jamk.fi

The customer perceived value of omnichannel service attributes in fashion retail

Evidence from Finnish consumer markets

Ada Brotkin

Bachelor's thesis
October 2020
International Business
Degree Programme in International Business

Jyväskylän ammattikorkeakoulu
JAMK University of Applied Sciences

jamk.fi

Description

Author(s)	Type of publication	Date
Brotkin, Ada	Bachelor's thesis	October 2020
		Language of publication: English
	Number of pages: 86	Permission for web publication: x

Title of publication

The customer perceived value of omnichannel service attributes in fashion retail

Evidence from Finnish consumer markets

Degree programme

Degree Programme in International Business

Supervisor(s)

Saleem, Salman

Abstract

New technologies have revolutionized fashion retail environment into omnichannel environment by vanishing the distinctions between physical and online fashion retailing. Today's customers utilize multiple channels in-store, online and on mobile as they shop fashion and therefore omnichannel is needed for creating a seamless cross-channel buying experience integrating all the channels. Fashion retailers who design their omnichannel services to create value for customers are the future market leaders.

The objective of the research was to find out what is the customer perceived value of omnichannel service attributes in fashion retail in Finland. The research adapted a theoretical framework of customer perceived value of omnichannel service attributes. The theoretical framework assessed the customer perceived value of the main omnichannel service attributes and their sub-dimensions. The research approach was quantitative, and the primary data was collected through an online survey. There was a total of 193 respondents from different age, gender, and employment groups living in Finland.

The findings revealed that the variety of customer touchpoints is perceived more valuable than the variety of payment systems and delivering superior customer value. Furthermore, each of the three main omnichannel service attributes appeared to have their most valued sub-dimensions. Slight differences were discovered between genders, age groups and based on the shopping frequency of a customer.

A framework was produced from the findings of this research ranking all the omnichannel service attributes and their sub-dimensions according to their customer perceived value. Managerial implications for fashion retailers were provided according to the framework. Future research should focus on in-depth qualitative studies in order to develop a holistic understanding of the customer perceived value of omnichannel service attributes in fashion retail in Finland.

Keywords/tags (subjects)

Omnichannel, Fashion retail, Omnichannel retail, Omnichannel service, Customer perceived value

Miscellaneous

Appendix: Survey form

jamk.fi

Kuvailulehti

Tekijä(t)	Julkaisun laji	Päivämäärä
Brotkin, Ada	Opinnäytetyö, AMK	Lokakuu 2020
	Sivumäärä 86	Julkaisun kieli Englanti
		Verkkojulkaisulupa myönnetty: x

Työn nimi

Asiakkaan kokema arvo omnichannel -palveluiden ominaisuuksista muodin vähittäiskaupassa

Otos Suomen kuluttajamarkkinoilta

Tutkinto-ohjelma

International Business

Työn ohjaaja(t)

Salman Saleem

Tiivistelmä

Nykyajan teknologia on mullistanut muodin vähittäiskaupan ympäristön omnichannel-ympäristöksi häivyttämällä fyysisen ja verkossa toimivan muodin vähittäiskaupan rajoja. Nykypäivän asiakkaat hyödyntävät useaa kanavaa myymälässä, verkossa ja mobiilissa ostaessaan muotia. Omnichannel mahdollistaa saumattoman ostokokemuksen kokonaisvaltaisella kanavien yhdistämisellä. Muodin vähittäiskauppiaat, jotka tuottavat omnichannel-palveluilla lisäarvoa asiakkaille, ovat markkinajohtajia.

Tutkimuksen tavoitteena oli selvittää, mitä asiakkaat arvostavat omnichannel-palveluissa muodin vähittäiskaupassa Suomessa. Tutkimus sovelsi teoreettista viitekehystä, joka sisälsi ennalta määrätyt teemat asiakkaan kokemalle arvolle omnichannel-palveluissa. Teoreettinen viitekehys arvioi asiakkaan kokemaa arvoa omnichannel-palveluiden ominaisuuksista sekä niiden alakategorioista. Vastauksia lähdettiin etsimään kvantitatiivisen tutkimuksen avulla internetkyselyn muodossa. Vastaajina oli 193 Suomessa asuvaa eri-ikäistä miestä ja naista erilaisilla työllisyystaustoilla.

Tulokset osoittivat, että monipuolisten kontaktipisteiden tarjonta koetaan arvokkaampana kuin monipuolisten maksutapojen tarjonta tai lisäarvon tuottaminen. Lisäksi jokaisen omnichannel-palveluominaisuuden alakategorioista löytyi eniten arvostettu teema. Asiakkaan kokemassa arvossa esiintyi pieniä eroja sukupuolen, iän ja ostofrekvenssin perusteella.

Johtopäätöksenä rakennettiin asteikko muodin vähittäiskauppiaiden omnichannel-palveluiden suunnittelun tueksi, joka ilmentää asiakkaan kokeman arvon omnichannel-palveluiden ominaisuuksista ja niiden alakategorioista. Tulevat tutkimukset voisivat keskittyä kokonaisvaltaiseen ja syvälliseen laadulliseen tutkimukseen asiakkaan kokemasta arvosta omnichannel-palveluissa muodin vähittäiskaupassa Suomessa.

Avainsanat (asiasanat)

Omnichannel, Muodin vähittäiskauppa, Omnichannel vähittäiskauppa, Omnichannel palvelu, Asiakkaan kokema lisäarvo

Muut tiedot

Liitteet: Kyselykaavake

Contents

Figures

Tables

1 Introduction

1.1 Background: Omnichannel transforming retailing

The world of retailing has changed dramatically because of the growth of online channels, digital channels and social media. The rapid growth of those channels has transformed retail business models and consumer behavior (Verhoef, Kannan, & Inman 2015, 174.) New technologies are revolutionizing retailing environment into so called omnichannel environment by vanishing the distinctions between physical and online retailing. The two retailing worlds and their qualities, touch-and-feel information of physical retailing and contents available online are merged into a one omnichannel environment. (Brynjolfsson, Jeffrey, & Rahman 2013, 23.) Today's shopper marketing and the point of purchase go beyond in-store buying involving customers utilizing multiple channels as they shop. Therefore, omnichannel retailing is needed for creating a seamless cross-channel buying experience integrating in-store, online and mobile shopping. (Kotler, Armstrong, Harris, & He 2020, 387.)

Omnichannel retailing is an important development in retailing affecting how retailers operate (Verhoef et al. 2015, 178). Omnichannel marketing and the omnichannel customer journey are recognized as key aspects of today's marketing in all industries (McGee 2018, 20), including fashion retail. Retailers that learn to take advantage of both digital and physical environments will be positioned for success (Rigby 2011, 76). Retailers who figure out how to execute that integration of physical and virtual in ways that create value are the future market leaders (Morse 2011, 81).

In omnichannel marketing multiple channels work seamlessly together matching each target customer's preferred ways of doing business, delivering the right product information and customer service regardless of whether customers are online, in the brick and mortar or on their mobile devices (Kotler & Keller 2016, 518). Omnichannel marketing acknowledges that today's customers engage with companies and brands across multiple platforms simultaneously and recons the challenges to ensure consistent customer experiences (Pophal 2015, 16). Through omnichannel retailing customers experience a seamless shopping experience across all possible points of

contact. Customers are able to move across physical, online, telephone and mobile environments to fulfil their needs such as information gathering, ownership transfers, post-purchase support and returns. (Byrne 2017, 5.) According to McGee (2018), properly executed omnichannel strategy contributes to sales and help turning first time customers into loyal members (20).

Rising competition and constant changes in consumer behavior require retailers to quickly grasp omnichannel capability (Berman & Thelen 2018, 611). While competition increases, so will opportunities for gaining competitive advantage (Brynjolfsson et al. 2013, 29). A key factor for successful omnichannel retailing is unrestricted access to inventory across all channels (Byrne 2017, 5). To succeed in this new and competitive omnichannel environment, retailers should also constantly adopt new strategies in designing the shopping experience and building relationship with customers (Brynjolfsson et al. 2013, 25).

To put simply, omnichannel should be all about understanding and meeting the needs of a customer (Pophal 2015, 20). According to Pophal (2015, 19) Houchin (2015) says that investing on the people front of the company is strategically in the essence as failure points often exist in customer interaction. Therefore, it is crucial not to invest only in technologies but also in people because customers should be recognized across the entire omnichannel and treated with the personal attention and extra-mile service they would come across in physical retailing environments. (McGee 2018, 20). According to Pophal (2015, 16) Gerscovich (2015) says that nowadays interpersonal relationships are embedded into our social life so deeply that customers view an entire brand as a single relationship and omnichannel marketing ensures that customers receive a personalized conversation with the brand. Every touchpoint through the omnichannel journey of a customer should reflect the brand of a retailer in a positive light (McGee 2018, 20). According to Pophal (2015, 18), Houchin highlights that omnichannel is about directing the efforts into creating a fantastic customer experience.

As the retailing environment has transformed into this omnichannel environment, there are novel traits in customer behavior as well. With the rise of omnichannel, new retailing terms have been established such as buy online and pick up in-store

(BOPIS), buy online and return in-store (BORIS), mobile point-of-service (mPOS), gather information in-store and buy online (showrooming) and gather information online and buy in-store (webrooming) (Byrne 2017, 5). Omnichannel use is driven by service attributes including the variety of customer touchpoints, the variety of payment methods and the superior customer value (Kim, Matsui, Park and Okutani 2019, 624).

This thesis will examine the omnichannel services in the context of fashion retail in Finland. The author will focus the research on the customer perceived value (CPV) of omnichannel service attributes in fashion retail. The distinct omnichannel service attributes researched by Kim and colleagues (2019, 624) are chosen as a theoretical framework for this thesis to evaluate the CPV of omnichannel service attributes in fashion retail in Finland. The research will provide useful insights on the relative importance of CPV of omnichannel service attributes in fashion retail among customers in Finland.

1.2 Motivation for the research

According to Peltola, Vainio and Nieminen (2015) companies in Finland have noticed significant changes in consumer behavior. Many Finnish customers tend to visit online environments before visiting brick and mortars and in addition utilize mobile services while in store. Customers move between channels in every step during purchasing process forcing companies to rethink their strategies. It seems that companies in Finland are motivated to develop their businesses and services into omnichannel retailing environments. However, the interviewed companies state that the lack of predictability of varying customer behavior with constant availability of new digital channels brings challenges. (340-342.)

As the previous research and literature shows above, omnichannel retailing is indeed extremely customer centered. It is a retailing method born from customer behavior for customers. And any company to succeed in omnichannel retailing and gain the competitive advantage, the targeted omnichannel customers should be studied to gain an understanding of their needs and expectations regarding the company's

omnichannel environments. By understanding the customer perceived value (CPV) of the various omnichannel services a company is able to steer the focus on that CPV in their omnichannel strategy. By doing so, a company is able to provide customer experiences that fulfil their targeted customer's needs in all the touchpoints throughout the omnichannel journey of the customer ensuring the consistency across all the touchpoints and channels. This consistency is crucial for the company's brand as every touchpoint in an omnichannel journey of a customer reflects the values of the company's brand. If a company successfully delivers the CPV in those omnichannel touchpoints to a customer, the customer relationship is more likely to be well nurtured and the customer becomes more loyal. Thus, omnichannel retailing should eventually form into a lucrative relationship benefitting both parties, the customers and the businesses.

In addition to that, the author believes that by understanding the CPV a targeted customer gains or expects to gain from the different omnichannel services, a company is able to steer the focus on those aspects in their omnichannel marketing. Incorporating those aspects, a customer considers valuable to the marketing of a company's omnichannel services, will attract new customers to utilize those functions, which in turn increases the customer engagement. Incorporating the CPV that customers experience or expect to experience into the marketing of the specific omnichannel environments also increases the level of personalization in communicating with the brand. Personalized communication will lead to feeling of personalized shopping experience, which in turn is a part of fantastic customer experience, which is the main objective of omnichannel retailing. By tailoring the omnichannel marketing campaigns to highlight the CPV the target audience experiences and expects, the effectiveness of the message is more likely to enhance. And with effective marketing, a larger audience should be reached.

In addition to the motives mentioned above for this empirical study, omnichannel marketing is a rather novel but major phenomenon with particularly few studies conducted on Finnish consumer markets. The author of this thesis believes that this research will add to the existing information about omnichannel retailing and yield novel insights about the CPV of omnichannel retailing in the context of fashion retail. The author believes that this research will help companies working in fashion retail

understand their target market better to design and improve their omnichannel strategies.

The author of this thesis is working as a sales associate at a men's fashion retail company in Finland and thus is motivated to study the CPV of omnichannel services in the context of fashion retail in Finland. The author has an understanding in practice of the omnichannel services from a sales associate's point of view by working with the concepts in a brick and mortar. Above all, the author is interested in gaining novel information on the CPV of omnichannel services to provide managerial implications for fashion retail companies operating in Finland in order to improve their omnichannel strategies.

Furthermore, the current state of the world in a pandemic motivated the author to study omnichannel fashion retailing. The economy being negatively affected by the COVID-19 pandemic calls for survival strategies. Companies need to reinvent their strategies to survive in this new era caused by the pandemic. Changed consumer expectations and an enhanced digital revolution during the COVID-19 pandemic is pushing retailers to embrace omnichannel strategies now more than ever (Khusainova 2020).

1.3 Research approach and structure of the thesis

This thesis examines the customer perceived value (CPV) of omnichannel services in fashion retail in business to customers context (B2C). The author is motivated to find out the CPV of omnichannel service attributes including the variety of customer touchpoints, the variety of payment methods and the superior customer value at fashion retailing in Finnish customer markets. The author is interested in studying the customer point of view to gain information on how to enhance the omnichannel services and the marketing of those services in fashion retail.

The purpose of this bachelor's thesis is to gain a customer insight about omnichannel fashion retailing in Finland and more precisely what is the CPV of omnichannel service attributes. This research will contribute to enhancing omnichannel strategies and the marketing of the omnichannel to customers in the future as updated

information is gained on the targeted fashion retail customers. The research will be conducted as a quantitative study utilizing an online customer survey and the data collected from the survey is used as a basis of this research. In this research an exploratory research design is utilized in creating the research question, which in turn is used to answer the research problem. The research problem of this thesis is *"Customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland".*

The main research question will help gain an understanding of the quality of CPV of omnichannel service attributes in the context of fashion retail. The data collected through customer surveys provides useful information about the attributes customers consider valuable related to omnichannel services and therefore the data provides ideas for fashion retailers' omnichannel strategies. The research question of this thesis is

- What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?

This thesis consists of five chapters in total. The first one, introduction includes background, motivation for the research, research approach and finally the structure of the thesis. The second chapter is the literature review, which in this thesis comprehends previous studies, academic journals, newspapers, and textbooks providing an understanding of the studied phenomenon. The literature review of this thesis takes a look at previous studies on the topic and introduces the essential concepts regarding omnichannel fashion retailing, omnichannel customers and the CPV. The theoretical framework for conducting the research of this thesis is introduced at the end of the literature review chapter. The third chapter is Methodology, which comprehends a deeper review of the research approach, research context, data collection methods and data analysis methods of the research. Furthermore, verification of results is adhered at the end of Methodology chapter. The fourth chapter presents the results of the research that were gathered from primary data in data collection phase of the research. And finally, the last and fifth chapter is Discussion. Within the last chapter the findings are discussed in order to define the answer to the research question. The

findings are assessed in the light of literature and previous studies, managerial implications are proposed, limitations of the research are addressed and finally suggestions for future research are given.

2 Omnichannel fashion retailing

The concept of omnichannel was first introduced in 2010 to describe a shopping experience that extends beyond multi-channel retailing. Over the early 2010s the concept grew its popularity, evolved and became a must for marketers and retailers to stay competitive. (Louie 2015.) Omnichannel retail allows a customer to interact with a company through multiple channels, and all the channels are connected and integrated, see figure 1. Omnichannel retailer tracks everything under one roof, cross train staff, dissolve data barriers and retrieve detailed analytics from each channel. (Haan 2019.) Over the few years of its existence, omnichannel has been evolving to meet consumers novel needs and thus has not lost its significance. Today's omnichannel retail is all about offering customers what they want, when and where they want it by unifying the retail experience across different touchpoints and to allow customers to move effortlessly between physical and virtual store environments without disruptions in the experience. In order to execute omnichannel retail experience tailored to customers' preferences, accurate and clean data about products, people and experiences is required. (Rizzo 2019.) In practice, omnichannel experiences can include experiences such as described below (Rizzo 2019):

- A customer walks into a store and finds an outfit she likes. Unfortunately, it is not available in her size. Thus, she orders it from a tablet in the store and has it shipped to her home address.
- A customer is browsing an outfit online but wants to try it on before purchasing. The website shows her the closest store that has the product in stock for trying it on before making the purchase.
- A customer requests a delivery of the product she finds online to the nearest store for trying on before buying it.

The future of retail is not the battle between physical and online, it is omnichannel. It is vital for brands to operate in both physical and e-commerce environments. (Väänänen 2020.) According to future forecasts, the separate digital customer journey and the separate physical customer journey will no longer exist. Offline retail and e-commerce will continue to blend in together compassing both in one customer journey containing the multiple customer touchpoints. Personalization will be the key factor and brands will optimize and customize the shopping experience for individual shoppers through integrated marketing efforts. (Whitler 2020)

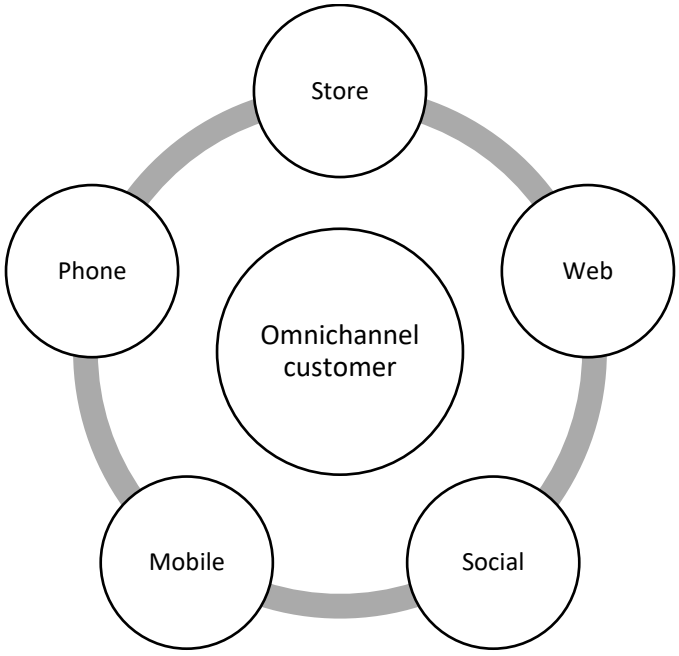

Figure 1. Omnichannel retail (Haan 2019)

2.1 Fashion retail industry

As this research will base on the value customers in fashion retail experience, the understanding of the industry is in the very essence. Retailing accounts for all the business activities involved in the selling of goods and services to consumers (Clodfelter 2015, 4). Retailing is the linkage between the manufacturer and the consumer.

Retailing includes many functions including merchandising, real estate, store operations, finance and control, marketing and human resources. (Babu & Arunraj 2019, 152-153.) Consequently, fashion retailing consists of all the business activities involved in the selling of fashion to consumers. As a retailer's success is directly dependent on customer satisfaction (Clodfelter 2015, 4), it is therefore highly recommended for fashion retailers to be aware of their customers by being responsive to their wants and needs and the quality of value the customers expect in return of investment.

There are certain key marketing concepts affecting fashion retailers that should be acknowledged. Nowadays, retailing is about developing an integrated consumer-orientated retail strategy with which to create competitive advantage (Clodfelter 2015, 5). In addition, retailers must also try to determine and guide the image and perception consumers see by positioning themselves in the markets. Positioning can be defined as an action of identifying a group of consumers and developing retail activities to meet their needs (Clodfelter 2015, 4-5). Retailers that have positioned themselves, target specific market segments according to demographic, geographic, behavioristic and psychographic data (ibid., 26). Positioning also sets some guidelines what type of added value a certain fashion retailer is able and expected to deliver to its customers.

Fashion retail industry is certainly operating in an ever-changing environment, which leads to management's continuous adjusting to these changes. It is essential for retailers to be constantly aware of new market directions and react to them (Clodfelter 2015, 10). These trends, challenges and market forces fashion retailers face are inclusive of the economy, customers, stores, e-commerce, information technology, social media and globalization (ibid. 19-25). The novel omnichannel environment for fashion retail is also produced by those exact market forces. In addition, this ever-changing industry with new emerging trends makes implementation of omnichannel technologies challenging and the value of gathered data about omnichannel fashion retail higher (Khusainova 2020).

2.2 Omnichannel environment

As omnichannel is the new retail environment, naturally fashion retailers too need to adjust their strategies to survive and gain competitive advantage. And to meet the needs of novel omni-channel customers, store retailers must master omnichannel retailing integrating in-store and online channels into a single shopper experience (Kotler et al. 2020, 402). According to Rigby (2011), successful retailers engage with customers via omnichannel retailing, which is a mix of digital and physical experiences. This integrated sales experience combines the advantages of brick and mortars, and the information-rich environment of online shopping. (67.) The omnichannel strategy bases on the idea that providing a seamless shopping experience in brick and mortars and via variety of online channels does not only differentiate retailers from their peers but also gives them a competitive advantage over retailers operating only online by leveraging their in-store assets (Sopadjieva, Dholakia, & Benjamin, 2017, 3). Successful omnichannel retailing requires integrating the entire range of available shopping channels both in-store and online from discovery to purchase in the buying process. This can be done by linking the online and digital selling options with brick and mortars to boost in-store sales. (Kotler et al. 2020, 402.)

Customers still desire to see, touch, feel and try on products while experiencing the shop atmosphere (Piotrowicz & Guthbertson 2014, 10). Physical stores are predicted to become essential touchpoints for unique sensory shopping experiences in the future of retailing (von Briel 2018, 217). Physical stores have potential in the future if they change their role into a focal point integrating all of its channels while providing personal experience to attract customers (Piotrowicz & Guthbertson 2014, 10).

Traditional retailers should turn their brick and mortars into an asset against online retailers by transforming shopping in brick and mortars into an entertaining, exiting and emotionally engaging experience unavailable to reach only online (Rigby 2011, 67). Brick and mortars should implement the right tools, processes, infrastructure and organization to promote a bespoke approach with tailored solutions helping to gain competitive advantage (Karabus 2019, 16). The only way to really build a relationship with a customer is offline and face-to-face as that is in human nature. And

that relationship building is the essence of what a physical retail store nowadays should be about. (Morse 2011, 82.)

It should be also noted that physical stores can boost online purchases of a retailer and thus online and offline experiences should be recognized as complementary rather than competitive (Rigby 2011, 72). Digital and physical environments complement each other by increasing sales and lowering costs (ibid. 76). Omnichannel allows retailers to increase sales, traffic and customer loyalty providing their inventory is accurate and integrated across all channels meaning that products are available where and when it's needed to meet customer demand while minimizing markdown and inventory liability and potential customer order cancellations (Karabus 2019, 16). According to Luo (2016) the winning strategy is all about encouraging online customers to visit physical stores as it is noticed to increase profits as the physical environment can induce customers to spend more (How to make the most of omnichannel retailing 2016, 22). Encouraging online customers to visit stores can be done through different incentives like free shipping to the physical store (How to make the most of omnichannel retailing 2016, 22).

2.3 Omnichannel concepts

Retailers have adopted in-store systems aiming to enhance omnichannel customer experiences. These innovative technologies help customers to obtain deeper insights, save time and feel independent while shopping. For retailers these technologies provide a possibility to acquire a positive image and to be perceived as innovators. These technologies also help retailers to reduce costs, maintain and acquire loyal customers, gain competitive advantage and differentiate. (Savastano, Bellini, D'ascenzo, De Marco 2019.) The integration of online and brick and mortar channels includes the ability to order, return or exchange goods in-store and ordering while in-store utilizing own device or technology provided by the retailer (Piotrowicz & Guthbertson 2014, 10). In this chapter the essential omnichannel concepts for this research BOPIS, BORIS, showrooming, webrooming and mPOS are defined.

BOPIS is an omnichannel concept and an acronym that stems from the action of a customer: “buy online, pick-up in-store”. BOPIS is a function that enables retailers to provide customer service that recons customers’ impatience while turning it into an advantage by cutting delivery costs (Let's talk about BOPIS 2015, 6). Retailers with well executed BOPIS programs have reckoned cost savings because of less shipments (Havich 2019, 44). Applying BOPIS is one of the most effective methods brick and mortars can differentiate from major online stores especially through staff know-how and support making it a desired function in the minds of today’s omnichannel customers. (Let's talk about BOPIS 2015, 6.) Successful BOPIS programs contribute to boosting in-store sales. According to Havich (2019), customers tend to make additional in-store purchases while they come to the store to pick up their order. These additional in-store purchases contribute towards revenue growth rewarding retailers with strong return of investment. (44.)

Another omnichannel concept connected to BOPIS is BORIS, which is an acronym that stems from the action of a customer: “buy online, return in-store”. According to Leberman (2015), BORIS tends to encourage customers to make the purchase in the hope of possible effortless return. In addition to that, customers that utilize BORIS are more likely to exchange the return in-store to another item or even make additional purchases in-store possibly even exceeding the cost of returns (Leberman 2015). In other words, both BORIS and BOPIS are designed to integrate online and offline environments through an effective inventory handling and tend to boost customers make additional purchases offline.

Showrooming implies to the customer behavior that is viewing products in a brick and mortal without purchasing it there but online instead and possibly from another retailer. Through showrooming customers collects information including pricing, inventory availability and reviews. (Lopez 2012.) Showrooming can have negative effect on the revenue of brick and mortars as consumers tend to take advantage of them as showrooms without making any purchase in-store but gather information to turn to a competitor for the actual purchase (Rapp, Baker, Bachrach, Ogilvie, & Beitelspacher 2015, 358). The factors motivating customers to showroom include getting the experience of the product in reality before purchasing, sales staff

assistance, better online service quality and lower prices online (Arora, Singha, & Sahney 2017, 409).

Webrooming implies to the customer behavior in which a customer utilizes online channels to gain information before making the purchase in-store, in a brick and mortar. Primary the easy access to reviews drives consumers look for information first online. Access to touch and feel the product, better post-purchase service and immediate possession of product motivates customers to later purchase the product offline, from a brick and mortar. Factors like e-distrust and perceived risks related to online shopping encourage customers to webroom. (Arora & Sahney, 2018a.) Webrooming helps customers to avoid post-purchase regret as they are able to make optimal purchases offline once experiencing the product (Arora & Sahney, 2018b).

Mobile point of service also known as mobile point of sale (mPOS) is defined as a smartphone, tablet or dedicated wireless device performing cash register functions. mPOS enables financial transactions in a versatile manner improving customer experience by speeding up the service and wait times and offering multiple payment options. (Rouse 2020.) mPOS is transforming brick and mortar point of sales as mPOS enables sales associates to locate and order inventory from another location if the desired item is out-of-stock, it enables staff to serve customers regardless of the location, and It can be utilized to guide sales and display expertise. mPOS software enable retailers to upsell, cross-sell or order from another store or warehouse by integrating all channels to create better customer experiences. (Da Silva 2020.)

2.4 Omnichannel customers

Today's customers can utilize online environments as a powerful information source and purchasing tool. Customers purchase on the move, share opinions and express loyalty on social media, interact with companies and reject marketing they dislike. (Kotler & Keller 2016, 38-39.) Today's customers are highly educated and informed and have the tools to verify retailers claims and discover superior alternatives (Kotler & Keller 2016, 150).

As omnichannel customers are the future of retail, and the subject of this research, their behavior should be acknowledged. According to Sopadjieva and colleagues (2017, 3-4) omnichannel customers love utilizing retailers' touchpoints in a variety of combinations and places. Omnichannel customers are frequent users of different omnichannel functions such as BOPIS, BORIS, Showrooming and webrooming and the more channels they use, the more valuable they are to a retailer. Every additional channel they use, they spend more money in the store as they tend to spend more time in store compared to those who use only one channel. Omnichannel customers tend to deliberately search information online, webroom, which leads to greater purchases in-store. (ibid.)

In addition to that, omnichannel customers tend to be more loyal with more frequent visits online and offline and also are more likely to recommend retailers to their family and friends than those using a single channel (Sopadjieva et al. 2017, 3-4). According to Kang (2019, 232-233) customers having favorable perceptions of the value of showrooming and webrooming are likely to shop using omnichannel methods. In addition, customers who shop using omnichannel methods are likely to share their product reviews online. Therefore, retailers should offer seamless omnichannel shopping experiences in purchase and post-purchase phases in order to gain product reviews that contribute towards building customer trust and loyalty. (ibid. 232-233.)

What is more, the fashion lifestyle of a customer has an effect on omnichannel shopping behaviors. It was noted that customers prefer to make the luxury or high-end brand purchases at brick and mortars after seeking information online, in other words webrooming, due to possible risk involved in delivery and payment methods. Whereas low-end fashion customers identified with information-based and practicality-based fashion lifestyles are more likely to have favorable perceptions of the value of both showrooming and webrooming. This finding would suggest that those low-end retailers should provide consistent information on current trends, promotions and inventory across all their integrated channels to attract customers and meet their needs for up-to-date information about online and offline offerings. (Kang 2019, 243.)

Tupikovskaja-Omovie and Tyler (2020) suggest that online fashion shoppers can be identified into three categories to most common one to least common; “directed by retailer’s website”, “efficient self-selected journey” and “challenging shopper” according to their customer journey and behavior patterns (381). In addition to those three main clusters, more complex behavior patterns exist resulting in three mixed clusters including: “extended self-selected journey”, “challenging shopper directed by retailer’s website” and focused challenging shopper”. (ibid.)

Those shoppers identified as “directed by retailer’s website” tend to follow the default website layout and use the menu and categories of the retailer’s website as the tool to discover desired fashion products to purchase. Those shoppers want to check all available products under the certain category and then recall and pick the ones that caught their attention. (Tupikovskaja-Omovie & Tyler 2020, 386.) Those shoppers identified as “efficient self-selected journey” utilize filter options to customize the default display to find product matching their clear criteria. These shoppers tend to have a clear picture of what they are looking for and determined to achieve their specific shopping goals. Online fashion shoppers clustered into a category of “challenging shoppers” tend to use no filtering options available and browse for a longer time period viewing more product pages than the previous two shopper clusters. In addition to that, these shoppers tend to view same products several times in order to compare the different products and color options. (ibid., 391.)

The most common mixed cluster would be identified as “extended self-selected journey” in which the shoppers utilize the function of refine occasionally when browsing if the default categories do not deliver the desired results. These shoppers tend to view all available products with a great attention just like the shoppers identified as “directed by retailer’s website”. The shoppers identified as “challenging shopper directed by retailer’s website” tend to view all the possible options but find it difficult to recall the products they desired and thus benefit a display of previously viewed products on the website. Shoppers identified as “focused challenging shoppers” utilize the refine option relying on social influences like best-selling products or highest-reviewed products. In addition to that, these shoppers tend to add all options to their chopping cart to ease the action of comparing and choosing. (Tupikovskaja-Omovie & Tyler 2020, 391-392.)

Fashion retailers should respond to the shopping journeys of different shopper types because the success of their specific journey type is directly linked to their shopping experiences. Retailers are able to improve their targeting and offer personalized shopping experiences satisfying the certain digital shopper cluster through understanding the existence of these clusters (Tupikovskaja-Omovie & Tyler 2020, 392-393.) In other words, a fashion retailer should be aware of the different customer journey types and the most common type for their targeted audience to establish an easy journey for them to achieve their shopping goals through the multiple omnichannel touchpoints.

Bringing digital and physical retailing together through omnichannel functions generate many added values for customers as the advantages from both environments are combined. The advantages of digital environment include rich product information, broader selection, customer reviews and tips, convenient and fast checkout, editorial content and advice, price comparison and special deals, social engagement and two-way dialogue, and convenience of anything anytime anywhere access. Advantages of physical retailing include edited assortment, shopping as an event and an experience, ability to test try on or experience products, personal help from caring associates, convenient returns, instant access to products, help with initial setup or ongoing repairs, and instant gratification of all senses. There is a variation in how customers value different parts of the shopping experience, but all customers seek for a perfect integration of the digital and physical. (Rigby 2011, 72.)

However, not all customers want the same level of interaction with technology especially when comparing different generations. The level of engagement with the product and previous personal experience determine the customer needs. The ability to choose the channel, method and time of interaction should be left to the customer itself. (Piotrowicz & Guthbertson 2014, 10-11.)

The product characteristics and the level of customer experience provided defines the role of physical store in attracting customers. The demand for the level of customer experiences is also depended on the store strategy, product and brand positioning. The willingness of a customer to pay more for a premium service is also a considerable factor in what customers value. The needs of a single customer vary

depending on the time of the day, finances, plans, feelings, influencing the interaction and the choice of the channel. In addition to that, the type of shopping motivation, utilitarian or hedonic, can influence to the customers' choice of channel. (Piotrowicz & Guthbertson 2014, 10-11.)

Omnichannel marketing generates challenges for retailers regarding the balance of personalization and customer privacy. Omnichannel retailers collect customer data using loyalty memberships and track customer behavior to be able to target customers with certain product offerings. Thus, it should be acknowledged that customers accept an open and helpful customization but reject pushy and misleading messaging. In addition to that, customers are easily overloaded by too much information leading to complete ignorance. These omnichannel marketing channels may also lead to digital exclusion as disconnected customers are excluded from certain offerings online that the connected customers are entitled to. (Piotrowicz & Guthbertson 2014, 11-12.)

2.5 Customer experience in the essence of the customer journey

As stated by many experts, creating customer experience is in the essence of omnichannel retailing. According to Richardson, customer experience is the total sum of how customers engage with a company and brand throughout the whole era of being a customer (2010a). Every company provides customer experiences regardless of whether it is designed mindfully or not and thus it is retailers' responsibility to create experiences that leave customers satisfied and even beyond. As customer experiences cannot fully be controlled by retailers as customer experiences involve perception, emotion and unexpected behaviors on behalf of customers, it is even more essential for retailers to create a strategy to aim for the ideal experiences they desire to provide for their customers. (Richardson 2010a.)

According to Peltola and colleagues (2015) there are two key factors involved in a good omnichannel experience: "Reducing the risk of losing the customer during customer journey by providing a unified and integrated services and customer experience" and "Encouraging the customer to proceed in the customer journey with the

company by providing seamless and intuitive transitions across channels in each touch-point to match customer preference, needs and behavior". (343.) Omnichannel customer experiences are generated from organizational culture, pricing, operations and communications. And above all, seamless and intuitive linking of costumer touchpoints is in the essence in creating competitive advantage (Peltola et al. 2015, 335.) The figure 2. below demonstrates the theory of a good omnichannel experience.

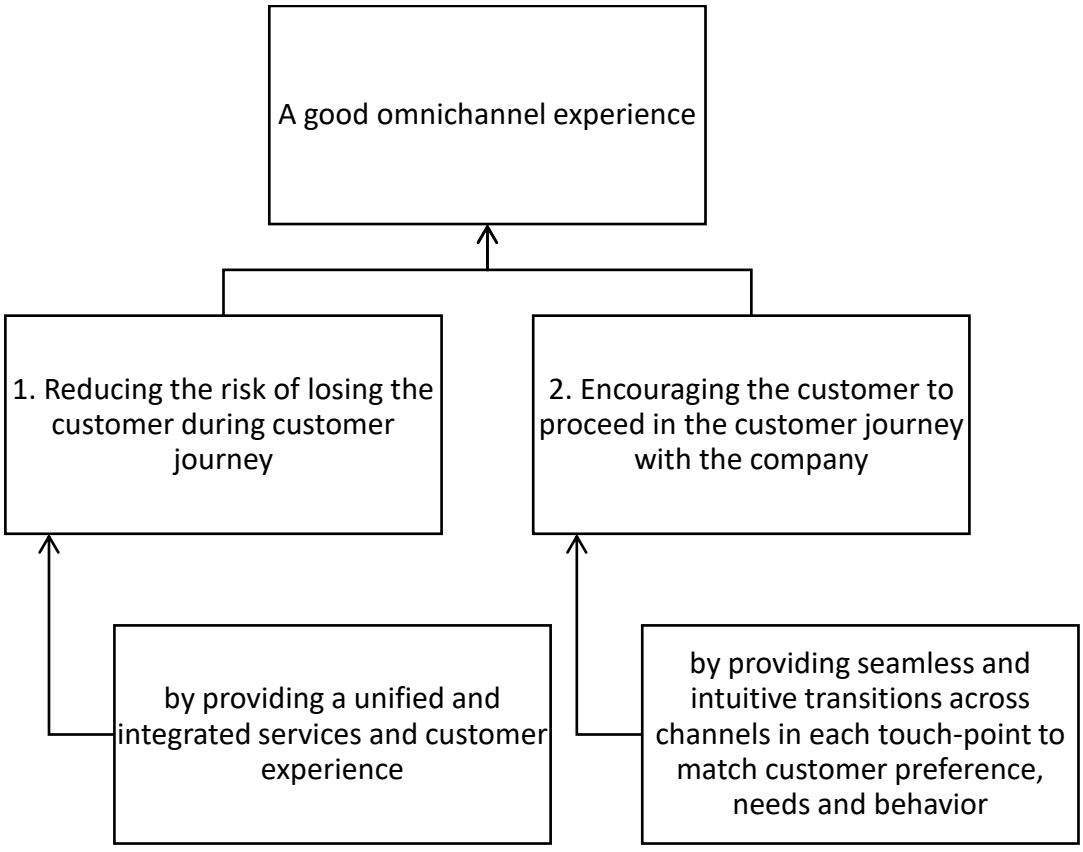

Figure 2. A good omnichannel experience (Peltola et al. 2015, 343)

According to Shi, Wang, Chen and Zhang (2019), there are key omnichannel experience dimensions including connectivity, integration, consistency, flexibility and personalization. Connectivity means "the extent to which the cross-channel service content and information are linked and interconnected". An example of connectivity

would be that a nearby physical store is recommended for a customer while browsing online. Integration is defined as “the extent to which customer perceives all information systems and management operations are unified and integrated well across channels”. An example of integration would be that a product launch is synchronized across all channels. Consistency is described as “the extent to which customers experience both content and process consistency of interactions across channels”. An example addresses that price and sales information are consistent across different channels. The definition of flexibility is “the extent to which customers are provided with flexible options and experience the continuity when migrating tasks from one channel to another”. Flexibility in practice can mean that a customer is able to buy the product online and receive aftersales service in a brick and mortar. Personalization is “the extent to which a customer perceives that the omnichannel retailer provides its customers with individual attention”. For example, a sales associate offers personalized recommendations based on customers’ online shopping history. (329.)

The study of Shi and colleagues (2019) suggest that connectivity, integration and consistency of omnichannel experience are positively related to customer’s perceived compatibility. Furthermore, consistency and personalization of omnichannel experience are negatively related to customers’ perceived risk and the impact of flexibility on perceived risk was not significant (333). The study revealed that the key determinants of omnichannel experience impact customers’ behavioral beliefs and intention to utilizing omnichannel services to purchase (Shi et al. 2019, 335). The model omnichannel shoppping intention of Shi and colleagues (2019, 334) is presented in the figure 3. below.

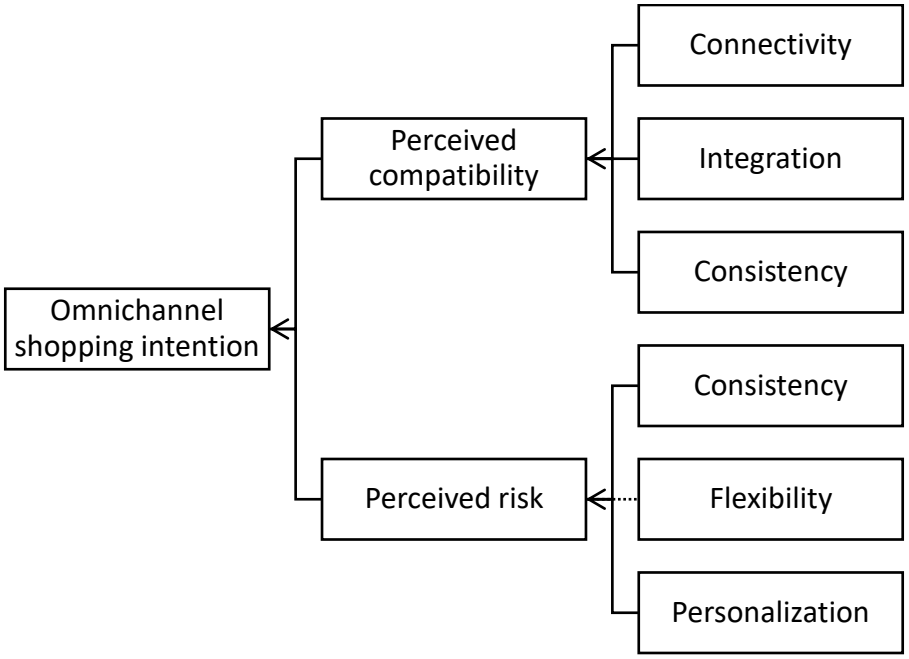

Figure 3. The model of omnichannel shopping intention (Shi et al. 2019, 334)

A great omnichannel customer experience requires collaboration between independent departments in a company such as marketing, product design, customers services, sales, advertising agency and retail partners. Concepts such as customer journey, touchpoints and ecosystems should be considered when creating customer experiences. Customer journey refers to the steps, activities, questions, barriers and emotions customer go through with a company. Touchpoints are all aspects supporting customer throughout their customer journey. Ecosystems are defined as integration that provides new possibilities for customer experiences. (Richardson 2010a.)

Recognizing the customer journey is essential in understanding the quality of customer experiences in omnichannel retailing. According to Richardson (2010b) Customer journey maps can be utilized to improve customer experiences (2). A customer journey map is an illustration of the steps customers takes while engaging with a company. The more touchpoints there are in a customer journey, the more essential it becomes to map it. (ibid.) And thus, in omnichannel retailing customer journey maps should be in the very essence in creating great omnichannel experiences as omnichannel retailing increases the number of touchpoints.

The process of mapping omnichannel customer experiences requires researching the timeline of the journey, actions, motivations, questions and barriers of customers. Customer journey mapping should lead to a better understanding of the journey customers travel engaging with a company, brand, products, partners and people. (Richardson 2010b, 4-5.) As omnichannel customers move between channels, the transactions between those channels should be designed as frictionless as possible and customer journey maps provide great tools for that development work (Fichter & Wisniewski 2017, 7).

The deeper the research into the customer journey is, the more complete map is generated as an end product. And the more complete the map is, the more is understood about the interactions and impacts of customer service, technology and channels and many more factors have on the customer journey. Through all this research and analyzing the results it is possible to optimize the journeys to provide improved customer experiences, which in turn results in increased profits. (McKnight 2017, 20.) Careful and profound customer mapping can reveal frustrations and experiences of customers (McKnight 2017, 20), which provides valuable information for retailers to improve their omnichannel customer experiences.

According to Lynch & Barnes (2020), a fashion retailer is only as good as the weakest point in its customer journey (486). Retailer marketers should utilize the customer journey to understand the decision-making process of their customers to uncover factors affecting the non-desired business performance. By looking at the customers emotional experiences throughout their customer journey, it is possible to find out the actual brand experience and the factors missing from the desired brand experience. In addition to that, customer journey reveals, which channels and devices are used during each touchpoint enabling retailers and marketing department to optimize channels and devices and tailor the communication according to customers' needs at each touchpoint. The customer journey method enables a fashion retail brand to move further towards omnichannel strategy and is a useful and cost-effective tool for fashion retailers to examine their current omnichannel marketing strategy. (Lynch & Barnes 2020, 486.)

2.6 Theoretical framework for CPV of omnichannel service attributes in Fashion retail

As this research will focus on finding out what is the customer-perceived value (CPV) of omnichannel service attributes in fashion retail, the concept of CPV should be studied and defined further. CPV is "the customer's evaluation of the difference between all the benefits and all the costs of a marketing offer relative to those of competing offers" (Kotler et al. 2020, 15). According to Kotler and colleagues (2020, 15), a customer buys from the company offering the highest customer-perceived value (CPV).

According to Ruiz-molina and Gil-saura (2008) customer perceived value can be defined as an evaluative judgement and thus has a subjective nature. Customer perceived value has a number of components determining its significance including customer attitude and loyalty. (305.) According to Jelčić and Mabić (2020) customer value is determinant of relationship quality on retail market (1). Both economic and emotional customer value significantly influence customer satisfaction and trust and thus, retailers should recon customers' emotions and shape retail environments to create positive emotional experiences. (Jelčić & Mabić 2020, 6.) Also, Hanaysha (2018) recon that store environment significantly affects customer perceived value together with corporate social responsibility and sales promotion. In addition to that, customer perceived value has a significant positive effect on customer retention. (2.) Jelčić and Mabić (2020) add that contemporary customers look for higher customer value and thus it could be reasoned that delivering higher customer value is the key for creating long-term profitable relationships with customers in retail market (1).

Now the question of how can one measure CPV of omnichannel services in fashion retail arises. According to Kim and colleagues (2019, 624) customer decision making for choosing the most valuable attributes of omnichannel service can be conceptualized in a framework (Figure 4.). The framework is structured hierarchically and includes three levels of process. The hierarchical model evaluating omni channel use factors includes three main categories: Provide more customer-touch points (TP), Providing a variety of payment systems (PS) and Deliver superior customer value (CV;

experience). Under each main category there are specific attributes listed that are included in the main category, so called sub-dimensions. The subdimensions in the TP category include *Easy to use online web page (PC), Easy to use mobile app, Customer reviews and social media management, Improve in-store service and customer experience, and Knowledgeable store staff and friendly response*. The PS category includes sub-dimensions that are *Ability to support mobile payments, Uniform cashless payment methods, and Digital payment/currency options*. Under the category of CV the sub-dimensions include *Uniform and right price system across all channels, Personalized customer experiences (personalized offers/marketing), Great and integrate loyalty program, Brand mobility, Good returns policy, Fast/reliable delivery, and Access to real-time inventory and delivery information across channels*. (ibid.)

Kim and colleagues (2019) found out that customer value is perceived to be more relevant than touch points and the payment methods in affecting consumers' decision for utilizing the omnichannel service. Furthermore, it was revealed that the two different cultures as a study sample (Japan and Korea) showed different preferences for specific aspects of the customer value attributes. (621.) Therefore, the theoretical framework of Kim and colleagues inspired the research of this thesis taking place in yet another context, omnichannel fashion retail in Finnish consumer markets.

The theoretical framework (Figure 4.) is utilized in the quantitative research of this thesis. The author is using the framework (Figure 4.) as a guide in creating the online survey for customers in Finland in the context of fashion retail. The objective is to find out, which omnichannel service attributes, included in the framework of Kim and colleagues (2019, 624), customers in Finland value the most in fashion retail. The more detailed information on data collection methods of this thesis are included in the next chapter, chapter 3.

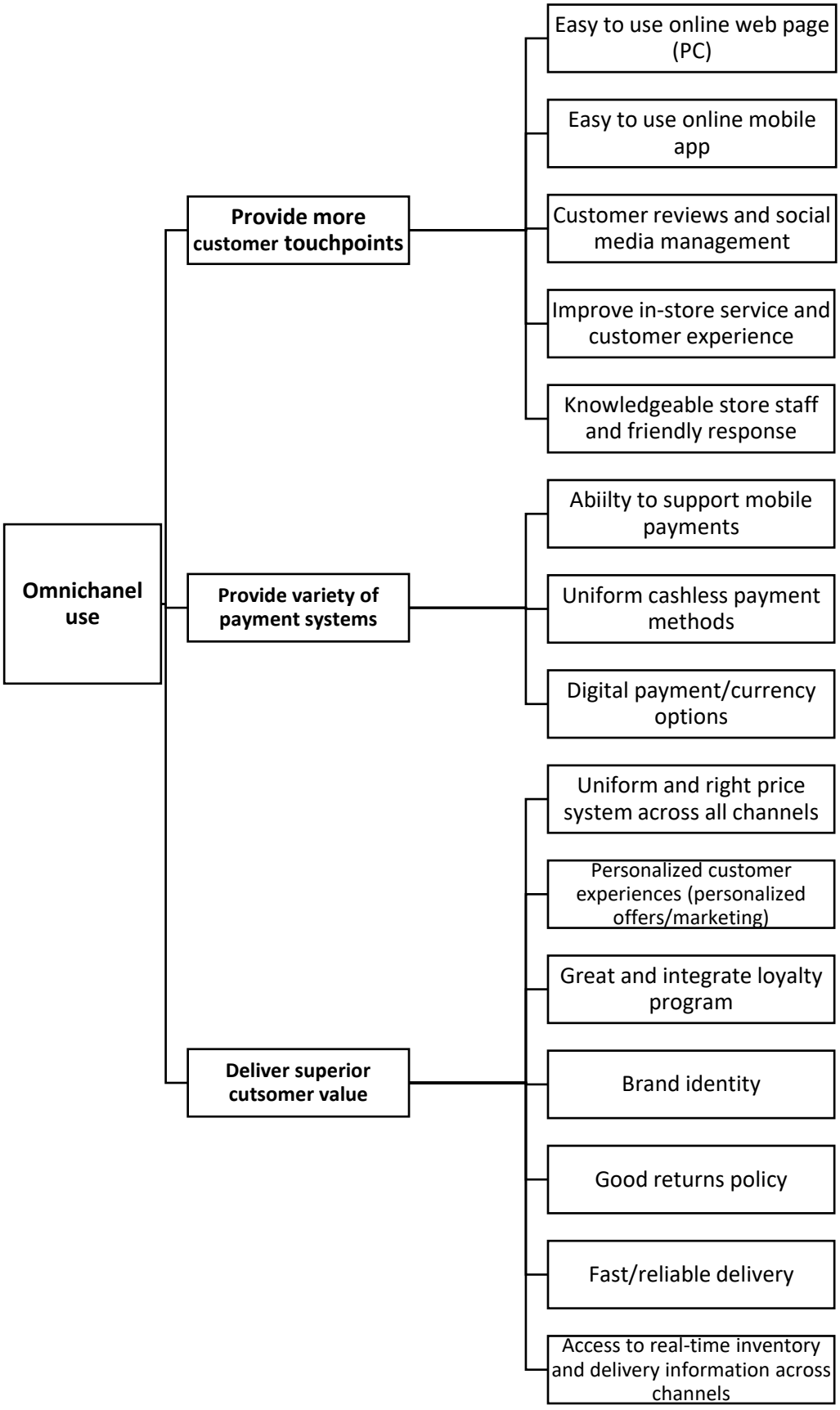

Figure 4. Hierarchical model to evaluate omnichannel use factors (Kim et al. 2019, 624)

3 Methodology

This chapter takes a more detailed look into the empirical research of this thesis and more precisely what methods are used to answer the research question. As stated in the introduction, the objective of this study is to investigate the Customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland. The adequate research question of this empirical study is: *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?".* This chapter will introduce the research approach, research context, data collection method, data analysis method, and finally the author considers the verification of the results.

3.1 Research approach

There are two basic approaches to empirical research: quantitative and qualitative, and these approaches affect the methodology followed throughout the research. This thesis is quantitative by its nature. Quantitative research involves data represented by numbers while qualitative research would involve data represented in words, ideas and thoughts (Clippinger 2017, 2). Quantitative research approach is used to answer to questions: What? Where? How much? How often? whereas qualitative approach answers to questions: Why? How? and What kind of? Quantitative research is formed based on existing theory whereas qualitative research aims to develop theory from the collected data (Weathington, Cunningham, & Pittenger 2012, 398). Both quantitative and qualitative data should be interpreted logically, and the two basic styles of logic include: induction for qualitative studies and deduction for quantitative studies. Induction is defined as reasoning from specific facts, examples and cases in practice to generalizations whereas deduction is reasoning from general concepts or principles to specific facts or cases (Clippinger 2017, 58; Kananen 2010, 76.) In quantitative research approach, the existing theoretical frameworks are needed and applied in practice, which is also known as deductive reasoning (Kananen 2010, 76), which is utilized in the quantitative research of this thesis.

According to Weathington and colleagues (2012) in most business research quantitative data is used more often compared to qualitative (47). Market researchers find

value in the ability of quantitative research to generalize from a sample to the population (Silver, Stevens, Wrenn, & Loudon 2012, 57). According to Kananen (2010) quantitative research approach requires theory base and preliminary understanding of the studied phenomenon as the attributes and the relationships between them should be acknowledged so that they can be measured with quantitative methods (75). Quantitative research allows the generation of data in quantitative form, which can be analyzed in a formal and rigid fashion (Kothari 2004, 5). The studied phenomenon is described by numeric metrics and tables and graphs are utilized to demonstrate the findings (Heikkilä, 2014, 15).

The research approach of this thesis is quantitative by its nature. And as the theoretical framework chapter of this thesis introduced an earlier study and a theoretical framework that is adopted for this research, the author logically follows the quantitative research approach and chooses the research methods accordingly. In addition to that, the research question alone is *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?"* implying that quantitative research approach should help answering the *What?* -type of research question.

The process of quantitative research is pictured in the figure 5. The process of quantitative research bases on the existing theory from which the research problem and research question(s) are created from which a questionnaire is formed. Then the target population is defined, and a sample is taken from it. The sample is surveyed, in other words field work is done, and the data from the surveys is recorded. Later the data is processed and the results from the fieldwork are analyzed creating a report. And finally, the end product, the solved research problem is produced. (Kananen 2010, 74.) The quantitative research of this thesis will be conducted according to the model pictured in the figure 5. Reviewing the existing literature about omnichannel retailing and omnichannel customers inspired the author to develop a research problem and adequate research question: *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?"* The theoretical framework of Kim and colleagues (2019, 624), is utilized to create the questionnaire for this research, which is an online survey for omnichannel customers purchasing fashion in Finland. The collected data from the online survey is later processed and analyzed

utilizing programs including Webropol and Microsoft Excel producing the results that answer to the research question.

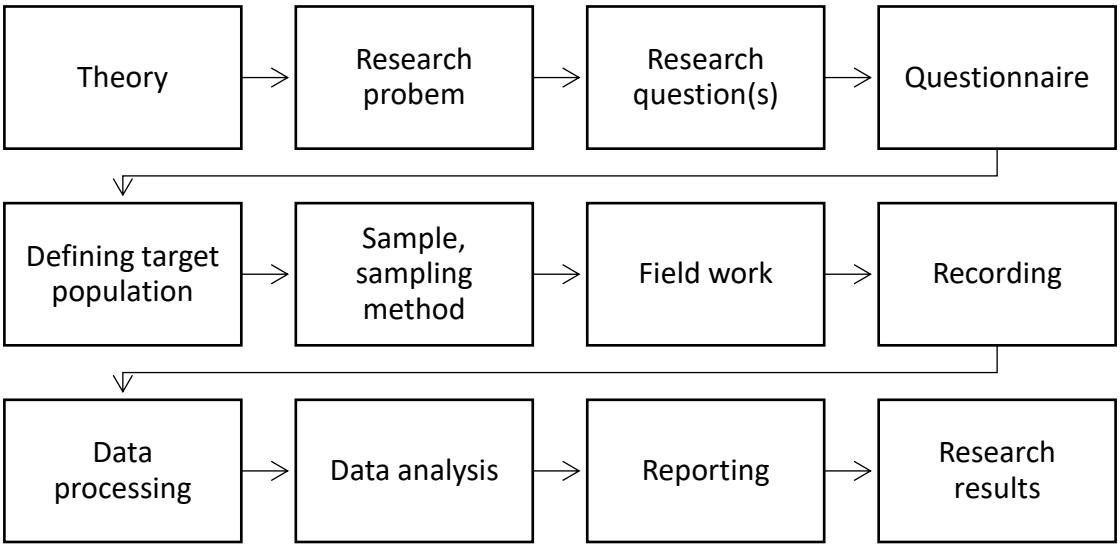

Figure 5. Quantitative research process (Kananen 2010, 74)

3.2 Research context

Omnichannel fashion retailing, omnichannel customers and CPV are introduced in the chapters 1 and 2 of this thesis. The chapters 1 and 2 review the omnichannel retail environment and related concepts together with the theoretical framework used in the primary data collection. The quantitative research of this thesis is implemented basing on the theoretical framework of previous study on the CPV of omnichannel service attributes in Korea and Japan by Kim and colleagues (2019, 624).

This research aims to study CPV of omnichannel service attributes in fashion retail, referring to customers living in Finland. Therefore, the theoretical framework created by Kim and colleagues (2019, 624) is implemented in another cultural context and studied customer market is specified into fashion retail in the research of this thesis.

That is to say, the author will briefly demonstrate some statistics about purchase behavior of Finnish customers regarding fashion, which includes clothing and footwear. According to Official Statistics of Finland (2016), Finnish consumers spend under 5% to clothing and footwear of their consumption expenditure. The clothing and footwear -expenditure rate is 0,7% below the EU average and the expenditure rate is low compared to the purchasing power in Finland. According to Muoti- ja urheilukauppa TMA ry, clothing and footwear consumption of Finnish customers has dropped almost 5% since the year 2015, which is approximately 180 million in euros. (Suomalaisten vaate- ja kenkäkulutus on ostovoimaan nähden vähäistä 2019.) As mentioned earlier, the research of this thesis will study omnichannel customers in Finland and therefore aims to contribute to omnichannel retail strategies for companies operating in Finland. Along with the above-mentioned statistics, a question arises whether the clothing and footwear -expenditure of consumers in Finland could be increased through improved omnichannel fashion retail strategies.

3.3 Data collection

In a quantitative research, data collection methods include secondary data collection and primary data collection. Secondary data is the existing literature and theories that is previously collected by other researchers, whereas primary data answering the specific research question is collected via survey including field work (Clippinger 2017, 4; Kananen 2014, 135-136.) Within this research the focus is on primary data, which is collected and analyzed by the author of this thesis in order to answer the research question *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?* To conclude, this research is based on primary data collected from consumers in Finland through an online survey.

In order to design the survey for the research of this thesis, previous theories are reviewed. The previous study of Kim and colleagues (2019) provides the theoretical framework for this research. That theory is tested in another cultural context (Finland) and in another retail environment (fashion retail) adding novel information to the existing literature. Figure 6. determines the quantitative data collection methods

and the boxes with colored outlines represent the choices the author implements within this research.

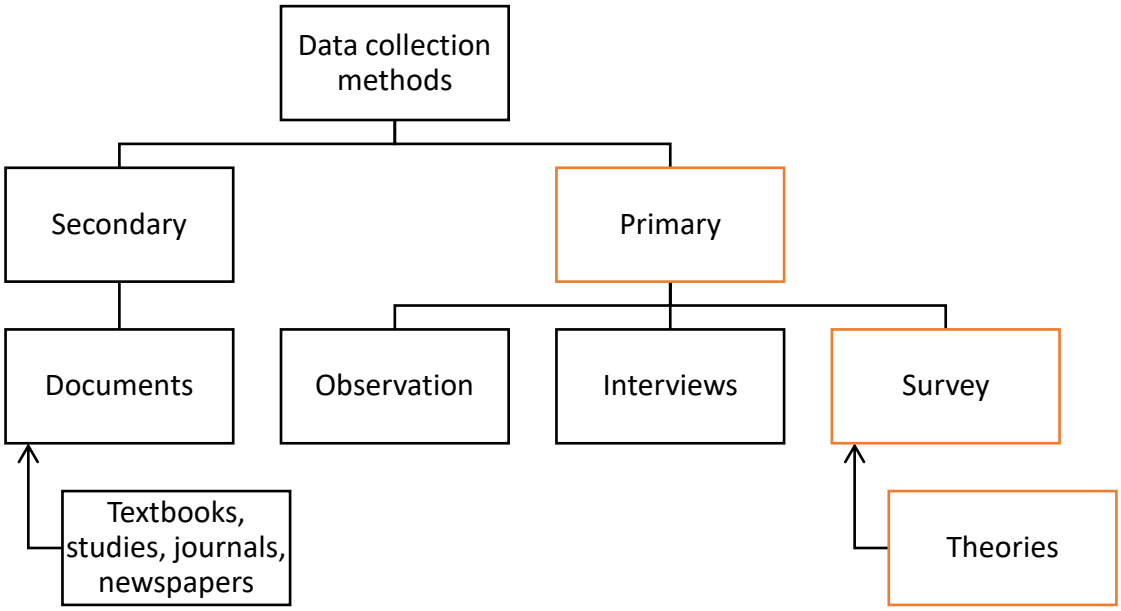

Figure 6. Quantitative data collection methods (Kananen 2014, 235)

Quantitative research requires a sample that is large and representative (Heikkilä, 2014, 15) and thus, online survey method was chosen as data collection method for the research of this thesis. According to Clippinger (2017), the data drawn from a large geographic area may improve data validity and the lack of pressure of respondents because of anonymity contributes to data validity (44). According to Heikkilä (2014), online survey method has benefits including no need for an interviewer and thus the bias generated by the interviewer is avoided (18). An online questionnaire survey is attractive data collection method because the cost is low relative to the amount of data that can be collected in one survey (Clippinger 2017, 44; Heikkilä 2014, 18). The author of this thesis chose online survey as the data collection method because of its advantages listed above. The author also considers online survey method appropriate as the studied subject is omnichannel customers who are comfortable operating in online environments. Using online survey method as a data

collection method enables the author to gain responses from geographically wider area in Finland increasing validity of the research. In addition to that, the COVID-19 guidelines and recommendations about avoiding physical contact by Finnish Government (Restrictions during the coronavirus epidemic 2020) set limits for which ways to conduct the data collection and thus the author considers online environment for conducting the survey as the safest option for the data collection for the time being.

However, there are some challenges in online survey method as there is in every data collection method. According to Heikkilä (2014) The response rate depends on the focus group and open-ended questions are often left without a proper response. The accuracy of responses and the ability to recognize identity of a respondent are questionable. The possibility for misunderstandings is higher and there are no opportunities for making any additional observations as respondents are online and not in interaction face to face. (18.) The author of this thesis is aware of both the advantages and disadvantages of choosing an online survey as the single data collection method and has taken into considerations the aspects in the composing of the online survey of this thesis to minimize the possible error and bias. These aspects in composing the online survey include informative cover letter and clear instructions for answering each question in the survey. The question types (close-ended questions) and measuring scales (ordinal scales) are chosen because of their ability to produce quantifiable and valid answers. The survey is also translated into both Finnish language and English language to increase the response rate of consumers in Finland. The chapter 3.5 adheres more closely the matter of verification of the results.

To create an internet survey, there are user-friendly and affordable data collection programs including Webropol that is a tool for designing the survey, collecting the data and analyzing the results. Webropol is a popular tool in data collection of quantitative research of Theses. (Heikkilä 2014, 66-67.) The online survey of this thesis is published utilizing online survey program Webropol. Webropol is utilized because of its efficiency in creating surveys, collecting data and its built-in functions related to data analysis. The Webropol -online survey platform used in the research of this thesis is update Webropol 3.0.

“Good questionnaire design is both art and science… and must be designed in such way that it generates meaningful data” (Silver et al. 2012, 150). The author of this thesis composed a structured online survey as each respondent is presented with the same exact survey form with questions in the same sequence. The purpose of the research is clearly stated in the cover letter by the author and is obvious from the questions asked in the survey. The author uses closed-response questions in the beginning of the survey to determine demographical factors including age, gender, employment status, and the status of fashion purchases in a year. Closed-response questions require a respondent to select a response choice from a set of options (Weathington et al. 2012, 191). The author uses ordinal scales to determine the customer perceived value of the omnichannel service attributes by asking respondents to rank the omnichannel service attributes from most to least valuable to them when purchasing fashion. An ordinal scale permits determination of a qualitative difference among categories and helps researcher to determine the percentage of respondents who consider each category most important (Clippinger 2017, 19). Thus, an ordinal scale is used for the survey of this research as it will determine, which omnichannel service attributes are considered the most valuable over other attributes by fashion retail customers in Finland. The survey designed by the author can be found in the appendices of this thesis (Appendix 1.).

Accoding to Heikkilä (2014) sample survey is applied when the target population is too large to study as a whole, it would take up too much resources to study and/or the results are needed in a tight schedule (31). As the author has no resources to study all customers from the target population (each Finnish omnichannel fashion retail customer), sample survey is chosen to represent Finnish omnichannel fashion retail customers in the research of this thesis. The sampling technique used for this online survey is simple random sampling. Simple random sampling means that “each member of the sampling frame has an equal probability of being selected or becoming a participant” (Weathington et al. 2012, 63). Simple random sampling is designed to achieve variability with a large target population (Silver et al. 2012, 59) and it is the most common way to improve the representativeness of a sample (Weathington et al. 2012, 63).

The random sampling of the research of this thesis is executed online utilizing different social media platforms including Instagram, LinkedIn and Facebook. The online survey will be open for answers for two weeks and a variety of different posts to attract people to submit their respond will be created along the two-week period by the author. The social media posts motivating people to participate in the survey are shared on the authors personal social media accounts on Instagram, LinkedIn and Facebook. In addition to that, the author will be employing an older person to share similar social media posts on her social media simultaneously to increase the probability to gain responses from the older generation.

3.4 Data analysis

Data analysis comprehends the entire process of converting raw primary data into meaningful information. Data analysis can be defined as a data reduction process as the mass of raw data is reduced to classes or sets of information, those sets are reduced to major findings and finally the findings are interpreted into conclusions and recommendations. (Clippinger 2017, 51.) The data from quantitative research is usually presented in tables (frequency distribution, cross tabulation) and statistics (Kananen 2010, 103). Frequency distribution presents the distribution of responses regarding a single variable in a questionnaire whereas cross tabulation presents two variables simultaneously (Kananen 2010, 104).

The data analysis methods for the research of this thesis include frequency distribution and the creation of bar graphs using mean to comprehend the results more deeply. Mean, also known as arithmetic average, is defined as the value calculated by dividing the total of the values of various given items in a series by the total number of items (Kothari 2004, 123). According to Kananen (2010), the data analysis should be completed using means instead of percentages as mean produces more clear and graphic results when there are questions with measuring scales measuring opinions (114). And as the survey of this thesis includes ordinal scales as respondents rank omnichannel service attributes from the most valuable to least valuable to them, using mean in the data analysis will produce more valid data. The data is analyzed using

Webropol 3.0 platform together with Microsoft Excel from which the tables and graphs are generated.

3.5 Verification of results

There are crucial factors to consider when collecting primary data for an empirical research. These factors include validity, reliability, (Clippinger 2017, 3; Kananen 2010, 128; and practicality (Clippinger 2017, 3).

Validity refers to the extent to which a question or an instrument measures what the researcher intended to measure answering the research question (Clippinger 2017, 168; Kothari 2004, 73). It is the extent to which differences found among respondents using a measuring tool reflect the true differences among respondents (Silver et al. 2012, 104). Weathington and colleagues (2012) argue that validity as a term is vague because it refers to the interpretation of the research result, not the research or research measurements itself (60) and Silver and colleagues add that assessing validity creates challenges as the true value of validity is unknown (104). Validity applies to primary data sources, the data obtained from those sources and to the instruments used to collect the data. Valid data provides objective and accurate information about the research topic and it should answer the research question. (Clippinger 2017, 4.)

“Reliability is a measure of repeatability” (Clippinger 2017, 5). Data is considered reliable when a repeating the questionnaire to the same audience produce the same or nearly the same results meaning the data obtained is not random or chance, but responses are consistent over time (Clippinger 2017, 5; Weathington, et al. 2012, 57). A reliable data collection instrument helps a researcher get as close to truth as possible without random or unstable errors (Clippinger 2017, 5). Measures that are not reliable have very little value to an empirical research as they can lead to the downfall of a research. However, measurement error affects all measurement techniques and thus no research is perfectly reliable. This error refers to a random variable that changes each time using the test related to the testing instrument, participant, researcher or environment. (Weathington, et al. 2012, 57-59.) To increase the level of

reliability a researcher can lengthen the measuring scale, add more observation, use more accurate and sensitive measurement techniques (Weathington, et al. 2012, 256-257). The reliability of this thesis can be proven by following the carefully documented steps that was taken to conduct the research. Each choice of method is rationalized by the author throughout the thesis and thus the reliability of the research can be proven to be at a desirable level.

Practicality is defined as the cost and the convenience of using data source (Clippinger 2017, 6). As the author conducted this research as a bachelor's thesis with limited resources, the practicality was taken into consideration throughout the research in each choice of method. Each choice of method was carefully analyzed in terms of the cost and the convenience in regard to the resources that were available for conducting the research of this thesis.

Threats to external validity of online survey include sample consisting of non-representative participants (Weathington et al. 2012, 84). As the research of this thesis is quantitative by its nature and required a sample taken out of the target population, threats to external validity are present. The survey sample consists of 193 respondents in total. From the 193 respondents 138 are women (72%) and 55 men (28%) (Figure 7.). The age distribution of the respondents is the following: 8% of the respondents are 20 years old or under, 54% of respondents are 21 to 30 years old, 11% of the respondents are 31 to 40 years old, 17% of the respondents are 41 to 50 years old, 9% of the respondents are 51 to 60 years old, and 1% of the respondents are 60+ years old (Figure 8.). The employment distribution of the respondents is the following: 40% of the respondents are students, 53% are working, 6% are unemployed and 1% are pensioners (Figure 9.).

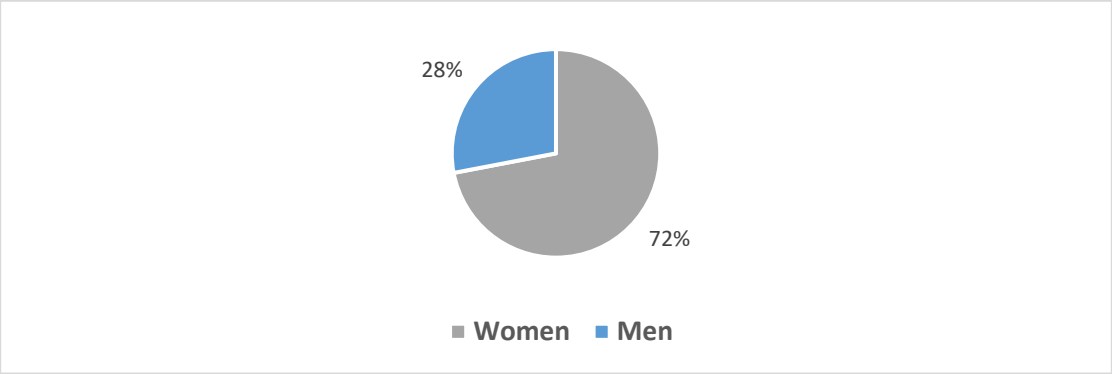

Figure 7. Gender demographics of respondents

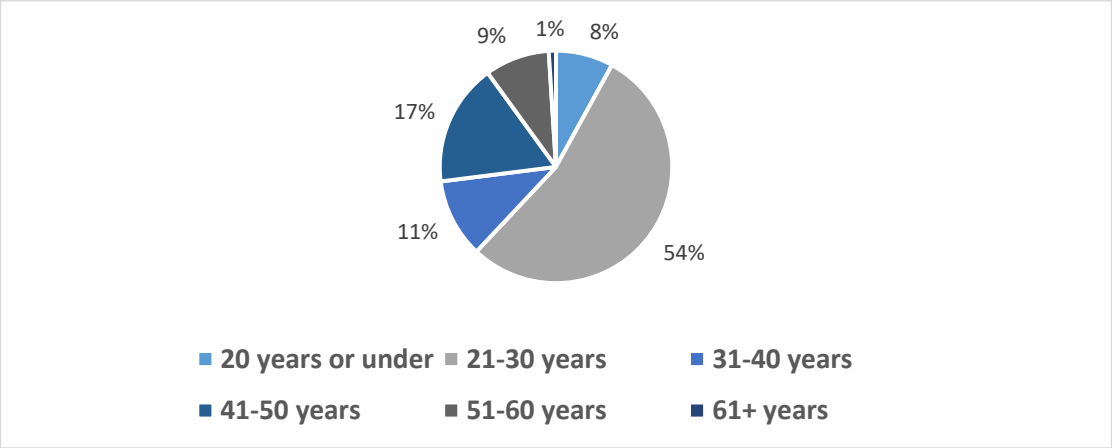

Figure 8. Age demographics of respondents

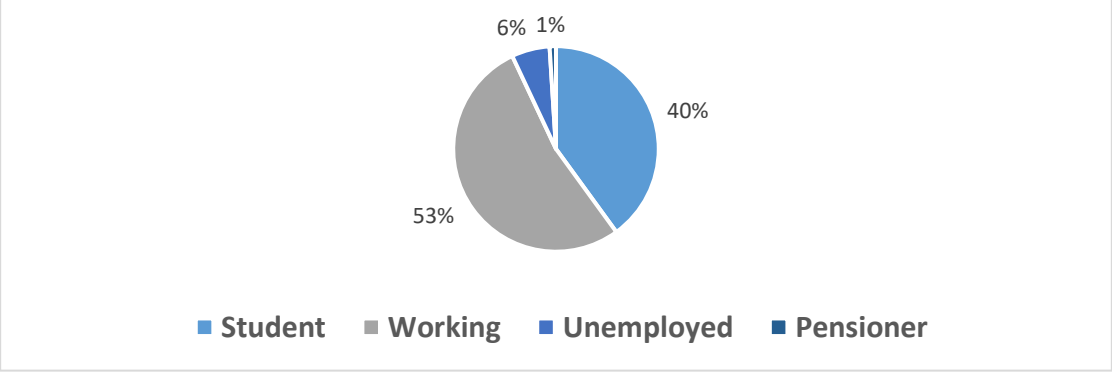

Figure 9. Employment demographics of respondents

As the gender distribution of respondents is 72% of women and 28% men, it can be argued whether the results of this research are completely valid as the portion of male respondents is considerably smaller compared to women respondents. However, men consume fashion over a third less than women in Finland (Suomalaisten vaate- ja kenkäkulutus on ostovoimaan nähden vähäistä 2019) and thus the sample reflects those differing interests in Finnish consumers. The age distribution of respondents is dominant of 21 to 30-year-olds with 54% of total of respondents, which should be acknowledged in generalizing the results. In addition to those factors affecting the validity of this research, the employment distribution of respondents included mostly respondents who are employed (53%) and students (40%), which are the main groups for most likely to consume fashion compared to unemployed and pensioners. The demographics of the surveyed sample is presented in the table below. The heading “n” refers to the number of respondents and the heading “%” refers to the percentage from the total of respondents (Table 1.).

Table 1. Demographic characteristics of respondents

Measure	Item	(n)	(%)
Gender	Women	138	72
	Men	55	28
Age	20 years or under	15	8
	21-30 years	104	54
	31-40 years	22	11
	41-50 years	32	17
	51-60 years	18	9
	60+ years	2	1
Employment	Student	77	40
	Working	102	53
	Unemployed	12	6
	Pensioner	2	1

In addition to the demographic factors of the respondents analyzed above affecting the validity of the research, the survey included questions defining the familiarity of the respondent with omnichannel services in fashion retail. The objective of those questions was to find out the frequency of fashion purchases of the respondent, the familiarity of omnichannel services when purchasing fashion and the general satisfaction of the omnichannel services if the respondent was familiar with the services. 5% of the total of the respondents say they purchase fashion once a year or less, 44% a few times a year, 30% once a month, 17% 2-3 times a month and 4% once a week. (Figure 10.) 70% of the respondents say they are familiar with omnichannel services and use them when purchasing fashion, whereas 30% are not familiar with

omnichannel services in fashion retail (Figure 11.). From the 70% of the total of respondents who are familiar with omnichannel services in fashion retail, 8% say they are very satisfied, 66% are satisfied, 24% are OK, 2% are dissatisfied with omnichannel services in fashion retail. No respondents say they are very dissatisfied with omnichannel services in fashion retail. (Figure 12.)

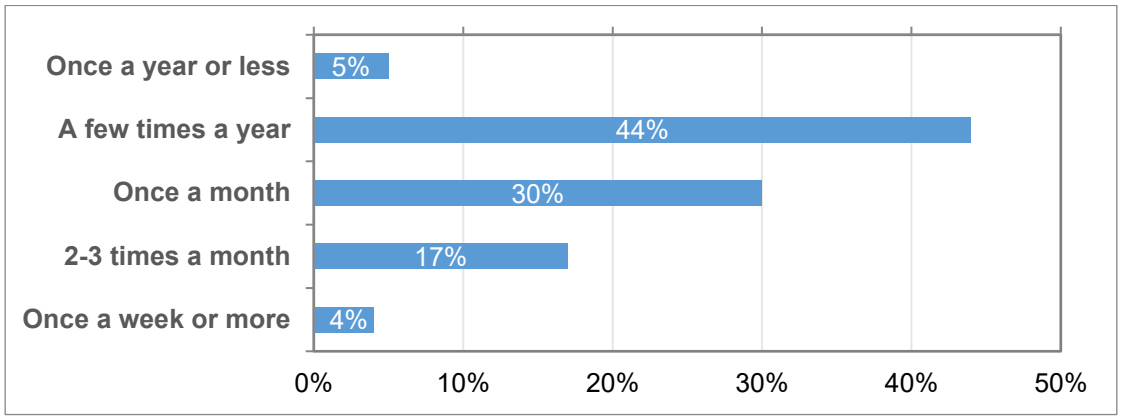

Figure 10. Fashion shopping frequency of respondents

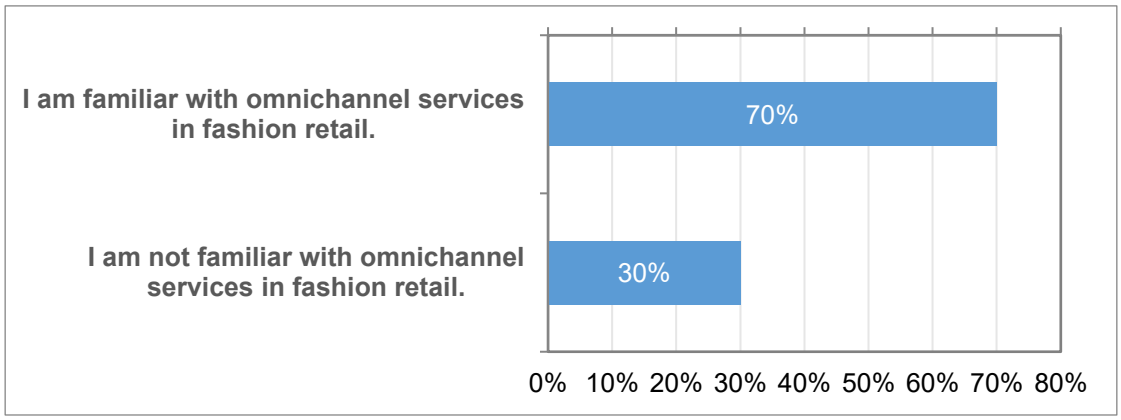

Figure 11. Omnichannel familiarity of respondents

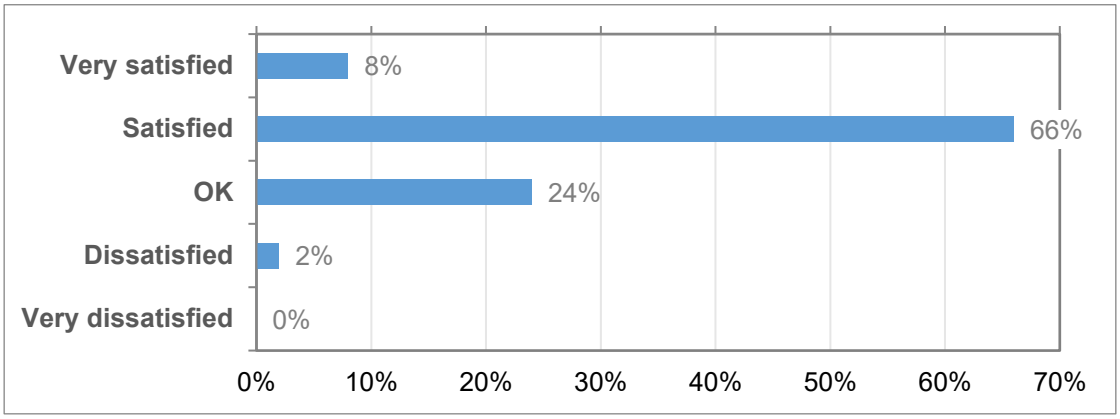

Figure 12. Respondents' satisfaction with omnichannel services in fashion retail

To conclude, the majority of the sample of this research is purchasing fashion frequently enough to provide valid responses for the research question: *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?".* Majority of the sample, 70%, are familiar with omnichannel services providing valid responses for the current state of satisfaction with omnichannel services and to the research question about their perceived value of omnichannel service attributes. The 30% not familiar with omnichannel services in fashion retail will contribute to the results by reflecting their perceived value of omnichannel services if they would choose to utilize those in the future. Majority of the respondents familiar with omnichannel services in fashion retail are satisfied with omnichannel services currently and thus providing data on their perceived value of omnichannel service attributes should be recognized valid. The majority of those respondents say they are either very satisfied, satisfied or OK with omnichannel services in fashion retail and thus those quite positive and neutral feelings towards omnichannel services in fashion retail should provide valid data on their perceived value of omnichannel service attributes as those respondents clearly see value in the omnichannel services. The table below presents the factors regarding respondents' omnichannel service familiarity in fashion retail. The heading "n" refers to the number of respondents and the heading "%" refers to the percentage from the total of respondents (Table 2.).

Table 2. Respondents' familiarity with omnichannel services in fashion retail

Measure	**Item**	**(n)**	**(%)**
Purchasing frequency of fashion	Once a year or less	9	5
	A few times a year	85	44
	Once a month	59	30
	2-3 times a month	33	17
	Once a week or more	7	4
Familiarity with omnichannel services in fashion retail	Familiar	136	70
	Not familiar	57	30
Satisfaction with omnichannel services in fashion retail	Very satisfied	11	8
	Satisfied	90	66
	OK	32	24
	Dissatisfied	3	2
	Very dissatisfied	0	0

Internal validity refers to the ability of a research to measure what it is intended to measure (Kananen 2010, 130; Kothari 2004, 74). The author of this thesis has considered the threats to internal validity and thus selected measuring scales that are previously used and considered valid in quantitative research. The author carefully designed the online survey's measuring scales in accordance to the theoretical framework (Figure 4.) adopted from the previous study of Kim and colleagues (2019) to avoid any internal validity threats. The choices for the measurements in the survey

included closed-response questions and ordinal scales. Closed-response questions increased the ability to obtain valid and quantifiable data as a respondent is to choose from valid quantifiable options composed by the author in accordance to the theoretical framework. In addition to that, the choices for data analysis methods are justified and valid for data analysis of a quantitative research.

4 Research results

This chapter aims to answer the research question of this thesis: *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?"* Within this chapter the author presents the results that were gathered through the quantitative online survey. The results are analyzed in the light of the theoretical framework of Kim and colleagues (2019, 624) (Figure 4.), which was the base of the survey and additionally serves as the structure of this chapter. In the analysis of the results the program Webropol 3.0. is used to create different tables and graphs that visualize the findings. The findings are presented in percentages via tables and then the arithmetic mean is calculated to gain a more reliable and clear understanding of the results.

The chapter 4.1 indicates, which of the three main service attributes "provide more customer touchpoints", "provide variety of payment systems" and "deliver superior customer value" was perceived most valuable among the fashion retail customers in Finland. The following chapters include the analysis of the results of each service attribute to find out what is the CPV of each individual service attribute among the fashion retail customers in Finland. The chapter 4.2 adheres the CPV of providing a variety of customer touchpoints, the chapter 4.3 adheres the CPV of providing a variety of payment systems and the chapter 4.4 adheres the CPV of delivering superior customer value. And finally, the results are summarized in the chapter 4.5. The results are visualized by utilizing both tables and graphs along with the explanations of the findings.

Before diving into the results, the author will briefly explain the main factors concerning the surveyed sample. The more elaborate analysis of the validity of the sample can be found in the chapter 3.5. The total of respondents for this research was 193. As adhered in the chapter 3.5, the gender distribution of respondents is dominant of women with 72% leaving the portion of male respondents considerably smaller (28%). However, men consume fashion over a third less than women in Finland (Suomalaisten vaate- ja kenkäkulutus on ostovoimaan nähden vähäistä 2019) and thus the sample reflects those differing interests in Finnish consumers quite well. In addition, the age distribution of respondents is dominant of 21 to 30-year-olds with 54% of the total of respondents, and that should be acknowledged in generalizing the results. In addition to those factors affecting the validity of the results, the employment distribution of respondents included mostly of working (53%) and students (40%). The majority of the respondents purchase fashion a few times a year (44%) or once a month (30%). 70% of the respondents are familiar with omnichannel services in fashion retail and 66% are satisfied with omnichannel services in fashion retail.

4.1 CPV of omnichannel service attributes in fashion retail in Finland

The respondents were asked to rank each omnichannel service attribute from 1 to 3 (1 being the most valuable and 3 being the least valuable to them). Approximately 39% of the respondents ranked “Providing a variety of customer touchpoints” as the most valuable omnichannel service attribute to them when purchasing fashion. Approximately 37% of the respondents ranked “providing a variety of payment systems” as the most valuable service attribute leaving “delivering superior customer value” as the least valued omnichannel service attribute in purchasing fashion with 24% of all the respondents. The table below demonstrates the results for the CPV of omnichannel service attributes (Table 3.).

Table 3. The CPV of omnichannel service attributes

Attribute	1	2	3	Total
Providing a variety of customer touchpoints	75	62	56	193
	39 %	32 %	29 %	
Providing a variety of payment systems	72	62	59	193
	37 %	32 %	31 %	
Delivering superior customer value	46	69	78	193
	24 %	36 %	40 %	
Total (n)	193	193	193	579

However, when the results regarding the CPV of omnichannel services are analyzed by calculating the mean, the results indicate to a slightly different outcome. By calculating the mean the results indicate that "Providing a variety of customer touchpoints" was ranked as the most valuable omnichannel service attribute with a mean of 1,90. "Providing a variety of payment systems" was ranked with a mean of 1,93 as the second valuable omnichannel service attribute. "Delivering superior customer value" was ranked as the least valuable as it was given a mean of 2,17. Thus, the analysis of the results indicates that the CPV of omnichannel service attributes in fashion retail in Finland is "Providing a variety of customer touchpoints". (Figure 13.) The Figure 13. below presents the ranking of omnichannel service attributes from the most valued to the least valued.

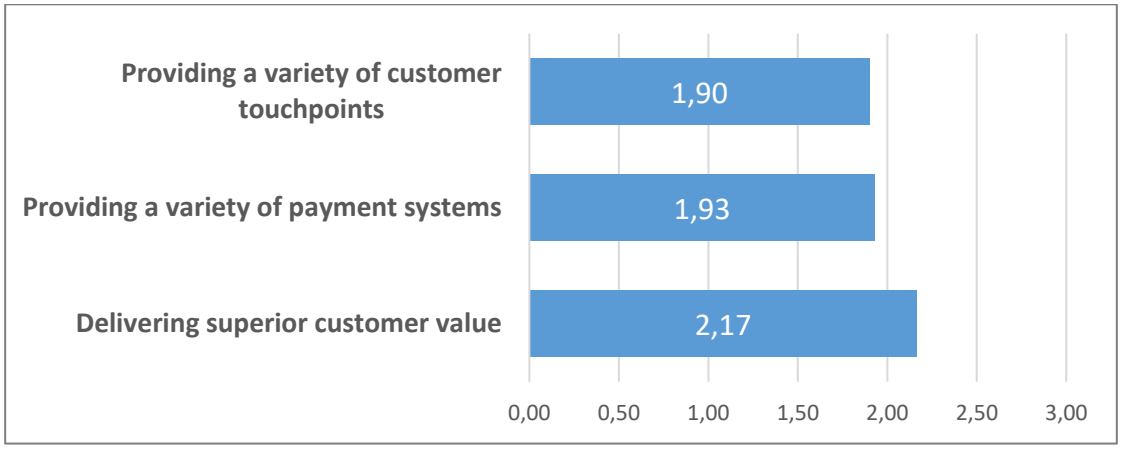

Figure 13. CPV of omnichannel service attributes

4.2 Provide a variety of customer touchpoints

There was a total of 5 sub-dimensions under the omnichannel service attribute "Provide a variety of customer touchpoints". The respondents were asked to rank each sub-dimension regarding customer touchpoints from 1 to 5 (1 being the most valuable and 5 being the least valuable to them). The CPV of providing a variety of customer touchpoints seems to be divided quite evenly between two sub-dimensions. Approximately 31% of the respondents (60 respondents) ranked "Easy to use online web page (PC)" as the most valuable omnichannel service sub-dimension when purchasing fashion. While the omnichannel service sub-dimension "Improved in-store service and customer experience" was also ranked as the most valuable sub-dimension by approximately 31% of the respondents (59 respondents). The table below demonstrates the distribution of responses for the CPV of providing a variety of customer touchpoints (Table 4.).

Table 4. The distribution of responses of CPV of customer touchpoints

Sub-dimension	1	2	3	4	5	Total
Easy to use online web page (PC)	60	43	40	30	20	193
	31 %	22 %	21 %	16 %	10 %	
Easy to use mobile app	30	22	28	52	61	193
	16 %	11 %	15 %	27 %	32 %	
Customer reviews and social media management	16	15	37	48	77	193
	8 %	8 %	19 %	25 %	40 %	
Improved in-store service and customer experience	59	53	36	29	16	193
	31 %	27 %	19 %	15 %	8 %	
Knowledgeable staff and friendly response	28	60	52	34	19	193
	15 %	31 %	27 %	18 %	10 %	
Total (n)	193	193	193	193	193	965

However, when the results regarding the CPV of touchpoints are analyzed utilizing mean, the results indicate to a slightly different outcome. Results indicate that

"Improved in-store service and customer experience" was ranked as the most valued service sub-dimension with a mean of 2,43 and "Easy to use online web page" was ranked as the second valued service sub-dimension with a mean of 2,52. "Knowledgeable staff and friendly response" was ranked as the third valuable (2,77), "Easy to use mobile app" as the fourth valuable (3,48) and "Customer reviews and social media management" as the least valuable (3,80) of the omnichannel service sub-dimensions regarding providing a variety of customer touchpoints. To conclude, the CPV of providing a variety of customer touchpoints is "Improved in-store service and customer experience" in fashion retail in Finland. (Figure 14.) The figure 14. below presents the ranking of omnichannel service sub-dimensions of providing a variety of customer touchpoints from the most valued to the least valued.

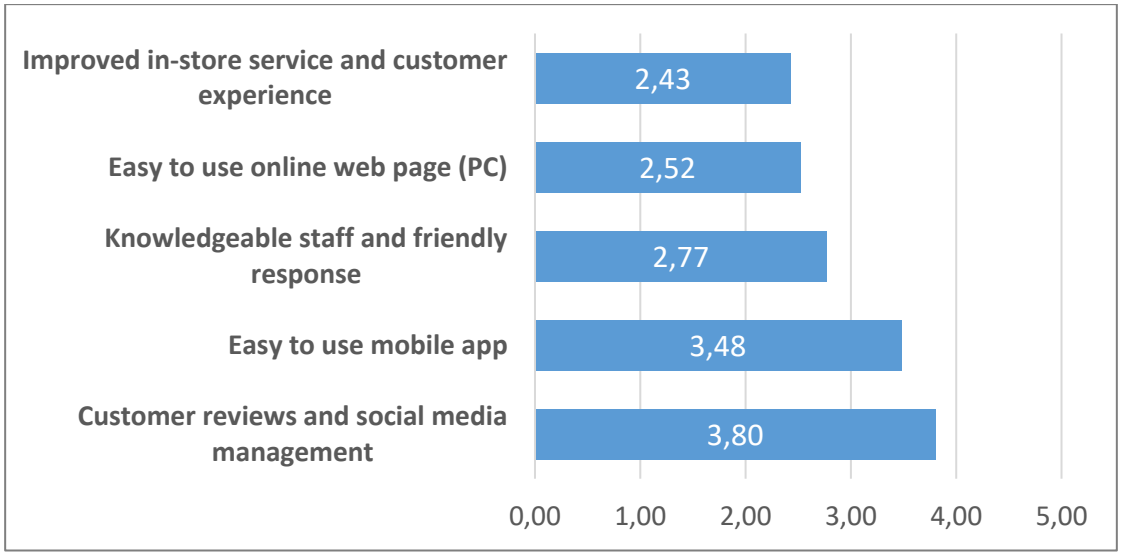

Figure 14. The CPV of providing a variety of customer touchpoints

4.3 Provide a variety of payment systems

There were 3 sub-dimensions in total under the omnichannel service attribute "Provide a variety of payment systems". The respondents were asked to rank each sub-dimension regarding payment systems from 1 to 3 (1 being the most valuable and 3 being the least valuable to them). Approximately 45% of the respondents ranked

"Uniform cashless payment methods" as the most valuable omnichannel service sub-dimension regarding the payment systems when purchasing fashion. The table below demonstrates the distribution of responses for the CPV of providing a variety of payment systems (Table 5.).

Table 5. The distribution of responses of CPV of payment systems

Sub-dimension	1	2	3	Total
Ability to support mobile payments	49	32	112	193
	25 %	17 %	58 %	
Uniform cashless payment methods	86	73	34	193
	45 %	38 %	18 %	
Digital payment and currency options	58	88	47	193
	30 %	46 %	24 %	
Total (n)	193	193	193	579

In addition to the results analyzed in the table above in percentages, the results analyzed by calculating the mean generate similar results. "Uniform cashless payment methods" was ranked as the most valued service sub-dimension regarding payment systems by the respondents with a mean of 1,73. The second valued sub-dimension was "Digital payment and currency options" with a mean of 1,94. The least valued sub-dimension regarding payment systems was "Ability to support mobile payments" with a mean of 2,33. Thus, in the light of these results, the CPV of providing a variety of payment systems is "Uniform cashless payment methods" in fashion retail in Finland. (Figure 15.) The figure 15. below presents the ranking of omnichannel service sub-dimensions of providing a variety of customer touchpoints from the most valued to the least valued

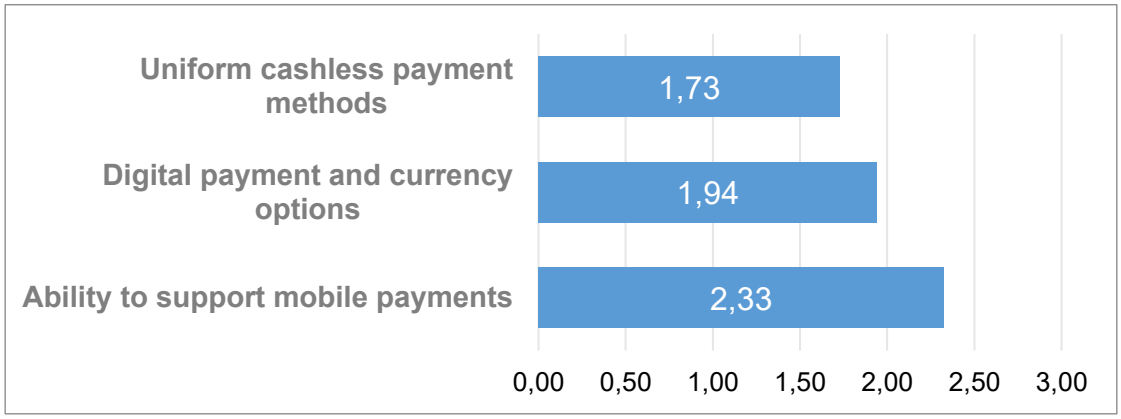

Figure 15. The CPV of providing a variety of payment systems

4.4 Deliver superior customer value

There was a total of 7 sub-dimensions under the omnichannel service attribute "Deliver superior customer value". The respondents were asked to rank each omnichannel service sub-dimension regarding delivering superior customer value from 1 to 7 (1 being the most valuable and 7 being the least valuable to them). Approximately 29% of the respondents ranked Fast and reliable delivery" as the most valuable omnichannel service sub-dimension in delivering superior customer value when purchasing fashion. The table below demonstrates the distribution of the results for the CPV of delivering superior customer value (Table 6.).

Table 6. The distribution of responses of CPV of delivering superior customer value

Sub-dimension	1	2	3	4	5	6	7	Total
Uniform and right price system across all channels	51	32	21	39	26	15	9	193
	26 %	17 %	11 %	20 %	13 %	8 %	5 %	
Personalized customer experiences (Personalized offers and marketing)	13	15	21	29	23	46	46	193
	7 %	8 %	11 %	15 %	12 %	24 %	24 %	
Great and integrate loyalty program	5	7	11	15	38	56	61	193
	3 %	4 %	6 %	8 %	20 %	29 %	32 %	
Access to real-time inventory and delivery information across channels	23	23	45	29	35	19	19	193
	12 %	12 %	23 %	15 %	18 %	10 %	10 %	
Brand identity	28	16	25	29	32	27	36	193
	15 %	8 %	13 %	15 %	17 %	14 %	19 %	
Fast and reliable delivery	56	69	23	18	12	8	7	193
	29 %	36 %	12 %	9 %	6 %	4 %	4 %	
Good returns policy	17	31	47	34	27	22	15	193
	9 %	16 %	24 %	18 %	14 %	11 %	8 %	
Total (n)	193	193	193	193	193	193	193	1351

Along with the results analyzed in the table above in percentages, the results analyzed utilizing mean generate similar results. “Fast and reliable delivery” was ranked as the most valued omnichannel service sub-dimension regarding delivering superior customer value by the respondents with a mean of 2,55. The second valued service sub-dimension was “Uniform and right price system across all channels” with a mean of 3,20. The third valued service sub-dimension was “Good returns policy” with a mean of 3,77 followed by “Access to real-time inventory and delivery information across all channels” with a mean of 3,84. The fifth valued sub-dimension was “Brand identity” with a mean of 4,27. The sixth valued sub-dimension was “Personalized customer experiences” with a mean of 4,84. The sub-dimension “Great and integrate loyalty program” was the least valued omnichannel service sub-dimension in delivering superior customer value with a mean of 5,52. To conclude, the results indicate that the CPV of delivering superior customer value is “Fast and reliable delivery” in fashion retail in Finland. (Figure 16.) The figure 16. below presents the ranking of

omnichannel service sub-dimensions of providing a variety of customer touchpoints from the most valued to the least valued.

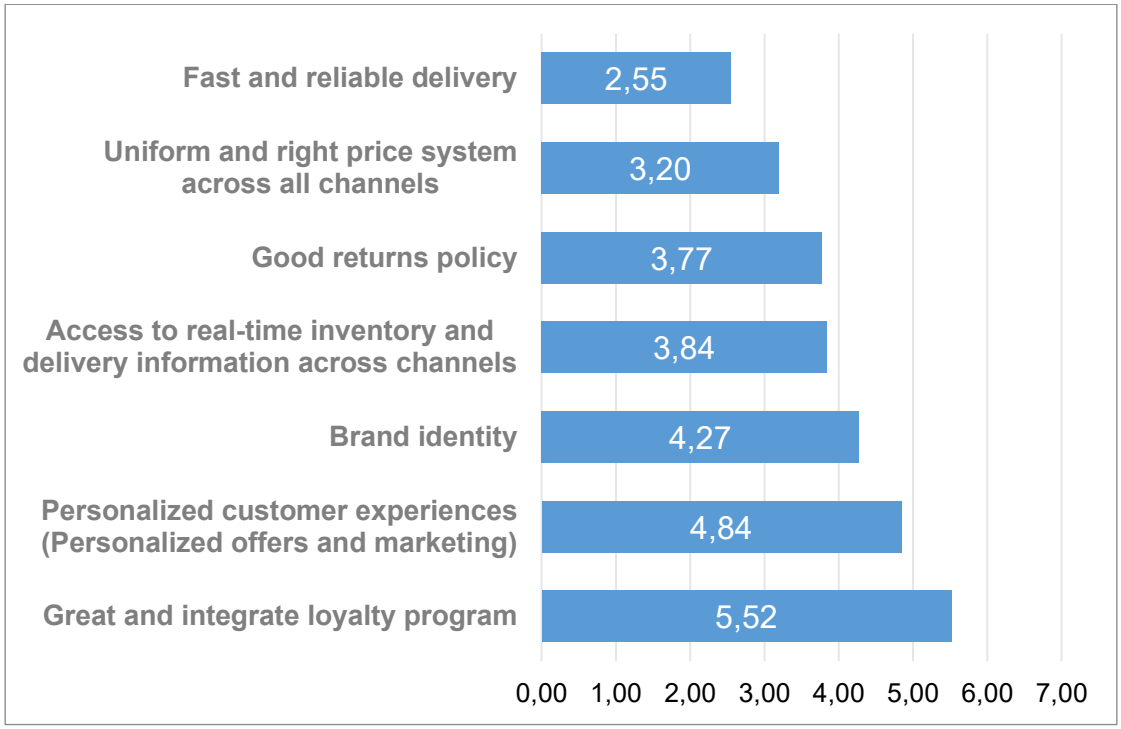

Figure 16. The CPV of delivering superior customer value

4.5 Differences in CPV between demographic groups

The results analysis above considers the sample as a whole including all 193 respondents. The author conducted more detailed analysis regarding the question about CPV of omnichannel service attributes. The author was able to find slight differences in responses between genders, age groups and the frequency of purchasing fashion but no statistically meaningful differences in the results were found between the demographic groups. Furthermore, the sample size of 193 respondents do not give statistically meaningful results when divided into even smaller groups for cross tabulating.

However, the author analyzed the differences between women and men regarding the CPV of omnichannel service attributes. The sample consisted of 138 of women

and 55 of men. The differences in responses between women and men reveal that whereas women consider “Providing a variety of customer touchpoints” with a mean of 1,83 as the most valued omnichannel service attribute, men of this sample considered that as their least valued attribute with a mean of 2,09. Men ranked “Delivering superior customer value” as the most valuable omnichannel service attribute with a mean of 1,95 but women considered that as their least valued attribute with a mean of 2,25. On the other hand, the second valued omnichannel attribute for both women and men is “Providing a variety of payment systems”. To conclude, the CPV of omnichannel service attributes of women is “Providing a variety of customer touchpoints” and the CPV of men is “Delivering superior customer value”. Thus, these findings suggest that there might be slight differences in the CPV of omnichannel service attributes between women and men, see the figure 17. The distribution of responses regarding gender is presented in the Table 8.

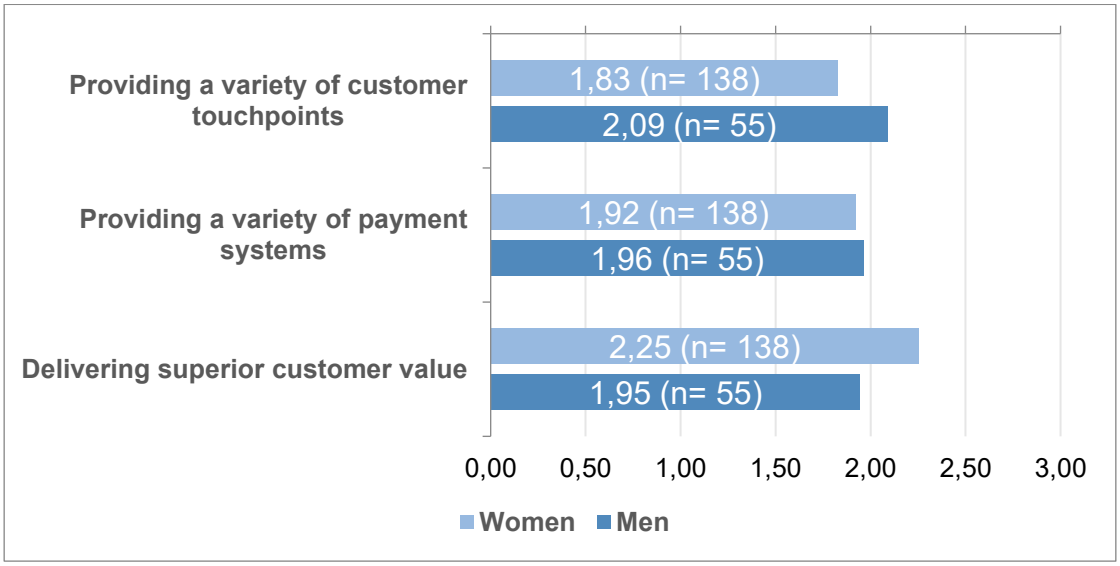

Figure 17. Gender comparison of CPV of omnichannel service attributes

Table 7. The distribution of responses regarding gender

Providing a variety of customer touchpoints	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Women	57	48	33	138
	41 %	35 %	24 %	
Men	18	14	23	55
	33 %	25 %	42 %	
Total	75	62	56	193
Providing a variety of payment systems	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Women	54	41	43	138
	39 %	30 %	31 %	
Men	18	21	16	55
	33 %	38 %	29 %	
Total	72	62	59	193
Delivering superior customer value	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Women	27	49	62	138
	20 %	36 %	45 %	
Men	19	20	16	55
	35 %	36 %	29 %	
Total (n)	46	69	78	193

The author analyzed the differences between the following age groups: 20 years or under (15 respondents), 21-30 years (104 respondents), 31-40 years (22 respondents), 41-50 years (32 respondents) and 50+ years (20 respondents). The findings suggest that there are some differences in the CPV of omnichannel service attributes between the age groups. The attribute “Providing a variety of customer touchpoints” was ranked as the most valuable attribute among the group of 20 years or under, 31 to 40 years and 41-50 years. The attribute “Providing a variety of payment systems” was ranked as the most valued among the group of 21-30 years and among the group of 51+ years. All the age groups ranked “Delivering superior customer value” as the least valued omnichannel service attribute. The differences in the responses of each age groups are quite minor. To conclude, all age groups seem to value either “Providing a variety of customer touchpoints” or Providing a variety of payment

systems" over "Delivering superior customer value". (Figure 18.) The Table 8. presents the distribution of responses.

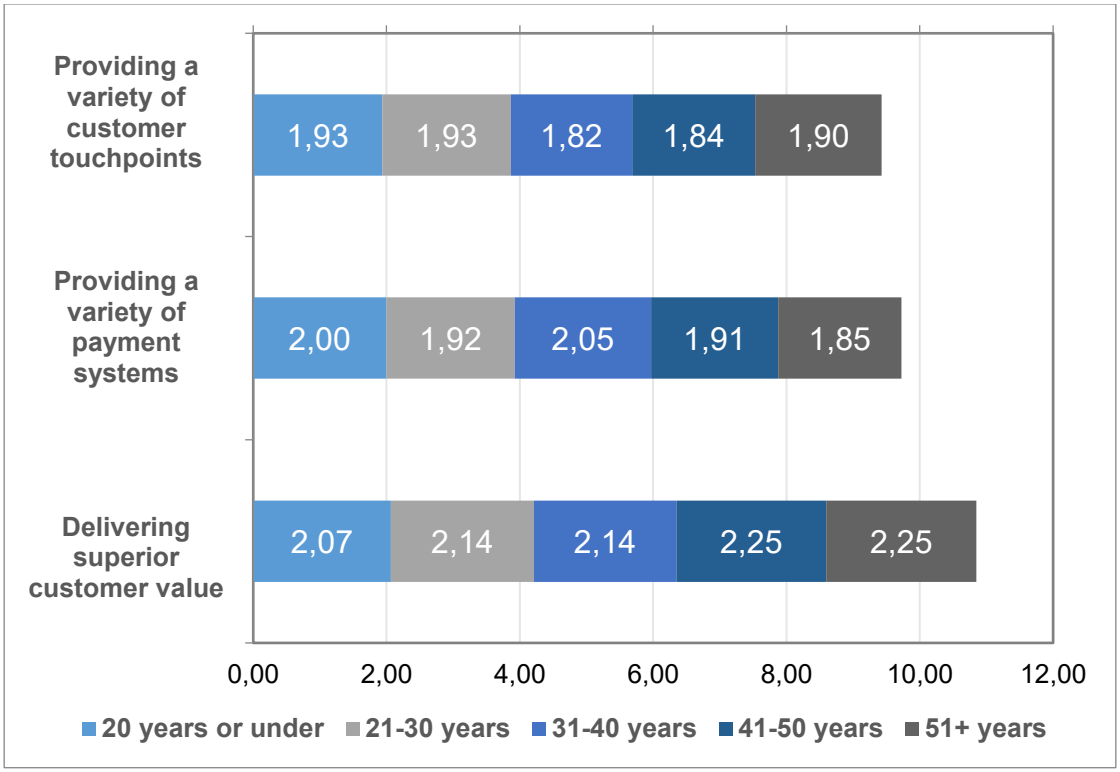

Figure 18. Age comparison of CPV of omnichannel service attributes

Table 8. The distribution of responses regarding age

Providing a variety of customer touchpoints	Ranked as 1	Ranked as 2	Ranked as 3
20 years or under	46,67 %	13,33 %	40 %
21-30 years	40,39 %	25,96 %	33,65 %
31-40 years	40,91 %	36,36 %	22,73 %
41-50 years	34,37 %	46,88 %	18,75 %
51+ years	30 %	50 %	20 %
Providing a variety of payment systems	**1**	**2**	**3**
20 years or under	20 %	60 %	20 %
21-30 years	38,46 %	30,77 %	30,77 %
31-40 years	31,82 %	31,82 %	36,36 %
41-50 years	40,62 %	28,13 %	31,25 %
51+ years	45 %	25 %	30 %
Delivering superior customer value	**1**	**2**	**3**
20 years or under	33,33 %	26,67 %	40 %
21-30 years	21,15 %	43,27 %	35,58 %
31-40 years	27,27 %	31,82 %	40,91 %
41-50 years	25 %	25 %	50 %
51+ years	25 %	25 %	50 %

The author analyzed the differences in responses between the groups regarding shopping frequency of fashion. The author formed groups of “Shopping a few times a year or less” consisting of 94 respondents and “Shopping once a month or more” consisting of 99 respondents. The findings suggest that there are some differences between the shopper groups. The respondents who shop only a few times a year or less ranked “Providing a variety of payment systems” as the most valued omnichannel service attribute with a mean of 1,83 whereas the respondents who shop once a month or more considered “Providing a variety of customer touchpoints” as the most valuable attribute with a mean of 1,80. The respondents shopping a few times a year or less considered “Providing a variety of customer systems” as the second valuable attribute with a mean of 1,83 and respondents shopping once a month or more ranked providing a variety of payment systems as the second valued attribute with a mean of 2,03. Both shopper groups ranked “Delivering superior customer value as the least valuable omnichannel service attribute. To conclude, the perceived value of customers who shop a few times a year or less was “Providing a variety of payment systems” whereas the perceived value of customer who shop once a month or more was ”Providing a variety of customer touchpoints”. (Figure 19.) The table 9. presents the distribution of responses regarding shopping frequency.

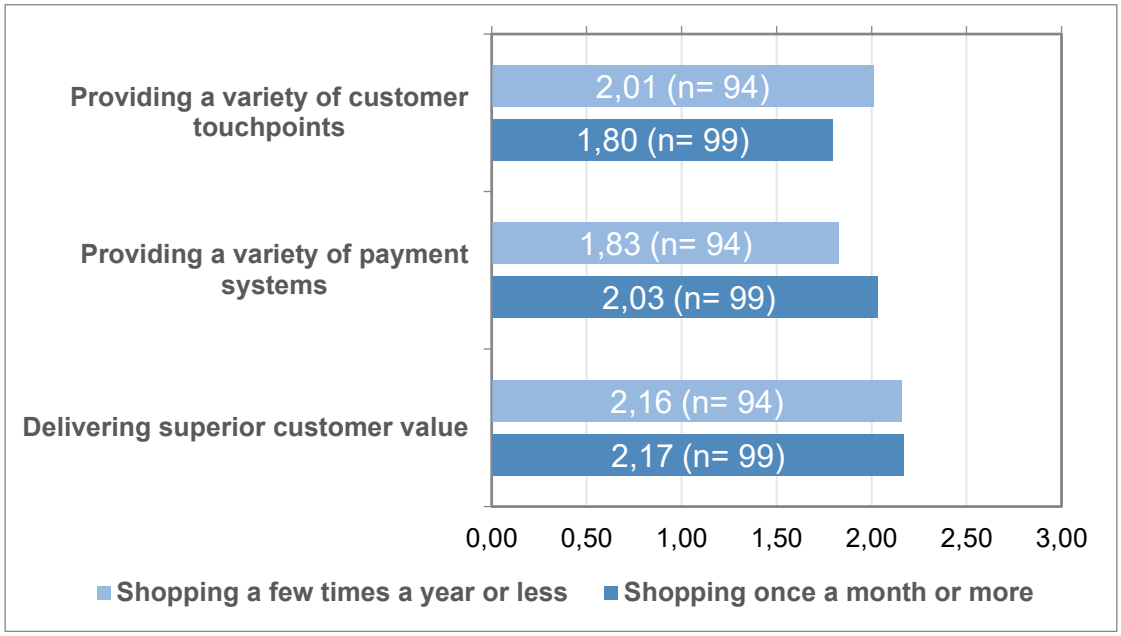

Figure 19. Shopping frequency comparison of CPV of omnichannel service attributes

Table 9. The distribution of responses regarding shopping frequency

Providing a variety of customer touch-points	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Shopping a few times a year or less	26	41	27	94
	27,66 %	43,62 %	28,72 %	0
Shopping once a month or more	49	21	29	99
	49,50 %	21,21 %	29,29 %	0
Total	75	62	56	193
Providing a variety of payment systems	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Shopping a few times a year or less	43	24	27	94
	45,75 %	25,53 %	28,72 %	0
Shopping once a month or more	29	38	32	99
	29,29 %	38,39 %	32,32 %	0
Total	72	62	59	193
Delivering superior customer value	**Ranked as 1**	**Ranked as 2**	**Ranked as 3**	**Total**
Shopping a few times a year or less	25	29	40	94
	26,60 %	30,85 %	42,55 %	0
Shopping once a month or more	21	40	38	99
	21,21 %	40,41 %	38,38 %	0
Total (n)	46	69	78	193

4.6 Summary of findings

The results of this quantitative research answers to the research question of *"What is the customer perceived value (CPV) of omnichannel service attributes in fashion retail in Finland?"* The results of the research generated a ranking of all the omnichannel attributes defined in the framework of Kim and colleagues (2019, 624) including "Providing a variety of customer touchpoints", "Providing a variety of payment systems", "Delivering superior customer value" from most to least valuable to fashion retail customers in Finland. In addition to that, all three of the above-mentioned

omnichannel attributes were analyzed in order to create a similar ranking between its individual service sub-dimensions.

The research results indicate that the CPV of omnichannel service attributes in fashion retail in Finland is “Providing a variety of customer touchpoints” as 39% of the 193 respondents ranked it as the most valuable omnichannel service attribute with a mean of 1,90. The second valued attribute was “Providing a variety of payment systems” as 37% of the 193 respondents ranked it as the most valuable omnichannel service attribute with a mean of 1,93. The least valued omnichannel service attribute was “Delivering superior customer value” as it scored a mean of 2,17. The results also revealed the CPV of each individual omnichannel service sub-dimension in Fashion retail in Finland. The most valued omnichannel service sub-dimension in providing a variety of customer touchpoints was “Improved instore service and customer experience”. The most valued omnichannel service sub-dimension in providing a variety of payment systems was “Uniform cashless payment methods”. And finally, the most valued omnichannel service sub-dimension in Delivering superior customer value was “Fast and reliable delivery”.

In the analysis of the research results of this thesis, the sample was considered as a whole as all results are yielded from the sample of 193 respondents including all demographic groups. In the process of analyzing the results and executing crosstabulation, no meaningful differences in the results were found between the demographic factors. Furthermore, the sample size of 193 respondents do not give statistically meaningful results when divided into even smaller groups for cross tabulating. Besides, the objective of this research was to find out the CPV of omnichannel service attributes with the help of framework created by Kim and colleagues (2019, 624) (Figure 4.) and not to look for differences in CPV of omnichannel service attributes between the demographic groups.

However, the author decided to demonstrate the most meaningful discoveries between genders, age groups and shopping frequency. The results indicate that there is a slight difference between genders when it comes to CPV of omnichannel service attributes in fashion retail in Finland. The CPV of omnichannel service attributes of women is “Providing a variety of customer touchpoints” as it was ranked as the most

valuable with a mean of 1,83 among the 138 women the sample included. The CPV of men, on the contrary is “Delivering superior customer value” as it was ranked as the most valuable omnichannel service attribute with a mean of 1,95 by the 55 men the sample included. The findings suggest that there are some differences in the CPV of omnichannel service attributes between the age groups of this sample, but no clear correlation with age and CPV. The attribute “Providing a variety of customer touchpoints” was ranked as the most valuable attribute among the group of 20 years or under, 31 to 40 years and 41-50 years. The attribute “Providing a variety of payment systems” was ranked as the most valued among the group of 21-30 years and among the group of 51+ years. In the analysis of shopping frequency and CPV of omnichannel service attributes in fashion retail in Finland the author formed groups of “Shopping a few times a year or less” consisting of 94 respondents and “Shopping once a month or more” consisting of 99 respondents. The findings suggest that there are some differences between the shopper groups. The respondents who shop only a few times a year or less ranked “Providing a variety of payment systems” as the most valued omnichannel service attribute with a mean of 1,83 whereas the respondents who shop once a month or more considered “Providing a variety of customer touchpoints” as the most valuable attribute with a mean of 1,80.

In the analysis of the results it was found out that the differences between the rankings of the omnichannel service attributes were in some cases quite minor. The calculations utilizing mean showed differences mostly only in hundredth parts. For instance, the omnichannel attribute ranked as the most valued by the respondents “Providing a variety of customer touchpoints” scored 1,90 whereas the second valued attribute was “Providing a variety of payment systems” scored 1,93. This may suggest that some of the service attributes are almost equally valuable in general to customers in fashion retail in Finland and the attribute considered as the most valuable is dependent on the individual’s current preferences and needs. However, the differences in mean was more distinct when ranking the sub-dimensions of each individual omnichannel service attribute. For example the CPV of providing a variety of customer touchpoints was “Improved in-store service and customer experience” with a mean of 2,43 and followed by “Easy to use online webpage” with a mean of 2,52. This may suggest that it was easier for respondents to rank the specific services

in terms of their perceived value compared to broader concepts. As an end-product yielded from the results of this sample, the author composed a framework demonstrating the CPV of omnichannel service attributes in fashion retail in Finland, see the figure 20. The framework presents a summary of the above-mentioned findings including all the omnichannel service attributes and their sub-dimensions. The attributes and sub-dimensions scoring the highest CPV are highlighted. (Figure 20.)

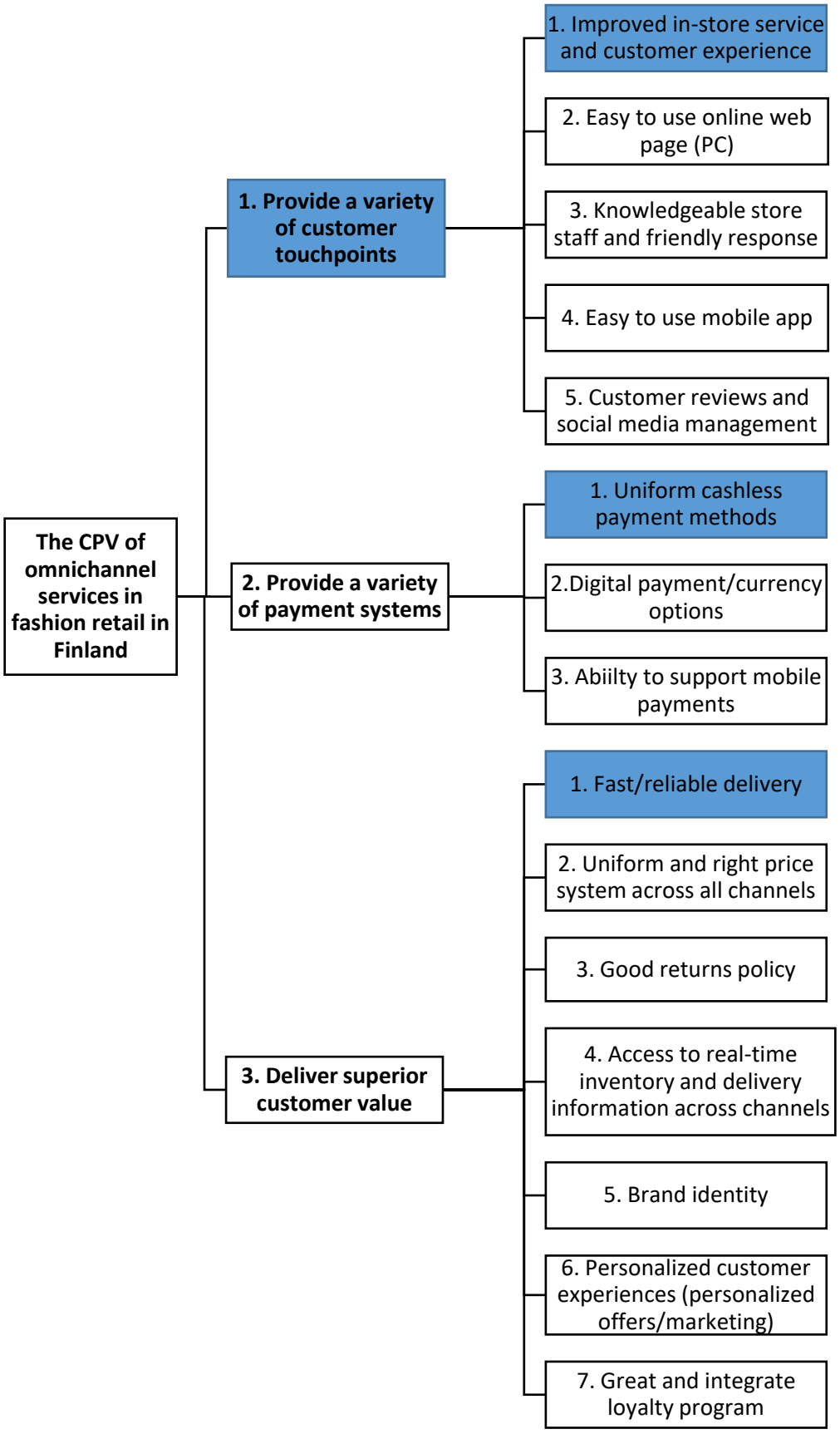

Figure 20. Summary of the findings

5 Discussion

Within this chapter the author will discuss about the findings of the research of this thesis. The author will discuss about managerial implications, assess the findings in the light of literature, adhere limitations of the research and finally give suggestions for future research. The objective of this research was to find out what is the CPV of omnichannel service attributes in fashion retail in Finland, and the answers to the research question was successfully obtained. The research was built on the theoretical framework of Kim and colleagues (2019, 624), but studied in the context of fashion retail in Finland. The research was conducted using quantitative method, online survey, and the data was analyzed using Webropol and Microsoft Excel finding the mean for each attribute that was ranked from the most to the least valuable. The analysis of the results produced a framework ranking all the omnichannel attributes and sub-dimensions by the CPV from the most valued to the least valued, see the figure 20. The total of respondents was 193, sample including 72% of women and 28% of men. The age distribution of respondents was dominant of 21 to 30-year-olds (54%). 53% of the respondents were working, and 40% of the respondents were students.

The main finding was that the CPV of omnichannel service attributes in fashion retail in Finland is “Providing a variety of customer touchpoints”. Secondly, each of the three main omnichannel service attribute seemed to have their most valued attribute as well, so called sub-dimensions. The CPV of providing a variety of customer touchpoints was “Improved in-store service and customer experience”. The CPV of providing a variety of payment systems was “Uniform cashless payment systems”. The CPV of delivering superior customer value was “Fast and reliable delivery”. The most distinct difference in the responses in terms of demographic factors was between men and women. The CPV of women was “Provide more customer touchpoints” whereas for men it was “Delivering superior customer value” suggesting a slight difference in perceived value when it comes to gender. There were minor differences in the CPV between different age groups as well but not a clear correlation appeared. All age groups seemed to value either “Providing a variety of customer touchpoints” or Providing a variety of payment systems” over “Delivering superior customer value. Some differences appeared between the shopper groups as the

respondents who shop only a few times a year or less ranked “Providing a variety of payment systems” as the most valued omnichannel service attribute whereas the respondents who shop once a month or more considered “Providing a variety of customer touchpoints” as the most valuable attribute.

5.1 Assessment of the findings in the light of literature

This chapter introduces the findings of this research in the light of literature. First the CPV of omnichannel service attributes is adhered followed by the sub-dimensions of omnichannel service attributes. Then the findings are assessed in comparison with the theoretical framework of this thesis.

The CPV of omnichannel service attributes

The most valued omnichannel service attribute in fashion retail for customer in Finland was “Providing a variety of customer touchpoints”. In the light of these results, fashion retail customers in Finland consider multiple offline and online customer touchpoints more valuable over “Providing a variety of payment systems” or “Delivering superior customer value”. The CPV of variety of customer touchpoints, stems from the combination of offline and online and their seamless connection that omnichannel technologies are able to offer. Providing a variety of customer touchpoints brings the value to fashion retail customers in Finland because the options for connecting with a fashion retailer include many, wherever and whenever the customer desires. Perhaps the fact that a customer has those multiple options for connecting with a retailer reflects the desire of purchasing fashion with the customers own terms, customized to those individual needs. As Kotler and Keller stated (2016), multiple channels should work seamlessly together matching each target customer’s preferred ways of doing business regardless of whether customers are online, in the brick and mortar or on their mobile device (518).

The omnichannel service attribute ranked as the second by customers in fashion retail in Finland was “Provide variety of payment systems” and followed by “Deliver superior customer value” (ranked as the 3rd valuable attribute). The results of this study suggest that fashion retail customers in Finland value practical service attributes,

customer touchpoints and payment systems, more than the “Delivering superior customer value”. Customers in Finland value the variety of touchpoints to be able to interact with a fashion retailer on their own preferred ways and the variety of payment systems to be able to make the purchase their own preferred way. Both of these two most valued attributes actions indeed extremely in the essence of purchasing fashion. This result proposes an idea about the superior customer value being an extra, and not that much of a necessity and in the essence of CPV of omnichannel services compared the other attributes for fashion retail customers in Finland. However, the fact that men of this study proposed a completely different outcome ranking “Delivering superior customer value” as the most valued omnichannel service attribute arises questions. This suggest that men do not consider having the variety of customer touchpoints as valuable as the superior customer value stemming from a fashion retailer having fewer customer touchpoints. It seems that more studies should be conducted on the differences between men and women as omnichannel fashion retail customers to understand the reason behind the difference in CPV of omnichannel service attributes.

The CPV of Sub-dimensions

Regarding the omnichannel service attribute “Providing a variety of customer touchpoints” fashion retail customers in Finland do not want to choose between online and offline as the combination of the two provides them the CPV. The most valued sub-dimensions reflect that ideology as those included both “Improved in-store service and customer experience” (ranked as the 1st) and “Easy to use online web page” (ranked as the 2nd). It seems that Fashion retail customers in Finland want the best of both worlds, they do not value going full online, but rather value the improvements omnichannel retailing is able to bring to the physical fashion retail environment. The third valued sub-dimension was “Knowledgeable store staff and friendly response” indicating that customers in Finland consider the connection, relationship and human contact both offline and online more valuable than “Easy to use mobile apps” (ranked as the 4th) and “customer reviews and social media management” (ranked as the 5th) when purchasing fashion. Customers in Finland seem to still value the conventional aspect of fashion retail, the support and guidance from the store staff. Therefore, the findings of this research align with the idea of McGee (2018)

that it is crucial not to invest only in technologies but also in people because customers should be recognized across the entire omnichannel and treated with the personal attention and extra-mile service they would come across in physical retailing environments (20). Afterall, when a customer is purchasing fashion, the fashion usually is for reflecting the individuality and the personal style visually representing the person itself. The idea of Pophal (2015, 16), Gerscovich (2015) about customers seeing an entire brand as a single relationship and having this personalized conversation with the brand, seem to be highlighted when reflecting the results of this research about fashion retail consumers in Finland.

Regarding the omnichannel service attribute “Providing a variety of payment systems” the results indicate to quite surprising outcome. The results of this study indicated that customers in Finland seem to value “Uniform cashless payment methods” (ranked as the 1st) over “Digital payment/currency options” (ranked as 2nd) and “The ability to support mobile payments” (ranked as the 3rd) when purchasing fashion. This might indicate to the facts proposed earlier about customers perceiving substantial value in offline environments being improved because of omnichannel technologies and thus uniform cashless methods bring the value needed for purchasing fashion in those environments. It seems that customers in Finland prefer shopping utilizing their debit- and credit cards and might not consider digital payment/currency options or mobile payment essential in adding any extra value to their fashion purchasing.

And finally, the most valued sub-dimensions of omnichannel service attribute “Delivering superior customer value” included “Fast and reliable delivery” (ranked as the 1st), “Uniform and right price systems” (ranked as the 2nd), “Good returns policy” (ranked as the 3rd) and “Access to real time inventory” (ranked as the 4th). This result suggests that consumers in Finland value again quite practical attributes over personal ones such as “Great and Integrate loyalty program” (ranked as the 7th), “Personalized customer experiences” (ranked as the 6th) and “Brand identity” (ranked as the 5th). These results suggest that fashion retail customers in Finland are perceiving considerable amount of value in functional aspects including great and integrate logistics in delivery, returns and inventory. In addition, fashion retail customers in Finland seem to appreciate uniform pricing too, when it comes to fashion

goods. This finding suggests that consumers in Finland are quite conscious about the prices of fashion goods and sensible fashion shoppers. The least valued aspects among fashion retail customers in Finland are more abstract and strongly related to the emotional aspect of the shopping experience including loyalty programs, personalized customer experiences and brand identity. Perhaps fashion retail customers in Finland do not consider the emotional side as valuable as the practical side because of the performance-oriented culture itself. The results suggest that consumers in Finland relate the delivering of superior customer value to the performance of a fashion retailer (delivery, price system, returns, inventory) and not so strongly to the sensation and affection a fashion retailer can yield through integrate loyalty programs, personalized customer experiences and building a strong brand identity.

Assessment of the findings in the light of theoretical framework

The findings of this research executed in Finland differ from the previous study executed in Japan and Korea by Kim and colleagues (2019) implying that there are differences in the CPV between the cultures. Both Japanese and Korean consumers considered “Delivering superior customer value” as the most valued attribute (Kim et al. 2019, 627) whereas the evidence from Finnish consumer markets for this study showed that “Delivering superior customer value” was the least valued attribute. However, the analysis in regard to gender implied that the men consumers in Finland ranked “Delivering superior customer value” as the most valued attribute suggesting that there is similarity in responses of men consumers in Finland and Japanese and Korean consumers. The CPV of consumers in Finland according to this study was “Providing a variety of customer touchpoints” as it was ranked as the most valued attribute whereas both Japanese and Korean consumers considered it as their second valued attribute. “Providing a variety of payment systems” was considered as the third valued attribute among Japanese and Korean (ibid.) whereas consumers in Finland ranked it as the second valuable attribute.

The CPV of each individual omnichannel service attribute reflect the cultural differences as well. Kim and colleagues found out in their study that the assessment of sub-dimensions of each omnichannel service attribute showed considerably different preferences between Japanese and Korean consumers (2019, 627) and consequently different preferences are presented in the ranking by consumers in Finland as well.

However, a few similarities can be discovered in the CPV of the sub-dimension “Delivering superior customer value”.

Regarding the attribute “Providing a variety of customer touchpoints”, the results of this study differ quite considerably from the results of the previous one. In Japan and Korea social media and mobile shopping are valued the most in omnichannel retail as “Easy to use mobile app” and “Customer review and social media management” are ranked as the two most valued sub-dimensions (Kim et al. 2019, 628) whereas in Finland consumers ranked those two as the least valuable sub-dimensions. On the contrary, consumers in Finland seem to value more conventional aspects in omnichannel retail that included “Improved in-store service and customer experience” as the most valued sub-dimension and “Easy to use online web page” as the second valued sub-dimension concerning the customer touchpoints. Whereas consumers in Japan and Korea clearly value the online environments over offline, the consumers in Finland still seem to value the offline touchpoints and the benefits of offline store staff for information and service.

The similar conventional preferences among consumers in Finland in comparison with Japanese and Korean consumers can be discovered in regard to the attribute of “Providing a variety of payment systems. Japan and Korea ranked “Digital currency options” followed by “Ability to support mobile payments” as the most valued sub-dimensions (Kim et al. 2019, 628). On the contrary, consumers in Finland valued “Uniform cashless payment methods” the most. That is to say, consumers in Finland do not seem to value the most modern technology in payment systems in comparison with consumers in Japan and Korea.

Regarding the “Delivering superior customer value” attribute, some similarities can be discovered between the two studies. Consumers in both Japan and Korea considered “Fast and reliable delivery” as the most valuable sub-dimension in “Delivering superior customer value” (Kim et al. 2019, 627) and interestingly enough it was considered as the most valuable sub-dimension in this study by consumers in Finland as well. Korean consumers considered “Good return policy” as the third valued sub-dimension (ibid., 628) and so does consumers in Finland. “Great and integrate loyalty program was considered as the least valuable sub-dimension by Korean consumers

(ibid.) and so is by Finnish consumers. To conclude, consumers in Finland share a few similar preferences in the CPV of delivering superior customer value with Japan and even more with Korea.

After assessing the findings of this research in the light of the previous study the framework was obtained, it is clear that the culture consumers operate in affects the CPV of omnichannel service attributes. The findings of this research produced similar conclusions as the previous study of Kim and colleagues where they found that the assessment of sub-dimensions of each omnichannel service attribute showed considerably different preferences between the two cultures they studied (2019, 627). This research gained evidence from Finnish consumer markets and produced yet another set of CPV of omnichannel service attributes as predicted. However, it should be also noted that this study was implemented in the context of fashion retail and the respondents were required to rank the CPV of omnichannel attributes and their sub-dimensions in regard to purchasing fashion. This difference in context most likely affects the difference in results as well.

To conclude, the context of this research brings new insights to the field of omnichannel fashion retailing as there are very few existing literatures on this topic especially conducted in Finnish consumer markets. This research adds to the existing omnichannel fashion retail literature by studying consumers in Finland and discovering their CPV of omnichannel service attributes in fashion retail. The findings of this research suggest that the CPV of omnichannel fashion retail in Finland is the variety of customer touchpoints over the variety of payment systems or the delivering superior customer value. The findings also support the previous literature by demonstrating that cultural differences exist when assessing the results of this research with the results of the previous one conducted in Japan and in Korea. What is more, the research results indicate that there might be slight differences in the CPV of men and women consumers in fashion retail in Finland and that the age and shopping frequency affects the CPV as well. What is unique about the research of this thesis is that this research produced a new hierarchical framework about the CPV of omnichannel fashion retail in Finland. The framework is the ranking of omnichannel service attributes and their sub-dimensions from the most to the least valuable, see the figure 20.

5.2 Managerial implications

The findings of this study suggest various actions to be taken by managers in omnichannel fashion retail to improve their omnichannel services. First, it was found that consumers in Finland consider “Providing a variety of customer touchpoints” more valuable than “Providing a variety of payment methods” or “Delivering superior customer value” when purchasing fashion. Out of the several sub-dimensions listed under the omnichannel service attribute “Providing a variety of customer touchpoints” the sub-dimension “Improved in-store service and customer experience” was ranked as the most valued one. This finding implies that fashion retailers in Finland should allocate substantial resources to those customer touchpoints that improve the service and customer experience in-store. These touchpoints improving the in-store service and customer experience in fashion retail include omnichannel technologies enabling the seamless connection of the physical store to the online store with the entire inventory. Fashion retailers should consider this valuable connection as it improves the inventory of a physical store giving customers access to the online inventory while purchasing in-store. It also increases the variety of customer touchpoints in the physical store especially if the options for picking-up and returning the fashion goods in-store are available.

Both the integrated online store and well-trained staff are in the essence of creating CPV. Customers ranked “Easy to use webpage” as the second valued sub-dimension meaning that fashion retailers should also pay attention to their web site and the design of it to enable this seamless shopping across the touchpoints. A webpage that is easy to use is in the essence of improving the variety of customer touchpoints. When considering the findings of this study, a webpage should be also linked to the inventory of physical stores to improve the in-store customer service level.

What is more, it was found out that “Knowledgeable store staff and friendly response” is also in the essence of CPV (ranked as the 3rd sub-dimension) and thus fashion retailers should allocate resources into training the staff to support and guide

customers to gain the maximized competitive advantage. The staff should be educated about both the fashion products but also about all the possible omnichannel services that are available for fashion retail customers. Customers in Finland seem to appreciate more conventional guidance through their fashion purchasing, and it is inevitable that the well-trained staff indeed is the crucial factor in making that come to reality.

Surprisingly, findings of this study also suggest that customers in Finland seem to be quite conventional when it comes to payment systems as they would prefer uniform cashless payment systems over mobile payment or digital payment systems when purchasing fashion. Thus, in the light of these results, fashion retailers shouldn't necessarily set their priorities in investing in mobile payment systems as customers see value in uniform cashless methods too. What is more, customer in Finland tend to prefer functional aspects including fast and reliable delivery, uniform and right price systems, good return policy and access to inventory and delivery information in delivering superior customer value. Thus, resources should be directed to those abovementioned functional aspects to deliver the superior customer value for fashion retail customers in Finland.

To conclude, managers in omnichannel fashion retail in Finland should build their strategies so that they embrace the variety of customer touchpoints. The CPV of omnichannel fashion retailing for consumers in Finland stems from improved customer service and customer experience in-store, integrated webpage that is easy to use and knowledgeable staff that supports and guides the customer throughout the various touchpoints. In addition to that, customers in Finland place more value to functional aspects and thus retailers should focus on fast and reliable delivery, uniform and right price systems, good return policy and access to inventory and delivery information in their omnichannel strategies. If a fashion retailer in Finland is able to steer the focus and resources to those aspects, competitive advantage is achieved. Customers will get their perceived value in return of a purchase and are more likely to form long-term lucrative relationship with a retailer.

5.3 Limitations of the research

This research has its limitations regarding the sample. The two-week period during which the sample was surveyed produced 193 responses in total. The sample was dominant of women with 72% leaving men respondents with a portion of 28%. Thus, the gender distribution is uneven in the sample of this research. However, the author considers this distribution of gender of respondents quite reflective of the industry as the major part of fashion consumers in Finland are women. In addition to the gender distribution, the age distribution of the sample was dominant of 21 to 30-year-olds. However, the author considers this distribution of age of the respondents again quite reflective of the omnichannel fashion retail customers as omnichannel retail is quite novel trend and especially popular with the younger generation eager to utilize new omnichannel technologies compared to older generations. To conclude, the limitations regarding the sample of this research are present and similar limitations can be avoided in the future by directing more resources into sampling methods and into gaining a bigger sample size.

In addition to the particular sample of this research, limitations include the focus of the research. This research was intentionally focused on gaining evidence from Finnish consumer markets in the context of fashion retail. Thus, the findings of this study cannot be generalized into other cultures or industries as they represent Finnish consumer markets in the context of fashion retail.

This research was conducted as a snapshot research as the results were gathered in a two-week time period through an online survey. Thus, this limited time scope adds to the limitations of this research as the results reflect the Finnish consumers preferences on that particular timescale and moment. In addition to that, the data collection method for this research was the online survey method alone producing a single type of data that could be quantified. Furthermore, the author had limited resources conducting the research as no financial support for conducting the study was present.

5.4 Suggestions for future research

The ideas for future research include many as the studied phenomenon, omnichannel fashion retail consumers, is quite novel but trending topic in retail and marketing research. The author suggests that if similar study was to be conducted again to gain more evidence from Finnish consumer markets, the study could be qualitative by its nature to gain a different type of data on the topic. Qualitative data analysis could provide findings resulting to a deeper understanding of the CPV of omnichannel service attributes in Fashion retail in Finland.

Secondly, similar study could be conducted in the context of different retail industry than fashion retail. It would be interesting to see whether the findings differ between industries and whether the same consumers associate a certain CPV with a certain industry.

As the findings of this study implied, the culture has a strong effect on the CPV. This research studied consumers in Finland in the context of fashion retail and the findings differed quite considerably from the findings of Kim and colleagues (2019, 627-628) who conducted similar research in Japan and Korea. That is to say, more evidence of CPV of omnichannel service attributes from other cultures should be added to the existing knowledge.

In addition to that, this study implied that gender, age and shopping frequency might also be a factor affecting the CPV of omnichannel service attributes. Thus, some studies should be conducted to understand whether demographic factors such as gender, age and shopping frequency have an effect on the CPV of omnichannel service attributes, and whether that effect is significant enough to be acknowledged in the omnichannel strategies of companies.

References

Arora, S., & Sahney, S. 2018a, Consumer's webrooming conduct: an explanation using the theory of planned behavior. *Asia Pacific Journal of Marketing, 30*(4), 1040-1063.

Arora, S, & Sahney, S. 2018b. Examining consumers' webrooming behavior: an integrated approach. *Marketing Intelligence Planning, 38*(3), 339-354.

Arora, S., Singha, K., & Sahney, S. 2017. Understanding consumer's showrooming behaviour. *Asia Pacific Journal of Marketing and Logistics, 29*(2), 409-431.

Babu, V. R., & Arunraj, A. 2019. *Fashion marketing management*. New Delhi, India: Woodhead Publishing India Pvt. Ltd.

Berman, B., & Thelen, S. 2018. Planning and implementing an effective omnichannel marketing program. *International Journal of Retail & Distribution Management, 46*(1), 598-614.

Brynjolfsson, E., Jeffrey, Y., & Rahman, M.S. 2013. Competing in the age of omnichannel retailing. *MIT Sloan Management Review, 54*(4), 23-29.

Byrne, T.M.M. 2017. Omnichannel: How will it impact retail forecasting and planning processes? *The Journal of Business Forecasting, 35*(4), 4-9.

Clippinger, D. 2017. *Business research reporting.* ProQuest Ebook Central. Accessed on 9 September 2020. Retrieved from https://search-proquest-com.ezproxy.jamk.fi:2443

Clodfelter, R. 2015. *Retail buying: from basics to fashion.* 5th. ed. USA: Bloomsbury Publishing Inc.

Da Silva, P. 2020. 4 Drivers for the Mobile Point of Sale Trend in the Retail Industry. *iVendRetail*. Accessed on 19 May 2020. Retrieved from https://ivend.com/blog/emerging-trends-innovation/retail-trends/mobile-pos/4-drivers-for-the-mobile-point-of-sale-trend-in-the-retail-industry/

Fichter, D., & Wisniewski, J. 2017. Tackling the Omnichannel Experience With Customer Journey Mapping. *Computers in Libraries*, *37*(8), 4–7.

Haan, K. 2019. Omnichannel vs Multichannel Retailing: The Ultimate Guide. *Fit Small Business, 11 September 2019.* Accessed on 3 October 2020. Retrieved from https://fitsmallbusiness.com/omnichannel-multichannel-retailing/

Hanaysha, J. R. 2018. Customer retention and the mediating role of perceived value in retail industry. *World Journal of Entrepreneurship, Management and Sustainable Development, 14(1),* 2-24.

Havich, M. M. 2019. BOPIS and ROI. *Design : Retail, 31*(8), 44.

Heikkilä, T. 2014. *Tilastollinen tutkimus*. Helsinki: Edita.

How to Make the Most of Omnichannel Retailing. 2016. *Harvard Business Review*, *94*, 22–23.

Jelčić, S., & Mabić, M. 2020. Perceived Customer Value And Perceived Relationship Quality In Retail. *DIEM*, *Dubrovnik: University of Dubrovnik, 5*(1), 1-7. Accessed on 29 May 2020. Retrieved from http://ezproxy.jamk.fi:2048/login?url=https://www-proquest-com.ezproxy.jamk.fi:2443/docview/2415491354?accountid=11773

Kananen, J. 2010. *Opinnäytetyön kirjoittamisen käytännön opas*. Jyväskylä: Jyväskylän ammattikorkeakoulu: [jakaja: Jyväskylän ammattikorkeakoulun kirjasto].

Kananen, J. 2014. *Verkkotutkimus opinnäytetyönä: Laadullisen ja määrällisen verkkotutkimuksen opas.* Jyväskylä: Jyväskylän ammattikorkeakoulu: Jyväskylän ammattikorkeakoulun kirjasto [jakaja].

Kang, J. M. 2019. What drives omnichannel shopping behaviors? *Journal of Fashion Marketing and Management, 23*(2), 224-238.

Karabus, A. 2019. Fighting the Disruptions. *Chain Store Age, 95*(6), 16.

Khusainova, G. 2020. The Pandemic Is Forcing Retailers to Take Omnichannel Seriously. One Payment Company Is Betting on It. *Forbes 15 July 2020*. Accessed on 3 October 2020. Retrieved from https://www.forbes.com/sites/gulnazkhusainova/2020/07/15/the-pandemic-is-forcing-retailers-to-take-omnichannel-seriously-one-payment-company-is-betting-on-it/#14a6ff231dc5

Kim, R., Matsui, T., Park, J., & Okutani, T. 2019. Perceived Consumer Value of Omni-Channel Service Attributes in Japan and Korea. *Engineering Economics, 30*(5), 621-630.

Kothari, C. 2004. *Research methodology : Methods and techniques*. ProQuest Ebook Central. Accessed on 9 September 2020. Retrieved from https://search-proquest-com.ezproxy.jamk.fi:2443

Kotler, P. & Keller, K. L. 2016. *Marketing management*. 15th edition, global edition. Harlow, England: Pearson.

Kotler, P., Armstrong, G., Harris, L. C. & He, H. 2020. *Principles of marketing*. 8th european edition. Harlow: Pearson.

Leberman, D. 2015. Buy Online Return in Store (BORIS) and Buy Online Pickup in Store (BOPIS): The Two Acronyms All Small Businesses Should Know. *Inc., March 26, 2015.* Accessed on 21 May 2020. Retrieved from https://www.inc.com/dan-leberman/buy-online-return-in-store-boris-and-buy-online-pickup-in-store-bopis-the-two-ac.html

Let's talk about BOPIS. 2015. *Chain Store Age, 91*(5), 6-7A.

Lopez, M. 2012. Can Omni-Channel Retail Combat Showrooming? *Forbes, 22 October 2012.* Accessed on 22 May 2020. Retrieved from https://www.forbes.com/sites/maribellopez/2012/10/22/can-omni-channel-retail-combat-showrooming/#198746a216b6

Louie, S. 2015. A brief history of omnichannel marketing. *Nectrarom, 5 January 2015*. Accessed on 3 October 2020. Retrieved from https://nectarom.com/2015/01/05/brief-history-omnichannel-marketing/

Lynch, S., Barnes, L. 2020. Omnichannel fashion retailing: examining the customer decision-making journey. *Journal of Fashion Marketing and Management, 24*(3), 471-493.

McGee, T. 2018. The state of omnichannel marketing. *Target Marketing, 41*(1), 16-20.

McKnight, C. 2017. Customer Journey Maps: A Path to Innovation and Increased Profits. *EContent*, *40*, 20–21. Accessed on 20 May 2020. Retrieved from http://web.a.ebsco-host.com.ezproxy.jamk.fi:2048/ehost/pdfviewer/pdfviewer?vid=4&sid=f39254ad-e6cb-48bc-940d-3f763ee0790f%40sdc-v-sessmgr02

Morse, G. 2011. Retail isn't broken, stores are. *Harvard Business Review, 89,* 79-82.

Official Statistics of Finland (OSF) 2016. Households' consumption (e-publication). Accessed on 12 September 2020. Retrieved from: http://www.stat.fi/til/ktutk/2016/ktutk_2016_2018-03-13_tie_001_en.html

Peltola S., Vainio H., & Nieminen M. 2015. Key Factors in Developing Omnichannel Customer Experience with Finnish Retailers. *HCIB 2015. Lecture Notes in Computer Science, 9191,* 335-346. Springer: Cham. Accessed on 20 August 2020. Retrieved from https://doi.org/10.1007/978-3-319-20895-4_31

Piotrowicz, W., & Cuthbertson, R. 2014. Introduction to the Special Issue Information Technology in Retail: Toward Omnichannel Retailing. *International Journal of Electronic Commerce*, *18(4)*, 5–16.

Pophal, L. 2015. Multichannel vs. omnichannel marketing: Is there a difference, and what does it mean to you? *EContent, 38*(2), 14-20. Accessed on 13 May 2020. Retrieved from http://ezproxy.jamk.fi:2048/login?url=https://search-proquest-com.ezproxy.jamk.fi:2443/docview/1671016416?accountid=11773

Rapp, A., Baker, T. L., Bachrach, D. G., Ogilvie, J., & Beitelspacher, L. S. 2015. Perceived customer showrooming behavior and the effect on retail salesperson self-efficacy and performance. *Journal of Retailing, 91*, 358-369.

Restrictions during the coronavirus epidemic. 2020. Page on Finnish Government's website. Accessed 16 September 2020. Retrieved from https://valtioneu-vosto.fi/en/information-on-coronavirus/current-restrictions

Richardson, A. 2010a. Understanding Customer Experience. *Harvard Business Review, 28 October 2010.* Accessed on 20 May 2020. Retrieved from https://hbr.org/2010/10/understanding-customer-experie

Richardson, A. 2010b. Using Customer Journey Maps to Improve Customer Experience. *Harvard Business Review Digital Articles*, 2–5. Accessed on 20 May 2020. Retrieved from http://web.b.ebsco-host.com.ezproxy.jamk.fi:2048/ehost/pdfviewer/pdfviewer?vid=0&sid=b443bf32-e680-4e24-a1bf-41abb510036f%40pdc-v-sessmgr06

Rigby, D. 2011. The future of shopping. *Harvard Business Review, 89(12),* 64–75. Accessed on 17 May 2020. Retrieved from http://web.a.ebsco-host.com.ezproxy.jamk.fi:2048/ehost/pdfviewer/pdfviewer?vid=0&sid=cc19371a-60b3-4599-841d-e13fe56f44ae%40sessionmgr4007

Rizzo, E. 2019. The Evolution of Omnichannel Retail. *Forbes, 4 October 2019.* Accessed on 3 October 2020. Retrieved from https://www.forbes.com/sites/forbestechcouncil/2019/10/04/the-evolution-of-omnichannel-retail/#756aaed1903a

Rouse, M. 2020. mPOS (mobile point of sale). SearchCIO. Accessed on 25 August 2020. Retrieved from https://searchcio.techtarget.com/definition/mPOS-mobile-point-of-sale

Ruiz-molina, M., & Gil-saura, I. 2008. Perceived value, customer attitude and loyalty in retailing. *Journal of Retail & Leisure Property, 7*(4), 305-314.

Savastano, M., Bellini, F., D'ascenzo, F., De Marco, M. 2019. Technology adaption for the integration of online-offline purchasing: omnichannel strategies in the retail environment. Accessed on 22 May 2020. Retrieved from https://www-emerald-com.ezproxy.jamk.fi:2443/insight/content/doi/10.1108/IJRDM-12-2018-0270/full/pdf?title=technology-adoption-for-the-integration-of-onlineoffline-purchasing-omnichannel-strategies-in-the-retail-environment

Shi, S., Wang, Y., Chen, X, & Zhang, Q. 2019. Conceptualization of omnichannel customer experience and its impact on shopping intention: A mixed-method approach. *International Journal of Information Management, 50,* 325-336.

Silver, L., Stevens, R. E., Wrenn, B., & Loudon, D. L. 2012. *The essentials of marketing research.* ProQuest Ebook Central. Accessed on 10 September 2020. Retrieved from https://search-proquest-com.ezproxy.jamk.fi:2443

Sopadjieva, E., Dholakia, U. M., & Benjamin, B. 2017. A Study of 46,000 Shoppers Shows That Omnichannel Retailing Works. *Harvard Business Review Digital Articles*, 2–4. Accessed on 19 May 2020. Retrieved from http://web.b.ebsco-host.com.ezproxy.jamk.fi:2048/ehost/pdfviewer/pdfviewer?vid=4&sid=83888faf-e5cd-469f-8653-ad69faa32a10%40pdc-v-sessmgr02

Suomalaisten vaate- ja kenkäkulutus on ostovoimaan nähden vähäistä. 2019. *Muoti ja urheilukauppa ry, 5 May 2019.* Accessed on 12 September 2020. Retrieved from

https://www.muotijaurheilukauppa.fi/2019/05/05/suomalaisten-vaate-ja-kenkakulutus-on-ostovoimaan-nahden-vahaista/

Tupikovskaja-Omovie, Z., & Tyler, D. 2020. Clustering consumers' shopping journeys: eye tracking fashion m-retail. *Journal of Fashion Marketing and Management, 24*(3), 381-398.

Verhoef, P., Kannan, P.K., & Inman, J.J. 2015. From multi-channel retailing to omni-channel retailing – Introduction to the special issue on multi-channel retailing. *Journal of Retailing, 91*(2), 174-181.

von Briel, F. 2018. The future of omnichannel retail: A four-stage delphi study.*Technological Forecasting and Social Change, 132*, 217-229.

Väänänen, H. 2020. The Future of Retail Isn't Physical Vs Online, It's Omnichannel. *Forbes, 1 July 2020.* Accessed on 3 October 2020. Retrieved from https://www.forbes.com/sites/heikkivaananen/2020/07/01/the-future-of-retail-isnt-physical-vs-online-its-omnichannel/#24374efe31f2

Weathington, B. L., Cunningham, C. J. L., & Pittenger, D. J. 2012. *Understanding business research*. ProQuest Ebook Central. Accessed on 9 September 2020. Retrieved from https://search-proquest-com.ezproxy.jamk.fi:2443

Whitler, K. 2020. 4 Ecom, Omnichannel, And Tech Marketing Trends. *Forbes, 23 July 2020.* Accessed on 3 October 2020. Retrieved from https://www.forbes.com/sites/kimberlywhitler/2020/07/23/4-ecom-omnichannel-and-tech-marketing-trends/#4996c77438a8

Appendices

Appendix 1. The survey form

The customer perceived value of omnichannel service attributes in fashion retail

The survey you are about to answer is a part of my Bachelor's Thesis on the customer perceived value of omnichannel service attributes in fashion retail. I am conducting this survey for research purposes only and answering is completely anonymous. The thesis will be published online on www.theseus.fi. Answering will take only a few minutes of your time. If you have any questions, please feel free to contact me.

Best regards,
Ada Brotkin
L4816@student.jamk.fi

1. Age *

20 years or under

21-30 years

31-40 years

41-50 years

51-60 years

61+ years

2. Gender *

Female

Male

I prefer not to answer.

3. Employment *

Choose the option that best describes your current employment situation.

Student

Working

Unemployed

Pensioner

4. How often do you purchase fashion approximately? *

Fashion referring to clothes and accessories.

Once a year or less

A few times a year

Once a month

2-3 times a month

Once a week or more

The customer perceived value of omnichannel service attributes in fashion retail

Omnichannel refers to the current retail environment in which customers move across physical, online, and mobile environments to fulfil their needs such as information gathering, ownership transfers, post-purchase support and returns.

Omnichannel consumer behavior may include:
- Buying fashion online and pick up at store and/or return at store
- Searching information online but purchasing fashion at store
- Searching information at store but purchasing fashion online
- Utilizing mobile apps and social media while making a fashion purchase online or at store

5. How familiar are you with omnichannel services in fashion retail? *

I am familiar with omnichannel services in fashion retail and I use them when purchasing fashion.

I am not familiar with omnichannel services in fashion retail.

6. How satisfied are you with omnichannel services in fashion retail? *

Very satisfied

Satisfied

OK

Dissatisfied

Very dissatisfied

7. PROVIDING A VARIETY OF CUSTOMER TOUCHPOINTS:

Rank the following attributes considering customer touchpoints from most to least valuable when purchasing fashion. Number 1 being the most valuable and number 5 being the least valuable. *

Easy to use online web page (PC)

Easy to use mobile app

Customer reviews and social media management

Improved in-store service and customer experience

Knowledgeable staff and friendly response

8. PROVIDING A VARIETY OF PAYMENT SYSTEMS:

Rank the following attributes considering payment systems from most to least valuable when purchasing fashion. Number 1 being the most valuable and number 3 being the least valuable. *

Ability to support mobile payments

Uniform cashless payment methods

Digital payment and currency options

9. DELIVERING SUPERIOR CUSTOMER VALUE:

Rank the following attributes from most to least valuable when purchasing fashion. Number 1 being the most valuable and number 7 being the least valuable. *

Uniform and right price system across all channels

Personalized customer experiences (Personalized offers and marketing)

Great and integrate loyalty program

Access to real-time inventory and delivery information across channels

Brand identity

Fast and reliable delivery

Good return policy

10. Rank the omnichannel service attributes from most to least valuable when purchasing fashion. Number 1 being the most valuable and number 3 being the least valuable. *

Providing a variety of customer touchpoints (point 7.)

Providing a variety of payment systems (point 8.)

Delivering superior customer value (point 9.)