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Customer Standpoints in Establishing an E-commerce: Case MyCashflow

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Abstract

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The commissioning party of this thesis was Pulse247. Pulse247 is a provider of MyCashflow – e-commerce platform which is extensively used by over 1500 companies today. The company is willing to provide an easy to use online store platform for all business models.

The aim of this Bachelor's thesis was to provide Pulse247 information on how the customers experience the establishment process of an online store and present suggestions to improve the customer journey and customer satisfaction. The e-commerce industry is developed continuously and there are several competitors . These cases emphasize the importance of investing in customer service. The content of this research includes responses to a half structured questionnaire from new e-commerce sellers and its objective was to inform the client about positive and negative experiences from the customer when he/she uses the online store.

The data was collected by interviewing customers on the phone. They participated voluntarily in the survey. All the interviews were performed in Finnish. The responses were given anonymously and listed in a numerical order. The content of the data is described in the thesis outright and the main issues found are developed to improvement suggestions for the client.

As the industry of e-commerce and e-marketing changes all the time, this research may not be useful in the future in every way, but it contains also basic information on the industry. The information can be utilized in some consideration hereafter.

Forewords

To know the way,

we go the way;

we do the way

the way we do

the things we do.

It's all there in front of you,

but if you try too hard to see it,

you'll only become confused.

I am me,

and you are you,

as you can see;

But when you do

the things that you can do,

you will find the way,

and the way will follow you.

Benjamin Hoff, The Tao of Pooh

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1   Introduction

Shopping has changed radically in the last ten years. Businesses have proceeded more and more to online platforms; the number of operators has increased massively, and competition has increased and demanded the businesses to adapt all the time. Today it is possible for anyone to establish a business online as it does not have a great financial risk anymore and does not demand room such as a basic store does. Online shopping is here to stay and in Finland it keeps on growing still. The customers have learned that today's shopping is easy at any time anywhere, for example while at home sitting on the couch.

Online shopping has also enabled advertisements to be targeted to the customer in the way that they might even buy goods they did not know they needed. It has also changed the rules of advertising when collecting data from buying behavior and from search history, the companies can target their advertisement with a search engine in the way the customer can receive advertisements even when they are not searching it at the moment. Search engine optimization is in a crucial role when a small business is trying to succeed in the field of millions of competitors. Establishing an e-commerce today might be fast and easy, but as the customers are more demanding, the e-commerce must adjust to those demands and at the same time remember the temptation of the visual aspect.

The client of this thesis is Pulse247 Oy which provides e-commerce platforms for all kinds of businesses from sole traders to large companies with an international customer base. The platform is fully maintained, and it allows the e-commerce company to focus on the business more efficiently.

The main purpose of this thesis is to investigate difficulties entrepreneurs experience when establishing a new online store, and how Pulse247 as an online store provider can improve customer service. Based on the results assembled in the research, the company will be able to create additions into its inbound marketing, mainly their website blogs.

The other purpose of this thesis is the competences of the degree program. The research observes how the execution of this thesis indicates if the competences of the bachelor's degree are assimilated and advanced by the author before and during this research process. As marketing and e-commerce are emphasized during the studies, it is interesting to see how this thesis can use the information learned. In addition, research during the bachelor's program is somewhat extensively

practiced during the courses but this kind of interview process is still different and it is useful to see how much the knowledge of previous researches made can be utilized in this process.

The research problems of this thesis are: how to confirm that Pulse247's customers express all the difficulties they have experienced throughout the establishment process and how to separate the most beneficial information from the information which already is available in the limited effort. The research will include recommendations on how to improve the service.

Pulse247 has been a in similar research earlier; however, the information gathered earlier is not adaptable anymore as the industry differentiates all the time. Furthermore, the information gathered did not include recommendations as this research. The recommendations will be made based on the customers' requests and they will consist mainly of the subjects for website blogs.

This research is a part of Pulse247's continuing work in improving customer service. Improvements this research suggests can increase customer satisfaction and also ease the work for the Pulse247 marketing department. Developing subjects for website blogs and other information provided to the customer should also give a perspective on how the marketing has succeeded earlier in providing answers to entrepreneurs who establish a new section in their business.

The research was implemented in the first quarter of 2020. It was implemented by interviewing new customers establishing a MyCashflow online store. All the participants in the research have voluntarily committed their contact information to be delivered to the author of this research. The questions submitted to the customers are considered to include several aspects and desired to reveal both the aspects the customers would require and also give the client information on what matters the customers have been satisfied with so far.

This research and its interviews were implemented mainly a moment before the Covid-19 -crisis. E-commerce was already a burgeoning business before the crisis and this thesis focuses to time that was in early 2020 in Finland. The customer experience focuses on the time when businesses were not forced to limit their service.

2 Case company

The client of this thesis is Pulse247. The company has the main location in Kajaani and it has a total of 24 employees. It is the leader of Finnish SaaS (Software as a Service) e-commerce platform provider established in Kajaani, Finland. The platform is called MyCashflow and it contains all the aspects needed to build an online store.

- A control panel which is designed to be easy to use for all

- The most popular payment methods to be added to the store

- Integrations of logistics companies

- Manuals and guidebooks

- Customer support

MyCashflow offers expandable solutions for several e-commerce business models. The e-commerce can be localized to a version that provides the customers their language and payment and shipping methods. In MyCashflow, a separate store for registered resellers can be designed . Analyzing the sales is easy and the software has a source code that makes it search engine friendly lifting the store up on search results. As the software is fully maintained, it gives security to all information. All information is backup copied at least once in an hour and the security is regularly tested and improved. All the changes to the source code are widely checked by two different programmers.

Managing the product catalog is made easy. Stock alarms keep the shopkeeper notified if the number of products has decreased too low. The order processes are differentiated depending if the case is easy or more complicated. The customers are also given automated notifications of the delivery process. The platform enables to create campaigns and the campaigns can be promoted in-store via banners and campaign pages. The store can also be connected to third-party applications such as Google Business Services, social media, price comparison websites, and advertising services.

The customers are from small sole proprietors to bigger companies delivering to multiple countries. The platform is widely adaptable and because of that, it is suitable for nearly every com-
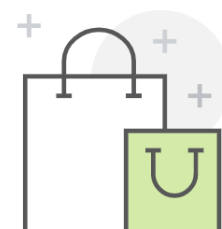
pany's needs. The platform has three different packages including the different amounts of functions depending on the user's needs. The package can be changed during the use along with the needs of e-commerce . All packages have a free 30-day-trial to see if the platform is as satisfying as it is needed to be. With MyCashflow, the customer can sell physical products, services, or products that are downloadable. The delivery cards for deliveries are automatically filled in and they can be easily printed out. MyCashflow enables also to send newsletters to customer's emails.

The layout of the e-commerce is responsive, so it is usable from any mobile advice. The layout can be either a ready theme version, bought from the MyCashflow theme shop, or to be customized to the business's own brand. Customizing can be done with CSS, SASS, and JavaScript.

The company offers new features constantly and strives to improve its services in all fields. As they desire to stay in the leading position among the Finnish e-commerce platform providers, product development must be continuous, as it needs to be in every B2B and B2C companies. The development increases customer satisfaction as it eases up the usability of the platform. The features are planned to save customer's time and money and help to grow the business. Customers' feedback is the leading source of for new developments demanded.

PRODUCT BUNDLES NEW

Group products into bundles and sell them as package deals with optional discounts. Product bundling is a smart way to increase your average order value and boost your sales.

Picture 1. Example of product development. (MyCashflow.com).

Customer service in MyCashflow is provided via telephone or chat . The customer service is available during weekdays and can help in any issues found during establishing or using the software. MyCashflow has also a manual and blogs for searching information about using the platform and manage e-commerce.

3   Theoretical background

In this chapter, the key concepts used to develop this research are explained. For theoretical background, different sources are used such as books, articles, and online sources. All information needed could not be found from books as the industry changes fast and the latest data is on the internet.

3.1   E-business yesterday and today

Electronic commerce has had several different stages in development. The beginning of e-commerce is in the time frame from the year 1995 to 2000. The integration in different channels was not properly invested in, the business models were undeveloped, and the main target was to generate the possibilities to online business and to tempt as many users as possible to them. (Tinnilä, Vihervaara, Klimscheffskij, & Laurila, 2008, 11.)

The next stages in the electronic commerce include electronic business and multichannel network business. Business' in question is dated to be initiated from early 2000. At the beginning of 2000, the bubble in technology exploded, and aspiring the profitability begun relevant. The companies commence coordinating their processes to be more supportive of e-commerce and customer loyalty began more important. The time made the networking between companies take place through electronic channels. (Tinnilä & al., 2008, 12.)

Today electronic commerce is more ubiquitous in every aspect of a business. E-commerce has changed many services and sales to be found on the internet as well as other information (Tinnilä& al. 2008, 12.). According to Statistics Finland (2019), from all the companies which employ a minimum of 10 personnel in Finland, 23% announced to be using e-commerce in selling products or services. The most typical industry providing e-commerce is wholesale.

The term e-commerce signify to be purchasing products or services via internet and payment methods are not meaningful in this process (Statistics Finland, 2020.). E-business as a term includes both e-commerce and other business units which use networks (Sanastokeskus TSK, n.d.).

3.2   The basics of building an online store

In a web store, the products sold can be almost everything. Products and services which before existed in catalogs can be found in online stores today. The internet can offer new possibilities for selling. For example, it is possible to visualize and build a kitchen in a web store and make an order excluding a visit from a salesperson. Offering this kind of service increases the level and quality of customer service crucially. (Vehmas, 2008, 28.)

According to online page Yrityksen perustaminen.net, E-commerce can be a nice addition to a normal job, it does not need to be a full-time job because in small effort and expenses it has minimal risks to be maintained. Of course, if the products sold in e-commerce are so common that it is impossible to sell them as cheap as the markets need, it probably do not success. Unique and targeted products or services can upgrade the sale.

A business plan is the first step in the process. Even if the business's intention is to be small, probably avocation, establishing, and maintenance contain money. A realistic plan brings forward if the business is profitable comparing the movement of the money, what are the costs and how much sale is needed to compensate for it. (Svea, 2017.)

According to the online page yrityksen-perustaminen.net (n.d.), the business plan should also be tested before starting the business itself. There are different ways to execute it such as a survey but the survey might not give a truthful result as people usually answer as they think they are expected to. A better way to have the results are to try to sell the product or service in advance. After having the idea and ideal customer, the idea should have its own page, either web page or social media page. There an offer about the product or service can be published and the ideal customers lead to the page. Then the results must be analyzed to tell if the business is successful. This is a good and important way to test especially the success of a physical store. E-commerce has in many cases smaller risks, but still testing before beginning is important.

3.2.1   Finding the information

The information on establishing an online store is enormous. The most effective way to gather all the most recent information is to explore it online. As the literature remains dated fast when the industry is changing rapidly, most of the literature found in the library is no longer usable. Of

course, not all the information online is accurate, but choosing the reliable providers behind the text from individual bloggers may serve valid data.

It is important to search for information from various sources, not only for information on how to advance and succeed with an online store but to get inspiration on how to differentiate from several competing businesses. All the least details are important to document to success with implementing e-commerce to stand out and gratify its owner. (Nostamo, 2018.)

Before establishing an online store, it is important to understand what exactly e-commerce is and how it functions in different business environments (Vehmas, 2008, 3). Understanding the faults which can be made in the process is crucial to avoid generating impractical and heavy e-commerce. The term 'e-commerce' can be used in a store which includes minimum some dozens of products in sensible groups and the purchasing process is automatized to run fluently. (Vehmas, 2008, 4.)

3.2.2   Strategic implementation

When a business determines to begin a process to establish an online store, it should consider the target to sales and determine the customers, what to offer to them. It is advisable to also consider the aim of the e-store and how it is possible to accomplish it. It is also important to comprehend own resources because maintaining an online store demand continuous upgrading and developing after the publishing process is over. (Lamia, 2017.)

To make the product range plausible, it should be carefully conglomerated. Also, the product range must be organized to be accessed smoothly by the customer. The customer expects to understand effortlessly where to discover different products sold. If the product range is too broad and semiconscious, it will not work, as it will not work in a physical store. (Vehmas, 2008, 35.)

The visibility of the e-store demands that the store is regularly updated, and the overview is finished. A good way to give information about updates is to mark dating to the sales part and inform about news in the shop. That kind of information creates reliability and indicates that the shop is in operation, as the customer dares to buy from a store which is alive. (Vehmas, 2008, 36-37.)

3.2.3   Budgeting

Founding an online store can fluctuate depending on various matters. Major costs consist of building a web store, marketing, and human resources needed in these operations. Also, warehousing is a cost, but an existing company has it to some extent. Direct costs are generated in generating and commissioning software. Some of the expenses i.e. delivery and payment fees can be added to the product's or service's selling price. In addition to costs mentioned, executing an online store has other costs that consist of different aspects such as planning, implementing project, and administration (Vehmas, 2008, 111.)

Depending on how much an entrepreneur is capable or willing to accomplish themselves when establishing the e-commerce, suspends the budged needed. If the entrepreneur is satisfied with the basic layout, the cost is small. If he/she prefers to have certain, own style, it demands coding and the cost increase. (Paytrail, 2017.)

If the online store is founded beside an existing store, the marketing costs will be less than if the store has no previous history. Tempting existing customers is more effortless than creating a new customer relationship. The main focus considering a budget to an online store is to have a realistic analysis on how much the company is willing to invest in search engine advertising to attract new customers. When new customers are more expensive, it is more reasonable to point a considerable amount from the budget to customers who have existing knowledge about the company. (Woolman, 2018.)

3.3   Layout and visual aspect

E-commerce which includes hundreds of products has limited opportunities to access product visibility. The optimization is important in layout and visual aspect inside the online store as it is in marketing outside of it. Visibility is suggested to be changed eventually to accomplish the store to be attractive and alive. This can be accomplished in various ways. New products in the store can be raised to the front page or it can be made with different campaigns which include changing products. (Vehmas, 2008, 45-46.)

In visualization, e-commerce must balance between ambitious and conversion-optimization. These aspects will not close each other out. The products and product searches need to be easily

found. As the customer is experienced to find the search from upright, it should not be removed. It creates usability and customer satisfaction. (Miettinen, 2017.)

The products in the front page inform the customer what type of products the online store is providing. They create interest for a new customer to familiarize more of the e-commerce. The products also create search engine optimization so choosing the products and their description wisely, it can help to bring more customers to the online store. (Miettinen, 2017.)

3.4   Payment and delivery

According to Vehmas (2007), the process of online shopping is simply:

•   The customer chooses the product

•   The customer actualizes the order

•   The customer is recognized

•   The buyer receives the confirmation of the order

Payment methods are one aspect of usability. If the shopping process is straightforward, the conversion increases. Different options in payment are important to customers. If the customer does not find a satisfying payment method, it can prevent the deal. In Finland, the most common payment methods are online bank service, credit cards, and invoices. The younger the buyer is, the most likely they use mobile paying. If the purchase is expensive, the more likely the customer chooses an invoice or part payment. Part-payment can also lower the action if the store is unknown. (Checkout Finland, n.d.)

The more extensive selection of payments is chosen to be able to be used, the more likely the shopping process is completed. As it is an aspiration to have as many customers to buy and to complete the purchase, it is also important to be assured that all the chosen payment methods function smoothly using both computer and mobile devices. (Svea, 2017.)

The willingness to buy depends also about the delivery aspects. Even the delivery is most likely made by a third party, the information about how long the delivery times are and costs need to be as precise as possible. Several delivering possibilities and correct pricing prevent the customer

to change the store in the last point. The delivery methods depend are the products fragile or are the products delivered in Finland or is the business' area of operation abroad. (Woolman, 2018.)

Three main designs in delivering pricing are:

- free shipping

- the same price for all deliveries

- solid price depending on the weight

The delivery issues have the same influence if the customer is willing to perform the order as payment methods. Equal to the delivery is the possibility to return the product. If the returning is not effortless it might affect the sales. If the returning notification can be made online, it might increase accessibility for the customer. (Svea, 2017.)

3.5   Customer service

The main function in customer service is to serve the customers and if the service is congested with several other tasks, it will affect negatively both customer and e-commerce. To relieve the work amount of the customer servant, as much information should be easily available to the customer. The most important information on how to is concerned to complaints and returning the purchase. If all the information needed is available and the customer does not have any needs to contact the customer service, it improves the customer experience as contacting is mainly considered as a negative process. (Svea, 2019.)

The strategic implementation of e-commerce should think from the customer's point of view. It should not be developed by products or marketing as the customers have negotiation power and variety because of the internet. The value from the store does not grow only from the products it offers but from the overall experience. (Pollari & Vesa, 2001, 156-166.)

The focus on customer service is usually on resources or the way the company operates. Often the emotional element of the process is less concerned such as 'is the customer given the value he or she expects to have?' or how effortless the customer experiences the service. The successful customer experience can even decrease the price competition as the customer is willing to do

business again in the shop which they have positive knowledge about. If the product or service is effortless and quickly available, the price can be even higher. (Omapaja, 2019.)

Customer experience is more than a direct encounter physically or electronically. Indirect meetings have also influence such as rumors or reviews. If the customer service is not responding or issues are taken care of too generously, the experience can be unsatisfying. Positive experience increases recommendations and the value of customership. The feeling of the process the customer experiences has more impact than how effective the process actually is because the experience is how the customer remembers it, not necessarily how the process has occurred. (Omapaja, 2019.)

3.6   Customer experience

In todays digitalized environment a company has to invest in some digital technology to success in customer service. Even normal communication and running the business demand digital platforms nowadays. Customer service and marketing has several technologies such as chatbots and marketing automatization which improve and relieve the work amount from entrepreneurs and other responsible in the company. These technologies are only almost the necessity, in addition there are futuristic technology in artificial intelligence to recognize customer's mood even in virtual buying process. (Gerdt & Eskelinen, 2018, 17.)

Utilizing technologies enables to create the customer service as effortless as possible. Investing in proactive service instead of reactive service improves the customer service and it can also increase the price when the customer has such an experience with their orders that they are willing to use the service again and advertise it to others. Customers also expect to have customer service respond to them as soon as possible. Even an hour can be too long period if the service is needed. To respond these expectations in cost-efficient way the company has to invest to chatbots. These bots of course can not replace a human, but they create a valuable addition to help the customer servant. (Gerdt & Eskelinen, 2018, 25-27.)

3.7   Choosing an online platform provider

An inexperienced online store merchant most likely selects a complete platform for the store as it is fast and easy to establish. For the future plans of the company it is important to determine the needs of the store and specially to consider how much the e-commerce platform requires to be able to expand (Svea, 2017.) The process often begins with too little planning, but the planning is crucial and rewards later during building the e-commerce and processing with it (Paytrail, n.d.)

The review of the situation should be analyzed to receive a good perspective on choosing the best e-commerce platform. It includes the target, budget, and customers. Questions in the target field are to consider if e-commerce is the main business, how fast it should provide income for the entrepreneur, how much sale is demanded to reach the goals in sales, and if the business plans to grow. In the budget the questions are how much money there is to use and is it more than time, has anyone in the team technical skills, can the layout be done by themselves, is the selection of the products changing often, does the maintenance of the store need help from a partner, and is there need for several versions of languages. The customer section has questions such as are the customers buying recommended products, are the products easy to buy, or do they need deeper familiarization, and are the customers shopping with mobile devices. (Paytrail, n.d.)

When an entrepreneur begins to build e-commerce, it can be difficult to recognize all the aspects the store will demand. If not in the next upcoming months but after a year when the store has grown and taken shape. All the e-commerce platforms have different features and not all needed can be added even with surcharge. (Oksanen, 2017.)

Mapping the situation in the business is crucial. The target to reach with the e-commerce, the budget, and the behavior of the customers needs to be listed and after it, the platform of the store can be compared. The platform can be either open or closed and both have different features and strengths. (Paytrail, n.d.)

3.8   Inbound marketing

The difference between outbound marketing and inbound marketing is how the message is given to the customer. In outbound marketing the customer is a target and marketing is pushed in against the customer and information about product or service is pushed, not needed as in inbound marketing. Inbound marketing is given the information only if the customer is searching

for it. Inbound marketing is, for example, informative blogs and tools the customer to use and return to the provider again. (Juslén, 2009, 133-134.)

Inbound marketing uses digital channels to provide interesting and value-added content to potential customers. It is well directed to its target group in the right time. The most common materials are blogs, guidebooks, videos, and webinars. Quality content is important because it improves search engine optimization and it is as a magnet that imports quality leads. (Vähä-Ruka, 2015.)

In inbound marketing, the possible forthcoming customer is led to the shop with information that is useful to the customer. First, the customer is tempted to see with an interesting story or effective message. The main role in this is social media, search engine optimization, and Google advertising. Then the customers are conducted to the web page and made as leads. The pages must be responsive and create trust which prevents the customer to leave the page. The content on the page must lead the customer to action, serving i.e. guidebooks as replication for an email address. The core of inbound marketing is to identify the customer before official contacting. (Verkkoasema, n.d.)

The contacting can be aimed to implement from the customer's side. Guiding the customer through the content provided can cause the customer to reach for contact with the provider. When the customers find the information, they are searching for from the Google Ads or organic search results, it is considered as automation of marketing. In the long run, it is the most effective form of marketing. (Suomen Digimarkkinointi, n.d.)

Simple actions for inbound marketing start with understanding the customers. Then the right kind of content of the page must be planned so it serves the potential customers. After the planning begins the actualization of the content. The content must be better than competitors and using a professional search engine optimization consultant is recommendable. Outbound marketing is a helpful tool to get the distribution of the inbound marketing to expand as the inbound marketing is slow. Using marketing automation helps to convert the visitors to leads to be able to steer them. It also helps to communicate with the customers in a personal way. The last step is to analyze which actions create success and how to improve. This is the most crucial part and the one that usually is not done. (Junnila, 2019.)

Inbound marketing is suitable for every industry and for both B2B and B2C marketing. Especially it is suitable if the customer usually searcher different opinions before making the decision, there

are a lot of potential customers, and increasing the effect of leads is wanted, the existing custom-
ers need to be activated and the products or services scale properly. (Junnila, 2019.)

4   Methodology

This chapter covers the chosen methodology and reasons it was considered to be the best decision chosen for this research. The methodologies were carefully considered with literature and online sources before the final decision of the chosen one was made.

4.1   Interview

An interview is a basic methodology to gather information. It is a flexible method and it can be used almost in every situation to gather quality information. It is the oldest methodology, its roots are in Aristoteles's era when Plato introduced in his dialogues how ambiguous issues can be pointed out with a conversation. An interview as a method is based on interaction. The results gathered from an interview has always interpretation and generalization must be avoided. (Hirsjärvi & Hurme, 2019, 11-12.)

An interview is a methodology to gather qualitative material and in the interview, the interviewer participates in interaction with the interviewee. The interaction in the interview defines the type of interview. Possible types are open interview, half structured interview, and a structured interview. An open interview is considered as a conversation between interviewer and interviewee. Half structured interview has questions which may lead to additive questions. A structured interview has a form and strict choices for answers. (Jyväskylän yliopisto, 2015.)

Hirsjärvi & Hurme (2019) inform that the basis for selecting a research method is to select a research problem. According to several researchers, the success of the research depends on various matters. Features of successful research are

- Good operation and contacts – regular contacts to the field

- Arrange one or more action together – i.e. idea and method

- Intuition – feeling that the research is meaningful

- Theory – aim to understand it

- Values of everyday life - problems based on real-life problems

4.2   Choosing the methodology

The selection in terms of classification in interviews is varied and confusing. The main classifications can be assorted in order depending on how the processing congruence decreases. In a structured interview the congruence is less, it grows to a half structured theme interview, and is the biggest in an open interview. In half structured interview, the questions are the same, but their order can vary. (Hirsjärvi & Hurme, 2019, 44-47.)

Half structured interview can also be used by the term theme interview. The term 'theme interview' is not used in other languages than in Finnish, but similar interviews are called 'the general interview guide approach'. Theme interview proceeds with the themes and allows the interviewee to be heard and their experiences are central. Half structured interview does not have the same format and order as a structured interview, but it is not as free as an open interview. (Hirsjärvi & Hurme, 2019, 47-48.)

As the research's objective is to find how the founders of an e-commerce experience the process and also how they implement the establishing process, the structured interview could not be used as it will not give the participant a possibility to articulate sentiments freely. Also, the open interview might not bring the issues forward as it does not give a line to follow. In this research, the half-structured interview was discovered to be the best and the most serviceable method to be used in.

4.3   Interview process

The commissioner collected the contact information from volunteer participants. The attendees were from different business areas and having their online store in different functions in the business as e-commerce was expected to be the main income for others, and some of the attendees established it mainly to support their hobby. The participants were donated an additional free of charge month in addition to their trial period in return for attendance. The commissioner adds the contact information to a table that was shared with the executor in Google Drive. The participants came at different times and it relieved the process of interviewing as it gave more possibilities to propose a time for the interview. The participants were sent an email where they were informed about the research and who the interviewee is and also given three options for the time of interview to choose. The expected duration for an interview is 15 minutes and it is informed in

the email to relieve the scheduling for the participants. The collected contact information was from 16 participants. 13 was eventually interviewed, one participant did not respond to the email which was sent two times. One participant had to cancel the attendance as the platform could not be used for that business after all. One participant responded after the second email but could not be reached in agreed times to execute the interview.

The interview was implemented by telephone. The interviewee called the participant at the appointed time. At the beginning of the interview, the participants are informed that all the answers are saved anonymous. The interviewee carried out the questions one by one and depending on the answers, the order of the questions may have varied. All the answers were written to a Word document during the interview. If the answer was too long and fast spoken, the participant may have had to repeat part of it to make it correctly captured. The actualized duration for the interview changed from 12 minutes to 40 minutes, the time spent depended mostly on the participant's natural talkativeness.
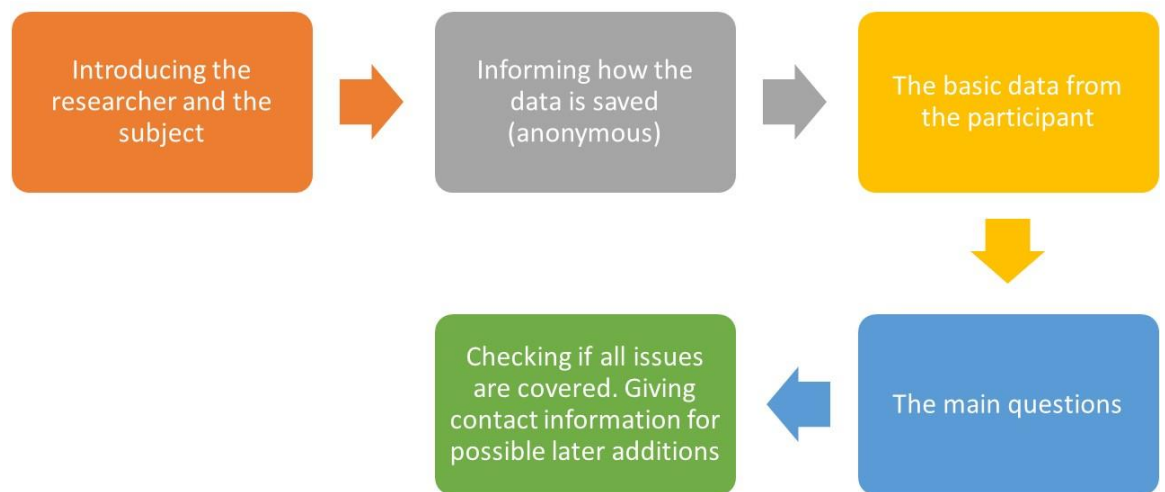
Figure 1. The interviewing processes.

The questions were mainly implemented in the planned order, but as some participants were more active in answering, they might also give information during specific question which was suitable for an upcoming question. Because of that, at some point, the order of the questions might vary slightly.

5   Implementation

This part discovers the content of the questionnaire and how the research process was executed and how the data was handled and saved. It also covers the analysis of the results and what recommendations and ideas the results bring forth.

5.1   Questionnaire

The process of research initiated by manufacturing the questions for the interview. As the client had concerns they were willing to focus on, the questions developed by emphasizing those issues. The questions were performed in collaboration between the commissioner and the executor of this research (Appendix 1/2).

The questionnaire includes questions which bring forth the customers' experience and knowledge about establishing e-commerce and which line of business they work or have worked. This information gives the commissioner the knowledge and views how many of the participants may have fewer issues during the process because of their own previous experience and how many are actually beginners in the area. The basic questions also include inquiry if there are other participants in the establishing process or if there will be someone in the future and in case there are, what are the roles for them. The business's expectation about growth conducted from e-commerce is asked also. It gives information to the commissioner how many of the e-commerce is established to be in a major role or is it possible a part-time job. The expectations during the process and after the e-commerce is published are asked in the questionnaire. It is supposed to inform if the customer has thoughts about how the process should proceed. Also, the duration of the establishment is asked.

An important query from the participants is how much information they gathered before initiating the process of founding e-commerce and what sources they have been using for that. This information gives directional guide how long the process in its entirety stands and what are the main ways the customers use, as it might be an important way to increase advertising. About the process itself, the question is what is the order in building the store, is it the layout of the store or adding the products or something else. This articulates if the customers follow the instructions in direct order or is there a more common order possibly. During the process, the customer might experience some lack of information and that is inquired in the questionnaire. The last part of the

questionnaire contains more the emotional part of the process. It asks what matters during the establishing process has brought forth the negative feelings and what have given positive feelings.

5.2   Analyzing the results

When reporting from results, the executor must consider how the analysis can be done with the most appropriate and efficient way (Hirsjärvi & Hurme, 2019, 254). The classification of the material, analyzing it, and interpretation are the parts the researcher must accomplish. As they are three individual parts, they are related to each other. The emphasis in these parts vary depending on the researcher itself, the equipment, and the target of the research. In qualitative research, proceeding from gathering the data to analyzing the results is often high. (Ruusuvuori, Nikander & Hyvärinen, 2010, 11.)

Ruusuvuori et al. (2010) represent the phases of analysis as follows.
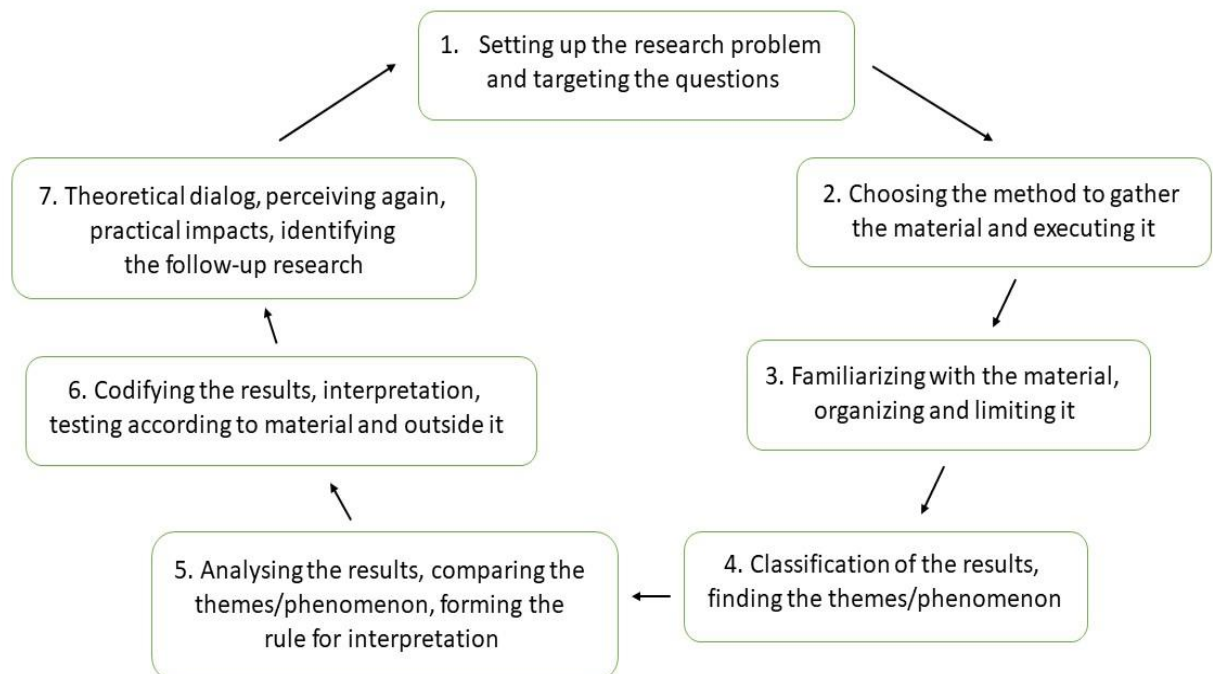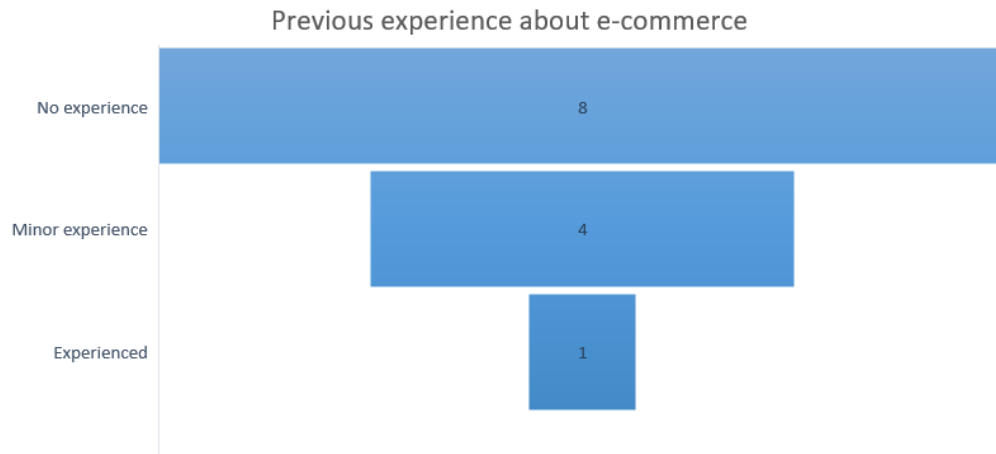
Figure 2. The phases of the analysis. (Ruusuvuori et al.,2010, 12)

The material can be approached using crosscut or partial material coding or classification. Emerging certain repetitive aspects repeatedly and alternately is crucial as it reviews the whole material and does not take only the material the researcher considers to be most suitable. (Ruusuvuori et al. 2010, 21). The material was saved as accurately as possible during the interview and details corrected as soon as the interview was finished to ease the transcription process. As the material gathered was transcribed, some of the answers' real purposes opened to the executor more as the issues got more familiar during the transcription process and generated more the standpoint for the analysis.

The interviews the executor had to listen and write the answers at the same time to an anonymous word document. Each participant had its own document including the questions to keep the information organized. After all the interviews were made, the results were transcribed into one document adding all the answers given to a question under that specific question. During the transcription, some issues which were repeated at least two times came more out. Also, the difference between people's experience in the same things came forth more than during the interviews. The results were distributed on issues that came out more than once, issue that was because a false in the programming, separate issues, and improvement suggestions from the interviewee. The main focus was on issues that repeated and the programming false.

5.2.1 Background information

Eight out of 13 participants had none or minor experience in e-commerce before establishing e-commerce to MyCashflow -platform. Four had some experience from previous online stores they have had or been involved in some role. Only one of the participants considered themselves that they had a lot of experience from the industry. Also, the professional background of the interviewees is mainly from other industries. One had professionality in the IT industry, two had some experience from the marketing industry and one had made marketing a career. Other participants are working and have their professionalism from various industries outside the marketing area. Considering these results, a ready-made online store platform, or even more closely, MyCashflow -e-commerce platform is thought to be an easy beginning for online store.

Previous experience about e-commerce

No experience	8
Minor experience	4
Experienced	1

Nine of the interviewees were planning to manage the process alone from establishing mainte-nance in the future. Two has the possibility to have help if needed. One has a graphic designer to help at the visual aspect. Two of the interviewees were not themselves entrepreneurs of the business' they were the online stores establishing. As the experience of the interviewees is not very high in this industry, starting an online store mainly independently or with minor help, it appears that the reputation of online store providers or MyCashflow is at such a level as it is marketed for, to be easy and possible for everyone.

The interviewees were inquired about how big role the e-commerce is intended to have in the future and do they have numerous targets to its effect to business. Five e-commerce are going to be the only selling channel for the products. Two from those are considered to be part-time busi-nesses for the entrepreneurs as they have full time jobs elsewhere. 11 of the interviewees have the business as their full-time job. Eight of the business are establishing e-commerce to support the business. They have other channels for sales besides the online store such as sale in events or a physical store. Only three of the participants had or mentioned their numerous targets. One had aimed for the sales in e-commerce to be as high as 90 per cents of total sales. One had thought 20 per cents and one gave the amount of money it should develop from the sales which is 2000€ a month.

E-commerce's role in business

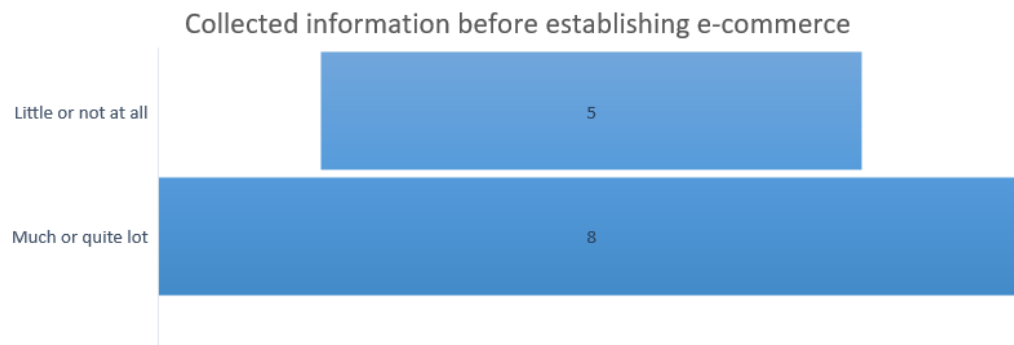|	Part-time	Full-time
■ Businesses	2	11
■ Only selling channel		5
■ Supporting selling channel		8

5.2.2 Expectations and pre-work

The interviewees were inquired what kind of situation they thought to be ideal concerning the building process and right after the e-commerce is opened. Most of the participants thought the ideal to be that the store is ready as soon as possible. This was emphasized with those participants who had the online store more as a hobby and had their day job elsewhere. According to this, it can be stated that the time utilized to the establishment is as less as the business' stature for the entrepreneur. After opening the store, all the participants were hoping that the customers will discover e-commerce as soon as possible. In this situation, the platform's search engine optimization is in a crucial role. In addition, the user-friendliness of e-commerce is important as it is not enough that the customers find the store, they should also execute the buying process and to be as satisfied as possible to turn as regular customers.

The participants were also asked how much they collected information about establishing and running e-commerce and from what sources. Five of the participants had collected the information somewhat slightly. Eight of the participants had done more research before or had previous experience to provide knowledge. If the e-commerce was more as a hobby, the participants had searched the information mainly from the hobby's related forums and the experiences others had. Others had used Google as their source of the information. The forums show that the word of mouth has also a significant weight especially for smaller entrepreneurs when they choose a

service provider. The platform provider should also have their own search engine optimization in good condition to be found in the first page at least when the searcher is using general keywords.

Collected information before establishing e-commerce

Little or not at all	5
Much or quite lot	8

Considering the interviewees aim to open e-commerce in a certain timeline, many had opened their online store in a week from the starting point. If the entrepreneur puts more effort into the visual aspect, the time is longer. Few entrepreneurs had opened their e-commerce before the store's layout was completed. This has a risk, as the customer might not feel tempt as they enter the store if the visual aspect is not finished. It gives the store a more negative image and might affect the buying process.

5.2.3 Making e-commerce

Clarifying the order used in building the e-commerce, six had begun with adding the products first. Two had the layout and adding the products side by side and two had begun from the layout. One had begun adding the company information and register caption before layout and products. Four had begun either layout or other aspects except for the products. One said that they followed the MyCashflow instructions closely in the process. Adding the products first and leaving the layout last, might tempt to open the store before it is completed. It also increases the risk that the visual aspect delays as the store is already open and the effort to finish it, might not be as high as it is in the beginning. The entrepreneur might not consider the effect of an unfinished layout on the consumer's buying behavior.

In the interview, it was questioned if the interviewee had experienced difficulties to find some information. Four participants did not have faced any lack of information during the process. Three participants disclosed difficulties to find details about shipping methods, more closely Shipit. Also, payment methods were mentioned that they find them unclearly explained. One felt

that the information MyCashflow was providing to the establishing process was too complicated to search. It has led to self-testing and searching the information from Google adding keywords including MyCashflow and the function looked for. One participant would have hoped for examples of keywords added to the products. It was experienced hard to know how specific the keywords should be, for example, is one word enough or are more specifications recommendable.

5.2.4   Why MyCashflow

To the question of what made to choose MyCashflow as a platform provider, one of the main reasons adduced was that it is Finnish. Seven participants also gave other peoples or business' recommendations one of the main reasons. One had looked information about e-commerce and many times and had been driven to MyCashflow web pages many times and after the establishing became more current, MyCashflow was the first in mind. This shows that inbound marketing has a major effect in a positive way.

Five of the interviewees had none or very little consideration between MyCashflow and some other e-commerce platform provider. Also, five had some previous experience with some other provider. Many of them found MyCashflow easier to use than others used before. In one case, the reason the company took MyCashflow was the payment system it was possible to use in My-Cashflow but not in the other platform considered. Serving a possibility to have several different payment methods is also crucial for the platform provider as the ecommerce's customers demand it also.

5.2.5   Positives and negatives

Positive feelings experienced during the e-commerce establishing process caused several different aspects on the platform and the provider. Customer service was one that came forth several times even though it also was slightly criticized for using too complicated and professional words for beginners. Also, things seem to work as they are promised to and the usability is made so easy that the process from the start to opening is quite fast and does not necessarily need any coding experience. MyCashflow platform provider also serves webinars to help the customers to improve their e-commerce and that was mentioned to be a positive thing.

Negative feelings were informed given by some of the participants that they felt the instructions too complicated to review as the qualities of the platform are very numerous. The qualities were still considered as a positive thing. The instructions were sensed complicated as choosing some part from the manual, it might move to read a blog, and that leads to confusion. Payment methods had made some negative feelings as some of the customers felt that they were difficult to add in if the customer did not have experience before. Also, one of the participants would like to have cash when collecting the items from the physical store as they had the possibility to do so.

Delivering methods had criticism for not having a possibility to charge the delivery by the number of items, it seems to be possible to charge by weight if it does not want to use fixed payment. Also, how to define large packages was found impossible. One customer would like to have a test order to be possible more easily to see how the order looks from the customer's point of view. Now it had to be done as a ghost customer with a different email address. Entering the information about the products had given negative feelings for a customer as it has been difficult to divide the products in different sizes. The instructions had not given the answer on how to do it or it is hard to find from the manual.

The visual aspect had criticism about the banners' information. The sizes and locations are not informed as well as needed and had to be tested to see what happened and how it looked. The themes to choose that involved in the package were thought too narrow and even slightly old fashioned. There are themes sold also, but a small business' experience them to be too expensive. It was hoped that the themes would have a minor possibility to modify them, for example, a few different fonts or colors. That would give a major impact on appearance.

One respondent had experienced the visibility of the page to be hard to improve. The links given to advertising had not worked and the instructions about search engine optimization were confusing for a beginner. Also, the monthly payment of the e-commerce platform were thought to be too high for very small business and was given an example of how it might be more easier to micro-companies to maintain e-commerce even when there might be times that the business is low.

One interviewee had experienced a bug in the platform and informed that during the interview. The customer had added information and pictures about the products to the e-commerce and found out that if the product number added is already added to other product and accidentally given again, it informs as it should do. But if the product has picture and information saved before

adding the false product number, all the information vanishes about that item when adding the wrong number.

5.3   Recommendations and ideas

Based on the interviews, many saw the information to be too complicatedly available. The amount of information is high and searching answers seem to be time-consuming. Many seemed to choose the platform because it seemed to be simple to use and that seemed to be the reason that the information gave a crowded feeling.

The possibilities to improve the service is difficult in some points as some customers seemed to experience various aspects in very differently. Even when the customers were at equal experience level, it seemed that some had issues in things that others mentioned in a positive way and mentioned to be very clearly explained.

One issue with the bug which affects information loss if the wrong product number is added should be fixed. Even though it might not concern the customers very often when it does occur it creates frustration and wasted time.

Improving and simplifying the information about creating e-commerce is demanded as the customers seem to hope to build basic e-commerce in short time. The most crucial on checking if the instructions are simple enough is adding payment methods to the e-commerce. As several interviewees sense it to be difficult to execute with manual's information, some improvements to it need to be done. Also adding the possibility to pay when collecting the items from a physical store would improve the selection of payment methods.

To the platform, when the customer is expected to fill out the keywords, short information how strict the information the words have should be, would ease the work, and make the establishing process smoother. As the customers do not need to search all the information themselves, but the info is given for example shortly in a popup window, it fastens the process. The pop-up window might also have a link to a manual or a blog, where the information is given more precisely. These pop-up windows could be used in several sections, not only in keywords. This pop-up window could even be a bot leading the customer through the process telling simply what to do to get basic functions made. Adding those links to be used if the customer wants to make deeper changes to it is demanded.

For inbound marketing, ideas of the content could be the registration capture. What are the compulsory matters in it and why it should be found in e-commerce. Link to this blog or information should be found easily where the registration capture is made when establishing e-commerce. Also, up-to-date information how to improve the visibility to e-commerce is a considerable subject. This question probably has more searchers in Google that it could easily bring potential customers to MyCashflow web pages.

To ease up the information search from the blogs, there should be a search -feature in the blogs section also, not only in the front page. As there is much usable information in the blog section, moving back and forth between blogs and the front page creates frustration after a while. Also, if the customer visits the page because searching for information on some questions the blog has an answer for, he/she might get interested more and be willing to stay on the page searching answers for other questions.

A suggested order to improvements could be

- Fixing the bug in the program

- Blogs about registration capture and creating visibility

- Simplifying the information needed for basic acts and/or creating pop-up windows or a bot to lead through the establishing process

6   Conclusion

This thesis aimed to research what are the issues or thoughts a new online store establisher experiences using MyCashflow e-commerce platform. The target of the research was to find information for the client Pulse247 Oy to use for improving their customer service and implementing inbound marketing. The theory part of this thesis was executed with online material and literature. The literature was utilized from the parts that do not change as fast as others. Most of the literature found was outdated in several sections and the current information was found online.

Even though the literature was not so precise, the information found online was extremely wide. This aspect made composing the theory part partially difficult. As the industry changes extremely fast, the information online may have fallacious information which has been valid yesterday. Considering the information added to the theory part in a way that it is still accurate when the research is complete was occasionally hard.

The questions were smoothly made in co-operation with the client. Some subjects planned to be in the theory part changed according to the questions the commissioner desired to have in the questionnaire. The questions covered the participants' knowledge of e-commerce, their research before beginning the establishment process, issues encountered, positive and negative feelings, and the reasons they choose MyCashflow as their e-commerce platform. The research was implemented via telephone interviews. The contact information was collected by the commissioner and given to the author . The volunteer participants were approached by email and given three options for the interview time to choose. A total of 13 were eventually interviewed.

The interviews were made anonymous and the participants were informed that all the answers were saved without any identifiable information. All were marked with a number to the transcription so that the participants cannot be identified from the attendance time as the order was mixed. The transcription was made as exact as possible during the interview and the details were corrected right after the interview. This was crucial as the information was saved written and there was no recording to use later to verify the answers. The transcription process was more effortless as the answers were collected strictly in the beginning and it enabled the analysis process to be made to some extent at the same time.

Recommendations and ideas made some difficulties, as during the interview process the difference between the people came obvious. People who had quite the same amount of experience

before experienced the cases completely opposite. The issue one finds difficult and unclear, another participant gave thanks to as he/she experienced it to be clearly explained and easy to implement. The most frequent challenges experienced were with the payment methods and they should be considered to be made clearer. Furthermore, one customer had recognized a bug in the software and that should be repaired even though it will not affect repeatedly the customers.

The core competences of the bachelor's degree were completed very well during this process . The courses studied gave basic information about implementing research and in several ways relieved the process, still, the research trained and gave deeper knowledge of the research process. The interview process was somewhat inexperienced to the executor and implementing it increased the understanding of a half-structured interview and the analysis process.

The content of the research was somewhat different at the beginning of the process. Some of the theory and material for it was searched before the questionnaire was designed partly to a different way. After that, the theoretical part was changed and it created somewhat useless work during the process. The research gathered more information than this research has been using in the end. I do not think it would be wasted in any way, but it gave also a different perspective in some parts of this thesis.

The methodology was inexperienced to me, and at the beginning of the interviews, it probably showed as I was not as good to lead the conversation as soon later when my experience and nervousness relieved. Some of the interviewees were also somewhat withdrawn and made the interview and obtaining the information harder. Some of the interviewees were so talkative, it created/gave difficulties to have all the information given written down. These were still the easiest to interview as the information was given without needing to pressure at all.

One participant gave an idea of how the payment method would be easier for smaller companies which use the MyCashflow platform even when the business is not going very well . The interviewee suggested that the monthly fee of the platform should be smaller, but the commission fee paid to Pulse247 Oy would be higher as it is now. This allows micro-companies or those who use it more as a hobby to be able to use the service during times when business is slow. I have not made any calculations or further research on how profitable this method would be to Pulse247 and it would also be outside the content of this thesis and therefore this improvement suggestion is mentioned in this section.

The research gave a perspective how important it is to have a simple and usable platform for all kinds of businesses and for entrepreneurs who does not have plenty of experience with computers and internet. The usage of the platform has to support the business, not to demand so much entrepreneurs time that the business itself might suffer from it. If the channel to sell the products is only online, functional platform is crucial for the business' possibilities so success in the field of multiple competitors.

The Covid-19 crisis begun right after this research and interviews were implemented. The importance of e-commerce has explode and the amount of them increased considerably in short period of time. Several business' were undergoing big difficulties when the doors were forced to be shut. It required to creativity and flexibility in how to sell outside the physical store. In that, e-commerce is highlighted and easy platform to create and maintain an online store is crucial. This period brought all businesses together to support and help each other in all aspects, and competition was no longer a priority.

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Appendix

The questions in premeditated order were:

- Do you have previous experience in e-commerce business?

- What is your professional background? Previous work assignments/areas of responsibilities/educations?

- Who are the others participating in establishing the e-commerce/building/maintaining? Their roles?

- How big role the e-commerce has/has the aim to be in the near future in the company's business? Have you set numeric targets? I.e. sales after a year? Percent of growth?

- What kind of situation you think as optimal for

    - The establishment process?

    - Progress of the sales (after opening)?

- How much and from what sources did you gather information about establishing e-commerce beforehand?

- How fast the store should be open (if not yet)?

- In what order did you start with the building process? Did you start i.e. adding the products or layout or payment- and delivery methods?

- What information you required but did not find easily or might not understand to search or ask? Was there a lack of information on some relevant issues?

- Why did you choose MyCashflow?

- Did you have any other options? Did you consider or try other services? What kind of experiences about those compared to MyCashflow?

- What has created positive feelings in the establishing process?

- What about the negative?

Kysymykset haastatteluun osallistuvalle asiakkaalle

Onko sinulla aikaisempaa kokemusta verkkokauppatoiminnasta?

1. Ei.
2. Ei ole.
3. Ei.
4. Jonkin verran. Pari verkkokauppaa aiemmin.
5. Ei.
6. Vähän entuudestaan.
7. Ei, ensimmäinen kerta.
8. On, asiakkaan verkkokaupan ylläpitoa muutama vuosi. 20v olen tehnyt verkkokaupan kanssa, aloittanut ennen ohjelmia, verkkosivujen kautta tekemään.
9. Ei juurikaan, hetken aikaa oli joskus aiemmin pienimuotoinen verkkokauppa.
10. Mukana olen ollut osana ylläpitoa eri yrityksen verkkokaupassa.
11. Ei ole aiempaa.
12. Ei ollenkaan minkäänlaista.
13. On, joitakin vuosia sitten oli verkkokauppa

Millainen ammatillinen tausta sinulla on? Aiemmat työtehtävät/vastuu-alueet/koulutukset?

1. Autonkuljettaja ja tuontantotyöntekijä.
2. Kuljetusalan töitä ja yrittäjä.
3. It-alalla päivätyö.
4. Ahtaaja.
5. Terveydenhoitoalalla.
6. Kaupan alan yrittäjä.
7. Rakennusinsinööri, lähes valmis arkkitehti. 10-15v sitten opintojen ohella mainosteip-pausta ja vähän graafisia töitä.
8. Markkinointialan yrittäjä, ei koulutusta alalle. Sometilien ylläpitoa, videoita jne. digitaa-lisen median töitä.
9. Liiketalouden ja kauneudenhoitoalan koulutukset.
10. Maksuliikenteen hallinta. Joskus opiskellut palveluiden markkinointia.
11. Kaupallisella alalla ja myyntiä.
12. Kauneusalalla.
13. Terveydenhoitoalan koulutus

Ketkä muut kaupan perustamiseen/rakentamiseen/ylläpitämiseen osallistuvat? Roolit?

1. Ei muita, yksin olen.
2. Ei osallistu muita.
3. Yksin.
4. Ei muita.
5. Ei muita. Ainakin suunnitelmien mukaan.
6. Yksin pääasiassa, kaveri neuvonantajana tarvittaessa.

7. En ole itse yrittäjä, perustan kaupan mutta ylläpito tarkoitus yrittäjän itsensä hoitaa.
8. Yksin, paitsi tarvitsen ulkoasun muokkaukseen apua, kun ei itsellä koodaustaitoa. Tekninen ylläpito minulla, mutta en siis ole itse yrittäjä vaan teen tätä toimeksiantona. Yrittäjä hoitaa kykyjensä mukaan tuotteiden lisäystä.
9. Pääosin itse teen. Kaveri koettaa auttaa jos tarvitsen.
10. Apuna graafikkotaustainen henkilö ulkoasun muokkauksessa, lisäksi yrityksen vastuuhenkilö tarkistaa sisältöä ja ulkoasua mukana.
11. Yksin hoidan.
12. Yksin.
13. Yksin kaikki.

Kuinka iso rooli verkkokaupalla on/on tavoitteena olla lähitulevaisuudessa yrityksen liiketoiminnassa? Oletko asettanut verkkokaupalle numeerisia tavoitteita? Esim. myynti vuoden päästä? Kasvuprosentti?

1. Tämä on ainoa myyntikanava, mutta kyseessä on enemmän harrastus, niin en ole miettinyt tavoitteita sen kummemmin.
2. Tuotteet tulee toiselta yritykseltä, tavoitteena ostaa toinen liiketoiminta, joten aika iso osuus. Puolet myynnistä tulisi tämän kautta tulevaisuudessa.
3. Sivutoiminen päivätyön lisäksi, niin ei ole mitään numeerisia tavoitteita.
4. Verkkokauppa on ainoa myyntikanava.
5. Mahdollisimman iso. Mutta ei nyt mitään numeerisia tavoitteita.
6. Pientä. Kivijalkakauppa pääosassa. Ei mitään tavoitteita ainakaan vielä.
7. Tavoite olla alussa yrityksen nettisivuina tuotteiden esittelyssä ja ainoana myyntikanavana, muitakin jälleenmyyjiä jatkossa tarkoitus etsiä mutta vasta vähän myöhemmin. Ei ole numeerisia tavoitteita luotu.
8. Yrittäjällä entuudestaan verkkokauppa mutta se ei ole toiminut. Kivijalkakaupan myynti tipahtanut, joten nyt, toive herättää myyntiä puolet vähintään. Toiveena vuoden päästä verkkokaupan myynnin olevan jopa 90% yrityksen kokonaismyynnistä.
9. Ajatuksena olla tukemassa yritystä. Ehkä verkkokaupan osuus voisi olla 20% myynnistä.
10. Toivottavasti lähtee toimimaan, sillä tuotteet, joita myydään verkkokaupassa ei ole muuten myynnissä. Lukuja en osaa sanoa, kun en ole yrityksen vastuuhenkilö.
11. Iso rooli, tapahtumien lisäksi ainoa myyntikanava, mutta ei numeerisia tavoitteita vielä asetettu.
12. Tavoite saada lisää liikevaihtoa, jotta selviää hiljaisten aikojen yli. Vuoden päästä karkeasti verkkokaupan myynti 2000€ kuukaudessa.
13. Ei ole numeerisia tavoitteita, mutta isossa roolissa kumminkin. Ei ainoa myyntikanava, mutta tarkoitus tulla päämyyntikanava.

Millaista tilannetta pidätte onnistuneena
1)kaupan perustamisprosessin osalta?

1. En osaa kyllä vastata tähän.
2. Jos kaupan saisi työn ohella parissa viikossa tehtyä.

3. En tiedä, jos kohtalaisen helposti saa, kun ei jaksa eikä ole mahdollista hirveästi laittaa aikaa.
4. Sujuvasti kasaan.
5. Jos saa muun työn ohella parin kuukauden aikana valmiiksi.
6. Nopeasti ja helposti jos saa valmiiksi.
7. Ei mitään ajatuksia, tavoite saada valmis ja ehjä kokonaisuus.
8. Minulla ei ole tähän oikein ajatusta.
9. Mahdollisimman pian valmiiksi työn ohessa. Että olisi helppoa jotta onnistuisi hyvin.
10. En osaa sanoa. Kunhan saadaan hyvä tehtyä.
11. Suht nopeasti jos saisi valmiiksi, mutta kun muut työt hidastaa prosessiin keskittymistä.
12. Mahdollisimman nopeasti toimintaan, jopa viikossa niin olisi hyvä.
13. Nopeasti julkaisukunnossa.

2)myynnin kehityksen osalta (julkaisun jälkeen)?

1. Jos myynti lähtisi niin hyvin nousuun, että voisi keskittyä kokopäiväisesti tähän hommaan.
2. En tiedä, uusia asiakkaita tulisi nopeaan.
3. Jos saisi myynnin käyntiin niin että saa tuotteet pois ja vähän taskurahaa.
4. Tämä tulee korvaamaan vanhan, niin ei erityisesti odotuksia.
5. Kunhan vain mahdollisimman pian alkaa myynti.
6. Ei ole odotuksia.
7. Kun ei ole sinänsä numeerisia tavoitteita niin ei ole hirveästi odotuksia vielä. Eikä markkinointia ole niin mietitty.
8. Että myynti lähtee nousuun suht nopeasti, koska myynti ei ole nyt kivijalassa järkevää koska vie aikaa sovituksineen, joten tuotto jää yrittäjän ajankäyttöön verrattuna pieneksi.
9. Uusiakin asiakkaita jos löytäisi.
10. En tosiaan osaa tähän vastata, kun en ole vastuuasemassa.
11. Jos myynti lähtisi niin hyvin nousuun, että voisi yhden ihmisen palkan maksaa.
12. Jos asiakkaat löytää mahdollisimman pian verkkokaupan.
13. Jos asiakkaat löytää kauppaan. Tällä hetkellä epävarma löytyykö sitä mistään hauista.

Kuinka kauan ja kuinka paljon keräsit tietoa verkkokaupan perustamisesta ja pyörittämisestä etukäteen? Mistä lähteistä?

1. En kovin paljon. Lähinnä alan piireissä keskustelupalstoilla tiedustelua, että mikä olisi hyvä alusta tälle.
2. Hyvin vähän kyllä loppujen lopuksi. En juuri ollenkaan. Tuttavilta kyselin vähän vinkkejä.
3. En juurikaan, kun tämä on niin pienimuotoista, vähän maksupuolesta vain. Facebookista ja harrasteryhmistä.
4. Omaa kokemusta sen verran, etten etsinyt kummemmin.
5. En kovin paljon. Googlesta vähän.
6. Ei hirveästi. Netistä vähän.
7. Omaa tietotaitoa soveltaen, kuten koodipuolta miettien, joka on jonkin verran tuttua, että kuinka rakentaminen toimii tämmöiselle pohjalle, ja miten helppoa on. Googlesta etsin.

8. Kauan. Omaa kokemusta paljon, mutta tarkkaan tähän panostamista noin vuosi tutkiskelua. Asiakas halusi aloittaa uudestaan verkkokaupan, pohjan valintaankin meni 3kk. Nettiä käytin tiedonhakuun.
9. Aika kauan samalla kun tätä harkittu. Netistä katsellut tietoa.
10. Se, mitä omaa kokemusta entuudestaan on, mutta ei muuta.
11. Aika kauan netistä etsin tietoa.
12. Harkintaa aiheesta kauemmin, mutta itse tietoa ehkä muutaman kuukauden netistä.
13. Omaa kokemusta verkkokaupan pyörittämisestä jo on. Lähinnä keskustelupalstoja lueskelin pohjan vertailun vuoksi.

Milloin kaupan pitäisi olla auki (jos et ole vielä avannut)?

1. On jo auki. Sain tehtyä viikossa julkaisukuntoon.
2. Parin viikon sisällä. Kokonaistavoite tekemiseen alle kuukausi.
3. On avoinna jo.
4. On avoinna.
5. Muutaman viikon kuluessa. Miten oma aika riittää vain.
6. Muutama viikko tässä mennyt, kohta varmaan valmista.
7. Ei ole vielä. Toimitusasiat ja maksutapa-asiat vielä kuntoon, mutta aikataulua tälle ei ole, piakkoin.
8. Piakkoin on valmis.
9. On auki, vaikka ulkoasu vielä osittain kesken.
10. Muutaman viikon sisällä aloituksesta auki on tavoite.
11. Kuukaudessa tavoite saada auki.
12. Nopeasti auki.
13. On avoinna, avasin viikossa, vaikka ulkoasu vielä kesken.

Missä järjestyksessä kauppaa lähdit rakentamaan? Aloititko esim tuotteiden lisäämisestä vai ulkoasusta vai maksu- ja toimitustavoista?

1. MyCashflown omia perustamisohjeita noudatin kohta kohdalta.
2. Halusin lisätä tuotteita ensin, jotta näen miltä se sitten näyttää niiden kanssa.
3. Ensin tuotteiden lisääminen. Sitten maksu- ja toimitustavat.
4. Valmis ulkoasu MyCashflown kautta, jonka jälkeen tuotteiden lisääminen.
5. Tuotteita lisäilin ensin, ja sen jälkeen ulkoasua.
6. Ensin yrityksen tiedot ja rekisteriseloste, sitten ulkoasu ja sen jälkeen tuotteiden lisäämistä.
7. Ulkoasu ja tuotteiden aika lailla lisäys rinnakkain.
8. Maksutavat selvitetty ennen alustan valintaa. Kategoriat, tuotteet, ulkoasu.
9. Tuotteiden lisäämisellä, maksutavat, sitten ulkoasua, mutta se ihan alkutekijöissä.
10. Tuotteiden lisääminen ja ulkoasun muokkaus rinnakkain.
11. Ensin ulkoasu ja sen jälkeen tuotteiden lisääminen.
12. Esittelytekstien muokkaaminen. Toimitusehdot, tietosuojat jne. ensin, sitten tuotepuoli, kuvat viimeisimpänä.
13. Tuotteet ensin, sitten ulkoasua.

Mitä tietoa olisit tarvinnut mutta et löytänyt helposti tai et ehkä osannut etsiä tai kysyä? Mistä oleellisesta tiedosta on ollut puute?

1. Ulkomaille toimitettaviin tilauksiin ALV:n lisäämisestä piti nähdä vaivaa, että löytää. Ja Shipit -toimituspalvelun lisäämisetä ei ollut kunnon ohjeita tai en ainakaan löytänyt, piti käyttää asiakaspalvelun chattia, että sen sai tehtyä.
2. Shipit ja maksutavat oli hankalasti laitettavia. Niissä olisi voinut olla selkeämmät ohjeet saatavilla amatöörille.
3. Ylipäätään ohjeet siinä paikassa missä tekee. Ettei tarvitse etsiä pitkin sivuja ja laajoista alueista. Hakutoiminto ohjesivulla ei kovin hyvä, kun menee sekavaksi hypätessä blogiin tms. ja vaatii paljon turhaa lukemista. Kun tekee yksinkertaista, haluaa yksinkertaiset ja helposti ohjeet.
4. Ei ole ollut mitään.
5. Miten yhden tuotteen pystyy jakamaan eri kokoihin, ei ollut helposti saatavilla. En jaksa-nut etsiä vielä, kun ei tullut helposti esiin.
6. Rekisteriselosteen tekeminen, siitä ei ollut helposti tietoa, että mitä kaikkea siihen pitää laittaa.
7. Ohjeet MyCashflown sivuilla ei tarpeeksi selkokielellä amatöörille, toivoisin enemmän käytännönläheisiä esimerkkejä toiminnasta. Olen joutunut kokeilemaan jonkin verran, että mitä ja miten tapahtuu. Googlettamalla helpompi löytää tietoa lisäämällä haku-kenttään toimen ja MyCashflow, jolloin tietoa löytynyt helpommin ja nopeammin kuin suoraan ohjeista etsimällä. Jos ei ole oikein mitään kokemusta tietokoneista, epäilen ettei onnistu välttämättä kovin helposti silloin.
8. Maksutavat virolaiseen verkkokauppaan ei ollut perustietoa mutta siitä sai informaa-tiota hyvin asiakaspalvelusta.
9. Maksutapojen lisääminen. Ohjeissa on jotenkin epäselvästi. Klarna Checkout ei näytä olevan mahdollista, vaikka Klarna payments on. Klarnalta ei meinaa saada vastausta tunnuspyyntöön.
10. Ei ole kyllä ollut mitään, voi olla, että koska kokemusta entuudestaan, niin ei ole ollut sellaisia perusasioita joita ei hallita.
11. Ei ole tullut vastaan, aika hyvin on löytynyt tarvittavat tiedot.
12. Ei mitään semmoista ole tullut, mutta huomasin ohjelmistossa bugin: kun lisäät tuotetta valikoimiin, niin jos laitat vahingossa saman tuotenumeron, joka on jo käytössä, niin se-hän ei anna tallentaa. Mutta jos olet tallentanut kuvan ja tiedon ennen tuota tuotenu-meron syöttöä, ja vaihdat sitten oikean tuotenumeron niin se hävittää kaikki sen tuot-teen jo tallennetut tiedot.
13. Itse pohjaan olisin kaivannut enemmän yksityiskohtaista esimerkkiä. Varsinkin tuottei-den lisäämisestä, kun niin monia kohtia, että miten mikäkin vaikuttaa siihen toimintaan tai ulkoasuun ja onko kaikki nyt pakollista. Jos olisi mahdollisuus, vaikka semmoiselle de-tour-opastimelle, joka vie kohta kohdan jälkeen siinä pystytysvaiheessa läpi, eikä niin-kään ohjekirjan lukemista ja miettimistä. Ja hakusanojen kohdissa olisin toivonut esi-merkkejä, että mitä ja paljonko niitä siihen kannattaa laittaa. Laittaako vaikka "vihreä" vai pitäisikö olla "vihreä paita", kummin toimii.

Miksi valitsit MyCashflown?

1. Kun muut alan toimijat suosittelivat, että kun on helppo ja selkeä
2. Tuttavien suosittelusta.

3. Koska kurssitan myös myyntituotteiden tekemisestä ja ensin ajattelin, että se olisi se myyntikohde, joten ilmaisversiossa oli kymmenen tuotetta mahdollista laittaa eikä maksa mitään. Se houkutti koska tämä on pienimuotoista harrastustoimintaa eikä isoja rahoja liiku. Mutta loppujen lopuksi karkasi käsistä koska halusin myydä myös valmiita tuotteita ja niistä sitten halusin tuotteisiin lisää kuvia, jolloin ilmainen ei riittänyt enää. Koen kyllä maksullisen hieman kalliiksi tähän toimintaan, mutta ei ole ollut nyt aikaa vertailla lisää.
4. Samaan sopimukseen sai useamman verkkokaupan. MyCashflow on suomalainen.
5. Suositusten perusteella. Ja Googlen mainonnan.
6. Kaveri teki vertailutyön ja suositteli.
7. Kotimainen, sen tuki toimii kommenttien perusteella, olen tutkinut muiden asiakkaiden toimintaa ja MyCashflow-verkkokauppoja. Vakuutti myös, kun isojakin yrityksiä käyttäjinä.
8. Suomenkielinen käyttöliittymä, helppo opettaa asiakkaan hoitamaan osa itse, kun hänellä ei kokemusta niin paljon, ja suomenkielisyyskin ehdoton vaatimus.
9. Varmaan se, että siitä olen nähnyt paljon mainontaa vuosien aikana ja tietoa etsiessä olen käynyt katselemassa MyCashflown sivuja, jolloin prosessin tultua ajankohtaiseksi oli ensimmäisenä mielessä.
10. Markkinointifirman suosituksella oli vahva osa valinnassa.
11. Kotimaisuus. Keskustelupalstojen kommentoinnit vaikuttivat. Lisäksi perusperiaatteet kuten ympäristöystävällisyys.
12. Suomalainen, asiakaspalvelu ja tuki on Suomeksi ja helposti saatavilla. Hinnoittelu on kohtuuhintainen. On ylläpidetty alusta ja siksi huoleton.
13. Keskustelupalstojen suositusten takia.

Oliko muita vaihtoehtoja? Harkitsitko tai kokeilitko muita palveluja? Millaisia kokemuksia niistä vrt. MyCashflow?

1. Woocommercea vertasin, mutta se tuntui hankalammalta. MyCashflowssa tuntui, että kaiken saa yhdestä paikasta eli on helpompi.
2. No ei juurikaan, Mycashflown suosittelut oli niin hyvät, etten paljon muita miettinyt.
3. Ei aiemmin. Mutta nyt harkinnassa halvempi alusta, kun tämä toiminta niin pienimuotoista. Esimerkiksi Holvin käsitän olevan edullisempi ja ulkoasultaan silti kivempi. MyCashflowssa kuvat ja fontit tekee ehkä vähän vanhanaikaisen näköiseksi, ainakin edullisemmassa versiossa.
4. Tämä on neljäs verkkokauppapohja käytössä. Edellinen oli myös simppeli mutta ei saa tarvittavia ominaisuuksia enää, kun sitä ei päivitetä enää. Oli oma suomalainen softa, eivätkä alkaneet enää koodaamaan. Woocommerce ollut, mutta liian hankala käyttää. MyCashflow helppokäyttöisin, kun ei ymmärrä tietotekniikasta mitään, niin osaa suht helposti käsitellä. Muistaa myös myöhemmin, miten käytettiin koska simppeli.
5. Hieman katselin muita mutta en nyt varsinaisesti vertaillut kunnolla.
6. Joskus kauan sitten oli joku pohja mutta tosi hankala käyttää enkä muista enää nimeä. Sitten on ollut Dreampetstore, josta yksityiset yritykset pistettiin pihalle. Perustamisprosessista sen kanssa ei kokemusta.
7. Harkintaa oli, mutta vain vähän. En kumminkaan ole kokeillut.
8. Kyllä oli harkintaa. Ennen asiakkaalla oli käytössä Clovershop. Harkittiin myös Woocommersea ja Shopifya, mutta kokemusta siis vain Clovershopista joka ok. Clovershopin ja

MyCashflown välillä ratkaisi tässä tapauksessa yhteys virolaiseen maksujärjestelmään, koska firma on Virossa ja suuri osa asiakkaita Suomessa. Tämä hyväksyy virolaisen pankin tilitykseen. Maksutavaksi sai valita verkkomaksuksi Maksekeskus, kun asiakkaita myös Baltiassa.

9. En oikein miettinyt edes, kun MyCashflow ensimmäinen mikä tuli mieleen.
10. Jonkin verran harkintaa koska kokemusta entuudestaan eri alustasta, mutta suositus ja näkemys markkinointifirmalta oli niin vahva, joten sen isommin ei tarvinnut enää miettiä.
11. Olen katsellut aika paljonkin eri alustoja. MyCashflow on varman oloinen.
12. Ei oikeastaan. Myyntipuheet olivat hyvät.
13. Entisestä verkkokaupasta kokemusta, oli hankalampi ja alkeellisempi sen ohjelmoinnin kanssa. En nyt harkinnut kummemmin muita, kun uskoin suosituksia.

Mikä verkkokaupan perustamisprosessissa on herättänyt positiivisia tunteita?

1. Helppo muokata, nopeat vastaukset, ei tarvitse osailla koodailla, jos ei halua mitään erikoisuuksia. Perusmaallikkokin pystyy laittamaan pystyyn valmiin mallin kaupan, kun seuraa huolellisesti ohjeita.
2. Yleisesti ihan positiivinen ajatus tästä.
3. Pystyy perusasiat hoitamaan hyvin myös ilmaisversiolla.
4. Toistaiseksi ihan tyytyväinen, nopea pystyttää. Asiakaspalvelu vastaa nopeasti.
5. Saa paljon infoa tuotteista syötettyä. Tarjolla olevat koulutukset kiinnostavia.
6. Tarjotut webinaarit. Sähköpostilistan saa. Ja paljon laajennusmahdollisuuksia. Helposti tämän tekoprosessin sai alulle, vain omasta ajasta kiinni miten vauhdilla saa valmiiksi.
7. Ainakin vakioteemalla toimivuus kuten kuuluukin, valmis ratkaisu taustalla. Ainakin näin perustamisaikana on tuntunut siltä.
8. Asiakaspalvelu oikein hyvä, järkeenkäyvä ohjelmistopohja, looginen, tykkään huutomerkeistä asetuksissa (eli ne infot). Hyvin selitetty mitä tapahtuu, kun mitäkin laittaa mihinkin. Ohjeet tuntuvat selkeiltä ja ymmärrettäviä. Ei liian teknisiä.
9. Paljon tuntuu olevan kaikkea ominaisuuksia mitä aloitusohjeissa ei käydy läpi, etenkin tuotteiden muokkaukseen. Pitäisi etsiä laajemmalti ohjeista, kunhan ehtii. Tämä osin myös negatiivista, kun vähän työlästä käydä kaikki tiedot läpi. Selkeä tilaussivusto, kuinka kuitata asiakkaan tilaukset maksetuksi ja kuitatuksi. Tuntuu helppokäyttöiseltä pääosin.
10. Selkeät valikot aloittelijalle, hyvät ohjepaketit, chat on hyvä ja sieltä saa nopean avun.
11. Valmiit, pakettiin kuuluvat pohjat suhteellisen helppoja. Kohtuulliset hinnat.
12. Kokonaisuutena prosessi suhteellisen helppo, kohtuullisella vaivalla kumminkin saa kasaan, vaikka välillä vähän hankalalta tuntuisikin. Asiakaspalvelu on erinomaista.
13. Asiakaspalvelu on hyvää. Kyllä tämän kanssa pärjää, vaikka haasteitakin on.

Entä negatiivisia?

1. 10 tuotteen ilmaisessa kauppapaketissa ei tullut selkeästi esiin tietoa, ettei voi myydä ladattavia tiedostoja, vaikka ne minusta oli valittavana, ennen kuin sitten vasta kun yritti ladata. Ei kannattaisi näyttää ollenkaan siellä, jotta ei menisi luulot hukkaan ja tuntuisi

sekavalta. Chat joskus vastaa monimutkaisesti, mutta korjaa ymmärrettäväksi, kun muistuttaa ettei ymmärrä alan kieltä ollenkaan.

2. Pohjaan vähän lisää tarkennuksia, jotta nopeuttaa kasausta. Paljon on infoa mutta silti liian vähän oleellisissa paikoissa, ja paikoin aiheuttaa hämmennystä, kun hyppää paikasta toiseen asian perässä. Paremmin pelkistystä ohjeisiin. Shipit ja maksupalvelut ei sisällä tarpeeksi tietoa miten tehdä, ainakaan sellaiselle, jolla ei kokemusta, niin on hankala laittaa. Isojen pakettien määritys ei onnistu tai ei löydy tietoa, että mistä. Maksutavoissa voisi olla vaihtoehdoksi myös käteinen/kortti noudettaessa, koska myös toimipistenouto onnistuu meillä.

3. Jos ei halua painon mukaan toimitusmaksua, sellaista vaihtoehtoa ei ole. Pakko syöttää paino. Ei esim. kappalemäärälle toimitusmaksua. Ei ainakaan helposti löydettävissä moinen toiminta. En ole löytänyt kohtaa, jossa voisi tehdä testitilauksen. Joudun menemään asiakkaaksi itse ja toisella sähköpostilla tilailemaan, jotta näen miltä se asiakkaalle näyttää. Koko prosessissa vaadittavan välttämättömän tiedon kapasiteetti pitäisi olla helpommin tarjolla koska ei ole aikaa perehtyä niin laajaan aineistoon.

4. Ei ole kyllä ollut mitään.

5. Tuotteiden syöttämisessä en löytänyt tietoa siitä eri kokoihin jakamisesta, se on vähän turhauttanut. Varmaan se jotenkin onnistuu vaan tietoa hankala etsiä.

6. Toimitustavoissa ja maksutavoissa oli jotain outoja asioita. Hetki meni ymmärtää, että mitä ne tyhjät ruudut ovat, että niihin pitää itse jotain osata kirjoittaa.

7. Käytön ajoittainen hankaluus ja käyttöohjeet ei tarpeeksi selkokieliset amatööreille. Tulee se teemaoppaan ja käyttöoppaan välillä hyppiminen. Käyttöoppaan käyttö hieman epäselvä, kun valikoista saattaa hypätä yhtäkkiä teemaoppaaseen ja se aiheuttaa hämmennystä. Tekee siitä epäloogisen oloinen, kun yhtäkkiä huomaakin olevansa teemaoppaan puolella ja vaatii taas siirtymisen takaisin, jos haluaa muut käyttöoppaan aihealueen kohdat käydä loppuun.

8. Teemat tärkeitä, voisi olla vaikka pari ilmaista lisää esimerkiksi pienillä väri- tai kokomuunnoksilla, koska pienelle verkkokaupalle liian kallis ostaa kokonaan uutta teemaa, jos haluaa että edes pikkuisen väri muuttuu, tai ei ole varaa palkata ketään koodaajaa. Vertaa Clovershop: voi muuttaa fontteja ja jotain pientä teeman sisällä, jolla jo iso vaikutus ilmeeseen.

9. Ohjeistuksissa tuntuu olevan vähän harhaanjohtavuutta tai epäselvää etenkin maksutavoissa, Klarnaa ei ole saanut vaan pdf lasku pitää olla maksutavoissa siihen asti, kun saan Klarnalta apuja.

10. Ei oikeastaan ole tullut mitään sellaista.

11. Ei ole negatiivisia tunteita.

12. Ohjekirja liian laaja ja työläs etsiä tietoa. Liikaa it-jargonia, joka hämmentää alaa ymmärtämätöntä, voisi olla vielä enemmän kansankielisempi. Teemojen muokkaaminen onnistuu vain, jos osaat koodaamisen. Käyttöpaneelissa voisi olla selkeämmin esim. bannerien koot ja sijainnit, en löydä selkeää infoa niistä tiedoista, että minkä kokoista on.

13. Välillä hankalaa saada asiakaspalvelua kiinni. Minulla on ollut myös ongelmia selvittää, että miten nettisivu laitetaan ihmisten näkyville, se hakuihin lisääminen ei onnistu. Pitäisi olla yksinkertaisempaa. Annetut linkit mainostukseen ei toimineet, en päässyt eteenpäin. Tuo kaupan esille saaminen pitäisi olla helpompaa koska on kumminkin tärkeää, että asiakkaat löytäisivät sinne nopeasti. Lisäksi olisi hyvä, jos hinnoitteluperiaatetta olisi järkeistetty pienemmille yrityksille sopivaksi. Esimerkiksi kuukausimaksu, jos olisi pienempi mutta myynnistä MyCashflowlle maksettava provikka isompi. Sitä voisi porrastaa, että pienemmästä myynnistä isompi prosentti ja mitä enemmän myyntiä,

niin sitten pienempi vaikka. Mutta että jos pikkuiselle verkkokaupalle tulee hiljaisempia aikoja, niin ei heti tarvitsisi miettiä lopettamista kulujen takia.