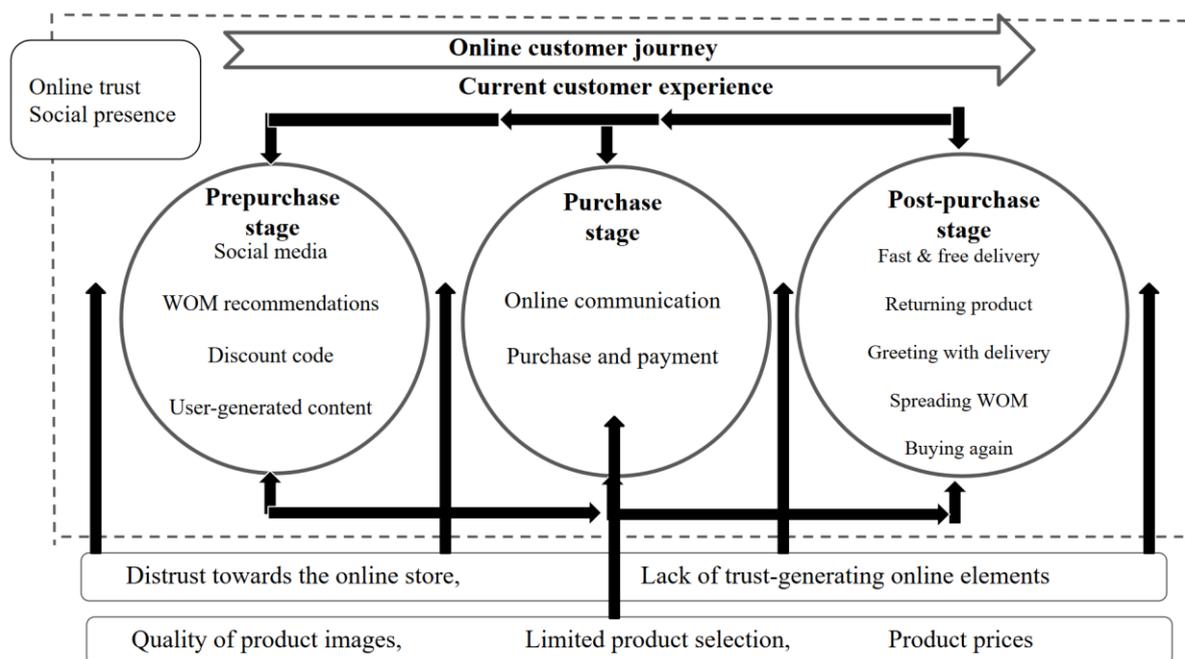
The findings of this research show that customers tend to trust more on domestic online stores than international ones. The reason is that customers find the communication with the company easier and the website is easier to use when all information is in their native language. Furthermore, customers are more familiar with delivery practices and other practicalities with domestic online stores. Hadjikhani et al. (2011) made similar findings in their research and argue that most consumers prefer to use domestic online stores over foreign ones. Another theoretical implication shows that online communication with the company increases the online trust, which is in line with the findings of Li et al. (2012).

Online customer service was identified as important online store element. Customers expect to receive service also at the online store environment. The customers felt that personal service and communication with the company are important, even if it would take place online. Customers wished to have a platform with easy access where they could present their questions about clothes and receive fast answers. These findings correlate with McLean and Wilson (2016), who suggest that online customers are becoming more demanding, and they expect a higher level of online service. To continue from that, customers wished to see a lot of social presence elements at the online store. Furthermore, those elements would positively affect their trust on the online store and enhance their overall customer experience. The social presence elements would make the customers feel more familiar with the store and the entrepreneur which also increases the online trust which is in line with the findings by Lu et al. (2016). Finally, the findings indicate that both corporate brand and personal brand of the entrepreneur are positively related to online trust and customer experience. According to Alam and Yasin (2010), there is some evidence that corporate familiarity is positively related to trust but the relationship in the context of e-commerce is still slightly unclear. The findings of this research claim that such relationship does exist.

A new finding of this study indicates that familiarity with the personal brand of the entrepreneur is also positively related to online trust. Those customers who had met the entrepreneur previously in person, told that they decided to use the online store because they were familiar with the entrepreneur herself. This is an interesting new finding, and this topic could be further studied in the future. The second new finding shows that even small amounts of social presence positively impact on online trust and customer experience positively. Interestingly, findings indicate that at the online store, customers would prefer to see images of people who they are familiar with such as images of store employees or entrepreneur wearing clothes. These images

were preferred over the images of professional models wearing the same clothes. Much of previous research has focused on investigating an extreme form of social presence at the online environment. Ogonowski et al. (2014) suggest that future research should investigate the influence of small amounts of social presence. The findings of this research expand our knowledge in the area and indicate that small amounts of social presence, such as socially rich images, positively affect the online trust and online customer experience.

The most significant theoretical contribution of this study is the revised theoretical framework. Abductive approach was chosen as the data analysis approach for this research because it allows researcher to modify and expand the theoretical framework of the study based on empirical findings (Dubois & Gadde 2002). In this study, the process model for customer journey and experience introduced by Lemon and Verhoef (2016) was used as a framework and now it is expanded as a form of a revised theoretical framework. The following Figure 8 illustrates the revised theoretical framework.



**Figure 8.** Revised theoretical framework.

Based on the empirical findings, most relevant touchpoints are added to the framework for each customer journey stage from prepurchase to post-purchase. In general, academics agree that organizations should be able to identify the most relevant and common touch points so that they can successfully manage the customer experience (Berry et al. 2002; Rosenbaum et al.

2017). Therefore, an important theoretical contribution of this study is the identification of relevant customer journey touchpoints in the context of online store customer journey. At the prepurchase stage, social media channels, WOM recommendations, online discount codes, and user-generated content were identified as important touchpoints. Secondly, at the prepurchase stage the most relevant touchpoints included online communication with the organization or the entrepreneur, as well as purchase and payment processes. Finally, at the post-purchase stage a fast and free product delivery, product return policies, personal greetings with the delivery, word-of-mouth spreading, and actions of buying again were identified relevant touchpoints that customers encountered. Online trust and social presence are connected to the customer experience through the whole customer journey and therefore those concepts are presented as a frame in the revised theoretical framework. Challenges are also included in the revised theoretical framework. Distrust towards online store and lack of trust-generating online elements are connected to the whole customer experience and whole customer journey. Three other challenges which are quality of product images, limited product selection, and product prices are connected to the purchase stage of the customer journey.

The most significant theoretical contribution of this study is the revised theoretical framework. To summarize, the revised framework shows the key touch points at each customer journey stage. In addition, the effect of online trust, social presence, and challenges in customer experience is illustrated in the revised framework. This framework is especially useful and valuable for the case company. However, the revised framework can be found beneficial also by other online retailers.

To summarize, the identification of these customer journey touchpoints in the context of the fashion online store does contribute to current knowledge about the topic. This research was able to test the Lemon and Verhoef's (2016) framework in an empirical setting and able to modify the framework. The expanded framework can be useful for future research about the same phenomenon. Furthermore, the framework is beneficial for the case company and possibly for other online retailers as well.

### 5.3 Managerial implications

Recent transformation of business models has made the online retail environment increasingly complex (Rose et al. 2012; Hult et al. 2019) and therefore retailers have focused on creating superior online customer experiences to differentiate themselves from competitors (Hult et al. 2019). However, all customer experience constructs are not under the control of the firm which makes it increasingly important to manage the constructs which can be controlled (Verhoef et al. 2009). The managerial implications of this study are targeted to the CEO of the case company. However, these managerial implications might also be helpful for other managers who work with B2C online customer experience.

First, the CEO of the case company must recognize the most relevant touchpoints that their customers encounter at all stages of the customer journey. Then, the resources should be allocated to those touch points. It is recommendable to focus especially on those touch points, which are under the control of the firm. The online purchase and payment processes should be made as straightforward as possible. The number of intermediate steps and unnecessary clicks at those processes should be minimized to make the customers purchase the product. Even after the actual purchase the customer relationship should be nurtured actively which can be done via e-mail marketing, discount codes, or by sending personal greetings to the customer. By identifying the most important touch points and delivering an outstanding customer experience throughout the customer journey, the case company can turn their customers into active loyalists who stay with the brand and even recommend it to others.

The CEO of the case company should identify online elements which increase the trust of their customers. Meanwhile, it is equally important to identify online touch points which negatively affect the online trust and find out how to generate trust effectively. The empirical findings show that high-quality online customer service is crucially important for the customers of the case company. Customers expect fast responses to their questions and personal service via online communication channels with an employee of the company or with the entrepreneur. It is recommended for the CEO to invest in the quality of the online customer service. In addition, the website design and online store images strongly affect the perceived online trust. Easiness, usability, and convenience of the online store are essential elements of a successful customer

experience. Furthermore, all online store images should be high-quality and especially product images should be taken from multiple angles.

The CEO should consider increasing the social presence elements at the online store of the case company. The high perceived social presence positively affects the purchase intentions of customers. Customers wish to see socially rich images, socially rich videos, and written product reviews from others at the online store. In practice, the CEO could for example publish introduction content about the company premises, employees, or their daily routines. A possibility to have an online chat with a company representative also increases the perceived social presence. Social presence elements can also be used as a tool to express the personal brand or organization brand at the online store environment. Furthermore, this can be a strategy for the case company to differentiate from their competitors.

Finally, it is essential to identify challenges to overcome those. This research was able to highlight the main challenges that negatively affect the customer experience in the context of the case company's online store. The following recommendations aim to help the CEO of the case company to overcome these challenges. The identified challenges as well as managerial recommendations are presented in the Table 10.

**Table 10.** Managerial recommendations for the case company for overcoming the identified customer experience challenges.

<b>Identified challenges</b>	<b>Managerial recommendations for the case company</b>
<ul style="list-style-type: none"> <li>● Low trustworthiness of the online store</li> </ul>	<ul style="list-style-type: none"> <li>● Invest in the website and online store quality, add high-quality images</li> <li>● Focus on usability and easiness</li> </ul>
<ul style="list-style-type: none"> <li>● Lack of trust-generating online store elements</li> </ul>	<ul style="list-style-type: none"> <li>● Increase social presence elements at the online store by adding socially rich images and videos, online chat option</li> </ul>
<ul style="list-style-type: none"> <li>● Quality of product images</li> </ul>	<ul style="list-style-type: none"> <li>● Use only high-quality images at the online store. Product images must be informative and taken from different angles of view.</li> </ul>
<ul style="list-style-type: none"> <li>● Limited product selection</li> </ul>	<ul style="list-style-type: none"> <li>● Consider making the online store product selection similar compared to the physical store</li> </ul>
<ul style="list-style-type: none"> <li>● Product prices</li> </ul>	<ul style="list-style-type: none"> <li>● Create an outstanding customer experience by delivering extra value for the customers. That way customers remain loyal and they are not too price sensitive.</li> </ul>

#### **5.4 Limitations and future research**

Customer experience remains an emerging and topical research area, especially in the context of online, multichannel, and omnichannel environments. While this research expands the knowledge and understanding of online customer experience in the online store context, the research has some limitations which are important to take into consideration. Furthermore, more research in the field is needed.

First, this research is solely limited geographically to Finland. The case company operates only in the domestic market and therefore all interviewees were Finns as well. Therefore, the situation might be different if the case company would have been from another country or would operate in an international fashion market with international customers.

A notable limitation of this research is the case study approach which investigates the phenomenon from a narrow perspective. Furthermore, case study is challenging to replicate. Therefore, the findings of this research are related to the case company, its industry and current surroundings. This research investigated a fashion retail company in Finnish market which means the findings are context-dependent and cannot be generalized on a wider scale. However, it would be interesting to investigate a similar phenomenon from a multiple case study approach.

Another limiting element in this research is the limited sample size of the interviewees, which is typical for a qualitative research approach. The interviewees were chosen based on the best knowledge which was available about the case company and their customers who had ordered from the online store. However, the findings of this research are based on the experiences of seven individual customers and the sample turned out rather homogeneous. All seven interviewees were quite similar in terms of their demographics and their online shopping habits. Therefore, the data from the interviews provides relevant findings to the research questions and to the case company, but the generalizability of the findings is rather limited.

The semi-structured interviews which were conducted in this research might have left out some important factors from the answers of the interviewees unintentionally. The conclusions drawn from the interviewees are based on the researcher's own understanding of the material. Furthermore, the interview data had to be translated from Finnish language to English which may influence the observations.

It is notable, that during this thesis writing process the entrepreneur has developed and modified the online store. Especially the visual content such as pictures of the clothing items have been modified or updated during the past few months. The entrepreneur has for example added new socially rich images into the online store in which she is wearing the newest clothing items herself. This can be considered as a limiting factor.

In the future, more empirical research about online customer experience in different contexts is needed because the topic remains rather lightly researched. It would be interesting to investigate specifically how small amounts of social presence influence trust in an online store environment. It would also be interesting to investigate directly what kind of influence does the personal brand of the entrepreneur have on online trust and online customer experience. Finally, it would be interesting to see more research about how new technologies and data can effect on creation of more personalized customer experiences online. To summarize, the online customer experience theme remains topical and more research about the theme should be conducted.

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## APPENDICES

### Appendix 1. Interview structure in Finnish

#### Yleistä

1. Minkä ikäinen olet?
2. Miten määrittelisit sukupuolesi?
3. Kuinka usein ostat tuotteita verkkokaupoista?
4. Kuinka kauan olet ollut yrityksen X asiakas?
5. Kuinka monta kertaa olet tilannut tuotteita yrityksen X verkkokaupasta?
6. Oletko käynyt yrityksen X kivijalkakaupassa?
7. Kummassa olet vierailut useammin; yrityksen X verkkokaupassa vai kivijalkakaupassa?
8. Suositko mieluummin yrityksen X verkkokauppaa vai kivijalkakauppaa? Miksi?

#### Asiakaspolku ja kohtaamispisteet

##### *Ennen ostoa:*

9. Mikä sai sinut tilaamaan tuotteita yrityksen X verkkokaupasta?
10. Millaista informaatiota etsit ennen ostoa? Miksi ja mistä?
11. Seuraatko yrityksen X sosiaalisen median kanavissa, kuten Facebookissa ja Instagramissa tai seuraatko yrityksen X verkkosivuja?
12. Vaikuttivatko yrityksen X sosiaalisen median kanavat (kuten Facebook tai Instagram) päätökseesi käyttää verkkokauppaa?
13. Käyttäjien luoma sisältö tarkoittaa toisten asiakkaiden tekemiä julkaisuja kuten tekstiä, videoita, kuvia ja arvosteluja. Kohtasitko ennen verkkokaupassa asiointia tällaista materiaalia yritykseen X liittyen? Vaikuttiko materiaali päätökseesi ostaa tuotteita yrityksen X verkkokaupasta?

##### *Osto:*

14. Kuvailisitko osto-tilannetta verkkokaupassa?
15. Kuvailisitko maksuprosessia verkkokaupassa?

*Oston jälkeen:*

16. Kuinka prosessi jatkui oston jälkeen?
17. Täytyikö sinun palauttaa tai vaihtaa tilaamasi tuote? Kuinka se sujui?
18. Täyttikö verkkokauppakokemus odotuksesi? Miksi tai miksi ei?
19. Oliko yritys X sinuun yhteydessä oston jälkeen? Millä tavoin? Mitä pidit siitä?

### **Preferenssit asiakaspulun eri vaiheissa**

20. Luotatko verkkokauppoihin?
21. Mitkä elementit yrityksen X verkkokaupassa vaikuttivat luottamukseesi?
22. Kuinka yritys X voisi kasvattaa luottamusta verkkokaupassa?
23. Millaista sisältöä toivoisit näkeväsi yrityksen X verkkokaupassa?
24. Näkisitkö enemmän verkkokaupassa kuvia malleista esittelemässä vaatteita vai kuvia yrittäjästä esittelemässä samoja vaatteita?
25. Haluaisitko nähdä muiden asiakkaiden arvosteluja tuotteista verkkokaupassa? Miksi tai miksi et? Kirjoitettuja arvosteluja, arvosteluasteikon yhdestä viiteen vai sekä että?
26. Toivoisitko, että verkkokaupassa olisi chat palvelu? Miksi tai miksi et?
27. Haluaisitko enemmän videosisältöä verkkokauppaan? Millaisia videoita?

### **Asiakaskokemus ja haasteet**

28. Oliko verkkokaupassa asiointissa mitään ongelmia? Olisitko toivonut jotain lisää?  
Olisiko jotain voitu tehdä paremmin?
29. Oletko ostanut uudelleen tuotteita yrityksen X verkkokaupasta tai olisitko halukas ostamaan uudelleen? Miksi?
30. Oletko suositellut yrityksen X verkkokauppaa muille?
31. Onko jotain muuta, mitä haluaisit sanoa?

**Kiitos!**

Appendix 2. Interview structure in English

**Background information**

1. What is your age?
2. How would you define your gender?
3. How often do you buy products from online stores?
4. How long have you been the customer of company X?
5. How many times have you ordered products from the online store of company X?
6. Have you visited the physical store of company X?
7. In which one have you visited more often; online store or physical store of the company X?
8. Do you prefer the online store or physical store of the company X? Why?

**Customer journey and touchpoints***Pre-purchase stage:*

9. What made you order products from the online store of company X?
10. What kind of information were you looking for before the purchase? Why? Where?
11. Do you follow any social media channels (such as Facebook or Instagram) of company X or the website of company X?
12. Did company X's social media channels (for example Facebook or Instagram) have an impact on your decision to use their online store?
13. User-generated content is any content—text, videos, images, reviews, etc. —created by people, rather than brands. Before making the purchase on company X's online store, did you encounter this kind of content online about company X? Did it have an impact on your decision to purchase products from company X's online store?

*Purchase stage:*

14. Could you describe the actual purchase situation in an online store?
15. Could you describe the paying and checkout process in the online store?

*Post Purchase stage:*

16. How did the process continue after purchase?
17. Did you have to return or exchange the product you ordered? How did it go?

18. Did the online store experience fill your expectations? Why or why not?
19. Did company X stay in touch with you after the purchase? In what ways? How did you feel about it?

### **Customer preferences though customer journey**

20. Do you trust online stores?
21. Which elements in company X's online store influence your trust?
22. How could company X increase the trust in their online store?
23. What kind of content do you prefer to encounter in company X's online store?
24. In the online store, would you rather see pictures of Models wearing the clothes or pictures of the entrepreneur wearing the same clothes?
25. In the online store, would you like to see reviews from other customers about the product? Why or why not? Written reviews, simplified rating scale from 1 to 5, or both?
26. In the online store, would you like to have a chatbot? Why or why not?
27. In the online store, would you like to have more video content? What kind of videos?

### **Customer experience and challenges**

28. Were there any problems regarding the online store purchase? Would you have needed something more? Could something have been done better?
29. Have you purchased again from company X's online store or would you purchase again? Why?
30. Have you recommended company X's online store for others?
31. What else would you like to say?

**Thank you!**