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Online Consumer Behavior toward Sports Apparel in Finland

A Mix-methods Study of Online Purchasing Preferences among gen
Z and gen Y Students in Finland

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ABSTRACT

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Customer shopping habits have changed drastically in the last few years as the unceasing development of E-commerce creates new opportunities, new markets with economic activities. (Slavko, 2016). Ecommerce platforms such as Amazon and eBay, Alibaba have substantially contributed to the growth of electronic retails (e-tails) in the last decade, which raises the question of how e-tails can be distinguished from competitors. The objective of this thesis was to analyze various factors that drive consumer attitudes and preferences in online purchasing especially within the sportswear industry, and provide a comprehensive understanding of consumer buying behaviour to assist ecommerce retails in Finland in implementing holistic strategies and increasing profitability.

The theoretical background presents the concept of ecommerce, consumer behaviour and consumer satisfaction, while its main determinants were introduced and explained. A combination of quantitative and qualitative approaches was used in the data analysis.

The study outcome indicated that there was a positive picture of ecommerce in Finland. The quality of information and variety were the most important factors for online consumers to purchase sportswear. The main obstacle for people who prefer to buy in-store was the ability to test products beforehand. Both Internet and non Internet purchasers received information through Social media mainly. It was crucial for businesses to invest in building appealing content and optimize the website to provide consumers flawless experience, retain consumers' interest and attract new web visitors, and thus minimize consumer loss and improve profitability.

Keywords E-commerce, Consumer Behavior, Consumer Satisfaction, Online consumer behavior, Sportswear Industry, Consumer Service Tools

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1 INTRODUCTION

1.1 Research background and objectives

The relentless evolution of technology has influenced subtle but crucial changes in how humans see the world and interact with others. Significantly, it optimizes human communication in the form of telecommunication and networking (Wardynski, 2019). With the advent of digital technology, information is shared and consumed more rapidly and efficiently, which has radically affected people's life and consumption. This indicates a need for companies to understand various behaviors among consumers to adopt a better approach and succeed in the marketplace

As the world's population ages, a growing awareness of leading a healthier lifestyle to avoid severe illness and have a fit body becomes paramount (Troynikov et al., 2013). Sportswear penetrates the world market as practical and functional apparel to prevent injuries and improve performance. (March 2018). These days, the sportswear market is one of the leading markets in the world. Its revenue exceeded 180 billion dollars in 2019 and is forecast to grow around 208 billion US dollars in 2025 (Statista, 2021). Sportswear is continually changing to adapt to different perceptions and preferences in today's generations.

This study aimed to analyze factors that drive consumers towards sportswear in e-commerce businesses, investigate the difference in preferences between Millennials and Gen Z, and describe the recent trends in the E-commerce business. By employing mixed methods, the researcher attempts to provide validity of the study and give readers a comprehensive picture of the Finnish sportswear market.

1.2 Research problem

Sportswear stores and businesses are exerting themselves to invest in online presence to increase sale volume and retain existing consumers, but lack understanding of how best to reach the potential consumer. To effectively

approach online consumers in Finland, this research investigates the behavior of university students toward online sportswear purchasing, thereby identifying their demands and preferences in selecting an online store.

1.3 Thesis structure

The thesis is composed of five themed chapters. It begins with an introductory chapter giving brief information on E-commerce, the sportswear industry, and customer spending habits in the digital era. The theoretical dimension of the research is presented in chapter two and looks at how the Finnish sportswear industry operates. It will then elaborate on the basic concept and classification of Ecommerce, give a detailed explanation and holistic structure of understanding e-commerce, its current trend, and a picture of E-commerce in Finland. Consumer theories, including consumer behavior, satisfaction, and determinants, are emphasized in this chapter. Chapter three is concerned with the methodology and analysis techniques used for this study. The next chapter discussed the reliability and validity of the research. Finally, the conclusion summarises the entire thesis, critique of the findings, and managerial suggestions.

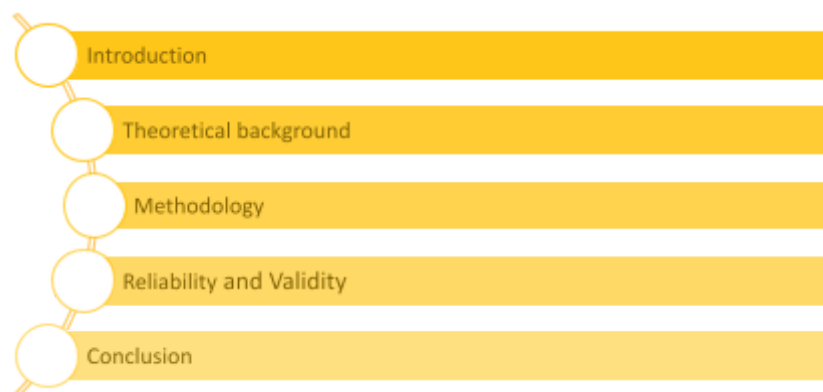


Figure 1. Research Structure

2 THEORETICAL BACKGROUND

2.1 Sports Apparel Industry

Since the sports apparel market is a subsidiary of the sports goods industry, it is necessary to explore the concept and features of sporting goods in general to acquire a holistic and in-depth understanding of the sports apparel market.

2.1.1 Sporting goods industry

Sporting goods consist of sports equipment, tools, apparel, and footwear. In recent years, the sporting goods market has been rapidly developing; with E-commerce convenience, consumers are offered more choices and more access to sporting products. (Peng 2016). Sporting goods sales in the United States alone account for more than 40 billion US dollars annually. Nike and Adidas are the key players in the sporting goods industry (Statista, 2021).

2.1.2 Sports apparel market:

Sportswear products are generally categorized into two main types following the primary performance characteristics, namely, professional sportswear and leisure sportswear. Professional sportswear refers to high activity levels, perhaps in competitive mode, and is likely to be worn temporarily. On the other hand, leisure sportswear refers to moderate physical activities, style, comforts such as casual wear and exercise. (Elmogahzy, 2020) . Overall, sport apparel sales amount to about 60% of sporting goods market value in which America and Europe hold a lion share of the market. (Xerfi, 2019)

Finland is known as a reliable host that organizes and run international competitions smoothly each year and is a sports nation (Sahala, K & Koskela, S, 2011). According to the European Commission 2010, it is the top country in Europe, especially in Nordic countries, takes sports seriously and performs regular exercise (at least once per week). Finns enjoy exercising for leisure, keeping fit

and active; besides, dressing sportswear or fitness clothes are common styles on the street. The sports apparel industry is generally large and potential in Finland. The survey conducted by Statista 2019 with 1525 respondents reveals that sportswear stores including Intersport, Stadium, XXL Sport, and Outdoor would be a popular selection of clothing purchases for the customer in Finland. Amongst other sports stores, the most trusted brand in Finland was Intersport; 41% share of respondents chose the brand and followed by XXL with a 20% share of respondents.

2.2 E-commerce and E-Business:

2.2.1 Ecommerce:

In the early 1970s, E-commerce was first developed with the innovation of electronic fund transfer (EFT) which was only available for large corporations and financial institutions. Then came electronic data interchange (EDI). EDI allowed participating companies from different types of business. (Efrain, 2010). E-commerce refers to the process of buying and selling products or services or information via a computer (Chaffey, 2009). Kalakota and Whinston (1997) also explained the E-commerce definition with different perspectives.

1. A communication perspective: EC is a platform for delivering information, product, service, or payment.
2. A business process perspective: EC is doing business electronically by applying technology toward automation of business transactions and workflow.
3. A service perspective: EC is a tool that enables cost-cutting while improving service delivery speed and quality.
4. An online perspective: EC provides a place where users can trade goods, products, or information online.

2.2.2 E-business:

E-business is a broad term to describe the transformation of key business processes through internet technology (Chaffey, 2009). E-business includes not only the exchange of goods and services but also customer services, collaboration with business partners and electronic transaction performance within an organization (Efraim 2010).

2.2.3 Different between E-commerce and E-business:

E-commerce refers to the performance of online commercial activities and transactions through the Internet in a tech-driven world. In contrast, e-business refers to the performance of all types of business activities over the Internet. Ecommerce can be conceived as a subset of e-business, while e-business is a general concept involving other business activities; for example, production, inventory management, product development, risk management, finance, human resources. (Bartels, 2000)

In his study, Kumah also mentioned that the fundamental function of e-business is to maximize customer value by deploying technology. At the same time, e-commerce refers to the extent of buying and selling through digital marketing.

2.2.4 Classification of Ecommerce by the nature of the transaction

Business to customer (B2C)

B2C means businesses sell their products or services to their end-user. B2C is a common practice among online retailers who sell their products directly to consumers over the Internet. The purchasing decision is typically shorter in B2C than B2B.

Business to Business (B2B)

In a B2B model, all participants are either businesses or organizations which sell their products/ services to another business. B2B transactions typically have a longer sales cycle but higher-order value and more recurring purchases. (bigcommerce 2021)

Consumer to Business (C2B)

C2B business model allows individuals to sell products/services to organizations who seek sellers to bid on products/services they need. This approach gives individuals the power to name their prices and have businesses compete to fulfil their needs. (bigcommerce 2021)

Customer to Customer (C2C)

In the C2C category, consumers trade goods/ services with each other. Businesses benefit from self-propelled growth by sellers and buyers. However, they face a crucial challenge in quality control and technology updating. (bigcommerce 2021).

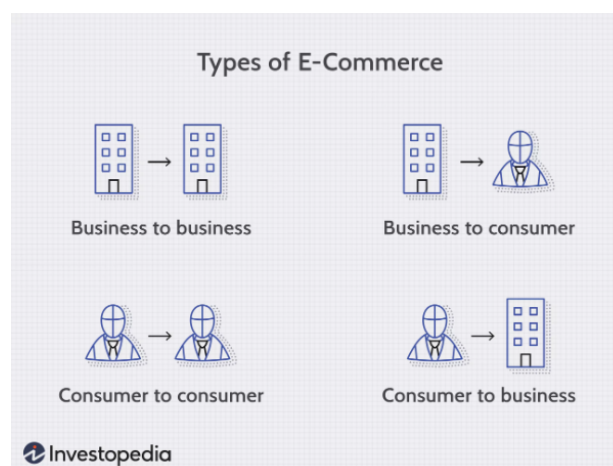


Figure 2. Types of Ecommerce

2.2.5 The trend in Ecommerce:

Voice Search

Smart speakers have become reliable digital helpers to many households, and people are increasingly relying on its feature- voice assistant to complete daily tasks. According to Statista, 75% of US households will own a smart speaker by 2025. (Statista .2021)

As more homes adopt intelligent speakers, the consumer will utilize voice search to purchase online.

It was recommended that E-commerce store could capture more organic traffic from voice searches by optimizing targeted content, offering voice-based navigation on the store's website and mobile app, ensuring a simple flow using voice command when customers purchase products

Omnichannel Shopping:

Omnichannel commerce is a modern approach providing a seamless user experience at every touchpoint. Research from the Google team demonstrated that 98% of Americans switch devices on the same day and the hour to most people. A savvy customer has various options, including desktop, laptop, computers, tablets, and smartphones. Moreover, online shoppers often visit several websites before making purchase decisions.

Therefore, businesses or stores should have channels available with data syncing, optimize the website for different devices, creating a buyer persona, offer various purchase options such as "buy online, pick-up in-store, home delivery."

AI and AR enhance customer's experience

With the continuous development of technology, augmented reality (AR) attempts to display images in an environment that allows customers to preview products in

3D before making a purchase. It supports customers to pick the right product first and is less likely to return it (Mista & Kosmala 2019). According to the ABI research forecast, there will be 120,000 stores adopting AR technology to raise the quality of the service delivery during the customer journey.

Artificial Intelligence (AI) impacts Ecommerce by effectively addressing customers' needs, providing personalized or targeted offers personalized thanks to its constantly collected data from previous purchases, searched products, and online browsing habits.

By implementing AI and AR in e-commerce, businesses can enhance user experience, increase conversion rate, and minimize return rate. (Bhattacharya 2021)

Marketplaces dominate brands

Nowadays, consumers would instead search for solutions rather than brands. In 2019, the value of the European marketplace was estimated at approximately 40% of the entire E-commerce market. Big-name marketplaces that generate the most sales can be listed, such as Amazon, Alibaba, Tmall. (European Marketplace report 2020)

Virtual marketplaces are amongst the fastest ways to scale globally and help businesses fulfil orders more efficiently. Hence, brands need to turn their marketplace product pages into a rich, immersive experience, offering unique products through their channels.

Mobile commerce

The number of people who use smartphones worldwide reached 3.5 billion in 2019 and is forecasted to grow strongly in the next few years (Statista 2019). Increasingly, customers have made purchases online using their mobile devices.

Stores and businesses need to optimize mobile-friendliness for the website, ensure a smooth checkout process using mobile devices.

Sustainability Practice

Green customers are rapidly waking up. People nowadays are becoming more aware of sustainable development and saving the environment. In a recent survey, 65% said they want to support the purpose-driven brands that advocate sustainability (Harvard Business Review 2019). Almost 41% of consumers around the world are willing to pay more for the green product (Nielsen Insight 2019)

Many businesses are finding ways to attract green customers by switching to eco-friendly packaging, recyclable supplies, investigating a sustainable alternative to existing products

2.2.6 Ecommerce in Finland

Finland is one of the largest markets for e-commerce, contributing to the world growth rate of 26% in 2020 (EcommerceDB, 2021). Its revenue for e-commerce continues to increase. The e-commerce market consisting of online sales of groceries, consumer goods, and services are likely to grow (Kurjenoja, 2020).

According to the IPC Cross-Border E-Commerce Shopper Survey, more than half of Finns (57%) purchase online once a month. This number was expected to multiply in the coming years, especially weekly online purchases. Specifically, about 54% of Finns had ordered from Chinese online stores. Among Finns who made online purchases, one third (33%) bought from Germany, almost one quarter (23%) from the United Kingdom, and one fifth (21%) from Sweden. (Posti 2021)

Verkkokauppa.com is the biggest E-commerce store in the Finland market with a revenue of US\$367 million in 2020, followed by gigantti.fi with US\$224 million, and zalando.fi with US \$140 million in revenue (EcommerceDB 2021).

According to Kurjenoja (2020), a Chief Economist in Finnish Commerce Federation, there is a positive view of E-commerce in Finland. Even though online consumers are often driven by price, Finnish domestic E-commerce stores are now well equipped with their brand and products that distinguish them from competitors internally

2.3 Consumer behavior:

2.3.1 Consumer behavior

The field of consumer behavior refers to the study of individuals, groups, and processes involved when selecting, purchasing, consuming, and disposing of products or services (Solomon, 2006). Another crucial part of consumer behavior is consumers' emotional, psychological, and behavioral responses before and after consuming products. (Kardes, Cline & Cronley 2008). Consumer behavior is an important study field that helps marketers understand influence factors in consumer buying decisions. It is the critical secret to reach and engage the customer and convert them to make a purchase.

The transformation of technology has dramatically changed consumers' attitudes toward products or services; specifically, in an offline shopping environment, consumers get satisfaction from physical experience (touch, feel, try the products) or retail environment. However, in an online context, consumer responses no longer depend on physical presence. Shoppers get satisfaction with their ability to browse the sites and online search. As a result, online consumers are motivated and affected by new, external factors. (Shun and Yunjie, 2006).

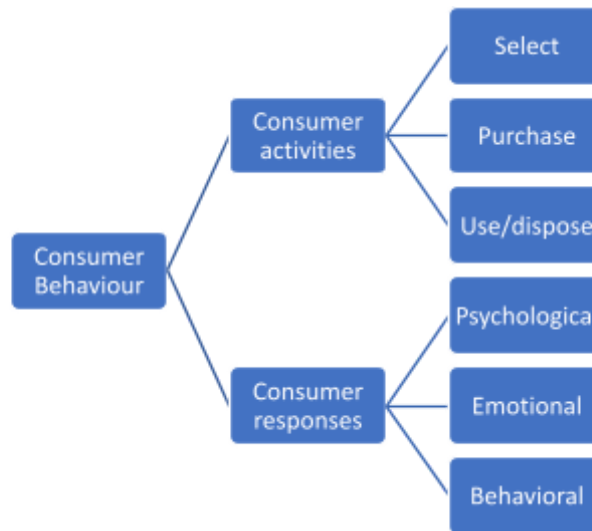


Figure 3. Consumer Behaviour definition

2.3.2 Consumer generation today

Generation Y or also known as Millennials, are born between 1980 and 1994. This generation lives through a period of rapid change, both economically and technologically. As a result, they are digital natives; they use web devices in almost every aspect of their lives. Millennials would prefer browsing for products across the brands to set on an option; additionally, social responsibility and environmental friendliness are also influential factors in their purchase decision. In shopping, they can switch brands if discounts are offered at least 30%, only a third are loyal to brands for new trends and product updates. Overall, Gen Y is likely to shop by recommendations from social media connections and word of mouth. They are the most significant consumer generation to date (Forbes, 2018, 2019).

Generation Z refers to people who were born between 1997–2012, with slight variation. It shares many similarities with gen Y, such as tech-savviness and affinity with social media. They are the gens of mobile and social. The Internet network is a fundamental part of their lives where they present positive and negative experiences to their audience. They spend most of their time watching videos through mobile devices. They can easily connect and build relationships

virtually. They enjoy communicating and listening to other opinions when making a decision. (Šramková & Sirotiaková).

The emergence of Gen Z illustrates the next wave of consumers; their buying power only increases. Gen Z values transparency and authenticity in brands they buy. (Businessinsider, 2021). They believe in what they create, experience, and what their friends and acquaintances say rather than companies advertising. They have no barrier to compare product quality through different sources (Šramková & Sirotiaková). For Gen Z, their shopping attitudes are to define and shape themselves with various ways of experiments. It is a generation that is leading and shaping the future of shopping.

To appeal to this group, stores should be active on their social media platforms or give them the tools for interaction. Asking questions, running polls, responding to comments are common ways to engage and communicate with a member of Gen Z; additionally, optimizing the mobile experience and focusing on video marketing. (Forbes, 2017).

2.3.3 Determinant of consumer behavior in Ecommerce environment:

Cummins et al. 2012 conducted a review of 942 articles published from 1993 to 2012 to address consumer behavior online or social media. The findings revealed that cognitive issues, user-generated content, internet demographics and segmentation, online usage, cross-cultural, online communities and networks, strategic use and outcomes, and consumer internet search are essential influencing factors. According to the report "The truth about online consumer" 2017 by KPMG, online consumers are driven by the fact that they can shop at any hour of the day. Other attributed reasons for purchasing online are the low price, affordable shipping costs, and good return policies. Bucko et al. (2018) researched and confirmed a list of factors that affect online shopping behavior, including price, availability, social proof, product detail, scarcity, condition, and social media activity.

In terms of influential factors, this work concentrates explicitly on four determinants: price, quality of information, available options, online reviews.

Price

By comparing previous research about price-quality-value, Lee& Chen-Yu (2018) found that consumers' perception of quality is affected by price. When the price is high, its quality is relatively high. Their study also mentioned a price discount provides monetary gain, therefore encouraging consumers to make a purchase. In the online context, prices are 8 to 15 percent lower than the retail price, resulting in price comparison between different sellers in consumer behavior. Overall, price promotion or low prices overall attracted price-sensitive customers.

Information quality

Information quality is defined as the amount of information available on the sites, including both content and design. The content consists of information, features of the products or services offered, while the design refers to how the content is presented to consumers. Information quality is an essential factor that affects online consumer behavior because consumers can only evaluate products or services based on the information provided by the sites. (Gabriel Sperandio Milan et al., 2015)

Variety

With the rise of E-commerce, consumer preferences are constantly changing. Variety is one of the most significant consumer concerns. If consumers seek choices over time, then variety offers consumers different options over time to satisfy the need for stimulation. On the other hand, if the consumer is making a single choice, variety allows the consumer to explore the customized options that he or she desires (Kahn, 1998). In the online context, the variety of delivery options play a foremost in consumer decision-making criteria. Nearly a quarter of consumers are willing to pay extra for instant delivery (Joerss, Neuhaus, and

Schröder, 2016). The latest research, "Lost in Transaction," conducted by the Payscale Insight team with 8000 respondents across countries, suggested that diversifying online payment methods available at the checkout can prevent consumers from feeling forced to share their financial details with unfamiliar vendors. In his empirical study, Maiyaki (2016) proved the significant relationship between product variety and online consumer behavior. Consumers were affected by different types of products provided online compared to limited offers by brick-and-mortar stores. Every single context of variety has a various impact on consumer behavior which businesses should not ignore.

Online reviews

In recent years, word of mouth in online reviews, online feedback, and consumer rating was studied. Existing research revealed that people tend to gather information from virtual communities, including observing positive and negative online reviews. The increase of positive reviews accelerates stronger purchase intention; in contrast, special attention has been paid to negative impulse, leading to the decline in consumer intention. Negative reviews view as an essential source of information to avoid risk and uncertainty among online purchasers. (Zhang, Zheng and Wang, 2020).



Figure 4. Online consumer behavior determinants

2.3.4 Consumer behavior in Finland

Finland is known as a consumer society in which quality is the prevailing determinant of purchase. Other important factors include security, product origin, and brand image. Compliance with European standards is regarded as an assurance of quality, and purchasing location may vary. Consumers in Finland are generally comfortable with technology whether they make purchases on a computer, tablet, or smartphone. They also utilize the Internet for searching product information and comparing it. Though consumers often go on the Internet to make quick purchases, the popularity of shopping centers increases (387 million visitors per year), with these speciality offline stores still being frequented. Prices in Finland are relatively high compared to the rest of Europe. Finns usually favour domestic products. However, global brands attract a growing market share when targeting a particular market niche.

It was suggested that customer service and buying experience should be improved to retain Finnish customers. According to Statista, 67% of the population in 2019 were active on social networks. Even though access to information and other user opinions affects buying decisions and consumption, data protection is an essential issue for the population.

Environmental care and progressive values emerge as a trend in consumer behavior in Finland. Indeed, the K Group study reveals that consumers are increasingly interested in quality and ecological foods. There was a tendency to consume products that are simple, practical, and had minimal packaging. Sales of organic products also rose by 9.6% (Finnish Organic Food Association), and a circular economy is developed in the country thanks to the respectful mode of consumption. (Export Entreprises, 2021).

2.3.5 Customer satisfaction

Customer satisfaction is defined as comparing the expectation and experience; in other words, the customers are pleased with a company's products, services, and capacities. Rao and Chandra (2012) stated that customer satisfaction is a leading indicator of future business outcomes. Customer satisfaction is a crucial element to establish sustainable loyalty and profits. Satisfied customers are the ones that will repurchase over time if the service provider or the delivery met or exceeded their expectations (Tony Ahn, Seewon Ryu, Ingoo Han, 2004). There are six main determinants significantly identified as necessary for customer satisfaction measurement; those are the following: security, information availability, shipping, quality, pricing, time.

Security

Security is depicted as the website's ability to protect personal consumer data from any unauthorized use or disclosure during electronic transactions (Guo, Kwek Ling, Liu, 2012). Security has a positive impact and significance on repurchase intention (Mohammad, Kemal, Basrah, 2015). Security is a crucial factor in building trust with the online shopper during an online transaction. In E-commerce, security is one of the critical issues preventing consumers from purchasing online. Consumers are concerned about the high possibility that they are deceived by online stores that will misuse their data, especially their credit card information. Therefore, security is the crucial element in building trust with and satisfied customers.

Information available

Lack of opportunity to touch and feel the products before buying is a weakness that abates consumer confidence. Therefore, shoppers expect online stores to provide accurate and adequate information about the products. Many authors claimed that the quantity and credibility of information are vital elements in ensuring online shopping service quality. In terms of the amount of information,

the consumer should be able to access adequate information about the products; however, credibility refers to the degree of confidence perceived by the consumer through the information provided by e-commerce stores (Vasić, Kilibarda, Kaurin, 2019). According to Anna and Hanna (2016), source credibility and information quality can influence purchase intention. Providing appropriate information can highly dispel customers' fears and concerns toward misunderstanding a particular product. (Vasić et al., 2019).

Shipping

Shipping is another factor that directly affects the consumer and triggers their satisfaction. It plays a fundamental activity in any process, especially in online purchasing. The products should be well packed, with the right amount, quality, and specification following the order, delivery time, and place (Vasić, Kilibarda, Kaurin, 2019). In e-commerce, reliable, safe, and timely delivery are the basic and essential demands for the online shopper. Ahn et al. (2005) indicated that reliable and timely delivery of the products increase customer satisfaction and motivate repeat purchases. The whole process, including shipping fees, delivery schedules, transparency, tracking, or return policies, has a significant impact on the conversion rate of E-commerce stores and building customer loyalty (Lessard, 2019).

Quality

Products and services that meet or exceed customer expectations will lead to customer satisfaction. Product quality is defined as the ability of products to perform certain functions, which can comprise durability, reliability, resulting accuracy, ease of use, and other attributed values that meet customer needs. Conversely, service quality refers to an assessment of attitude towards the superiority of service. It is measured by observing the correspondence between expectation and perceptions towards service performance. Product and service quality has a positive effect on customer satisfaction and loyalty. The growth in

product and service quality can increase customer satisfaction and eventually result in customer loyalty (Albari 2020)

Pricing

Pricing plays a vital role in the customer journey and customer satisfaction since consumers always direct their attention to pricing when assessing products or services. The advantage of technology facilitates customers to compare prices from multiple outlets and e-commerce stores. If the customer discovers that an online store has consistently higher prices, they may perceive this as unfair and less satisfied with the price. (Yong Cao & Gruca, Thomas & Klemz, BR, 2003). Merely because online customers can not touch or test the products, they are also not particular about the delivered products similar to the ones presented on the site. They expect a lower price than offline retail—more than half of online shoppers swift e-commerce stores due to their pricing. Pricing has a remarkable effect on the satisfaction of customers (Keaveney, 1995).

Time

Time-saving is an influential factor to encourage people to purchase online. Time is precious to everyone. In the past, shoppers must go to the store to buy products. Sometimes, it is stressful and time-consuming when the store is crowded and busy. However, shoppers nowadays can browse the online catalogue to get information about the product immediately and purchase immediately without waiting. Besides, online commerce can be completed anywhere at any time, which is significantly convenient to consumers. (Nebojsa et al., 2019).



Figure 5. Consumer Satisfaction

2.3.6 Online Ecommerce service

In e-commerce, there is less interaction between online stores and customers. The customer's purchase decisions happen without the process of consulting and contracting between two parties. Even at some point, the customer service occurs; it appears to be customers who generally initiate (Öörni, 2017). Therefore, having a customer service tool is essential for e-commerce stores to assist customers through the buying process

Social Media

Social media is a powerful tool for online stores to network and share their information, engage customers with their interests, attract promotion, and release new products. Social media exists in various forms, including social networks like Facebook, Twitter, LinkedIn, and social media sharing sites such as Instagram, Youtube, social blogs, podcasts. Stores must get used to the different social media platforms and noticeably concentrate on the channel where their audiences mostly are (Öörni, 2017). According to Statista (2020), most respondents choose Whatsapp as the most popular social media platform in Finland (84%), followed by Facebook with 75%, 71 % of people using Youtube. Less than 10% of people used TikTok, and only 2% of respondents were active on Tumblr. Social media is an effective tool to connect with the customer, address customer service issues, receive feedback and develop ideas

Virtual community

Virtual communities or online communities are a group of people united online with a shared community goal to gather information from public discussion or seek other's opinions to solve consumption-related problems and exchange best practices. It is a necessary tool to improve activities and interaction between e-commerce stores and customers (Chou, Cindy & Sawang, Sukanlaya, 2015)

Mobile apps

Apps are now playing an integral part of daily human life in which people spend an average of 3.1 hours per day in apps (Matt, 2020). They are also a powerful way to build an authentic relationship with customers and increase communication with brands. Apps are available and easy to use. Hence it accelerates the frequencies of visiting websites and is likely to convert a purchase (Zhe, 2017)

Live Chat and Chatbots

Live Chat and Chatbots are efficient tools to address customer concerns quickly. Chatbots can respond immediately at any time of the day. Thus the customer can avoid waiting around. (Caramela, 2020). Many customers need online support while shopping; chatbots or live chats are practical options to provide a better online shopping experience. (Zhe, 2017)

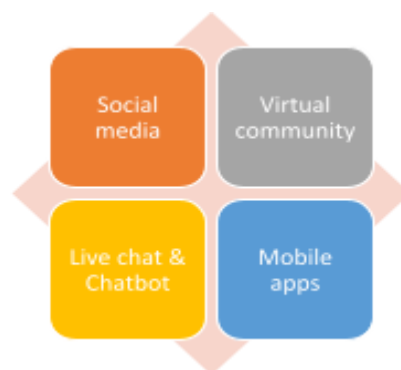


Figure 6. Consumer service tools

3 EMPIRICAL STUDY

This chapter describes and discusses the methods used in this investigation. The first section gives an overview of the methodological procedure; the second part describes the result of the data analysis in greater detail. A mixed method was implemented in the study to achieve a comprehensive result. Basic definitions and the nature of the method would be introduced in the following part.

3.1 Research Methodology

The research method comprises three basic approaches: qualitative, quantitative, and mixed methods. Qualitative and quantitative should not be considered rigid, independent categories or dichotomies (Creswell, 2014). A study can be more either qualitative or quantitative depending on the research problems (Wisdom and Creswell, 2013). Mixed methods research incorporates elements of both qualitative and quantitative methods, offering feasible, information-rich data. (Creswell, 2014)

Qualitative research is a multimethod in collecting and processing information, including textual materials and visual materials such as interview transcripts, field notes, documents, artefacts, photographs, video recordings, and internet sites (Saldana 2011). Qualitative methods are more descriptive, and inferences provide a deep understanding of human behavior and perception within the social world (Aspers and Corte, 2019).

Quantitative research systematically investigates phenomena by collecting numerical data and performing statistical techniques (Aliaga & Gunderson 2002). It can be implemented in the form of questionnaires, structured observations of experiments (Coghlan & Brydon-Miller, 2014). The results accomplished from this approach are logical, statistical, and impartial; besides, sufficiently reliable to make predictions and test theories (Creswell, 2014).

There are fundamental distinctions between quantitative and qualitative research methods. The qualitative approach mainly deals with quality rather than quantity. It facilitates the understanding of the research problem broadly and the meaning of objects under study. While quantitative research is generally concerned with measurable quantities. Quantitative analysis seeks to test theories, and the findings can support and predict the future. (Lusi 2018). In this study, mixed methods were selected as the ideal method. It combines these two methods for optimal performance, giving readers a more comprehensive understanding of the research problem than either approach alone. Data was collected from various aspects to ensure validity and authenticity.

3.2 The use of mixed methods research design:

There are five principle mixed methods designs: convergent, explanatory sequential, exploratory sequential, embedded, multiphase design (Wisdom and Creswell, 2013). The explanatory sequential formatting was applied in this thesis, in which the author collected and analyzed quantitative data and followed by a qualitative analysis. The purpose of choosing this design is to use qualitative data to explore quantitative findings, assess trends and relationships with quantitative data and explain the mechanism or reason behind the resultant direction.

The target segmentation in this paper is young people in Finland born between 1997—2012; namely Generation Z. Generation Z is a future potential purchaser with a high level of Internet literacy. Therefore, the sample for qualitative research was not selected randomly. The participants were carefully chosen between 16—24 years old. The age group between 9—15 is also viewed as Gen Z; however, it will have less value in this research where they are generally dependent on parents in terms of finance and decision-making.

Regarding the quantitative methods, a survey was designed containing various question types to meet diverse needs, including single, multiple-choice questions, open-ended questions, four points Likert-scale questions, and dichotomous

questions. The purpose of using a four-point Likert scale is to avoid middle value, therefore gain more precise results. Diversified types of the questionnaire can effectively increase respondents' interest and avoid perfunctory answers. The questionnaire was carefully distributed to university students at Vaasa University of Applied Sciences and the University of Vaasa, Åbo Akademi, University of Turku, Tampere University

Besides, to fulfil the research requirements, the author interviewed individuals studying and working in Finland and have actively experienced purchasing sportswear both physically and online. The interviews largely contained open-ended questions that allowed the participants to express their opinions based on their complete knowledge, feeling, and understanding.

3.3 Data collection and analysis

The methodological approach taken in this study is an explanatory sequential based on the mixed method. The author explained the analysis and followed up with qualitative research.

3.3.1 Quantitative Analysis

A vital component of this research is data collection and analysis. The data for quantitative research was electronically obtained through Google Forms. In total,

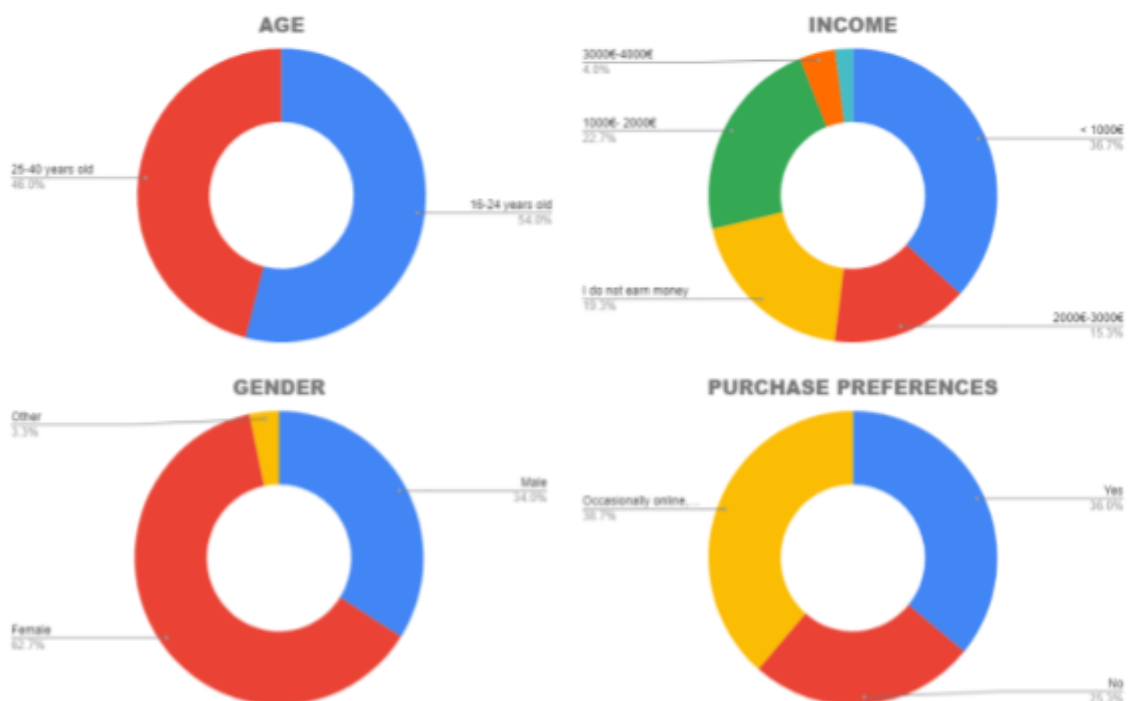


Figure 7. Demographics of Respondents

154 respondents joined the survey; however, the author analyzed only 151 cases after removing confounding factors when responses were not in the focus group. The final sample consists of 112 participants who experience Sportswear online purchasing and 39 participants who only purchase sportswear in physical stores.

The profile of respondents was demonstrated in Figure 4, in which the majority of participants were females. Of the study population, 60 participants were between 16—24 years old, and 52 participants were between 25—40 years old. In terms of monthly income, about 1000€ is the frequent earning amount in the survey due to participants mainly being university students. The percentage is higher among people who occasionally buy online and sometimes offline than people who only purchase online or offline. This tendency indicates that physical presence is also crucial because people are likely to enjoy two modes of purchase, although online retails are significantly improved nowadays.

Hypothesis

"A hypothesis is an assumption, an idea that is proposed for the sake of argument so that it can be tested to see if it might be true. A hypothesis is usually tentative; it's an assumption or suggestion made strictly for the objective of being tested" (Merriam Webster Dictionary).

In other words, hypothesis testing is a method of testing a claim using data measured in a sample. To observe the differences between Millennials and Gen Z in their sportswear purchase preference over the Internet, the author proposed hypothesis as below:

(Ho): There is no significant difference between Gen Y and Gen Z in their sportswear online purchasing preferences.

(H1): There is a significant difference between Gen Y and Gen Z in their sportswear online purchasing preferences.

Independent sample T-Test:

Independent sample t-test or 2-sample t-test analysis was applied to test this hypothesis. An Independent t-test is commonly used to test statistical differences between the means of two groups. (Curran, 2013). Based on the nature of this test, if the value of the sig (2-tailed) or p-value is smaller than 0.05, the assumed threshold, then reject Ho and accept H1. Table 1 shows the hypothesis result in which independent variables were age groups, 16-24 and 25-40. Dependent variables were nine Likert scale factors: Low price, Special offers, Product details, Product photos, Product range, Friendly-user websites, Delivery options, Payment methods, Online review.

Table 1. Independent T-test

		Independent Sample T-test					
		F	Sig.	t	df	Sig. (2-tailed)	
Low price	Equal variances assumed	0,593	0,443	0,572	110	0,569	
	Equal variances not assumed			0,573	108,846	0,568	
Special Offer	Equal variances assumed	0,016	0,898	1,327	110	0,187	
	Equal variances not assumed			1,341	109,999	0,183	
Product details	Equal variances assumed	3,136	0,079	-0,940	109	0,349	
	Equal variances not assumed			-0,947	108,988	0,346	
Product photos	Equal variances assumed	0,011	0,917	-0,682	110	0,497	
	Equal variances not assumed			-0,686	109,424	0,494	
Product range	Equal variances assumed	0,980	0,324	-0,820	110	0,414	
	Equal variances not assumed			-0,813	103,060	0,418	
Friendly-user website	Equal variances assumed	6,742	0,011	-0,314	110	0,754	
	Equal variances not assumed			-0,318	109,809	0,751	
Delivery options	Equal variances assumed	0,018	0,895	-0,539	110	0,591	
	Equal variances not assumed			-0,538	107,023	0,592	

Payment methods	Equal variances assumed	1,827	0,179	-0,956	110	0,341
	Equal variances not assumed			-0,941	97,858	0,349
Online reviews	Equal variances assumed	1,337	0,250	-0,762	110	0,448
	Equal variances not assumed			-0,751	97,968	0,455

As can be seen from Table 1, the p-value(sig. 2 tailed) of each dependent factor is relatively greater than the threshold (p-value, $p=0.05$). Therefore, the null hypothesis can not be rejected. The result indicates that there were no significant differences between the two groups. However, the mean scores for these groups are slightly different. As shown in table 2, the most critical factors that gen Z concerns about during their purchase are product photos, delivery options, and product details. While gen Y shows more interest in the price regarding lower price and special offer than gen Z.

Table 2. Mean of gen Z and gen Y

Report										
Age		Low price	Special Offer	Product details	Product photos	Product range	Friendly -user website	Delivery options	Payment methods	Online reviews
16-24	Mean	2,07	1,92	1,66	1,48	1,93	1,8	1,63	1,8	1,77
	Min	1	1	1	1	1	1	1	1	1
	Max	4	4	4	4	4	3	3	3	4
25-40	Mean	1,96	1,71	1,81	1,58	2,06	1,85	1,71	1,96	1,9
	Min	1	1	1	1	1	1	1	1	1
	Max	4	4	4	3	4	3	3	4	4
Total	Mean	2,02	1,82	1,73	1,53	1,99	1,82	1,67	1,88	1,83
Very important	Min	1	1	1	1	1	1	1	1	1
Not important	Max	4	4	4	4	4	3	3	4	4

Due to no significant differences between the two group was found. The author continues to investigate the trend in consumer attitudes and preferences toward online sportswear purchases. Table 2 illustrates that product photo is the most important criterion for both groups when purchasing sportswear online. Overall, product details, delivery option are also more important than other factors. Low price and product range are considered less important to participants in the survey.

Table 3. Purchase frequency and platform preference

Purchase Frequency		Frequency	Percent
Valid	every 3 month	26	23,2
	every 6 month	34	30,4
	once a year	36	32,1
	less than once a year	16	14,3
Platform			
Valid	Websites	76	67,9
	Mobile apps	8	7,1
	It does not matter	28	25
	Total	112	100

Table 4. Online presence preference

Consumer Service Support				Information Channels			
		Responses				Responses	
		N	Percent			N	Percent
Customer Support Preference ^a	Live chat	59	30,1%	Information Channels ^a	In store	77	22,3%
	Chatbot	16	8,2%		Trainer and coach	26	7,5%
	FAQs	48	24,5%		Friends and Family	50	14,5%
	Email	44	22,4%		Social media	86	24,9%
	Phone	13	6,6%		Internet	84	24,3%

Social media	15	7,7%	Blogs and Online Forums	22	6,4%
Other support	1	0,5%	Others	1	0,3%
Total	196	100,0 %	Total	346	100,0 %

It is possible to recognize from table 3 that respondents tend to purchase sportswear once or twice a year, and they also prefer to use websites as the primary platform for their online purchasing. Table 4 demonstrates that about 30% of respondents found live chat is the most convenient interacting tool during their online experience in terms of consumer service support. Only 13 people enjoy online assistance through phone service. Besides, social media and the Internet are the main channels the participants get information before making a purchase online.

Table 5. Sportswear favorite stores

Where do you usually buy sportswear/ gym clothing?

39 responses

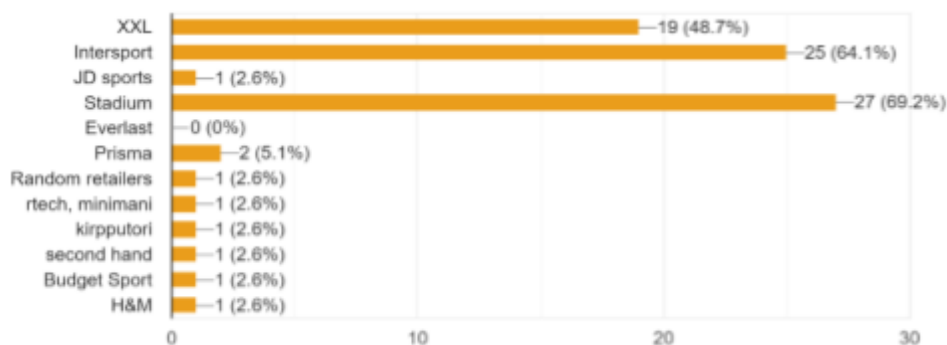


Table 6. Information channels

From where you get information before the purchase?

39 responses

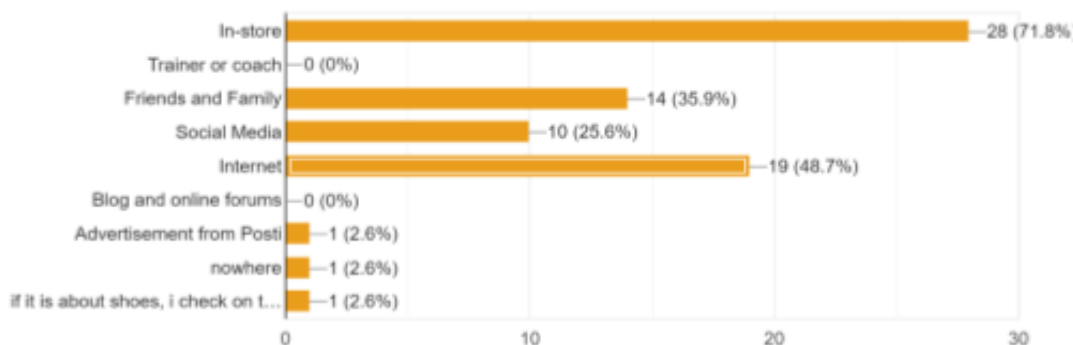
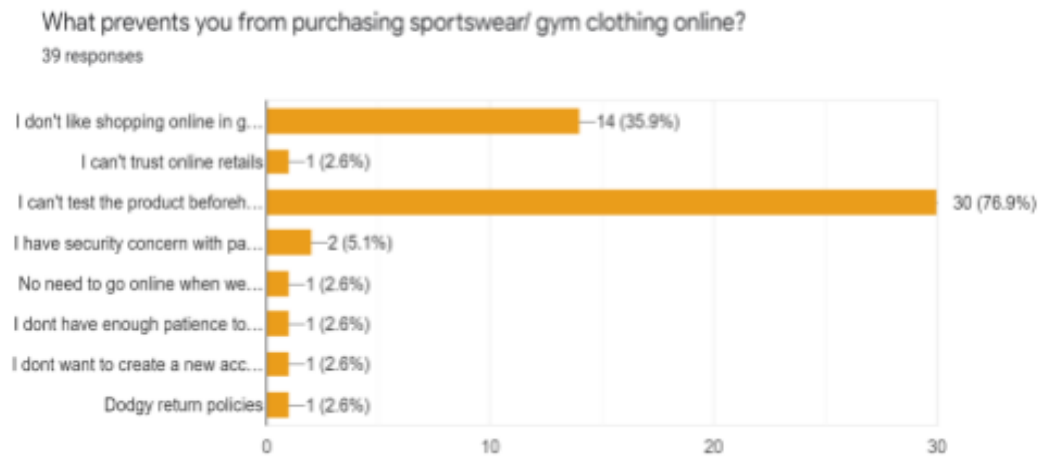


Table 7. Reason for non-purchasing sportswear online



Of 39 respondents who responded to non-internet purchases, 30 reported that "they can't test the product beforehand" as the main reason for not purchasing sportswear online. Moreover, some other constraints should be considered, such as creating a new account, consumer's patience, return policy. Intersport, Stadium, and XXL are the most favorite places where participants often purchase. Approximately 72% of people get the physical store information before the purchase, followed by the Internet 48,7%.

3.3.2 Qualitative Analysis

The second phase in this research is conducting interviews with questions derived from quantitative analysis to enrich the findings. This section of the questionnaire required respondents to give information on their purchase attitudes and preference by open-ended structure. The author was responsible for clarifying the question during the interview. Semi-structured interviews were undertaken to allow flexibility in collecting data.

Four people were participating in face-to-face interviews, and two participants joined the interviews through Zoom Meeting and Team Meeting. The selection of participants ranged from 18 to 24. Half of the participants stated that they had experienced shopping for sportswear over the Internet, while the other participants

would instead shop in-store. Therefore, samples were divided into two groups: online purchase and non-purchase online. The researcher analyzed data from each group, respectively.

Demographics Characteristics:

Table 8. Demographics characteristics

Name	Age	Gender	Nationality	Main Occupation	Online In-store	Favorite Store
Huong	23	Female	Viet Nam	student	In-store	Stadium, Intersport
Jennu	22	Female	Finnish	student	both	fi.gymshark.com
Justin	24	Male	Belgium	Sale Assistant	Both	fi.gymshark.com
Johan	24	Male	Turkey	Programmer	both	Zalando.fi
Ramona	24	Female	German	Supply Chain Strategist	In-store	Stadium
Sarah	21	Female	Finnish	Student	In-store	Stores nearby

Sportswear Online purchase experience and attitudes

Each participant gave a different opinion on the primary factor that drove them to shop online. However, some common elements can be derived from the data. The transcription quotes of the interviews were grouped and labeled to form the factor name accordingly.

Table 9. Qualitative interview transcript

Factors	Transcript
Price Comparison	special deal 30-40% at least good quality over the price
Variety	Cuter and many more products than in-store, free delivery, home delivery

Quality of information	information about size, product details, photo
Trust	My friends ordered and used before me I only bought from sites I know
Influencer	I saw my Instagram's models wear products from Gymshark and around my friends too
Return policy	Clear return policy, not difficult to return
Consumer reviews	customer reviews and rating, comments from Instagram and Facebook channels

In general, all interviewees only buy sportswear products online when they trust the online store. It was the essential factor that began their journey with online retails. When selecting an online store, it is most vital for them to have visible and correct information such as product sizes, product details, photos, and delivery options. Before the purchase, they often review the stores with friends or browse the Internet for consumer feedback.

Participants who joined the interviews value the price over recommendations and quality perception. It was interesting the price was not the primary determinant that drives them to buy online. Quality of information and the variety provided by sites were more important. Jennu stated that she could pay less for other products; however, she would spend more money on sports products because its purpose is to protect users from injuries, low price products may not qualify. Johan mentioned his favorites site Zalando often releases special deals of popular brands such as Nike, Adidas, Under Armour, Tommy Hilfiger, etc. It is vital for him that online stores provide a wide range of products and brands, then he does not need to search different sites. Justin has no specific standard for online shopping; however, friends' suggestions are his priority. If he shops something without verification of surrounding people, he will read reviews on the Internet carefully.

Regarding the return policy, all participants indicated that the store should have an easy and transparent return policy because consumers can not test the product

before purchasing. It is not a good experience if they confront a complicated return process.

Websites will be the primary platform if they buy something infrequently. However, they would install mobile app versions with their favorite stores because it was easy to navigate and watch the items at any time. With respect to customer support during purchase, no common answer was found among participants. Jennu prefers to use email to address her particular issue because her favorite store —Gymshark, does not provide chatbot or live chat. She was expected to have some sort of them to cover her issue quicker. Johan has not used the service before. Justin would read comments and reviews from other people who bought the products on the Internet.

Reasons for non-purchase sportswear online

Table 10. Reasons for non-internet purchase

Impatience	I cannot wait until it comes Don't want to wait and track it often
Lack of physical interaction	I can't test it beforehand Can't feel the fabric and try it on me
Return issue	I don't want to return if I don't like it or it does not fit me Complicated return policy
Available physical Facility	There are many shopping centres near my house I like walking in around the stores

Participants in non-internet purchases appear to be consistent with their regular buying routine and prevent shopping online with reasons mentioned in table 10. These views surfaced mainly in what respects impatience, lack of physical interaction, return issue, and available physical Facility.

Ramona and Sarah felt that they were not patient enough to wait for the products. Especially, Ramona said she likes bundle shopping, and it results in a lower price

anyway. She will not be willing to return unexpected products; therefore, she will not shop online.

Sarah lives in the city centre surrounded by modern facilities. It is convenient for her to shop at the physical store. Thus, she can have the apparel immediately. Furthermore, she has a unique size which she needs to test the products before paying.

Huong belongs to another type of consumer, which she perceived as internet purchase with other categories such as electronic devices and cosmetics. However, she would prefer to hang out with friends and shop at the store to enjoy the bustling atmosphere. Talking about the return issue, Huong said she was afraid of the complicated return process.

3.3.3 Results and findings of mixed-method

Together the results from quantitative methods and qualitative methods provide essential insight into consumer purchase behavior in Finland. The findings identify that experienced consumers are most concerned about the quality of information and variety aspect while shopping sportswear online. The consumers are expected to see the correct product information, good quality photos, various brands and products, and delivery options available on the site. Interestingly, both online or offline purchasers consider price less likely important. In other words, the findings from the interview suggest that they value brands and recommendations over the price. If the sports apparel brand is famous for its quality, they assume the cost is appropriate. Hence, while shopping online, they would pay more attention to the pictures and sizes of stores to find out the products that match the best for them. If the stores' available information was insufficient, they might switch the sites.

One of the key findings of this research is that social media and the Internet were the main information sources for consumers to perceive stores' products, promotions, and reviews. They found it helpful and convenient to use live chat

during their online purchase, followed by email support. The interviews indicated that some sites, such as Gymshark, do not assist consumers through live chat or chatbots, which consumers expect to have. The single most striking observation to emerge from the data comparison was the high level of satisfaction of the online shopping experience in Finland. 93% of people voted from satisfied to very satisfied in the survey. This level of satisfaction gives a significant positive view of the online environment in Finland. Among favorite sportswear stores in Finland, Stadium is the first place for non-internet purchase participants. The main obstacle that prevents them from an online purchase is the inability to test the product beforehand. Due to lack of interaction (touch, feel, and try the product), internet purchase will barely win this particular type of consumer. Another surprising finding is that most young people enjoy two modes of purchase because the physical stores are convenient when they need something immediately.

3.3.4 Limitation

Limitations are likely inevitable in scientific research because researchers concentrate on the specific aspect to study deeply. In this research, the main focus is to explore the factors influencing university students to purchase sportswear from online stores. The first limitation in this research is the design of the survey and the size of the quantitative sample. The question about age could be too broad, and the sample was slightly small; therefore, it was impossible to investigate the significant differences between different generations. A suggestion for further research is re-designing the question into multiple smaller age groups. Because of limited time, only six people were invited to the interviews. The analysis would give optimum results if involving more interviewees. The research was conducted only in Finland with university students; hence it may not be the same in other countries because of differences in culture, education level, and internet level.

4 RELIABILITY AND VALIDITY

Reliability and validity are fundamental concepts in the evaluation of quality research. The use of these concepts increase transparency and reduce the likelihood of the researcher bias being introduced into the qualitative study. Without assessing the reliability and validity of the research, the impact of measurement errors on the theoretical connections will be difficult to explain. Therefore, employing different types of methods to obtain data can help researchers to enhance the validity and reliability of the study (Haradhan, 2017).

Altheide & Johnson (1994) defined reliability as the consistency of the findings in research. In other words, it indicates how well a test, a procedure, or a tool can produce related or similar outcomes if the study is performed again with the same methods. The higher the reliability is, the more accurate the results, which strengthens the probability of making correct decisions in research. (Haradhan, 2017). The common reasons that cause defective reliability usually regard sampling, different measurements, and handling mistakes. (Tarja, 2004).

In order to ensure the reliability of the study, the author applied the same technique in collecting data. The information for quantitative research was gathered from Google form when it reached the target number and inserted into SPSS. Before analysis, the researcher removed cases that did not belong to the study group. Therefore, the study outcomes are more precise and stable. The students participating in qualitative research were carefully selected from various backgrounds and majors so that they could provide a multidimensional view based on questions which represent the study concept. The procedure was repeated the same during the interviews. The author believes if she would do the research again with the same method, the results would be most likely similar to what they are currently.

Validity is concerned with the accuracy and truthfulness of the findings. It is used to determine how accurately a method measures the concept it is designed to measure. That is to say, the selected methods provide information that answers the research problem (Marjo, 2009). The research is considered high validity as its results correspond to real traits, variation in a physical and social world. (Middleton, 2019). Paul (2013) describes three basic kinds of validity: content validity, criterion-related validity and construct validity.

Content validity is the extent to which the item on a test reflects all aspects of the concept being measured (Salkind, 2010). It guarantees the questionnaire consists of an adequate set of items based on the concept. There is no statistical test to measure whether the content area is covered adequately, content validity often depends on the judgment of professionals in the field or the advice of reviewers. (Haradhan, 2017).

Criterion-related validity compares responses to other validated measures or predicts the future.(Fink 2010). It is concerned with the relationship between scale score and examining how the scale differentiates between people on criterion, therefore, researchers can expect a future performance based on the scores of the current measure. (Haradhan, 2017).

Construct validity refers to the extent to which the simultaneous process of measure and theory validation (Strauss and Smith, 2009). It is judgments based on evidence gathered from a variety of research using a particular measuring instrument. Construct validity was adopted for the study as the researcher derived hypotheses theoretically that are relevant to the concept. (Bashir, 2018).

The author considered this research valid because the objective of this study is to identify the preference of Gen Y and Gen Z in purchasing sports apparel online, and the objective was achieved. Besides, the desired number of participants in

both quantitative and qualitative research was reached appropriately as it was expected. Before the survey was sent, a pre-test was made to check the communication and delivery of intended messages to the target respondents. For this reason, three individuals were invited to partake in the survey. They were all business study students in Finland, one of them was studying a master's degree. Some of the questions were modified after the pre-test to create a smooth and logical flow of the survey. The content of the survey was based on existing research and theories, therefore it had been subjected to validation and credibility.

5 CONCLUSION

Undoubtedly, online shopping has become a regular activity in people's lives; optimization of e-commerce retails is a prerequisite to enhance the consumer experience, respond to the volatility of consumer demand and attract potential consumers such as web visitors. The positive experience might increase sales volumes and thus gain higher revenues and achieve consumers' loyalty. The negative one could result in losing consumers permanently and affect store image. The principle of this study is to determine the main factors that influence consumer's willingness to purchase sports apparel online and the differences in purchase preference among university students with respect to age group. The author conducted a survey questionnaire among university students and followed it up by intensive interviews based on the theoretical background.

The analysis shows no significant difference in purchase preference between gen Z and gen Y university students. In general, the quality of information and the variety in terms of delivery options, among others, are the most vital determinant that affects consumers in their purchase decision. Experienced consumers prefer to have live chat as customer service support during their purchases. However, this feature is not popularly adopted by sportswear e-retailers. Social media and the Internet are the critical sources for the consumer to interact with stores. Although non-internet purchasers have no willingness to make an online purchase, they perceive information primarily through the store's social media channels.

For this reason, e-commerce stores and brick and mortar stores should optimize their sites by providing detailed, exact information and high-quality pictures. In addition, they should be active in their social media channels where their audiences are mostly, adopt today's consumer service tools such as live chat, and update the FAQs pages to meet consumer expectations. As a result, these efforts accelerate consumer satisfaction and consumer loyalty. Besides, stores should

offer different delivery options to add value to the consumer experience and thus be distinguished from competitors.

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