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BRITISH HOME COMFORTS IN FINLAND VIA UK INTERNET
SHOPPING SITES- A WEB GUIDE

Degree Programme in International Business Marketing & Logistics
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2019

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December 2019

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Number of pages: 67

Appendices: 2

Keywords: Consumer, buying, behaviour, culture, Brits, Finland

The purpose of this thesis was to determine the shopping behavior of Brits in Finland, comparing to the general theories of consumer buying behavior and associated cultural theories.

The thesis starts with the conceptual framework and the research questions which needed to be answered. The theories were mainly of a psychological nature, showing how cultural attitudes and habits can affect buying decisions and consumer behavior.

The whole project was designed to prove the differences and cultural diversity of British and Finnish people and to show how traditions and habits historically follow the person to their new home and only after quite a long period of time do they become accustomed to their adoptive country's ways.

The guide which has been produced following the results from the survey created for this purpose shows the types of products and commodities the British people love and miss and where they can buy them. The focus being on Christmas and British Christmas traditional foods and associated commodities, including gifts mainly in the form of English reading books and puzzle books.

I think I have managed to do what I set out to do, albeit over a much longer time frame than first anticipated.

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1 INTRODUCTION

. The purpose of my thesis is to provide a website guide, mainly for British consumers living in Finland, of the availability of British home comforts (foods and gifts) which can be delivered to Finland, by ordering on the internet via U.K. internet shopping sites. I have restricted the guide to confectionery and some specific foods, and possible gift ideas such as books and games, focusing on Christmas and the cultural differences between the two nations.

The reason for this project is due to the frustration of acquaintances and myself over the last 9 years or more at having to reserve some room in our luggage when we visit the U.K., to bring back a few creature comforts unavailable in Finland. The weight and size of some products makes it increasingly difficult to do so. Also, further restrictions which have been imposed since 9/11 and consequent threats. Friends and relatives are also relied upon to send or bring unavailable, or hard to get, or just very expensive goods (sold in Finland) into the country.

I have no specific connection with most of the internet sites covered in this project other than being an avid user of some of the sites since I moved to Finland from the U.K. in 2010. The ultimate objective is to improve the lives of British people residing in Finland with regards to access to familiar commodities not readily available in Finland.

It is my intention to produce a guide which will benefit all British people permanently living in Finland, who have access and the competence to use the internet. My guide will hopefully reduce the need for the British consumer in Finland to surf the internet for the best sites and the cheapest postage options. To provide a selection of the sites and products (gifts and foods including confectionery) available for import to Finland focusing on Christmas.

Since the original concept of my thesis and subsequent extensive research the UK has gone through a significant change in the form of the referendum known as “Brexit”, where the UK public voted for the UK to leave the EU, I have therefore dedicated a section to “Brexit” and how it may affect the current supply of goods currently available on the internet being shipped to Finland. Whilst completing my thesis the Prime

minister of the United Kingdom-Boris Johnson, was forced to call a general election, which took place on 12th December 2019, the outcome of which was a positive vote for the Tories and so Boris Johnson will continue to negotiate for a favourable exit deal, The next deadline is 31st January 2020, It will be interesting to see what happens and to finally get completion on a very long drawn out process.

2 CONCEPTUAL FRAMEWORK, RESEARCH PROBLEMS AND PROJECT OBJECTIVES

2.1 Conceptual Framework

The conceptual framework shows the original concept of British buying behaviour in Finland, reasoned with theories of consumer buying behaviour and cultural studies from Schwartz and Hofstede amongst others and how postal restrictions, customs and taxes as well as Brexit affect purchasing decisions, after the survey was analysed a web guide was finally produced, supporting this framework.

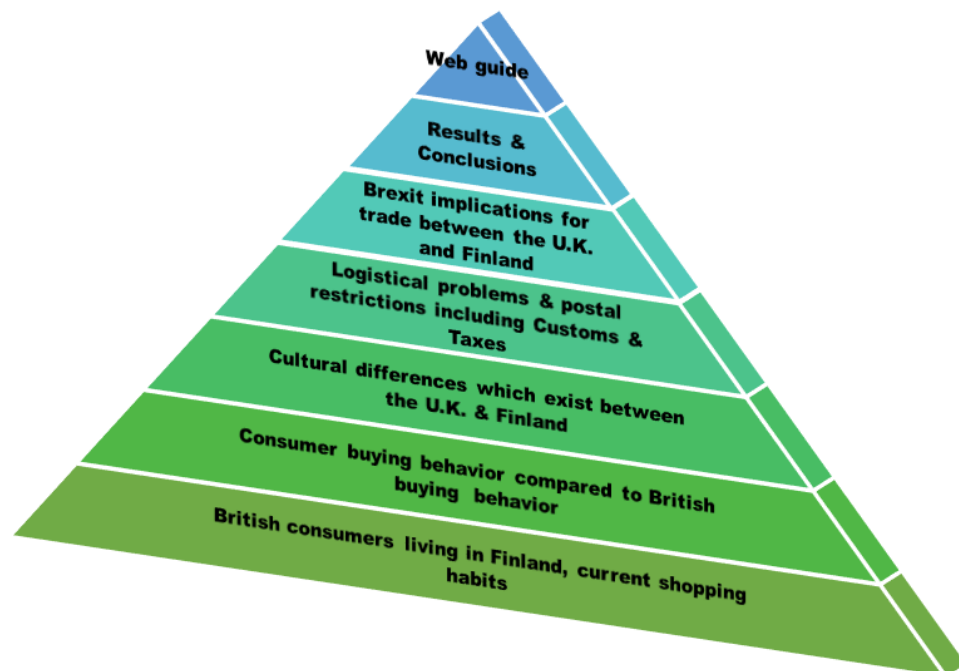


Figure 1. Conceptual Framework (designed by Author).

2.2 Research Questions

- What are the current shopping habits of British consumers in Finland?
- How does consumer buying behaviour compare with British buying behaviour?
- What types of cultural differences exist between the U.K. & Finland?
- What are the logistical problems & postal restrictions including Customs & Taxes?
- How will Brexit impact on trading between the U.K. and Finland?

From the research questions posed I want to find the reasons why Brits have a need to buy uniquely British commodities, or indeed somehow get them delivered or bought personally to Finland. Also, how the cost of the goods and the postal charges affects their buying decisions.

2.3 Project Objectives

The project is mainly concerned with consumer buying behaviour concentrating on internet transactions and how culture affects the purchasing choices and decisions. The first research question is covered by the results of the survey carried out for this project in section 10. The ultimate objective is to produce a web guide concentrating on Christmas of much loved and missed British commodities unavailable or very expensive in Finland.

3 CONSUMER BEHAVIOUR

Consumer Behaviour as defined by the American Marketing Association is “the dynamic interaction of affect and cognition, behaviour and environmental events by which human beings conduct the exchange aspects of their lives” (website of University of Wollongong, Australia, 2019).

3.1 Consumer Buying Behaviour.

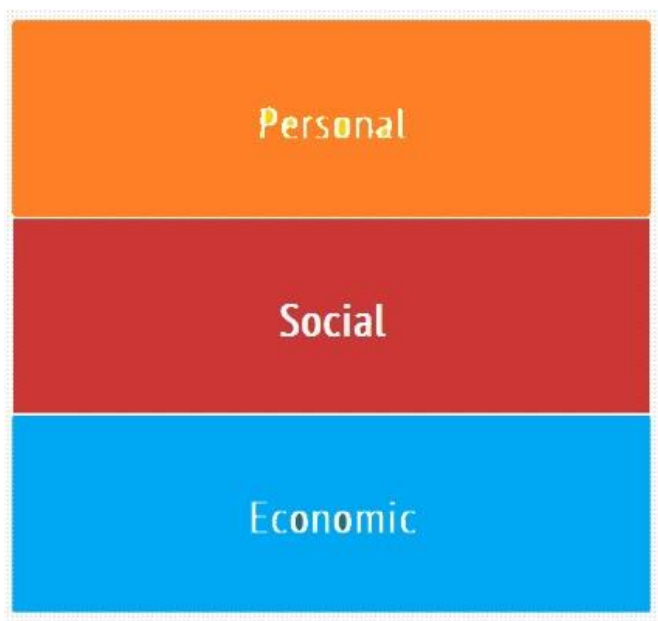


Figure 2. Adapted from website of business2community, 2019.

There are three main types of Consumer Buying Behaviour Personal, Social and Economic an example of each could be how will I feel in myself if I buy a used car? My peers will think I'm so cool if I purchase a new Mercedes. The consequence of buying the new car may mean I can't afford other necessary expenditure.

There are four categories of consumer buying behaviour:-

- 1, Routine response: purchase of a familiar product, bought without much thought
2. Limited decision making: shopping for an item which is within the budget, practical but reasonably priced.
3. Extensive decision making: for a high value commodity like a house for example requires the most research.
4. Impulse buying: this requires no planning, just an inspiration to make a random purchase. (Website of business2community, 2019)

Consumers are mainly creatures of habit they prefer to shop in the same stores or frequently use the internet sites they feel happiest with and trust. There is a general saying in business which says "people do business with people they like and trust." This makes perfect sense, Social psychology is linked to two main theories, the Theory of

Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) they both show consumer behaviour can be predicted based on attitude. A simple definition of attitude is “A psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor” (Eagley and Chaiken, 1993).

Attitude is made up of a series of emotions, intentions and evaluations by the consumer, it can be both a positive and a negative experience regarding a product or products. Consumer decisions are based on a mixture of personal, cultural, social and psychological elements. A consumer’s attitudes are an amalgamation of his beliefs, feelings and tendencies. TRA explores the relationship between external variables, intentions, behaviour and attitudes. The theory suggests that intent to purchase by the consumer and his buying patterns are swayed by social and personal influence. TRA amalgamates attitude components, which hopefully leads to a better understanding and upgraded prediction of consumer behaviour. (Anilkumar & Joseph, 2012)

In a 2019 survey of 5,950 consumers and 2,500 retailers covering North America, Latin America, Asia Pacific and Europe, it was discovered that out of stock situations caused the most upset to customers, who said they were unlikely to return to the store in question because of this, another was long queues, followed by easy to follow available payment methods. Businesses have realized that they are losing online sales because the end form filling is too cumbersome and they are addressing the problem as a matter of urgency, the simpler and more straightforward the payment process is, the more likely customers are to complete their online purchase successfully (Adyen.com, 2019). There are endless possibilities of where and when to purchase from, but sometimes the consumer needs a little nudge to make the final phase of a purchase happen, this is more likely to happen, if obstacles are removed, such as confusion when completing an order or waiting for confirmation of payment. (Yarrow, 2014 8)

Consumer Buying Decisions- influencing factors the highest being free shipping, closely followed by free returns at 73% and 70% respectively. Special sales and discount coupons are 62% and 56%, whilst rewards and loyalty points and time limited deals scored 46% and 43%. The lowest ratings went to buy more, save more with 34% and 31% for free gifts, adapted from Invesp website, 2019.

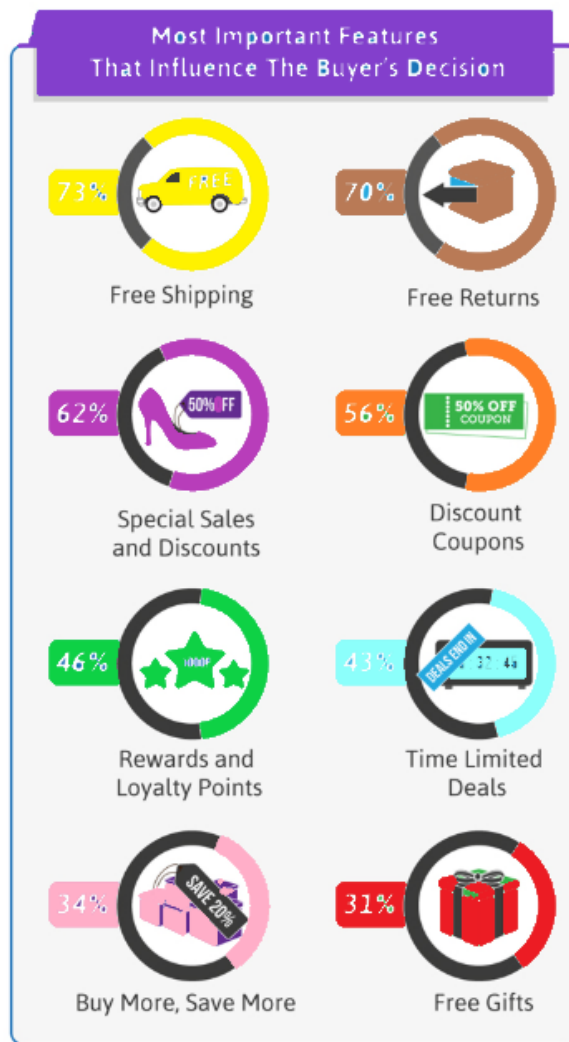


Figure 3. Chart showing % of influence different offers have on consumers buying decisions, adapted from Invesp.com, 2019.

Everyone loves a bargain and marketers rely on this, often an impulse purchase will be made, as the consumer cannot bear to miss out on a good deal, even if the item wasn't originally on their shopping list. The fact that the items' value has been greatly reduced entices the consumer to buy, whether it be online or in store. (Yarrow, 2014 3)

Seasonal trends for Christmas and Easter for instance, led by the advertisers and marketing agencies guide the consumers to what the marketers think they should be buying, using clever advertising campaigns, quite often targeting certain groups, children

for example or grandparents, teenagers or even gender specific. Consumers are constantly looking for the next new technology-based commodity or innovated service. The biggest market being Christmas with all that it entails. Innovative toys and computer games marketed just in time for Christmas shopping to be occupying consumers' thoughts. (Yarrow, 2016 18)

The normal marketing process of leading consumers down a set path, which led to the end product, without distraction is well and truly dead. Consumers are more worldly wise with the advent of social media, consumers follow conversations and recommendations about everyday purchases, they listen to other consumers opinions and read reviews posted by other consumers, marketers have to be smart enough to compete with this new way of thinking, if businesses are going to succeed. (Laudon & Traver, 2016 469).

A new type of business genre is emerging, representing the opportunity to gain customers by being necessary to their desires and dreams (Solis, 2012 6)

The behaviour of the customer's buying habits is changing. The customer has taken the upper hand, the businesses are losing their power and the consumers are taking control. (Solis, 2012 12)

Consumers have undergone three cultural transformations namely rewired brains, Isolation & Individualism and Intensified Emotions:

Rewired Brains- technology has changed considerably over the last twenty-five years, which has changed the way our brains think and make us act, especially emotionally and in relationships, which in turn has affected "how and why we shop and buy".

Isolation and Individualism- consumers are more self-protected, having less commonalities with other individuals and businesses. Technological communication is allowing individuals to become isolated in their own little world, the need for physical interaction (diminished in my opinion by the ability to acquire most things via a keyboard and screen or even just with a smartphone).

Intensified Emotions- Consumers are more wary of the possible pitfalls, making them more nervous of possible outcomes in the marketplace, affecting their decisions regarding processed information in a variety of ways. (Yarrow, 2014 6)

3.2 Online Consumer Behaviour

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change” Charles Darwin.

“Digital Darwinism- The evolution of digital consumerism”, whereby the individual consumers are making their voices heard through social media, giving their opinions and feedback by reviewing purchased products. Everyone has a chance to air their views through whichever channel they feel happiest with, be it ‘You Tube’, ‘Twitter’, ‘Instagram’ or ‘Facebook’ to name a few.

“Digital Culture is changing the landscape of business, consumerism and the workplace. It has been said that a happy customer will tell a few friends, but an unhappy customer tells anyone and everyone, to help them feel better about their unpleasant experience. From the company point of view, it is better to retain existing customers as the cost to acquire new ones is much higher.

“For the genre of tomorrow’s connected consumer, the networks that form and the roles people play in the distribution and consumption of information and experiences becomes the infrastructure for the next network economy” (Solis,2012,32)

The ‘connected consumer’ holds the key to unlock the future of connectivity and information. Their usage behaviour and habits online will drive E commerce forward into the next decade and beyond.(Nielsen.com) In order to attract the attention of the connected consumer, the content needs to be customer focused to appeal directly to each consumer, making them think it was individually tailored to their specifications (Solis, 2012, 34)

Context is more important now than content, the connected consumer controls the relevance of the content they engage with and allows it to influence their future plans. The quality of information is dependent upon the organizations and people we connect with, weeding out the posts and sites irrelevant to the connected consumer’s interests, thus creating a more useful and meaningful social network. If organizations are to gain the notice and interaction of the discerning consumer, they must provide relevant and contextual data with significant added value (Solis, 2012, 35/6)

Online shopping has facilitated a plethora of purchasing choices at a press of a few buttons.

It is important for businesses to adapt to seize the attention of the consumers (Solis, 2012, 46)” The psychology of consumer behaviour is far more complex and dynamic as a result of the web and the social web” (Solis, 2012, 180). Consumers buying power has improved greatly with the flexibility of the internet and the ease with which purchased goods can be resold on sites such as eBay, which in turn has altered buying behaviour of the average consumer. (Yarrow, 2014 3)

Hofstede observed that the world has shrunk into a global village aided by the ‘World Wide Web’ simply now known as the ‘Internet’. (Hofstede et al, 2010 18)

Connected consumers are at the heart of future social networks and they keep the blood pumping in the businesses they associate with (Solis, 2012, 51/52)

3.2.1 Mobile purchasing becomes the norm.

The process of purchasing online has become a normal occurrence on a daily basis worldwide, at least half of all Internet users made purchases online as at 2016. (Laudon &Traver, 2016 731).

Confidence has grown over the years and consumers are purchasing a greater volume of goods online with greater frequency. In a global survey carried out in 2018 by The Nielsen Company (websiteNielsen.com)it was found that Consumers are purchasing an ever increasing amount of items and services on the internet, with entertainment including books, tickets for events, videos, music and games, topping the list at over 60%., whilst only 10% were bought in-store. The remaining 30% were existing online purchases all compared to previous years’ figures.

The survey conducted by The Nielsen Company in 2018 on the subject of connected commerce, reported that over half of the world’s population (more than 4 billion) were connected to the internet and incredibly over 92% of those connected using a mobile device. They report that nearly 3 ½ billion users (85%) connect to the internet daily, the average time spent online is at least 6 hours. With consumers spending so much time on the internet, using a variety of tools, such as tablets and smartphones, it is obvious that mobile technology, along with digitally innovative creations of products

and services, are going to continue to have a huge impact on the way consumers think and act. Their lifestyle altered to match the digital innovations available, simplifying their day to day activities (Nielsen, 2019).

3.2.2 Habitual behaviour or loyalty to the Brand.

Social Capital equates to an individual's net worth status in society and valued network partnerships. People with the ability to influence have the capital to spend, but choose when it is advantageous to do so. When social capital is spent the effect can be measured and effort is rewarded. Organizations need to spot the people with invaluable social capital and spur them on to spend on behalf of the business (Solis, 2012, 91)

Most businesses appreciate there is potential for long-term value, of keeping customers loyal to their firm. Encouraging existing customers to return time and time again is infinitely more productive, rather than repetitively dealing with an endless string of new customers. These retained customers who continue to shop from the same company over a period of time represent a habitual behavioral concept. (Peppers & Rogers 2016)

Marketing processes attract customers by incorporating a strong brand into the strategy of the advertising campaigns, a quote from Jay Conrad Levinson states "Marketing is not an event, but a process." "It has a beginning, a middle, but never an end" still holds true today, (Levinson, 1984)

Company Brand marketers are discovering new marketing strategies, which they hope will glean new customer groups. Working in a similar way to loyalty card promotions, rewarding customers who repeatedly return to the business. Brands are connecting to connected consumers and building relationships, offering rewards in recognition of their social status. The aim is to primarily inspire positivity via the spoken word, scanning both social and interest graphs. By enveloping connected consumers, brands acquire the social capital of the individuals who have the potential to drive enterprises or

indeed alter behaviour. Basically, the brand uses the individual's social capital to seem reachable and enticing to the individual's followers (Solis, 2012, 93)

Marketing is concerned with the identification of and achievement of social and human requirements, the shortest definition is the process of "meeting needs profitably" (Kotler & Keller, 2016 6).

Quoting Tony Hsieh, CEO of Zappo, "Customer service is about making customers happy, company culture is about making employees happy" a good sentiment.

Theoretically if a brand is successful it reels in the consumer with emotional ties and our choice of brand shapes us as a person (Solis, 2012, 112)

3.3 Purchasing Options and Decisions.

There are various purchasing options, including online grocery, home delivery, buying in store and purchasing via social media such as Facebook advertising. Consumer acculturation best describes the changes in consumer behavior over time. Consumer attitudes are learnt and memorise changes when circumstances alter and technological advancements effect the consumers purchase decisions. (Anilkumar & Joseph, 2012). According to the website of Invesp, 2019, up-to-date returns statistics, state that 30% of goods ordered online get returned, as opposed to under 9% from bricks and mortar based purchases

3.3.1 Online grocery ordering for the same day home delivery.

British consumers in Great Britain have had the option of buying their weekly shop from the larger supermarket chains such as "Tesco" and "Sainsbury's" online and having it delivered straight to their door, with time slots allocated, to avoid waiting in all day for the goods to arrive, for over a decade now. One problem with this method is substitute goods being provided which are not suitable. The process takes some time to set up as sizes and quantities required have to be checked by the online shopper item

by item, who knows how many grams their favourite jar of jam contains, without looking, for instance. Once the initial account and order have been set up, the process becomes easier, as favourite items appear as a prompt for the next shop and so on.

A disadvantage of this method of shopping is possibly missing out on the in store offers and sale items of goods not normally purchased by the customer, but if they had physically been in store may have been tempted to buy. As of February 2018 Tesco operated a same day delivery service for online grocery orders to 99% of British post-codes and online sales accounted for 5.1% of sales on a like for like comparison (website of computer weekly, 2019).

3.3.2 Online Grocery Shopping in Finland

Finland has an online store which delivers not only to Finnish homes, but further afield, average delivery time is 5 days, it seems this service is intended more for Finns living abroad than Finns living in Finland. (Website of expat-Finland, com, 2019). Similar to the featured British sites in my website blog for Brits abroad. The major grocery store chains dominate the country with the main outsider being the German company Lidl. The major groups are SOK or S group which is a cooperative owned by the customers. (S Group 2019) Kesko or K group (K group 2019) comprising different store names under their respective umbrellas. None of the above stores offer a same day delivery service like similar stores in the U.K.

The future for online grocery services in my opinion is dependent on consumers in Finland making their voice heard, through outlets like social media. Marketers in Finland need to observe what is happening in other countries like the U.K, to see if they can adopt similar procedures profitably.

3.3.3 In-store purchases

Having discussed the benefits of online shopping versus in store shopping with friends, family and acquaintances it would seem that however convenient grocery shopping via the internet can be, when ordered online and delivered straight to the consumers door, consumers still have the desire to go to a physical bricks and mortar store for non- grocery items especially, to get a close up view of their proposed purchases, comparing swatches for colour or material match, or to see how close the colour match is compared to seeing the colour on a computer screen. Everyone likes a bargain and these can be seen and maybe bought on an impulse more easily in a real store compared to the internet.

In America it is possible to go into various clothing stores and use a 3d scanner to determine the customer's true size and measurements, a major technological innovation(Yarrow, 2014 18).. A huge percentage of women will deliberately buy a size smaller than they can currently fit into convincing themselves that they will slim down to fit the garment, using the purchased garment as an incentive, Unfortunately all too often the garments end up in a drawer or box at the back of a cupboard waiting for the time they will fit, which never comes. The items will eventually be sold on an internet site for a fraction of the original purchase price. It is common practice for a customer to consider the resale value of a garment before they purchase it (Yarrow, 2014 3)

3.3.4 Cross Channel Shopping.

Efficient use of time is a huge factor of Cross Channel or Hybrid shopping, taking the hassle out of waiting in a line. (Close, 2012, 285)

Hybrid shopping is performed partly online, with part collect at the physical store, the added value of Hybrid shopping offers the chance to order the goods online, but be able to pick them up at the same time as the rest of the shopping, avoiding the need to wait in for the parcel to arrive, satisfying the consumers' need for an immediate receipt of the purchased product, whether it be a last minute gift, a crucial part to a problem solution of just the desire for the goods to be in the consumers' possession. 'I want it all and I want it now' attitude. The customer feels more secure in the knowledge that the parcel is in their possession and has no chance of going astray in the postal system. (Close, 2012 280-3)

Christmas is a prime example of when hybrid shopping can work to the consumers' advantage as it avoids disappointment of an out of stock situation when ordered online, the good is secured until physically collected, (website of Argos 2019) there is also the added benefit of being able to return damaged or faulty goods back to the store they were collected from, rather than spending one's own time and resources repackaging and physically visiting the post office to send the item back to the internet company. Another aspect of hybrid shopping is that at busy times like Christmas, parking and an increase in traffic can be a huge problem, being able to just sit at home and wait for the parcels to arrive has its advantages.

In the case of purchases made online in Finland from British internet-based sites returning the items in person is not an option, as indeed is ordering on the internet from a British based site and then collecting in a Finnish store. The British consumer has to put his trust in the internet sites utilised. Once a trust has built up between the consumer and the online site, the customer is more likely to stay loyal to that company.

Of course, one major choice between the Hybrid or internet option is the cost of the order including postage and packing, if a significant saving can be made by collecting

in store the savvy consumer will choose that option. One important downside to internet shopping is that laws established to protect consumers mostly exist for purchases made in physical stores, it is much harder to enforce on an online purchase. (Close, 2012, 280-284)

Not all goods should be bought online, without actually seeing the true colour or feeling the fabric, or the comfortability of the item. If a colour needs to match to existing items in the home, it is necessary to visit a physical store to compare swatches, having made the choice, some customers will then go home and order the same item from the internet, others will choose to buy from the physical store. Delivery charges can play a part in the decision-making process, as well as convenience of set delivery times from the physical store to a more uncertain time frame from the internet site. (Close, 2012, 286/7)

3.3.5 Social Media Driven Purchases

Social commerce is different to previous online behaviour, but similar to real world activity. Decisions and impressions are affected by people. Businesses control how deals are activated and start the ball rolling, passing from person to person over the massive interest and social graphs. Determining their social economic value. Web retailers have long since realised that by integrating social media sign in services into the shopping procedures, enables people to connect to their social graphs at the same time as they make a purchase, thus eliminating the need for separate profiles. The benefits for the web retailer include a high loyalty percentage. This means they are better able to target the required customers, gleaning information from their profile etc. Personal recommendations were made on their social platforms such as “Facebook”, consequently revenue increased accordingly. (Solis, 2012, 124).

Social Media plays a huge role in marketing goods, ‘catching the consumer’s eye’, with various new products available or coming soon, Christmas being a prime example of marketing and advertising on a huge scale across all media and starting earlier year

on year. From all around the world, people are liking the convenience of simplified shopping from the comfort of their own homes, for somewhere like Finland with harsh winters, this is particularly useful. With the possibility of the goods being delivered straight to their door if the consumer is home of course.

Consumers have established their interconnected life through social media, with the increasing ease of access to information on the internet, simplifying their everyday connected lives, not just with online shopping, but financial transactions, online connected gaming, various information points especially 'You Tube' for instructive videos on a host of items.

Efficiency regarding online searching is required, but not always reached. It is easy to compare similar products online, with all the relevant information to hand, which is much easier than trying to do the same thing in store. I personally have observed that, all stores tend to stock a certain range of brands, which means the whole range available via multiple search engines across the internet sites is a truer comparison than just one store's stock availability. Connected consumers and smartphone users actively check for best price on their phone whilst in the physical store for additional comparisons, the store has lost its edge with the connected consumer and has to try new tactics to get their attention and make a sale. (Solis, 2012, 138).

3.3.6 Quick response Codes.

QR (Quick response) codes are 2D barcodes were invented in 1994 by Toyota car manufacturer, in order to relay additional information and tracking details about the product. QR codes were later adapted and introduced into high street shopping, whereby the consumer downloaded an app with which he could scan the code and receive extra information about the product or be sent to a website to collect a reward or coupon, in 2017 iPhones and smartphones were developed to read QR codes with the camera, making them easily accessible (Quora.com, 2019), QR codes can be found on shop fronts, directly onto products and displayed on adverts, they can also be used to make payments from a smartphone. Everyone loves a bargain.

There are even coupon QR codes displayed at the checkout counters in store. “The future of business is about connecting with a connected consumer and promoting interactivity within their network” (Solis, 2012 148). Connected customers define a brand through combined experiences. Businesses are realising that there is such a degree of transparency, that previously secure data is now open knowledge (Solis, 2012, 151).

4 DIFFERENT EFFECTS CULTURE HAS ON BEHAVIOUR

There is a global culture drawn together by networks on a worldwide scale. (Solis, 2012 12) Having said that Culture is a collection of unwritten rules learned and shared by people in the same environment or society Culture is sandwiched between human nature and one’s personality as depicted in the diagram showing the three layers of uniqueness of mental programming (Hofstede, Hofstede & Minkov, 2010 6)

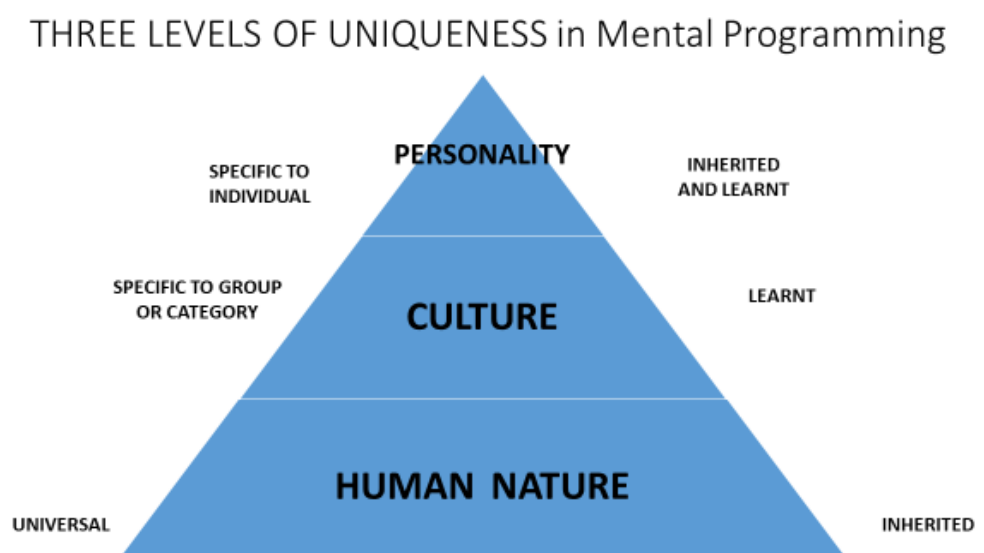


Figure 4. Three levels of Uniqueness in Mental Programming (adapted from Hofstede et al, 2010)

Culture “is the collective programming of the mind that distinguishes the members of one group or category of people from others” (Hofstede, et al, 2010 6)

Human Nature on a global level is universally linked to one’s mental software and is inherited from our ancestors. It can determine our psychological and physical traits. The many human abilities of feeling, love, joy, anger, fear, sadness and shame, the desire to associate with other people and take notice of and discuss the environment are all connected to this level of mental programming. (Hofstede et al, 2010 6)

Many theories and articles have been written over the years to try and explain how culture can affect an individual’s behaviour in everyday life events, whereby shopping on the internet can be included under the same umbrella. Humans are cultural animals, evolving not only physically but culturally as well, hence culture can be defined as “all information that is transmitted to next generations by non- genetic means or clarified as written or spoken language, imitation or teachings” (Buskes, 2013 666)

4.1 Schwartz Cultural Values

Schwartz Theory of Basic Values is concerned with, regardless of race or creed, the fundamental values, all cultures observe. Schwartz outlines ten unique motivational categories and identifies the interaction of energies between them. There are some values which contradict each other, such as power and benevolence, others are harmonious like security with conformity. Regardless of how diverse, the cultural groups are, their structure is similar.

Although it appears that these categories can be applied throughout the world, the importance of the values can change significantly within the diverse cultures. A value not considered of high importance in one cultural group can take precedence in another. Society is governed in various ways, based on which values are of highest importance. The framework of the main Schwartz values can be broken down into six broad categories,

1. **Values are beliefs.** Belief can be an overwhelming value with mixed emotions, if strong beliefs are challenged, they can evoke a strong adverse reaction, likewise when embraced can be a happy and fulfilling experience. A customer's belief in the internet shopping site they intend to purchase from can bring about a similar feeling of happiness and fulfilment in my opinion.
2. **Values refer to desirable goals,** achievable outcomes which spur on the need to succeed. In the case of online shopping this could be interpreted as the customers' will to succeed in finding the best deal.
3. **Values transcend specific actions and situations.** A certain situation or specific action can go above and beyond the normal expectations, trustworthiness and conformity are such traits, which can be applied to different areas of society in business, politics, educational institutions or the general place of work with allies or indeed unfamiliar persons. Excellent customer service and aftercare I believe, can be deemed as beyond normal expectations.
4. **Values serve as standards or criteria.** Definitive principles steer the behavioral choices, whether they be administrative or strategic. Individuals determine what is favourable or can be condoned or warranted. The problems arise when there is a conflict of interest of certain values and beliefs. With online shopping the customers determine what is considered favourable.
5. **Values are ordered by importance.** The relative importance between values and how the individual prioritises those values, differentiates one person from another, for instance is the accomplishment more important than integrity or culture more than innovativeness, the consumer has to decide. The vast selection of commodities available on the internet are further broken down into similar items within one category like smartphones, different attributes of each model of phone will be appealing to varied types of customers for instance the quality of the camera may be more important to one customer, but the memory may be the most important feature to another in my opinion value for money is an important factor, especially if the best item for the criteria set by the customer is on special offer, as mentioned before people like to feel they are getting a good bargain, which isn't always the case.
6. **The relative importance of multiple values guides action.** Many values can be affected by opinions or attitudes. Online shopping sites include reviews from previous consumers of the products helping to guide the customer to an informed decision about their choice of purchase. The tradeoff amongst relevant, competing values steers behaviours and attitudes (Schwartz, 2012 4)

4.2 Dimensions of Culture

The basic societal differences of habits, language & customs make up the culture for each group of people. Behavioural differences only become apparent when we interact with other cultures. Most people are not only unaware of cultural differences with other areas of the same country, but other countries as well. They fail to realise the values, attitudes and habits which shape their own culture (Tamer Cavusgil, Knight & Riesenberger, 2016 88) Cultural problems in business can produce the same outcome as trade barriers.

All Countries and their regions are not just culturally different, the figure below depicts three such differences firmly rooted in history, namely values, identity and institutions. Identity is not necessarily fixed; migrants' offspring can feel more akin to their parents' adoptive country than their parents' country of origin. (Hofstede et al, 2010 22-24)

Sources of differences between Countries and Groups

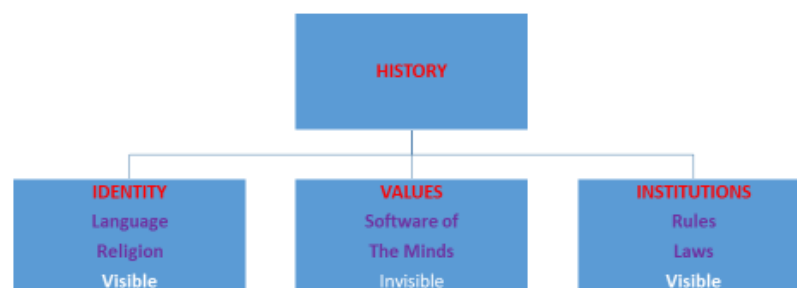


Figure 5. Sources of differences between Countries and Groups

The cultural environment of International Business can be represented as Acculturation, which is adaptation and adjustment to a new culture, unlike children, adults can find this quite a challenge. The “culture shock” can be quite overwhelming it can take months or years to make the adjustment from one culture to the other. (Tamer Cavusgil, 2016 89).

4.3 Iceberg Culture Concept

Culture covers a wide range of attributes such as “values and attitudes; manners and customs; time and space perception; symbolic; material & creative expressions; education; social structure; language & religion”

So firstly, values and attitudes, values cover a person’s view of right or wrong and forms the structure for our behaviour and enthusiasm, preferences and attitudes steer our value development throughout our lives.

Attitudes are actually a form of prejudice or strong opinion, not necessarily based on fact, usually targeting certain types or groups of people

Manners and Customs: the general way one conducts oneself in public and especially in a business environment. Each country has its own customs and some are more strictly adhered to than others. The types of foods eaten and meal times differ around the world, as do the hours worked and holiday entitlement. Christmas is an example of differing traditions between Finland and the U.K, and is explored in more detail later on in this project. Acceptable behaviour in one country can be frowned upon in others.

Time perception is an interesting phenomenon, all business is influenced by time and time management to some degree.

Societies are split over clinging to the past as in traditions; living in the present or focusing on the future. Whereas European countries tend to be the ones who keep traditions alive and are more focused on the past. The old saying “Time is money”, is very relevant in the present day and countries living in the present have a different view of time whereby they focus on schedules and punctuality, they treat time as a valuable resource.

The perception of physical space, is seen differently around the world, diverse cultures perceive a personal imaginary bubble (a safe space) around them. If someone invades that personal space, they feel threatened, the size of the imaginary bubble varies between cultures.

Symbols are used in the form of shapes, colors, characters, letters and figures for communication purposes to easily identify a country or business with a flag, logo or trademark.

Material products such as artifacts, objects and technology systems built to work within their own environment are part of human life. The basic types of infrastructure vary in the differing cultural makeup of countries worldwide.

Traits of each culture are passed on from one generation to the next, using word of mouth, conveying traditions, ideas, attitudes, beliefs and values. Mainly through schooling, but also by following the parents' examples, which can be in the form of religion, socially or in business. Cross cultural differences can cause complications when running a business, these include product and services development, Different cultural aspects need to be addressed in order to adapt a product to the market, manufacturing variations for each target market pleases a wider clientele

Societal organisation is concerned with the structure of society including the organization of relationships, which help to shape a society.

It is commonplace for western cultures to promote individualism and one's social status can be regularly measured by one's individual performance, whereby the Asian cultures are typically collective, believing that teams can be more effective. This is evident in the sweatshops in many Asian businesses.

The family unit can play a huge part in a nations' culture and social structure, having an important effect on business development and activity framework. China is a prime example of family-oriented business knowledge passed down through the generations. The cultural role of language and religious beliefs is quite huge and affects a nation's culture and community. Language can be both verbal and non-verbal and are essential when communicating in business between 2 nations. The spoken language has nearly 7,000 variations worldwide, the most common being Chinese, Spanish, English and Hindi. Verbal communication can be hampered by varying dialects and bad translations, leading to an error of the original meaning being lost in translation, this can even occur between two English speaking countries like the U.K. and U.S.A.

Unspoken communication can take the form of sign language, facial movements and gestures, including eye contact.

Physical space required by an individual differs from nation to nation and can affect how comfortable the person is.

Religion is a collection of beliefs and attitudes of a superhuman being or thought process, considered divine or sacred. It embodies morality, values, rituals, traditions and institutions. The concept of right and wrong plays a developmental part in social responsibility and ethics. Most cultures have their origins in religion. In the 21st Century many religions are followed in the same country. Religion can have a strong, valuable

effect on the economic situation of a country. People are willing to share and trust in others, which is good for trade. (Tamer Cavusgil et al, 2016 88-95).

5 BOOK READING HABITS

The differences between Finland and the United Kingdom in this instance are mainly one of the languages the books are printed in.

Finland in my opinion, does not have the same need to offer books in other languages barring Swedish, as more multi- racial populated countries like the UK do.

Although British people who decide to reside in Finland would hope to be able to read all books, leaflets and publications in Finnish, this is rarely the case and so the chance of reading any type of book, magazine etc. in English is welcomed with open arms.

Because books in English or Finnish tend to be very expensive in Finland it isn't surprising to me that people look to the internet for their purchases, whether it be in Finland or the UK. If they do not require a paper version, then there are plenty of choices of the written word on various internet sites like eBooks from Amazon.co.uk for example

5.1 Book Reading Habits are "Alive and Kicking".

Historically books of varying types and subjects, such as poetry, novels, factual and puzzles have always been a favourite choice of gift, in my experience, whatever the genre, especially at Christmastime,

Prior to the digital age real paper books, magazines and newspapers were in my experience, seen in the majority of people's possession wherever they were (including the toilet!). It would be commonplace to see commuters with a newspaper under their arm or a bestseller in their case or bag. School children would have bags stuffed full of

educational reference books and library books from the school library or the local library.

A study of York Minster library in York, United Kingdom tells how the 17th and 18th centuries saw a steady incline in books being owned outright rather than being borrowed from the library. The library selection was quite poor and limited and relied on donations from the public. The significance of books from a cultural perspective has not changed much over the years. (Kelly, 2018)

Most homes in my experience would own a set of encyclopaedias in some shape or form, accompanied by at least one bookshelf of books well read, reference books including cook books full of recipes and do-it-yourself handy guide books as well as a dictionary, an atlas and a bible.

As far back as the early 1970's television has had a big influence on the gradual change of book reading to one of watching a drama or film adapted from a book, rather than reading the book, of course, some people like to do both out of curiosity

5.2 Digital Age of Books and Media.

With so much music, games and television programs available via the internet, the need for physical media such as DVDs, CDs and even Hardback and Paperback books is diminishing for the everyday consumer in my opinion.

I have since discovered whilst learning book publishing in my recent internship with an online book publisher (using Amazon.com and Amazon.co.uk), that there is indeed still the need for actual, physical paper books, including puzzle books. The intended beneficiaries primarily being the elderly, infirm and poor sighted individuals, long term hospital patients, people in residential homes and institutions, who may not be consumers of these themselves but rather recipients of presents for Christmas or birthdays from friends and loved ones or maybe where access to a computer might not be so readily available or the individual is incapable of using such a machine for whatever reason.

Whatever language a person reads in, it would appear most prefer to hold a real paper book and turn the pages. In the case of puzzle books, I for one, like to write my thoughts on the puzzle page whilst trying to solve the puzzle. The biggest advantage being they do not require any sort of power source, so can be read in the remotest, poorest places. Ideal for a Finnish summer cottage with limited or no power supply, likewise camping in a tent in the UK

The advent of online viewing on a personal computer, tablet or smartphone via internet sites accessible through Wi-Fi connection, rather than the ridiculously slow dial up connection of the past, paved the way for the consumer to have access to a plethora of programmes available at their fingertips for little or no expense, almost immediately. Approximately 200 million users watched video online, which equates to 87% in 2016 and 153 million watched TV online in USA in 2016 (Laudon & Traver 2016 616).

The logical next stage for books was to be able to read them online now known as “E-books”, with devices such as “Kindles” an electronic tablet used to read book content as if it were a book. E book sales represented 1/3rd of all book revenue in 2016. Many of the popular handy guide book’s topics some of which have been previously mentioned can now be accessed via “You-Tube” as self- help, step-by-step videos as I have discovered during my research, which have been posted there by anyone who is capable of doing so, to help other consumers.

A study using data from 2000 millennials, (generation born 1981-2000) in U.S.A. and U.K combined, has found that printed books were preferred to online books and they preferred to buy from a physical bookshop rather than internet sites. It would seem that around 600 years of reading the traditional printed word in real paper books has formed a culture which may well outlive the internet (Laudon & Traver, 2016 619).

5.2.1 Amazon- Birth of a giant in the online retail and publishing world.

Amazon the internet retail giant took 8 years to start making a profit, It grew from being a mainly book publishing company into the world’s largest and most innovative

online store, with 2 main hubs namely North America and International selling a huge variety of millions of real products as well as virtual experiences in the form of video, music, books and games under their “PRIME” umbrella. A substantial amount of Christmas gifts will be purchased via Amazon and other similar sites this year as consumers increasingly tire of the hustle and bustle of shopping in bricks and mortar stores. Amazon is well known for their e reading tablet called Kindle, which was developed to read e-books on (Laudon & Traver, 2016 745)

During my research I have discovered that Amazon has a section on their website called Amazon Pantry where food products can be ordered online, but only for delivery in the UK and Channel Islands. Other grocery foods not from Amazon pantry can be purchased and delivered to Finland, the postage can be more than 100% of the purchase price of the goods to be sent to Finland. So, as an alternative site to purchase groceries from, it is too expensive compared to the other shopping sites featured in my web guide.

The internet giant has managed to gain the trust and loyalty of its customers, providing them with their own individual account details, with tracking capabilities per item/order, with a full account history. They have successfully simplified the end payment process, which as mentioned previously was one of the problems stated by the surveyed consumers, as well as the returns procedure, whereby an email contains instructions and a ‘print the label ‘opportunity to simplify the process. (Laudon & Traver, 2016 746).

6 CUSTOMS, TAXES AND BREXIT

6.1 Customs Procedures from the U.K. to Finland.

The risks and procedures involved for sellers in the U.K. exporting to Finland and other EU members concerning customs and taxes pre-Brexit are far less than after Brexit because the UK will become a third member.

According to the UK Government site they expect to establish new trade agreements which should benefit the UK traders and consumers alike giving more freedom for the UK to trade worldwide on their own terms once “Brexit” has taken place.

6.1.1 Finnish Customs.

Importing to Finland covers goods brought in from a non-EU country, once goods reach customs they must be cleared before they can continue their journey to their final destination point .If goods are imported from outside the fiscal territory of the EU then value added tax has to be applied, the same as on goods imported from outside the EU. “The new Official Controls Regulation (EU) 2017/625 applies from 14 December 2019 and will bring about changes in the import of foodstuffs.” (Tulli.fi, 2019) Finnish Customs site referred.

6.2 Extra Taxes possibilities for Consumers.

My thesis has been deliberately restricted to U.K. sites as American sites tend to impose extra taxes and duties. Also, there are a few sites located in places such as Sweden selling British goods, but of course they need to make a profit too. So, the best value sites for the British consumers tend to be the U.K. based ones.

6.3 Brexit (Britain's exit from the EU).

With the onset of the split between the UK and the EU (now widely known and referred to as "Brexit"), It is interesting to see how it will affect the suppliers currently delivering to Finland. The online giant Amazon, seems to have changed their postal practices, with some articles taking up to 3 weeks to arrive from the order date, whereas previously most items were received between a couple of days and a couple of weeks. Although Britain's exit from the European Union has not yet been finalised, because an agreement all parties would be happy with has not yet been reached, despite numerous deadlines coming and going, it would appear that custom controls are being tightened already.

All businesses will eventually be affected by Brexit and the consequences will involve EU members complying with rules and regulations concerning imports and exports between the EU and third member countries, which is what the UK will become. As a consequence of a mutual agreement between the EU and the UK not being reached as at 31st October Boris Johnson (UK Prime Minister) was forced to declare a General election on December 12th, 2019. The outcome of the election was a win for the Conservative Party, so Boris Johnson is still in charge and negotiations continue.

The European Council has agreed to delay the UK's date of withdrawal until 31st January 2020. If an agreement is made sooner, then, the withdrawal date could be brought forward, according to the Finnish customs website in English. The UK government site concurs, adding a transition period will be put into operation to establish new rules. The Finnish postal system is set to add a charge to all packets bought online from non EU countries with a value exceeding 22 euros, the proposed charge is 2,90 per package, effective after 31/1/2020.

7 POSTAL RESTRICTIONS BETWEEN THE U.K. AND FINLAND.

7.1 Legal Restrictions

Presently the UK government has to follow the EU guidelines and laws regarding imports and exports among other things. Customs and Taxes need to be applied where necessary. There are strict rules with regards to labelling, packaging and food safety for foods to be exported to the EU from the UK links can be found on the UK Government website.

The U,K, Government has decided to adopt EU law when the split from the EU happens, in the first instance, with a view to adapting and changing such laws, as and when Parliament deems fit, into UK Laws.(website of UK Government referred).

7.2 Logistical Problems/Restrictions

A problem with online purchasing is shipping costs. It is often not worth buying a small item on its own, but better to group a few items together, as some shipping costs are standard for a package size, regardless of how many items are inside. (Close, 2012, p280-p284)

The other way of determining postage costs is to have a weight scale of say 1kg to 20kg for the same cost, encouraging the consumer to buy a larger amount of items in one order for the same shipping price, indeed some sites may offer free shipping if a spending limit is reached, say £100 of goods= free shipping of 1kg to 20kg, as in the case of the internet site based in the U.K. 'British Corner Shop' (British Corner Shop.co.uk, 2019).

In my opinion, based on my experience, the low population of Finland (approximately 5.5 million) is detrimental to the frequent distribution of imported products to the less populated areas of the country. It is not cost effective to deliver shipments to the outlying areas as frequently as the more populated areas, unfortunately this means the consumer has to wait longer for their goods. Once the goods have arrived safely in Helsinki they are then transferred to the local postal service for onward transportation to their destinations.

7.2.1 British based Couriers delivering to Helsinki or right to the consumers' door.

The alternative, is the designated courier delivers the parcel right to the consumer's door; in which case the service is quicker. Sometimes the courier contacts the buyer to give them options on where to collect their parcel from, options include at a smart post box in a kiosk, from a postal service in a supermarket or delivered to the consumer's door, if a signature is not required it can be delivered to the consumer's mailbox. A selection of couriers and courier comparison sites have been collated for inclusion in the guide. Prices vary greatly depending on the size and weight of the shipment.

Consumers in the more rural areas have problems with regular deliveries as well as having to return items bought online. For these consumers the Hybrid system does not really work. The sites which offer the chance to send a gift and or card direct to the recipient including gift wrap if desired (at extra cost) are a good idea, such as 'The Gift Experience' whereby some goods are offered with personalisation, cost inclusive, adding value to the gift, making it more attractive to the consumer. The site offers the chance to send to E.E.C. countries, delivery costs vary according to size, weight and value of the package. (Website of The Gift Experience, 2019).

8 CULTURAL DIVERSITY BETWEEN THE U.K. AND FINLAND- PERSONAL OBSERVATIONS

I have explored and researched into how culture affects consumers, with regards to foods taste differences, sweet v salt, the bath v sauna cultural differences, clothing

footwear size and style differences and Christmas traditions between the two nations, the following section is a collection of my own thoughts, observations and experiences, along with friends, family and acquaintances general views expressed in various discussions over the past 5-10 years

8.1 Sweet versus Salt.

The UK residents on the whole have a much sweeter tooth than the Finns, from my experience the foods available in Scotland seem nearest in taste to the Finnish foods. As an example, preferring porridge with salt rather than sugar. Popcorn is sold mainly as a salty version in Finland, sweet popcorn is not so easy to come by.

The typical breakfast for Finns is more of a continental style involving cheeses, meats, rye bread, crispbreads, hard boiled eggs, pickles, pickled cucumbers and pickled herrings for example. Whereas in the UK a vast selection of cereals adorns most kitchen cupboards, with varying degrees of healthy options with low salt and sugar to the very sugary and often chocolate based cereals aimed at children, but equally liked by some adults. Usually served with milk, the fat content left to the individuals' preference, but semi skimmed is quite popular.

The traditional cooked breakfast of Eggs, Bacon, Sausage, Mushrooms, Black Pudding, Tomatoes, toast or fried bread, not forgetting the tomato and brown sauce accompaniments, washed down with a mug of tea or coffee served with juice and followed by toast and Jams is more likely to be seen in hotels and guest houses rather than the everyday British household breakfast table.

8.2 Bath versus Sauna

The Sauna culture in Finland is very strong with Saunas numbering 2 million for 5.3 million inhabitants, according to 'This is Finland' website, it is very unusual if not impossible to find a home in Finland that does not have a Sauna or access to a communal one. With the Sauna naturally goes a shower unit as well of course the natural water supply of the lakes, located near the summer cottages for ease of access from the Sauna.

A Sauna is sometimes referred to as a Sauna bath, but not in the same sense of a bath in the UK, being a huge receptacle (large enough for an adult to lie in) with taps and a plug which holds a substantial amount of water, it is not uncommon to have lit tea-light candles around the bath and even a glass of wine and read a book whilst soaking. British people have been known to soak in the tub for quite a while, which some Finns find quite repulsive as they view it as bathing in one's own dirt, not a nice image. Also, the bath uses a substantially larger quantity of water than a shower, so from an eco-friendly point of view showering is better.

The Sauna in olden times was used as a place to give birth as the Finns believe it to be one of the most hygienic places available. A bubble bath in the U.K. is mostly seen as a place to relax, maybe adding essential oils to the bath for extra comfort, especially for the back, feet and legs, which cannot be achieved by standing in a shower and as yet I have not found the Sauna as comforting or effective as lying, soaking in the bath.

8.3 Clothing including shoes U.K. versus Europe.

Clothes sizing varies from shop to shop in the UK as it does in Finland, when trying to find clothes in Finnish stores it is hard to distinguish the correct Finnish size from the known UK size., it is not always easy to try the goods before buying, so if you decide to buy and take a chance it fits then find out it doesn't, it is annoying to have to take it back.

Most of my clothes purchases happen via the internet or on holiday trips, buying only the bare essentials in Finnish shops, like essential winter clothing, which I always buy in Finland.

Shoes are easier to try on, but, in my experience, they are a lot more expensive in Finnish shoe shops than in the UK.

I very rarely buy handbags here unless they are second hand from a “kirpputori” (flea market), when I am in the U.K. I usually buy at least 1 per trip in high street shops at a fraction of the cost here in Finland.

8.4 Christmas Traditions.

The giving and receiving of gifts or presents is traditionally performed on Christmas Eve in Finland (and much of Europe and other countries around the world) and Christmas Day in the U.K (U.S.A. and many other countries).

The traditional meal being eaten on their respective days, the main item on the Finnish Christmas dinner plate is oven baked Christmas Ham (Pork) with mustard accompanied by various “casseroles” made with a base of potato or liver or swede or carrots, which can be prepared months in advance and frozen, usually in foil containers and then placed on a low heat to warm in the oven. A cold salad mixture of beetroot, carrots, potatoes, apples and pickled cucumber called Rosolli is usually present on the Christmas table. Pickled Herrings can also be found there, in a variety of spices and flavourings, dependent on individual taste. Other optional additions are sweet pea sauce and boiled potatoes. Other additions to the table, such as “Gravlax” (smoked salmon), fish roe and pate may also be found. A rice pudding is a traditional Christmas dessert, which should have an almond in it, whoever gets it is the lucky one, served with a mixed fruit compote.

The main meal adorning the English Christmas plate eaten on Christmas Day, consists of roast unsalted, unsmoked, Turkey, often carved at the table, by the head of the household, Roast and boiled potatoes, various vegetables usually including Brussel Sprouts and Carrots, Roasted Parsnips and any other vegetables desired. Other traditional accompaniments include small sausages wrapped in bacon (pigs in blankets)

and cooked in the oven, along with stuffing balls (various types available, the most common being Sage and Onion), or a portion of stuffing from the centre of the stuffed turkey. The whole meal to be adorned in gravy, of which there are many variations depending on individual taste. Last but not least a jar or bowl of Cranberry Sauce is an expected addition to the table. The main difference apart from the food on the table is the addition of Christmas Crackers. These consist of a cardboard tube containing a joke or motto, a folded colored paper hat made to look like a crown and some sort of trinket, which depending on the price of the pack could contain nail clippers or a simple little notepad or plastic whistle for example, the tube is covered in colored card and when pulled by 2 people it breaks and makes a bang and the contents are revealed. It is then tradition for everyone to wear the paper hats for the duration of the meal into the afternoon, usually until they break or fall off.

It is not only the main meal and starters which vary between the two nations, the cakes and desserts differ greatly too. The main two desserts or cakes enjoyed at Christmas-time in the U.K. are mince pies and Christmas Puddings, both have a similar content of various dried fruits such as raisins, sultanas and currants, mixed with fruit peel, suet and sometimes alcohol. The pies are small pastry filled individual cakes, which can be handmade using a jar of mincemeat (sweet ingredients of fruit, suet and peels) or bought ready made in most food shops and supermarkets and freshly made in the larger supermarket bakeries.

The puddings were traditionally steamed for a few hours. But these days it is very common to buy them ready made in various sizes and microwaved for a few seconds for the smallest individual size or a few minutes for the family sized version. Served with a choice of custard, (warmed vanilla type sauce) or brandy butter served cold.

Christmastime, I have observed, is much more commercial in the U.K. than in Finland, with all the decorations and Christmas cards adorning the ceilings and walls of the average home in the U.K, in comparison, little decoration apart from the tree and a few display ornaments, the (mainly postcard) cards usually placed in a basket for guests to peruse. Finns, like the U.K. I notice, like to place lights outside, but much more understated than the British homes.

9 CONSUMER BUYING BEHAVIOUR-BRITS BUYING BEHAVIOUR IN FINLAND.

9.1 Brits in Finland Buying Behaviour

There are around 6,000 Brits living in Finland according to the Finnish statistics website, 2019. The surveyed respondents represent only a small percentage of Brits in Finland, but the results have given a good indication of how Brits in Finland have retained their cultural habits through online shopping using UK grocery sites and purchasing British commodities in Finland where available

9.1.1 British based Internet sites selling groceries online to Finland.

- Expatly- <https://expatly.com/>
- British Corner Shop- <https://www.britishcornershop.co.uk/>
- Box from U.K- <https://boxfromuk.co.uk/>
- Amazon Grocery- <https://www.amazon.co.uk/s?k=grocery>
- British Super Store- <https://www.britsuperstore.com/uk/>
- British Gram- <https://www.britishgram.com/>

The listed sites all deliver to Finland, with varying postage and carriage scenarios, some dependent on the weight of the whole order, some on a minimum spend per order. All are featured in the web guide, where further links to more information on each site are available

9.2 Alternatives to Internet shopping from U.K. sites

The alternatives to shopping via the U.K. internet sites include whichever shops the consumer wishes to frequent, or indeed is physically able to go to. Weather and transport being the biggest determining factors in Finland.

The most popular Finnish grocery stores surveyed in the questionnaire all have web-sites:

Kesko Group- K Market- <https://www.kesko.fi/en/>

S Group- S Market- <https://s-ryhma.fi/en/about-us/s-group-in-brief> (Tesco items available).

Lidl- <https://corporate.lidl.fi/>

Tokmanni- <https://ir.tokmanni.fi/en/about-tokmanni>

Failing this, the reliance of, friends and family bringing goods in their luggage when they visit, or just posting the goods to loved ones here in Finland, when they receive a plea from them. The last option is to buy the goods oneself in the U.K. and bring them back in their own luggage.

9.2.1 Reliance on friends and family importing goods in their luggage.

This option creates an awkwardness between friends, family members and the recipient, because there is a sort of obligation from the guests to bring the goods and the host feels equally awkward having to ask their guests to make room in their luggage for the items required. Not to mention the possible costs involved in extra charges if the luggage is over the weight allowance for the plane journey.

9.2.2 Bringing back goods in a suitcase from the U.K.

Before the consumer even leaves or indeed books their flight from Finland to the U.K., they really need to decide how much luggage they will need, to carry all the goods they intend to bring back as the cost for additional baggage once the boarding pass has been processed is phenomenal,

Ironically the actual luggage cases are far cheaper in the U.K. should another case be required.

Restrictions at airports have become even more strict in recent years, the airlines are cutting back, trying to reduce fuel costs, which keeps the ticket price affordable and is also more Eco-friendly. But the consumer suffers by the airline imposing weight and baggage restrictions. This all adds to the frustrations of the consumers when trying to save money on goods they can only buy at a very high price through the internet, not at all or in some cases in Finnish shops at highly inflated prices.

9.2.3 Requesting goods be posted from the U.K.

Almost every Brit I have spoken to in Finland has at one time or another asked mainly family members to send them much loved and missed products they cannot buy here in Finland. An example being “Oxos”, a dry meat stock cube, available in a few varieties and completely different to the stock cubes which can be purchased in the Finnish stores here. Luckily, they are a small packet, so they do not cost a lot to send to Finland. This is just one example mentioned in the survey answers, of a much missed unique commodity. On a similar level another much missed item mentioned was “Bisto” gravy granules, like Oxo it is used to make gravy or can even be made into a hot beefy drink. There does not seem to be a suitable substitute here in Finland.

9.2.4 Searching for available products within a reasonable distance of home.

The best way to find the nearest shop selling the item required in my opinion is to use the internet, second best is to ask friends and family, or acquaintances and the last resort is to drive or use public transport to get to the shop and see for yourself, which can be very soul destroying and fruitless, not to mention a waste of petrol or diesel.

10 METHODOLOGY

10.1 Quantitative Research Method

This project was compiled using the quantitative research method. Data was collected to determine the buying behaviour and shopping habits of British people in Finland, using a questionnaire containing 30 questions designed to get the relevant data needed to answer the research questions posed at the beginning of this report. The survey was conducted over a week from 18th to 22nd November inclusive.

10.2 Data Collection Method

The primary data collected from 44 respondents via a private Facebook group site called “British people living in Finland and anyone else who wants to join us”, was analysed and presented as a series of pie and bar charts, with descriptions of what the charts show and mean, with qualifying statements in some cases.

11 SURVEY RESULTS AND ANALYSES

11.1 Survey Results

The primary data taken from the survey results of 44 British respondents living in Finland, along with the comprehensive research, I have undertaken during the course of this project, has been incorporated into my guide for British people living in Finland and includes various sites with links available, showcasing topics such as Christmas, Sunday Roast, Easter and Essentials amongst others. The questionnaire can be viewed

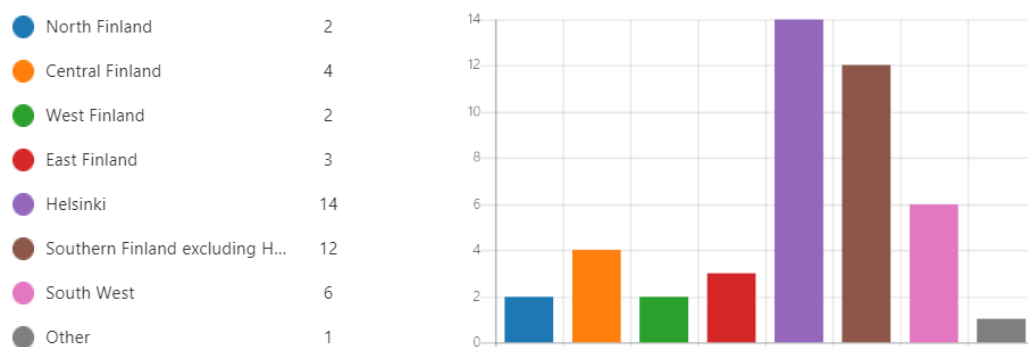
in the appendices labelled Appendix 1. The results in excel form can be found labelled Appendix 2. The information contained in the results have been analysed.

11.2 Analysis of Results

The primary data analyses have been collated and various charts produced based on a total of 44 respondents. The first thing to note is that the gender split was nearly 50/50., which is good for a survey revolving around grocery shopping. There was also a good span of ages represented in the survey results, with over half the respondents being 50 or over.

There was a diverse split of locations of the respondents, as the following chart shows.

Table 1. Current area of Residence in Finland



The next 2 tables are two pie charts showing British buying behaviour in Finland.

In the first chart the respondents were asked if they purchased Tesco products from the Finnish store group S Market Group 34% answered yes regularly, whilst 54.5% said sometimes.

In the second chart 18% admit to regularly checking local stores for British products, 13% admit to checking when they are prompted by a social media post, curiosity getting the upper hand maybe, only human nature to be curious and check for oneself. A third of the respondents said they checked when they remembered to do so. There were 29% who do not find the need to check.

Table 2. Purchase of Tesco products in S Market stores

● Yes regularly	15
● No	5
● yes sometimes	24

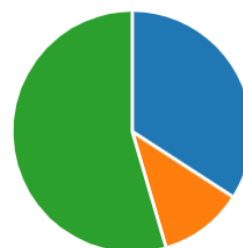


Table 3, Regular check of availability of British goods in Finnish local stores.

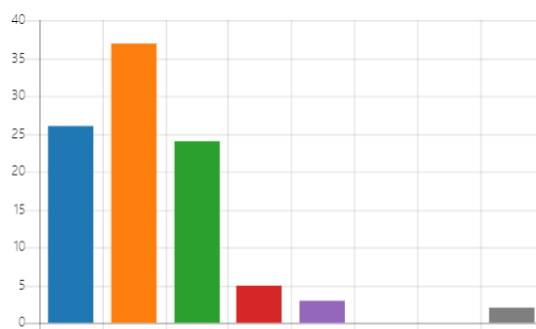
● Yes	8
● No	13
● when I think of it	15
● If I have seen a post on social ...	6
● Other	2



The following chart shows the weekly shopping habits of Brits in Finland in bricks and mortar stores for groceries and confectionery. Some people shop at more than 1 store a week, searching out the bargains, advertised in the mountain of free leaflets which arrive in the post box more than once a week. S Market group are the most popular store, which is also the chain of stores selling featured Tesco products. The other main Supermarket chain Kesko Group are narrowly in second place closely followed by the German owned store Lidl, which regularly sells products from other countries including, Italy, Greece, France and the UK. Interesting to note some of the packaging has English text on it.

Table 4. Shopping habits of Brits in Finland in Bricks and mortar stores.

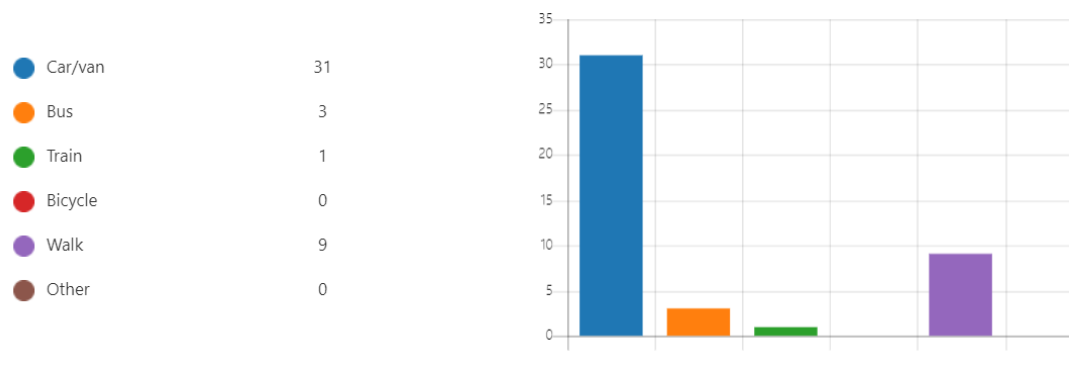
● K Market (Group)	26
● S Market (Group)	37
● Lidl	24
● Tokmanni	5
● small local store	3
● Verkkokauppa	0
● None of the above	0
● Other	2



The previous chart and the following are closely linked as the subject of the next chart is which mode of transport is used to transport the weekly shop.

The car or van proved the most popular mode with over 70% of the results. Walkers represented over 20% of the poll and public transport was only 9%. These percentages might prove useful from an ecological point of view as public transport does less damage to the environment than the car or van. Obviously private transport is much more convenient though.

Table 5. Mode of transport used for the weekly shop



The 4 pie charts in the next table, number 6, show respectively, the positive responses to the questions posed, regarding reserving enough luggage space for goods over 95%, stocking up to avoid having to shop on the internet once home 82% said yes, asking friends and family to send via courier or postal services the much missed goods 59% said yes and lastly asking visitors to bring goods with them for the recipients' use 79.5% said they do.

The four charts in the next table all show favorable responses to the four alternative resourceful ways to acquire goods from the UK, rather than by internet shopping. These all demonstrate the theory of consumer buying behaviour concerning the first two choices of routine response and limited decision making, impulse buying could also be included here.

Table 6. Four alternative resourceful ways to acquire goods from the UK

g. Do you reserve enough luggage space for the goods you know you will bring back to Finland?



h. Do you stock up on essential British items when you visit the UK, to avoid buying via the internet when you return home?



i. Do you ask friends and family to send you uniquely British goods?



j. Do you ask visitors to bring you British goods unavailable in Finland?



Table 7 & 8 show 2 Pie charts covering exchange rate concerns along with the upcoming UK split from the European Union. Nearly 57% are not influenced by fluctuations

in the exchange rate between the Euro and Sterling, only 20% said yes it would influence their buying decisions. Postage restrictions and increased postage costs were the largest concern, once “Brexit” has taken place next year.

Table 7, Euro strength against Sterling influence on UK internet purchasing.

i. Does the strength of the Euro against Sterling influence your UK internet purchases?



Table 8. The effect of UK separation from EU on purchasing intent from UK internet sites.

i. How does the separation of the UK from Europe and Finland affect your intent to purchase from UK internet sites?



Table 9 is a Bar chart depicting typically British Christmas commodities people are interested in, topping the chart is traditional British food products, followed by the typically British Christmas crackers, the Christmas table feels bare without Christmas crackers on it.

Table 9. Christmas categories level of interest.

4. There will be a special page dedicated to Christmas, which categories would you be interested in?

.....

● Christmas Crackers	22
● Christmas Cards in English	4
● Traditional British Christmas fo...	30
● Gifts, Toys, Reading and Puzzl...	9
● Not interested at all	1
● Other	7

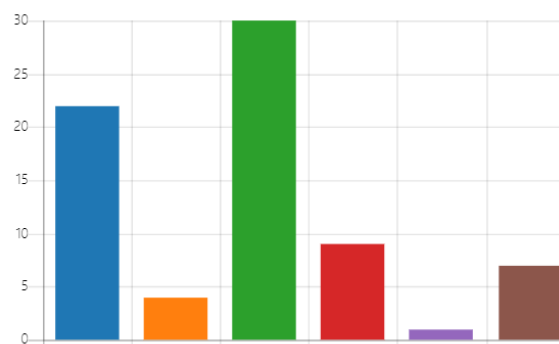


Table 10 is a pie chart displaying the split between English or Finnish Christmas dinner.

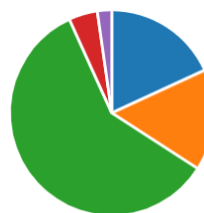
The fact that over half of the respondents eat both meals, suggests that the British culture has a strong influence, but that the Brits are prepared to embrace the culture of the country they now call home.

Table 10. Comparison of English or Finnish Christmas Dinner.

5. Do you celebrate Christmas in Finland with an English Christmas dinner or a Finnish Christmas dinner, neither or both?

.....

● English Christmas Dinner	8
● Finnish Christmas Dinner	7
● Both	26
● Neither	2
● Spend Christmas outside Finla...	1



48% eat an English Christmas dinner

45% eat a Finnish Christmas Dinner

7% eat neither in Finland

Table 11 shows a pie chart with the split of years resided in Finland, over 77% have lived here for over 5 years and are most probably over their initial culture shock and settling into the Finnish customs, habits and way of life.

Table 11. Length of time lived in Finland.

. Approximately how long have you lived in Finland?

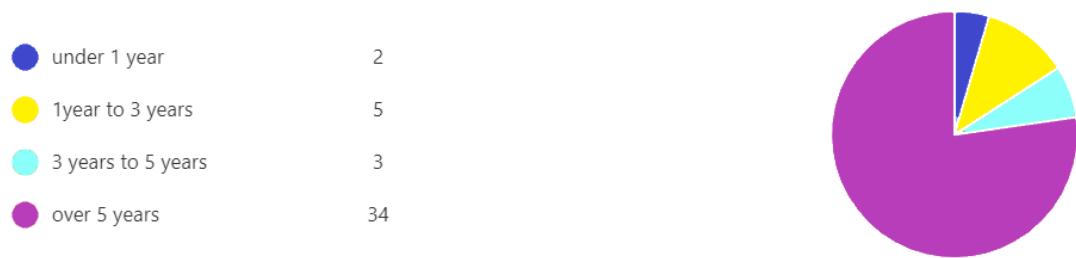


Table 12 A pie chart showing that only 9% of respondents think a guide would not be useful, the remaining split was 36% said yes and the remaining 55% said maybe.

Table 12. Usefulness of a web guide.

Would it be beneficial to have an independent web guide to refer to?



The analysis of the 2 open ended questions concerning much missed commodities, has been collated into 3 graphic representations of the products mentioned by the respondents.

Stronger tea and also decaffeinated tea, along with a variety of British crisp flavours, notably preferred in small packets to the normally large packets readily available in Finnish stores. Salad Cream was a popular choice as well as custard powder, which when mixed with milk or water makes a hot sauce similar to vanilla sauce. A variety of biscuits were mentioned, but I believe most have a near equivalent in the Finnish supermarkets.

A trend I have noticed amongst the much missed products is how many involve the taste of malt.

British products with a malt base include sweets, cake, vinegar, beer & hot milky drinks.

Table 13. A montage of the popular much missed favourite commodities.



In table 14 the popular much missed confectionery answers from 2 open questions asking for favourite commodities and confectionery are shown.

The amount of sweets here is an indication of how tastes are different between the two nations, British milk chocolate is sweeter than Finnish milk chocolate.

Table 14. Popular much missed confectionery



The third collection of products pictured in table 15 are much missed Christmas essentials, top left is a jar of mincemeat, described in Chapter 8.4. The red oblong box on the right contains mince pies, pastries made with mincemeat filling. The large oblong picture on the bottom row is a Christmas table laid with a 'Christmas Cracker' also

described in 8.4. All 3 of these items are uniquely British and unavailable in Finland or very expensive if can be found. The middle 3 items are all books, 2 puzzle books and one a facts book of records. All make excellent Christmas gifts, which was the third most popular category in table 9 earlier in the results and also a category in the next Table number 16. The items in this table will be featured in the web guide.

Table 15. Much missed Christmas Essential products.



The next bar chart in Table 16 covers the popularity of non- food categories from the UK. The respondents could select multiple answers therefore the total is more than 44. Despite there being ample chemists in Finland, 20 Brits miss the UK Chemists own brand goods.

Clothes from high street stores and English puzzle books and reading books received 16 votes each.

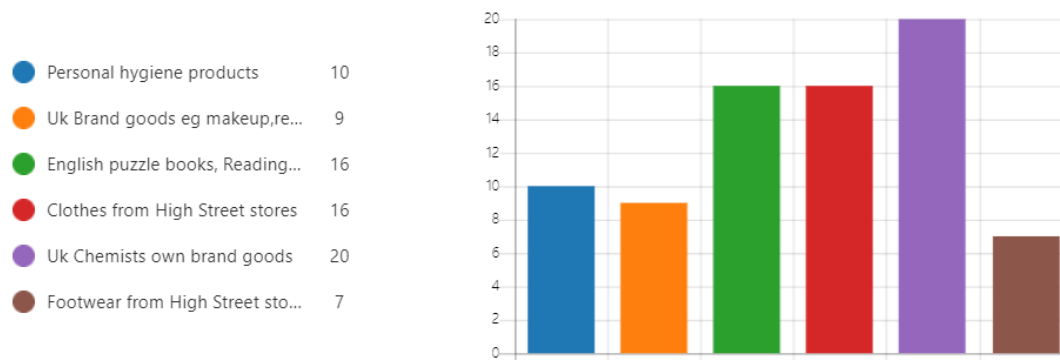
Clothes have not been included in the guide as originally intended as the focus switched to foods and confectionery and gifts for Christmas.

Books are very expensive in Finland and English books for children or puzzle or reading books in English for adults are hard to come by.

Ten answered they missed personal hygiene products. In my experience most products can be found in Finland, but are extremely expensive compared to UK stores.

Table 16. Popularity of a selection of missed non-food categories from the UK

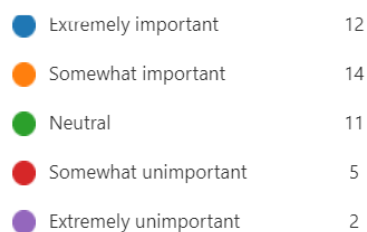
. What non food items do you miss, eg shampoo, specific UK brands or medical items? Select all that apply if none leave blank.



The next Table number 17, shows a pie chart rating how important it is to maintain British cultural aspects whilst residing in Finland. The more acclimatised people become to their new surroundings, cultures and habits the less they rely on reminders of their old home, but that does not detract from the fact that many commodities can still be missed years after settling in a new country. This can be linked to the concept of Acculturation covered earlier in the project.

Table 17. Importance of maintaining British cultural aspects whilst living in Finland.

. How important is it for you to maintain some British cultural aspects in your life in Finland?



59% of respondents think it is important to maintain some British cultural aspects in their life in Finland.

16% thought it was unimportant

The remaining 25% took a neutral stance

Table 18 depicts the response to having fully embraced Finnish culture or not.

I believe the result of this question bares out my observations in the previous chart.

Table 18. Finnish culture fully embraced.

. Have you fully embraced the Finnish culture to an extent where you no longer miss British groceries and confectionery?



27% have fully embraced the Finnish way of life

39% get by with the British products available in Finland

20% have not fully embraced the Finnish culture

The remainder chose other, no details available.

12 CONCLUSIONS

In conclusion I believe that the primary data I collected via my survey and the extensive research I undertook during this project has justified the reasons for my topic. There was a very positive response to having a web guide, likewise a dedicated page to an English Christmas including Christmas Dinner. The differences previously described between the two nations such as Sweet versus Salt have been reiterated by the answers given by the respondents to the survey, British chocolate for instance being much sweeter than Finnish chocolate on the whole. Brits really miss English sausages and bacon, the varieties here being more smoked and or salty.

The Tea and Coffee found in most stores in Finland, do not match up to the taste of a real English, Scottish or Welsh tea, according to the respondents, some of whom miss instant coffee with more depth of flavor than the ones found in Finnish stores. Traditional Christmas items are sorely missed by the majority of respondents, which is why there is a page in my web guide dedicated to those products. This includes reading books and puzzle books in English, which are quite hard to come by in Finland. Again, there is a section on books available on Amazon sites, to satisfy a desire for books in English at affordable prices.

There is a genuine need for many British goods in Finland, but at affordable prices, maybe there is a new business opportunity waiting for someone to set up an online store here in Finland.

13 FINAL WORDS

When I first started this project I had an initial concept which grew as the years went by, Brexit was not an issue and smartphones were in their infancy, the technological advancements over the last 4 years since I started my thesis have been incredible and innovative with contactless pay and mobile pay being more commonplace now than paying with a card using chip and pin. Internet shopping is a huge part of most people's lives not just in Finland or the U.K. but worldwide.

During the time I have spent compiling my thesis I have worked as an assistant to an English online book publisher with Amazon, who lives in Laitila, with his young family. With his help and my enthusiasm we created a series of puzzle books primarily for the infirm, elderly and poor sighted individuals who find puzzle books help stimulate their brains and therefore keep them active for longer Adrian Doyle(publisher) helped me to set up my own website blog for the guide I have produced to accompany this thesis.

During my research I have discovered various internet sites selling British goods, usually in smaller quantities, with high postage/delivery costs. The expiration dates on some goods are quite near the end of their shelf life and so I presume the companies

concerned bought the stock at a very favourable price to “make a quick buck” hoping the consumers do not notice or do not care that the goods are old or nearly out of use by date. These sites are not mentioned in the guide.

I am extremely grateful to all the people who helped and encouraged me along the way especially the questionnaire respondents.

I have created a website blog guide primarily for British people living in Finland, focusing on Christmas, of the various sites available with links, including postal information, the guide will be available for anyone who wishes to use my website. (wordpress.com, 2019)

<https://homefromhomeguide.wordpress.com/>

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APPENDIX 1

Questionnaire for my Thesis

Hello, I am conducting a survey of British citizens permanently residing in Finland, for my thesis on International Business Marketing and Logistics for my Bachelors' degree here in Finland. The thesis survey is based on online Consumer behavior concerning British goods unavailable, or very expensive, in Finland and how culture affects purchasing decisions. Focusing on Christmas goods which are easily transportable to Finland excluding fresh foods. I have created a web page blog, dedicated to my research and the survey results, containing useful information regarding UK internet sites product ranges and availability for exporting to Finland, carriage and postage information links can also be accessed. There will be useful links to associated items and FAQs-(Frequently Asked Questions).

The information provided on the reply forms, will only be used to provide actual data to follow up the theory part of my thesis and to enhance the web guide.

No names or personal details will be passed onto a 3rd party.

Please return the completed questionnaire by 22 November 2019

The web guide link will be posted on all sites the questionnaire was sent to and all other respondents of the survey who answered independently, on completion of my degree.

Thank you

* Required

1. Which region of Finland are you currently residing in? *

North Finland

Central Finland

West Finland

East Finland

Helsinki

Southern Finland excluding Helsinki area

South West

Other

2. Approximately how long have you lived in Finland? *

Under 1 year

1 year to 3 years

3 years to 5 years

Over 5 years

3. Gender *

Male

Female

Prefer not to say

4. Age Range *

18-29

30 - 39

40-49

50-59

60 and over

5. How hard or easy have you found the research process of finding that special British commodity from UK based internet sites? *

Easy

Fairly easy

Alright, takes some time

Difficult finding reliable sites

Hard to find, takes too long

Other

6. Would it be beneficial to have an independent web guide to refer to? *

Yes

No

Maybe

7. Can you recommend any UK based grocery sites for inclusion in the guide?

Enter your answer

8. Which is your favorite UK internet based grocery provider and why? *

Enter your answer

9. Name a UK grocery site which doesn't deliver to Finland if you know of one.

Enter your answer

10. If you are aware of any legal reasons why certain products cannot be sent to Finland from the UK please enter briefly in the box below

Enter your answer

11. Which of the following Finnish stores do you regularly (at least once a week) shop at for groceries/Confectionery, tick all that apply? *

K Market (Group)

S Market (Group)

Lidl

Tokmanni

Small local store

Verkkokauppa

Other

12. If you shop at S Market Group stores, do you purchase Tesco products? *

Yes regularly

No

Yes sometimes

13. What is your regular mode of transport when doing the weekly grocery shop? *

Car/van

Bus

Train

Bicycle

Walk

Other

14. Do you regularly check local shops for availability of British goods? *

Yes

No

When I think of it

If I have seen a post on social media saying a commodity is available

Other

15. How many times a year do you purchase British groceries or confectionery from UK internet sites? *

Weekly

Monthly

Quarterly

Half yearly

Annually or less

16. Generally speaking how accurate have predicted due dates been from UK grocery internet sites? *

on time

few days late

over a week late

More than 2 weeks late

Other

17. Does the strength of the Euro against Sterling influence your UK internet purchases?

*

Yes

No

Sometimes

18. Do you reserve enough luggage space for the goods you know you will bring back to Finland? *

Yes

No

19. Do you stock up on essential British items when you visit the UK, to avoid buying via the internet when you return home? *

Yes

No

Sometimes

20. Do you ask friends and family to send you uniquely British goods? *

Yes

No

21. Do you ask visitors to bring you British goods unavailable in Finland? *

Yes

No

22. Do you celebrate Christmas with an English Christmas dinner or a Finnish Christmas dinner, neither or both?

English Christmas Dinner

Finnish Christmas Dinner

Both

Neither

23. Name up to 10 (non-fresh) British grocery food items you miss from the UK *

Enter your answer

24. Name your top 5 British confectioneries you miss, unavailable in Finnish stores *

Enter your answer

25. There will be a special page dedicated to Christmas, which categories would you be interested in? *

Christmas Crackers

Christmas Cards in English

Traditional British Christmas food items

Gifts, Toys, Reading and Puzzle books in English

Other

26. How does the separation of the UK from Europe and Finland affect your intent to purchase from UK internet sites? *

No change

Depends on any postage restrictions or additional costs

The exchange rate between the Euro and Sterling may be an issue

I will assess each site as and when I use it

Other

27. Do you prefer to buy available British products in Finnish stores at over inflated prices, or from UK sites which bare the additional postage? *

Yes I prefer to buy in Finnish stores

yes I prefer to buy from UK sites

I do not buy British products in Finland

I do not buy British products via UK sites

It depends on the urgency and importance of the commodity

Other

28. What non-food items do you miss, e.g. shampoo, specific UK brands or medical items?

Select all that apply if none leave blank

Personal hygiene products

UK Brand goods e.g. makeup, remedies

English puzzle books, Reading Books, magazines

Clothes from High Street stores

UK Chemists own brand goods

Footwear from High Street stores including slippers

29. How important is it for you to maintain some British cultural aspects in your life in Finland? *

Extremely important

Somewhat important

Neutral

Somewhat unimportant

Extremely unimportant

30. Have you fully embraced the Finnish culture to an extent where you no longer miss British groceries and confectionery? *

Yes

No

I get by with the British products I can find in Finnish stores

Other

Submit

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APPENDIX 2

EXCEL ANALYSIS OF SURVEY RESULTS

[Questionnaire 1-44 final.xlsx](#)

Commodity	Response
De-caffeinated PG Tips	None
Seville orange marmalade	Cadbury's anyt
Marmite	Curly wurly
OXO stock cubes	Crunchie
British sausages	Twirl, Flake, Dc
Branston pickle, Cadbury's chocolate, ginger nut biscuits, mincemeat, mixed spice, black treacle,	I don't miss an
Quavers, wotsits, Scottish blend tea bags,	Terrys chocolat
Bagels	milky bar
Sweets	Terry'
Branston Pickle, crisps, fray bentos pies, pot noodles	None
Again, only medicines (see question 18-21: I ask ppl to bring me O-t-C meds from UK which aren't available here) and very very occasionally clothing. Never food items.	Matchmakers,
Monster munch, Walkers crisps, Cadburys chocolate fingers, Bisto, tea bags	Crumpets
pot noodles	marmite
monster munchbeef hula hoops	Nothing
skipswalkers crisps	Aero, Rolo, Cru
golden grahamscinnamon grahamseribaldi biscuits	Parma Violets
salted milkscustard creams	Don't have a sv
Branston pickle	Turkish Delight
Pg tips, individual crisp packets, jelly, bisto gravy, custard powder	jelly babies, fru
Mushy peas	Crumpets Scon
Gingernuts	Cadbury
Scottish plain bread	Cadburys Twirl
Salt and vinegar crisps	Cream eggs
Pork pies, Yorkshire pudding, confectionary, certain Gins available in supermarket not available here at all, Gravox, prawn cocktail crisps,	None
Bisto gravy, Oxo, Paxo Stuffing, Reasonably price beer :), Tinned Spaghetti (Spaghetti hoops), English size crisps packets, Finger of fudge, polo mints, EXTRA STRONG MINTS!!!!, popadoms, On the fresh f finger of fudge	
Marmite, Bovril, Bisto, Paxo stuffing, crumpets	
Glengettie Welsh Teabags, jelly, birds custard powder, mincemeat, cold and flu relief tablets, small bags of salt and vinegar crisps	
Branston Pickle, Vegetable Suet, Gravy granules, Cheese sauce granules, Jelly, Custard, Ovaltine/Horlicks, Stuffing, Prawn Cocktail flavoured crisps/Pringles	
nice instant coffee, wotsits, proper tea, pies and biscuits	
Digestives biscuits (the Finnish ones don't taste the same) Cadbury's chocolate Spaghetti hoops Heinz tomato soup Gravy (proper oxo one) Stuffing (for roast dinners)	
Nothing	
Spare ribs, Tango (Orange), Farmhouse bread,	
Xmas pud, encore sauce, mint sauce, bisto, tetley tea, oxo, salad cream, walkers crisps, mince pies	
Marmite	

This is a screen print of a part of the excel file in the link above, showing some of the answers of much missed commodities.