



Consumers' online shopping behaviour during the Covid-19 pandemic in Finland

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Abstract

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<p>Covid-19 brought a lot of different changes to our lives. The Finnish administration and ministries had to present readiness law which included new severe restrictions in force, which have affected all Finnish citizens, entrepreneurs, etc. The restriction was at its hardest from March 2021 to at least June 2021. At t that time Uusimaa was isolated from other continents. Corona figures were really high every day. The mask was forced and a maximum of 10 people can stay in the same room. In addition, schools other and public places were closed.</p> <p>The aim of the thesis was to find out what kind of effects Corona had on the online shopping behavior in Finland. The main topic of the study was the online shopping behavior of consumers and the effects and changes in online shopping behavior brought about by the corona virus.</p> <p>The thesis was carried out with quantitative research. In addition to the closed questions, the questionnaire had two open questions, because we wanted to find out the respondents' opinions about the factors influencing the online purchasing decision. The survey received a total of 118 responses. Most of the respondents, 86%, were women and only 14% were men.</p> <p>The most popular and ordered group of consumers has been clothes, shoes and accessories. The research results showed that Corona has affected online shopping behavior. In the results, the respondents said that one of the most important things that influence the online purchase decision is quality, delivery and price.</p>
Key words Covid-19, Online shopping, Online consumer behaviour, Pandemic,

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1 Introduction

The Covid-19 disease is severe for some people and mild for others. People have also died from the disease. The mortality rate has been high around the world. The most common symptoms of the disease are; cough, fever or chills, shortness of breath or difficulty breathing, muscle or body aches, sore throat, the new loss of taste or smell, headache, New fatigue, nausea or vomiting, or congestion or runny nose. The virus is transmitted through droplets of human saliva that appear in the air, for example, when a person laughs, coughs, sings, sneezes or talks. This is called Covid-19 around the world.

The aim of this thesis is to find out how the Corona related to Covid-19 has affected our everyday online shopping and online shopping behaviour. Corona brought a lot of different restrictions, which is why our normal life changed. For example, close contact was limited, wearing a mask was mandatory, and so on. The subject of this report was important and interesting to me because I noticed that my shopping behaviour had changed due to Corona. For this reason, I wanted to find out how the arrival of Covid-19 has also affected the online shopping behaviour of other Finns as well. The young generation has always been active in making online purchases, but due to corona, even the elderly started to try online shopping, for example, they have ordered medicines online.

The information from this study would be useful for online store owners, employees, and of course, customers if we were to face a similar pandemic in the future. We would be able to prepare better if we faced a similar pandemic in the future. The research was first carried out as an English-language survey and posted in different Facebook groups. Very few answers were collected over a long time. I decided to implement the survey in Finnish and send it again to the same Facebook groups.

The survey reached 616 people, but only 118 of them answered the entire questionnaire. The result was excellent, a total of 118 responses were collected over five days. All the survey responses were translated and reported back to English. The answers obtained from the survey are presented in the thesis with the help of various statistics.

1.1 Research method and the objective

The research method for the thesis was a quantitative method. The survey data collection has been collected using the Webropol survey. The survey included multiple-choice questions as well as open-ended questions in which respondents had the opportunity to express their own views and

opinions. The survey was sent to several batches on Facebook where the group members were both males and females.

Through this research, I want to find out how covid-19 has affected customers' online shopping and shopping behaviour and get a clear understanding of the effects of the Coronavirus pandemic on customers' online shopping in Finland. To reach the objective, the following question should be answered:

- How Corona has affected the online shopping behaviour of consumers?
- How consumers' online shopping behaviour has changed?
- Have customers used online shopping services more during the pandemic and exceptional circumstances?

1.2 General Concepts

The main general concepts of this thesis pandemic, Coronavirus, restrictions, Webropol are explained below.

Pandemic

A pandemic is a disease that affects the whole world equally and periodically at the same time. The disease could be new influenza or a virus such as Coronavirus that cause Covid-19. WHO, the World Health Organization always declares the emergence of a global pandemic. To avoid disease, every person should follow these important guidelines. For example, avoiding public places, using a mask, washing your hands well, staying home, and taking good care of your hygiene. (Healthdirect.gov.au 2022)

Coronavirus

Coronavirus or SARS-CoV-2 is a virus that has caused a pandemic worldwide and is known as Covid-19. The coronavirus epidemic began at the end of 2019 in Wuhan and thus spread from there around the world. The virus is transmitted through droplets of human saliva that appear in the air, for example, when a person laughs, coughs, sings, sneezes or talks. (Hopkinsmedicine.org 2022)

Restrictions

Restrictions mean that something limits the people of the municipality's actions or movement. Restrictions are decided by the municipality or the state and apply to all people. Restrictions could be anything for the people that save their life and health. For example, During the corona pandemic, a

state of emergency was declared in Finland, which resulted in further restrictions. For instance, schools and public facilities were closed, the use of masks became mandatory, etc. These are called restrictions. (Valtioneuvosto 2022)

Webropol

Webropol is an electronic survey and reporting program for its users. Data collection can be collected via e-mail, text messages, mobile devices, online forms, intranet, paper forms, and through telephone interviews. The results of the survey can be easily analyzed and reported with ready-made icons. All data and results can be easily transferred to Pow Point, Word, Excel, and more statistical programs. (Webropol 2022)

2 Online shopping behaviour and the strengths of online shopping

Mainly, online shopping means that the consumer buys the product directly from the seller or from the manufacturer online. Almost the whole world revolves around technology and the internet. The Internet has changed the way almost everyone shops. Today, every brick-and-mortar store has a website where customers can shop. Nowadays, many people prefer to do their shopping online because of the numerous advantages. (Jain 2022)

Online shopping behaviour is usually considered to be some kind of an individual's general perception and evaluation of a service or product during online shopping. The perception or evaluation may affect either a good or a bad way. Li and Zhang (2002) have defined in their research that behaviour is a multidimensional construct. Gozukara et al (2014) mentioned that the first dimension is related to the customer's attitude to utilitarian motivation which includes quality of merchandise, convenience, time effectiveness, variety seeking, and cost-benefit. Another dimension argues for hedonic motivation, i.e. enjoyment, happiness, fantasy, escapism, awakening, and sensuality. The third dimension is perceived ease of use, and usefulness. (Baber et al 2014)

According to social media consultant, Jain (2022) online shopping has several benefits for consumers. One of the best advantages of online shopping is better prices. Customers are offered a cheaper price or offers for products or services online because the products come directly from the seller or manufacturer without an intermediary. In addition, price comparison is easier online. For the consumer, the second biggest advantage of shopping online is convenience. Convenience means that the customer has the opportunity to shop, even in pyjamas, anywhere and regardless of the time of day. Online shopping does not require queuing at the checkout. The payment can be made easily online in minutes. (Jain 2022)

Online, the customer has a large selection of the product they are looking for. For example, there is only one option for jeans in the store, but you can find hundreds of different options for the same style of jeans online. According to Jarvenpaa, S. L., & Todd, P. A. (1997) consumers do online shopping not only because of the convenience it offers, but also because of the wider selection, 24/7 opening hours, and comparable pricing.

2.1 Risks of online shopping

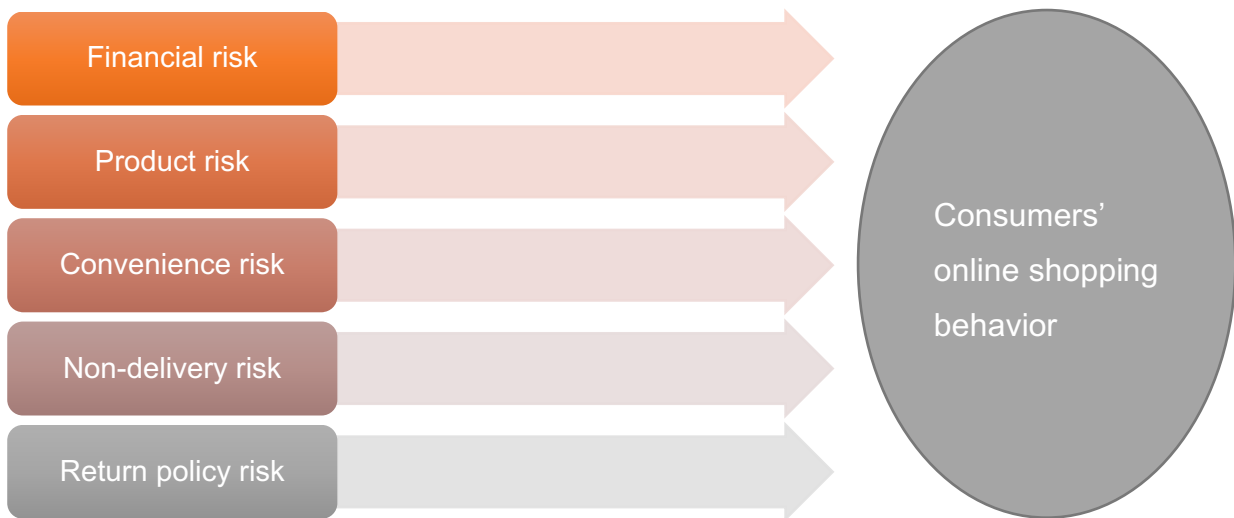
A consumer who buys online for the first time may feel a sense of fear about how the purchase will be successful. Online shopping does not always satisfy all consumers. In other words, shopping online also has its downsides. There are many perceived risks of online shopping. Financial risk:

this is a difficult part of online shopping from the consumer's point of view. According to Zeithaml and Bitner (2003), financial risk can appear as soon as the customer places an order, i.e. in the first phase of online shopping. A study by (Adnan, 2014; Abrar, Naveed, & Ramay, 2017; Saprikis, Chouliara, & Vlachopoulou, 2010) shows that one of the biggest concerns when shopping online is the fear of credit card fraud. Along with financial risk, there are also other risks such as product risk, convenience risk, non-delivery risk, and return policy risk.

Product risk: usually occurs in the quality of products and services, this can already perform when the consumer chooses a product from an online store. According to Kim (2010), Product risk is usually related to buying products that may not work as originally expected. Those products that do not have after-sales service may be problematic products. In short, it is impossible to try or check the product before ordering it from the online store. and therefore, this raises concerns about the risk of the product (Saprikis et al., 2010).

Convenience risk: When consumers order online, they may fear that returning the ordered product would be difficult if the product's criteria are not met. Forsythe, Liu, Shannon, and Gardner (2006) believe that when consumers order online they may fear the risk of controversy if they want to return the ordered product. **Non-delivery risk:** some online buyers may worry that they will not receive the ordered product after purchase. This means that sometimes after purchase the product may be lost or damaged during delivery. In addition, if the product has ended up in the wrong place during the delivery time, then the product also ends up with the wrong person. This leads to the fact that the real person who ordered the product never receives it. (Masoud, 2013)

Return policy risk: Consumers are most interested in the simple return of a product ordered from an online store (Teo 2002). When talking about returning a product, consumers may be concerned about the return time and the return fee. According to Haider and Nasir (2016), it can be considered a positive thing that, under the protection of the return policy, customers have the right to return the product and get their money back, but on the other hand, it can be considered a negative thing that it takes a long time to return the product and sometimes the return of the product may incur some kind of costs for the customer. Financial risk, product risk, and non-delivery risk have a negative major impact in consumers' online shopping behaviour. Convenience risk and return policy risk have a positive major impact on consumers' online shopping behaviour. The picture below illustrates all the perceived risks that affect customers' online shopping behavior.



Picture 1 The perceived risks that affect Consumers' online shopping behavior

2.2 Factors affecting online consumer behavior

There are different factors that affect online shopping behavior. According to Pandey & Parmar (2019), the most significant factors that affect online consumers' behavior are demographic factors, social factors, consumer online shopping experience, knowledge of using the internet and computer, website design, social media, situational factors, facilitating conditions, product characteristics, sales promotional scheme, payment option, delivery of goods. In the results of a research survey conducted by Kumar & Dange (2014) appeared that the factors affecting consumer behavior in online shopping are financial risk, time risk, social risk, and security risk. Babar et al. (2014) used a Technology Acceptance Model (TAM) in their research to explore the different factors affecting customers' intention to shop.

Financial risk, product performance risk, convenience risk, non-delivery risk, return policy risk, trust and security risk, social risk, and in addition to these factors also website design factor has a huge effect on online consumer behavior. Suwanniponth (2014) claimed that the influencing factors that affect consumers' intentions to make online purchases are website design, perceived ease of use, perceived usefulness, and trust. In addition to these influencing factors, consumer demographics are an important influencing factor in online shopping behavior. That's why in this study we also wanted to find out the respondents' age, gender, income, and employment status. Based on these demographic segmentation data, we aim to find out who our online consumers are. Negra and Gopal (2013) have shown in the study that age, gender, and income had the greatest influence on customers' online shopping behavior, while profession was not directly influenced by shopping

behavior. According to Richa's (2012) research, people of different ages with different income categories usually have different attitudes toward online shopping.

2.3 Theory of Reasoned Action

The theory of reasoned action (TRA) and the related Theory of Planned Behaviour (TPB) can be considered the most suitable for this study. These two theories are dominant when talking about consumer buying behavior. And the reason why these theories can be applied to this study is that the subject of the study was consumer shopping behaviour.

According to (Guo et al., 2007), The theory of reasoned action (TRA) means the effects of cognitive components, which are social norms, attitudes, and intentions, on behaviours. The theory is connected to the fact that human behaviour is determined by his/her intention to carry out the behaviour and that this thought is an act of his/her attitude towards the behaviour and is his/her subjective norm. According to Azjane (1991), the Theory of Planned Behavior (TPB) expands the Theory of Reasoned Action (TRA) concept by adding perceived behavioral control (PBC) as a variable that influences the intention to behave

The theory of reasoned actions (TRA) and Theory of planned behaviour (TPB) can be intentional as a proper model for comprehension of separate perceptions, attitudes, intentions, and behaviour caused by COVID-19. According to Wiat and Arif (2020), there is a belief that part of the attitudes that COVID-19 belongs to, is injurious, and serious and affects behaviour in meeting needs.

3 The impact of Covid-19 on consumer behaviour in Finland

The chapters below present the start of Covid-19 in Finland and the restrictions caused by Corona. After that, we will get to know the effects of Corona on consumers' online shopping behaviour.

The end of 2019 was a year no one could have expected. The first steps in the pandemic began in Wuhan, China. The World Health Organization (WHO) released the epidemic as a global disease in March 2020. The first coronavirus infection was detected in Lapland on January 29, 2020. This is the beginning of the whole epidemic in Finland. (Yle 2020). The whole world was confused and afraid of the future. In Finland, all people tried to avoid face-to-face contact and meetings.

The government issued a state of emergency in Finland on 16 March 2020. For example, schools, universities, polytechnics, and other educational establishments had to be closed and contact teaching had to be suspended. public gatherings had to be limited to ten people. Facilities such as museums, cinemas, swimming pools, libraries, leisure facilities, etc. were all closed. All visits were prohibited, including to hospitals and nursing homes. In addition to these, passengers who arrived in Finland from abroad were placed in a two-week quarantine. These were the toughest restrictions during exceptional circumstances. (Valtioneuvosto 2020).

Corona was considered serious all over the world. Every morning it was reported how many people the disease had killed. The most common symptoms of Covid-19 include fever, cough, headache, the new loss of taste or smell, congestion or runny nose, muscle or body aches, and shortness of breath or difficulty breathing. (Centers for Disease Control and Prevention 2021)

The state of emergency and restrictions began to affect people's daily lives. With the restrictions, everyone started spending their free time at home as well. Many employees had the opportunity to work remotely. For example, face-to-face customer service was no longer available in various sectors, but these matters were handled by telephone or via the Internet. With restrictions, people avoid all kinds of contact with each other. Families living apart e.g. grandparents, uncles, aunts, close friends, etc. were rarely seen due to Corona. Thus, because of Corona's avoidance, people started surfing more and more online. For example, doctor visits, studies, shopping, and work were mostly done online. Shopping on the spot, in particular, had been significantly reduced before the corona. Being at home has influenced people greatly. They spend a lot of time at home on various devices for searching their needs.

Online shopping has been dominant during the COVID-19 pandemic. For example, retailers have invested a lot to build, improve and promote their online stores. Those retailers who had to close their shops and did not yet know how to manage the construction of their websites for the sale of

products had time to make a temporary solution, i.e. by advertising their products online on social media and offering the buyer pick-up or delivery services.

Studies show that Corona has increased the sales of many companies. Companies have invested in their website to make it easier for consumers to buy from their websites. By the time of the pandemic, online shopping had also become familiar to many seniors. Online shopping had become a daily routine almost for everyone. Post offices and other delivery offices were congested, especially during the global disease time in 2020. When restaurants and gyms were no longer open during exceptional times, people cooked more at home. And online training also became more common for users.

3.1 General information about the effects of corona on online shopping

According to the E-commerce in Europe 2020 study by Postnord, 95 percent, or 4.1 million of the Finnish population shopped online in the year 2020. Each buyer's Estimated average consumption per person per year was 788€. The most active age group in terms of online shopping was 15-79 years old in the year 2020. The pandemic caused by the coronavirus has affected the world in many ways. One of the most significant effects has been the increase in online shopping. When the internet and online shopping started to become common all over the world, then online shops started selling clothes to consumers. Online shopping in the fashion category has always been famous around the world. Clothes and other fashion accessories have always been actively shopped. During 2020, new entrants were the food category and the medicine category, which started to be sold in online stores.

According to Tommi Kässi (2020), Posti's parcel business supervisor, the exceptional period brought by Corona affected Finns' online shopping behavior in many ways. It is considered a positive thing that Finnish consumers have strongly preferred domestic online stores and 75% of them online buyers appreciated the domesticity of the products. One of the most important factors of online shopping is the ease of buying. For example, in 2020 online shopping increased more strongly than in 2019 with free deliveries at a percentage of 65, predictive delivery notifications and package tracking at 35%, and guidance at 37%. (Posti 2020)

According to a study conducted by Posti (2020), the activity of online shopping has increased considerably in Finland during Covid-19. Almost 30% of respondents to the survey feel that the corona has increased their intention to shop online. The research shows that during 2020, during campaigns and seasons, for example, Black Friday, more and more people buy online.

The restrictions and recommendations during the Corona period restricted movement in Finland and travel abroad. According to Paytrail, the share of travel in Finnish online shopping had dropped

from a large category to just 16 percent. During the state of emergency, there were a lot of different travel restrictions and with that, they stopped movement and tourism, the situation was also necessary for those who work.

Due to travel restrictions, the majority had to work remotely at home and schools also switched to distance learning. When the exceptional conditions and restrictions began to relax at the end of 2020, movement and travel began to increase little by little. Train and bus tickets were pre-loaded with mobile apps, as it was easier and smoother to do it online. (Paytrail 2020)

3.2 Use of mobile

Online purchases have been made via mobile phones most among 18-29-year old. Although paying with Mobile is more popular among young people, even people over 65 years of age also use it for online shopping. (Paytrail 2020)

The Paytrail (2020) study shows that Finnish women make more purchases on mobile devices than men. 57% of women have paid for their purchases with a mobile device, in contrast to only 49% of men. This is explained by the fact that women shop for clothes online more often than men.

Mobile shopping requires different payment methods and options to offer to consumers. Thus, one of the most popular payment methods on mobile devices has been MobilePay. MobilePay has been the favorite of young people under 30 to pay with mobile devices. Paytrail 2020)

When Corona conquered Finland in March 2020, people started buying more electronics, because during the Lockdown people, i.e. consumers, lived indoors in their homes, and electronics such as Phones, laptops, TVs, radios, and others were needed. With these, consumers tried to entertain themselves at home. For example, the domestic Verkkokauppa.fi, which sells electronics, was Finland's most visited online store in 2020. 69% of Finns had made their purchases via phone. During 2021, the figure was 71 percent. (PostNord 2020)

The popularity of consumer direct purchase services (music, movies, TV series, and audiobooks) grew. With these services, they wanted to spend time at home. A study commissioned by Paytrail (2022) revealed that 38% of Finnish consumers had purchased direct purchase services online within 28 days. Betting services and various gambling games were also popular among 30-65-year olds in 2021. (Paytrail 2022).

3.3 Online food store

Online food shopping grew drastically. SOK or in other words, Suomen Osuuskauppa, has said, that their online food shopping has grown five times in 2020 compared to 2019. Kesko also

informed of the growth of their online food shopping in 2021. Customers' behavior has changed to online shopping as people tend to do more and more of their shopping online. Customers have also more options to choose from when shopping online as the catalog is more comprehensive. (Akseli 2022)

After clothes, shoes, and accessories, the second most ordered category has been meals and takeaway food. Ordering food became a familiar habit for consumers during a state of emergency. Many wanted to order their food directly to their doorstep because during the state of emergency food could only be bought to go. Ordering ready-made meals delivered to the door was more common among young people under 30 in the center. 14% of those who responded to the survey had placed food orders in the previous weeks. (Paytrail 2020)

One of the most popular food delivery services in Finland is the Finnish Wolt. The company was founded in 2014 and operates in 23 different countries. The restrictions brought by Corona have enabled the food delivery service Wolt to increase its value to a billion-euro company. In the best weeks, the growth has been up to 5-10%. According to Wolt's founder and CEO Miki Kuunen, growth has taken place on several different levels over the past few years. The demand is high and more and more customers are coming all the time. (Knapp 2021.)

3.4 Delivery and Payment

A factor that strongly influences consumers' online purchase decisions is product delivery costs. Consumers are not ready to pay extra for product delivery. Free delivery attracts many shoppers to order from the online store. Sometimes Finnish customers increase their shopping baskets to get free delivery. (Paytrail 2020).

According to the study, Western European countries such as Finland have typically developed e-commerce markets and digital behavior, whose values such as original markings (for example, sign, design, etc.) and sustainable deliveries have become more important in recent years. (Post-Nord 2020).

The most popular delivery methods for Finnish consumers in 2021 were parcel machines and home delivery. The parcel machine came out on top of other delivery methods because it's fast and you can pick up the package while you're in the store. The home delivery option is chosen when you want to save time or if it is a large package and you want it delivered directly to your door. (Post 2021)

Paytrail's (2022) report shows that Finns mostly prefer European online stores, which can be found in Germany and Sweden. The reason why they buy from foreign online stores is because of the

cheaper price (50%) and availability (41%). China, which currently dominated the foreign market, is no longer in a superior position. Finnish consumers no longer order at the same pace as, for example, two years ago. The reason for this is the strengthening of responsibility and environmental values, which means that in addition to price alone, the purchase decision is also influenced by transport distances and quality. (Paytrail 2022)

Finns have always been very precise and careful when saving their card information, which is why there has been only a small change in payment behavior because Finnish consumers still prefer traditional payment methods even during Corona. According to the Paytrail (2022) report, Finns' favorite payment method is online banking (34%), and the second most popular has been credit cards (25%).

4 Methodology

The following paragraphs discuss the selection of the research method, its description, and its implementation.

4.1 Choice of research method

The purpose of this thesis is to find out what kind of effects Covid-19 has had on customers' online shopping behavior. The topic is limited to online shopping. This study was carried out as a quantitative research method, as the goal was to find out and collect answers, to how the pandemic has affected customers' online shopping behaviour and what have been its most common effects on shopping behaviour. The qualitative or quantitative research method aims to collect and analyze data in a short time and without effort. In this research secondary data has been collected from various websites, books, theses, and journals.

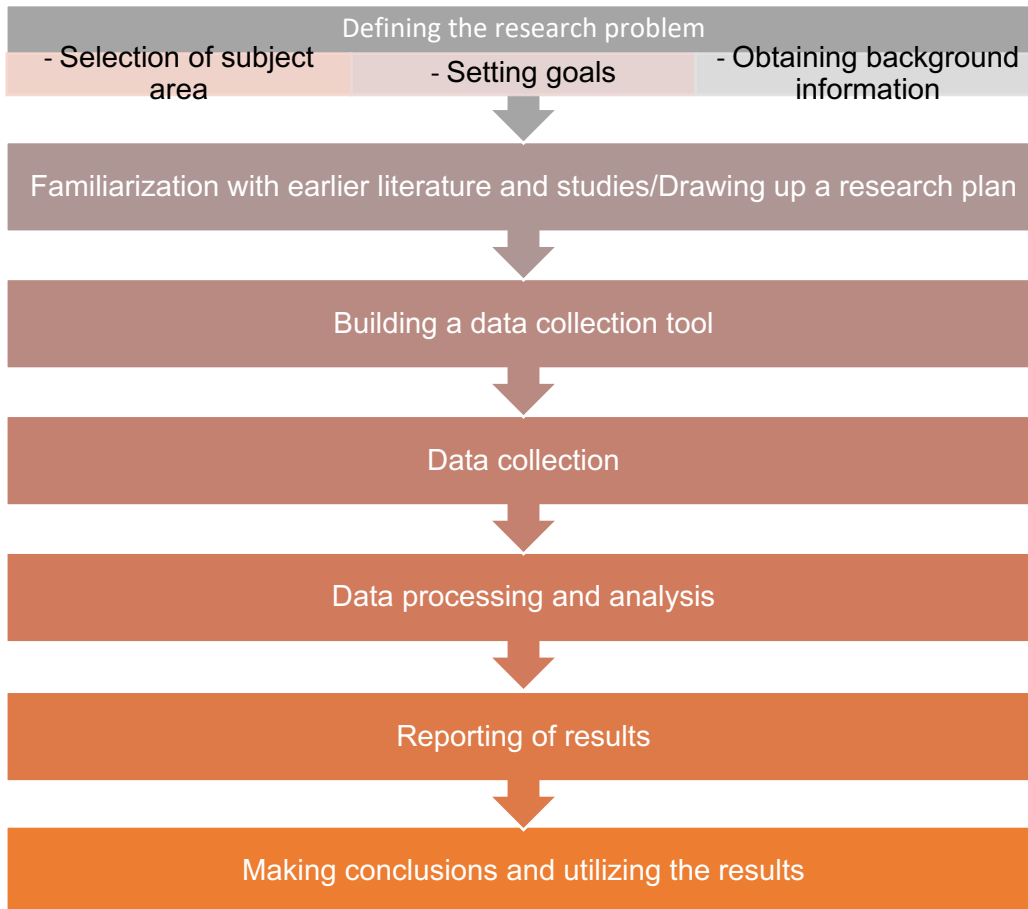
4.2 Description of the research method

Data collection is a methodical process in which certain information is collected and analyzed in order to provide solutions to relevant questions and to evaluate the results. It focuses on finding out everything related to a certain topic. Data is collected so that it can be further investigated through hypothesis testing, which aims to explain the phenomenon. (Formplus,2022)

There are several data collection methods for quantitative data. Alternatives can be, for example, form surveys, internet surveys, phone interviews, and personal interviews. The best data collection method for this study was an internet survey, as the goal of this study was to collect and analyze data numerically and to reach as many respondents as possible.

The first step in the quantitative research process is defining the research problem or determining the question. At this stage, the subject area and the installation of its objectives are selected. In order to get the research started, some kind of background information is needed. The second step is familiarization with previous literature and studies. After this, a research plan is drawn up. After the research plan is prepared, the construction of the data collection tool is started, in other words, the preparation of the form and the collection of data. After these steps come data processing and analysis and reporting of results. The last step is drawing conclusions and utilizing the result.

The picture below shows the steps of the quantitative research process.



Picture 2 Quantitative research process (Heikkilä 2014,9)

Internet surveys have many advantages. Filling out the Internet survey form is quite easy and the answers can be collected quickly and analyzed based on numerical data. Survey data is often collected via e-mail, intranet, paper forms, and online forms. With the help of mobile terminals and telephone interviews. Surveys are usually voluntary, which means that people who are interested in these surveys can voluntarily fill out the survey form and their answers can be part of the data collection. The research is usually done anonymously. This means that respondents can give more honest answers. One disadvantage of the survey is that the respondent does not necessarily give accurate and honest answers. In some cases, misinterpretation of questions or answer options is considered a challenge in research. This leads to the fact that the reliability of the answers can be fully guaranteed. (DeFranzo 2022)

4.3 Research implementation

The research survey was implemented using the Webropol software. Webropol is an electronic survey and reporting program for its users. Data collection can be collected via e-mail, text

messages, mobile devices, online forms, intranet, paper forms, and through telephone interviews. The results of the survey can be easily analyzed and reported with ready-made icons. All data and results can be easily transferred to Pow Point, Word, Excel, and more statistical programs. Preparing the questions was really efficient and easy because the topic of the study was interesting and there were a lot of questions related to the topic. The Webropol program as a work tool was already easy to use because it was learned to use it already at the University of Applied Sciences.

The survey was first conducted in English. After the questionnaire was prepared, the link to the survey was shared publicly on the thesis worker's own profile on Facebook and in five other Facebook groups. The survey was open from 15 August to 29 August 2022. The link had been opened a total of 75 times. Only eight respondents were collected during the two weeks. The research survey was carried out again in Finnish and distributed to the same Facebook groups and on the thesis worker's own profile on Facebook. The questionnaire was open from 1 September to 15 September 2022. The survey was opened 618 times by the respondents. There was a total of 118 respondents in the survey result

The structure of the questionnaire consisted of closed or structured questions and open questions. The first part of the survey consisted of basic information, where the age, residential area, employment situation, and gender of the respondents were clarified, as the target group of the study was both women and men. The second section explained the effects of the pandemic on online shopping, and the third section found out how customer intends to behave in the future when it comes to online shopping.

The questionnaire contained 11 structured questions and two open questions. One of the questions in the research survey was about the benefits of online shopping during the Corona pandemic, which had several statements that the respondents had to answer according to a Likert scale. The Likert scale is often used in opinion statements. It is a 4- or 5-point ordinal scale, where one extreme is completely agreeing and the other extreme completely disagrees.

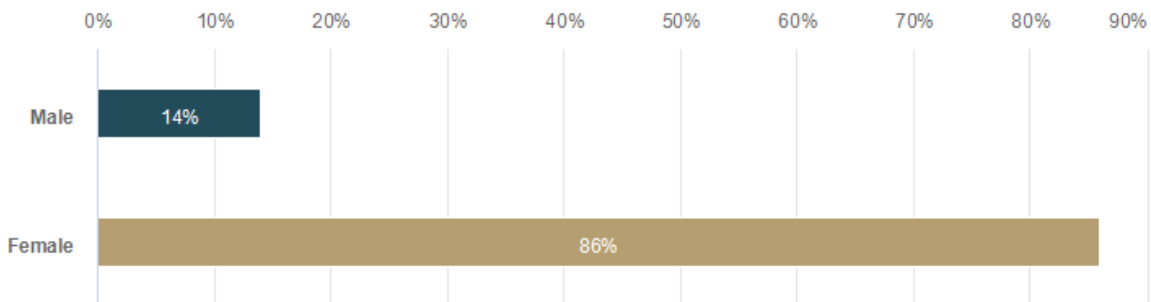
5 Analyzing the results

The answers to the surveys of the research result will be discussed in the following paragraphs. A total of 118 responses were collected between September 1 and September 15, 2022. The first paragraph analyses the background questions (including gender, age, neighborhood, Employment status, and monthly income level). After this, the effects of the pandemic on online shopping, and lastly found out how the customer intends to behave in the future when it comes to online shopping.

5.1 Background information

1 What is your gender?

The number of responders: 118

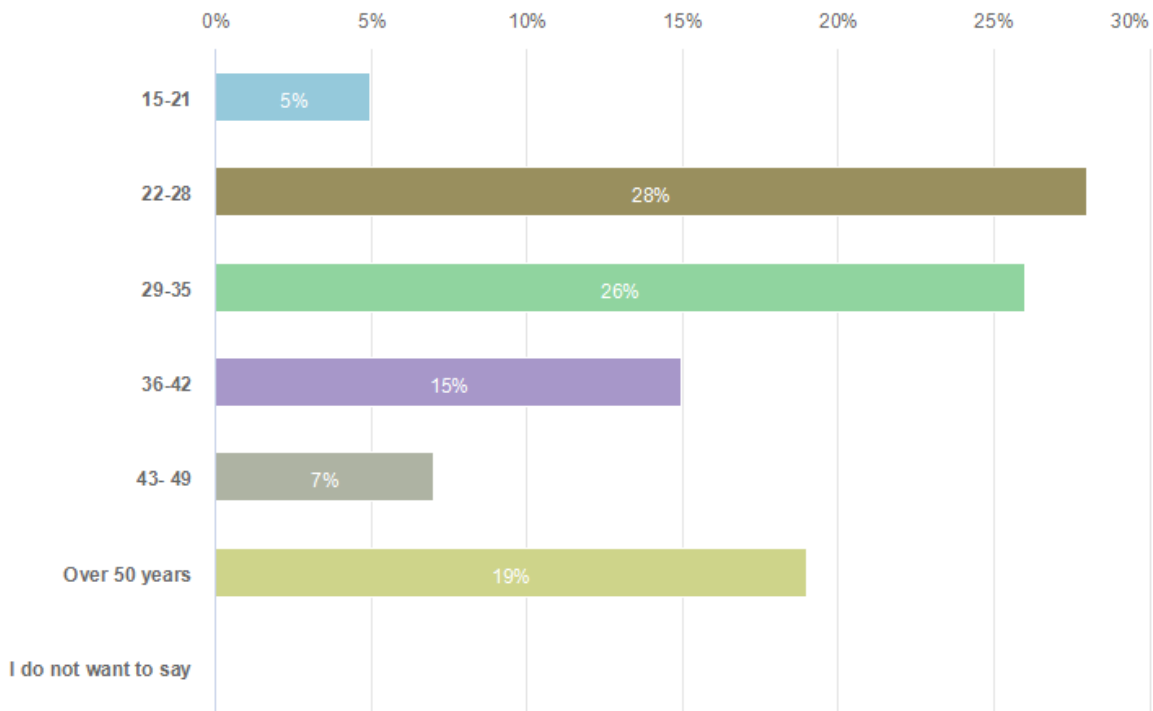


Picture 3 Gender distribution of survey respondents

The first question in the questionnaire was: "What is your gender?" There were significant differences in gender distribution among women and men. More than 86% of the respondents were women. The number of men who participated in the survey was only 14%. There were 102 women and 16 men in total. (Picture 2)

2 Age

The number of responders: 118

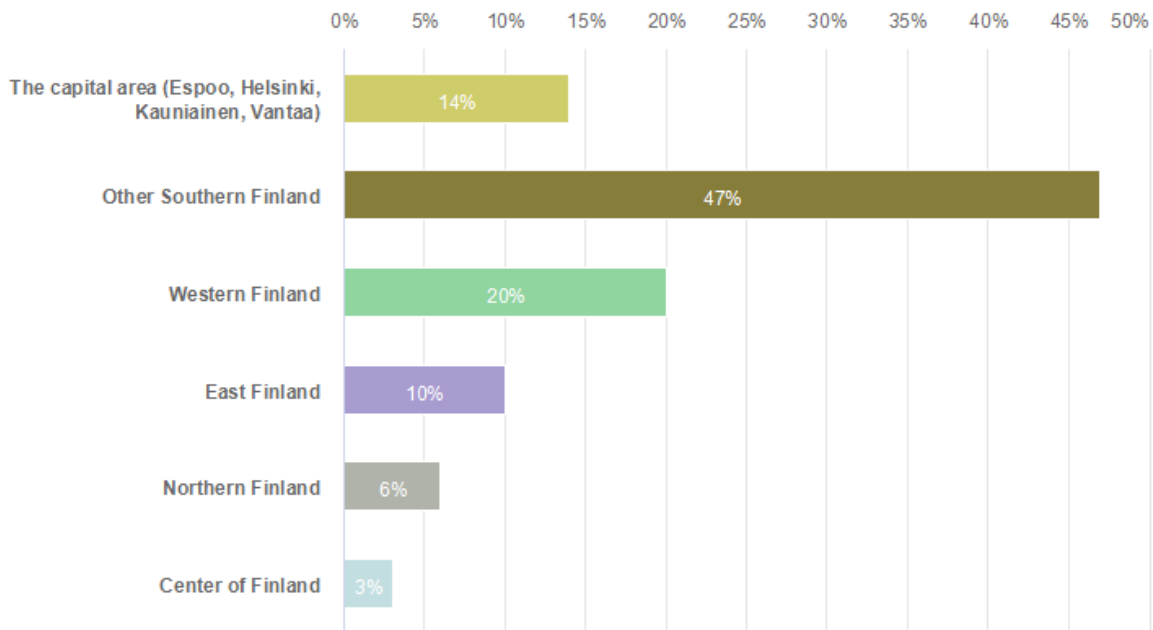


Picture 4 Research age of survey respondents

The above (Picture 4) describes the age distribution of the respondents. 118 responses were collected to the survey. It can be seen from Picture 4 that online shopping has also become more common among people over 50 years old. More than 28% of the respondents were 22-28 years old. The second highest number of respondents were 29-35 years old (26%). The third largest number were people over 50 (19%). The minority of the survey included 36-42-year old (15%) and 43-49-year-old (7%) and 15-21-year-olds (5%). It can be seen from the figure that online shopping has also become more common among people over 50.

3 Neighborhood

The number of responders: 118

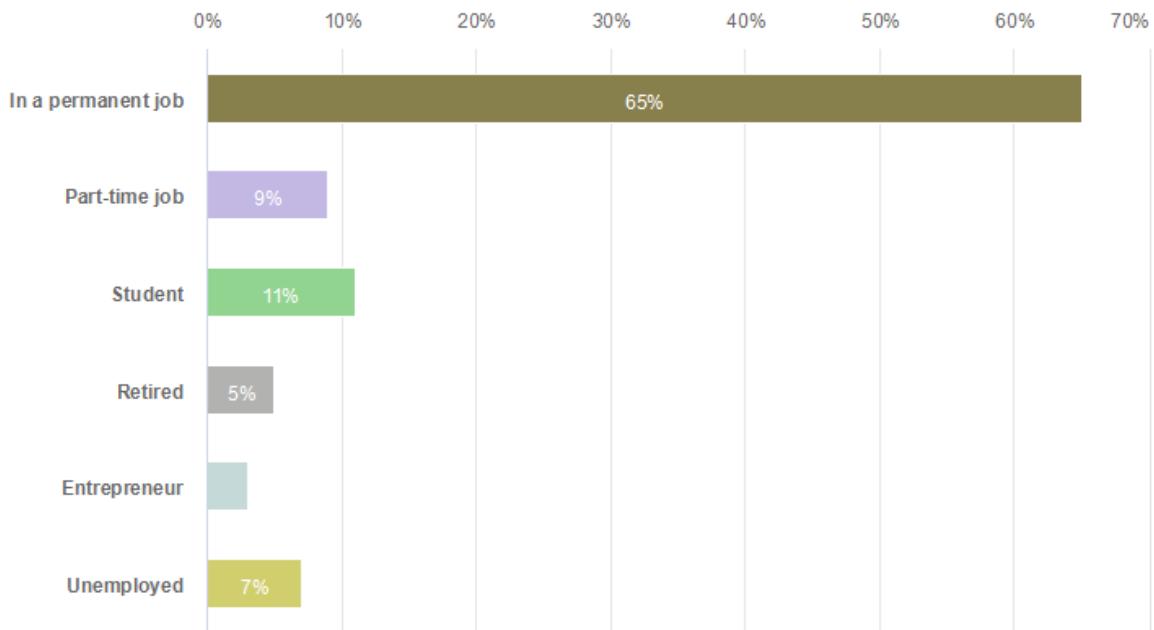


Picture 5 The neighbourhood of the respondents

The survey asked about the neighborhood of the respondents. The majority of the respondents, 47 %, were from the rest of southern Finland. 20 % of the respondents were from Western Finland and the third highest response rate was from the capital area, which includes Espoo, Helsinki, Kauniainen, and Vantaa. Of those who answered the question, only 10 % were from eastern Finland, 6 % from northern Finland, and 3 % the least from the center of Finland. In the research survey, it can be observed that most of the respondents were either from southern Finland, Western Finland, or the capital area.

4 Employment status

The number of responders: 118

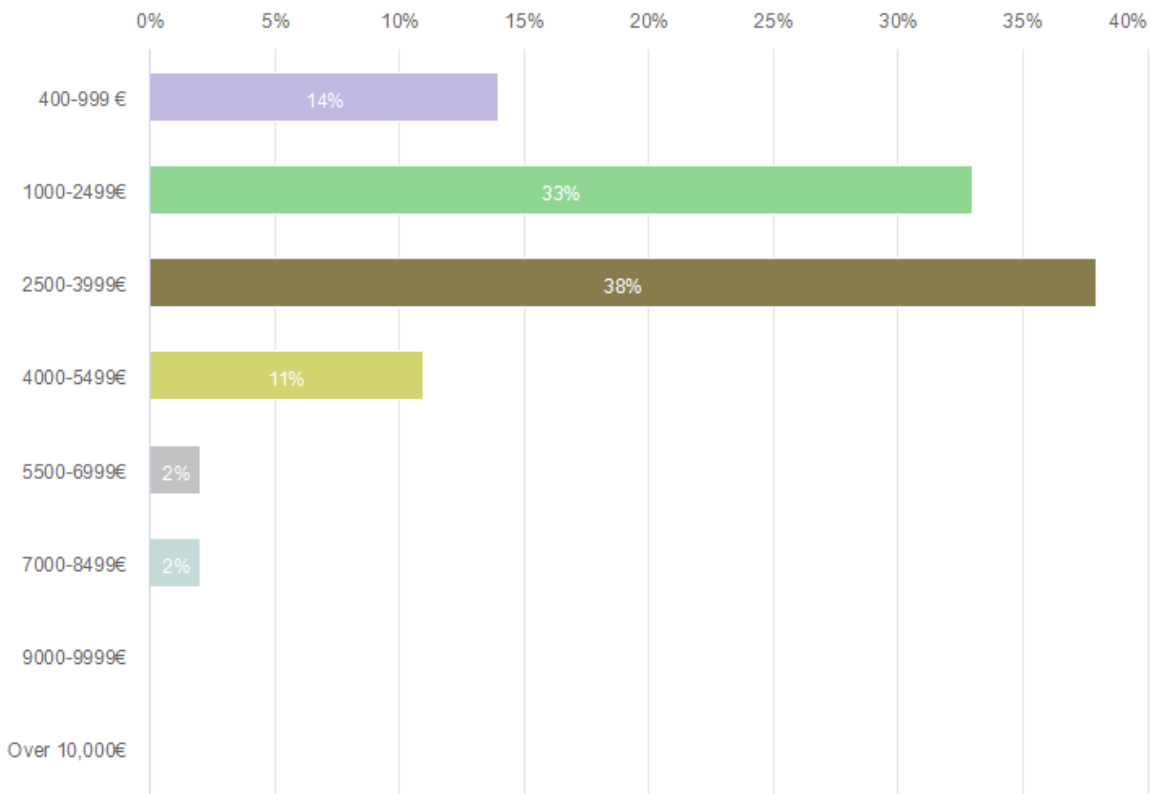


Picture 6 Employment status of the respondents

The majority (65%) of the respondents had a permanent job and only 7% were unemployed. From the answers, it can be seen that 11% of those who answered the survey were students, 9% had part-time jobs, 5% were pensioners and 3% were entrepreneurs.

5 Monthly Income

The number of responders: 118



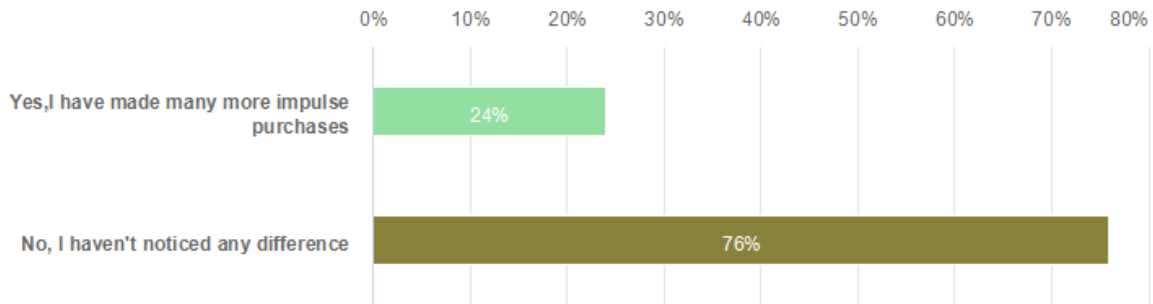
Picture 7 Monthly salary of the respondents

The research questionnaire wanted to find out the customers' monthly salary (picture 7). Consumer demographic like income is an important influencing factor in online shopping behavior. The size of the salary can affect the customer's shopping behavior because it determines what the customer can buy in the online store. During the corona, products and services became more expensive. According to the results, the average monthly salary of 38% of respondents is €2500-3999. The salary of those receiving €1000-2499 per month was 33%. There were only 14% of people with low incomes who received a salary of €400-999. Only 11% of those who took part in the survey received a monthly salary of €400-5499. Respondents whose monthly salary was €5500-6999 or €9000-9999 were both only 2%.

5.2 Respondents' online shopping behavior before and during covid-19

6 Have you noticed that the use of money has increased during Covid-19 than before Corona?

The number of responders: 118

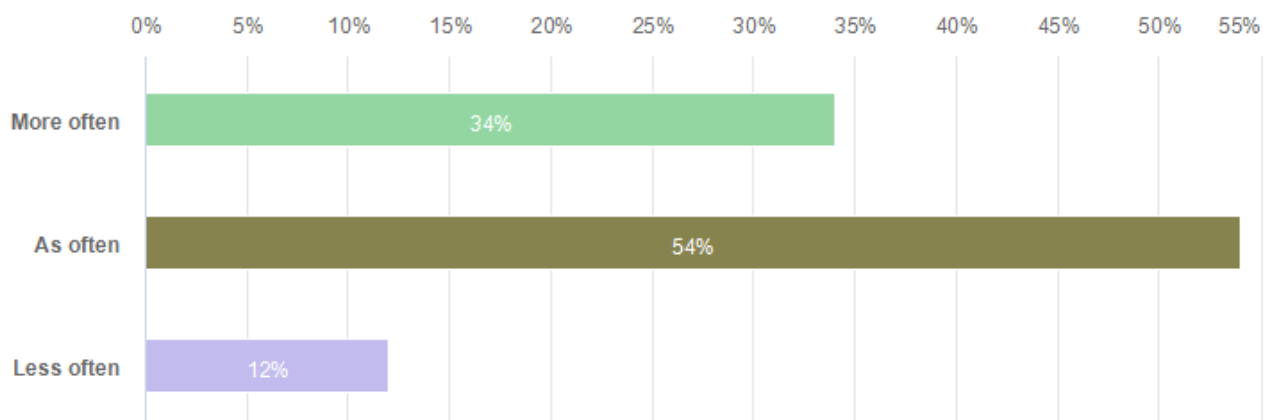


Picture 8 Have you noticed that the use of money has increased during Covid-19 than before Corona

The results of the survey (picture 8) show that 76% of the respondents do not feel that the use of money has increased during the corona, in other words, they have not noticed any difference. Only 24% of the respondents feel that they have made more impulse purchases during the corona than before the corona.

7. Do you buy more often, less often, or as often now as compared to before Covid-19 time?

The number of responders: 118



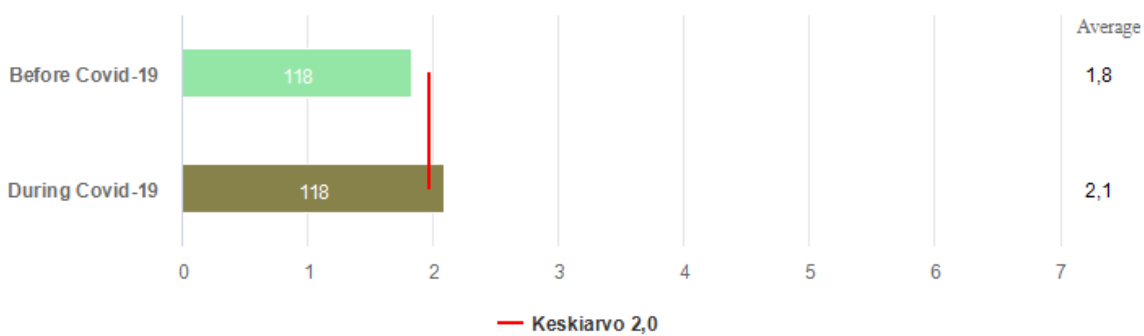
Picture 9 Do you buy more often, less often, or as often now as compared to before Covid-19 time?

54% of those who responded to the survey shopped as often as before the coronavirus. While 34% of respondents shopped more often during the pandemic than before the pandemic and only 12 % less often.

The Paytrail (2020) report also supports the answer of this research result, because there it also appears that the majority, i.e. 63%, shop online as often during the Corona period as before the corona, and 24% do it more often. Only 10% shop less often online during Corona than before Corona. (Paytrail 2020)

8 In which price category were your monthly purchases before and during Covid-19

The number of responders: 118



Picture 10 In which price category were your monthly purchases before and during Covid-19

	Under 199€	200-350€	350-500€	500-650€	650-800€	800-950€	Over 950€	Average	Median
Before Covid-19	55,9%	21,2%	14,4%	4,2%	1,7%	1,7%	0,9%	1,8	1,0
During Covid-19	44,1%	28,0%	13,6%	7,6%	4,2%	1,7%	0,8%	2,1	2,0

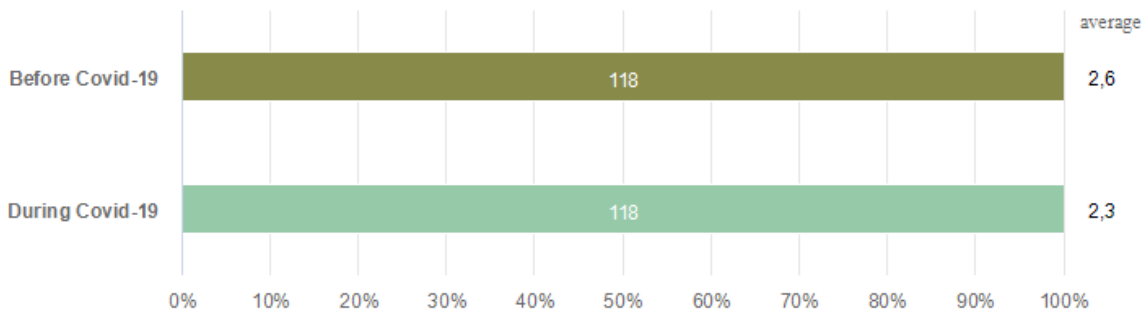
In which price category was your monthly purchases before and during Covid-19

The majority of respondents (55.9%) had monthly spending of less than €199 before the corona, while during the corona it decreased by 44.1% (Picture 10). The percentage of spending money has increased during Corona for the 200-350 €, 500-650 €, and 650-800 € categories. 350-500 € and over 950 € consumption decreased by a few percent during the corona. The results show that

at 800-950 €, the percentage has remained the same before Corona and during Corona. The table shows that even during the corona, the purchases of Finnish consumers have mostly been below €199 per month, i.e. 44.1%.

9 What categories of products did you buy before and during the Covid-19?

The number of responders: 118



Picture 11 What category of products did you buy before and during the Covid-19

	Food products	Beauty products	Clothing	Electronic products	Average	Median
Before Covid-19	24,6%	5,9%	58,5%	11,0%	2,6	3,0
During Covid-19	36,4%	3,4%	50,9%	9,3%	2,3	3,0

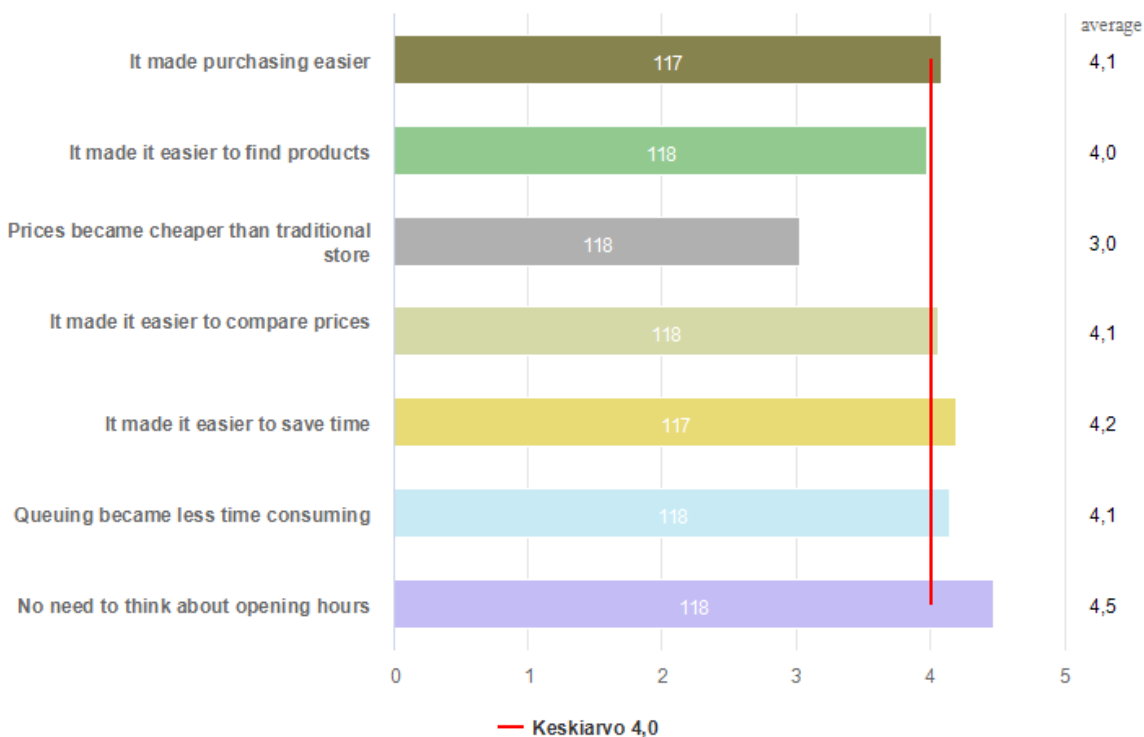
What category of products did you buy before and during the Covid-19

From the results, it can be seen that before the corona, the purchase of food products was only 24.6%, but during the corona, it increased to 36.4%. The results show that the most ordered category from the online store during the coronavirus has been clothing products. The second most ordered category is food products. This is explained by the fact that during the state of emergency, you were not allowed to eat in restaurants, but you had to take food with you as a takeaway. At that time, buying food online directly to the door had increased tremendously. Many ordered ready-made meals from the online store, as well as food accessories so that they could cook themselves.

Posti's "Suuri verkkokauppatutkimus" research (2020 and 2021) also shows that the most ordered product group that consumers have ordered from the online store during the coronavirus has been clothes, shoes, and accessories. Also, the Paytrail (2022) report supports the results of this survey, as the report also shows that buying clothes from an online store has continued to be consumers' favorite (28%) and the second most ordered category has been takeaway and delivered ready meals (16%).

10 Use a scale of 1-5 to express the advantages of online shopping during Corona. 1 = completely disagree, 5 = completely agree

Number of respondents: 118



Picture 12 The advantages of online shopping during Corona

The majority of the respondents completely agreed that one of the most important advantages of online shopping for the consumer is that there is no need to think about opening hours, the average was 4.5. The respondents pretty much agreed that online shopping has other advantages

such as it saves time, queuing takes little time, it's easier to compare prices, and shopping is much easier and smoother. Some of the respondents did not agree or disagreed that the prices are cheaper than in a traditional store.

The report commissioned by Paytrail (2022) also shows that Finnish consumers (31%) are motivated to make online purchases because of its ease and effortlessness. In addition, price comparison, more affordable prices, and a wider product selection attract people to shop online rather than in-store. (Paytrail 2022)

10 Mention at least three of the most important factors that are (or can be) influencing your decision to buy online.

68 responses

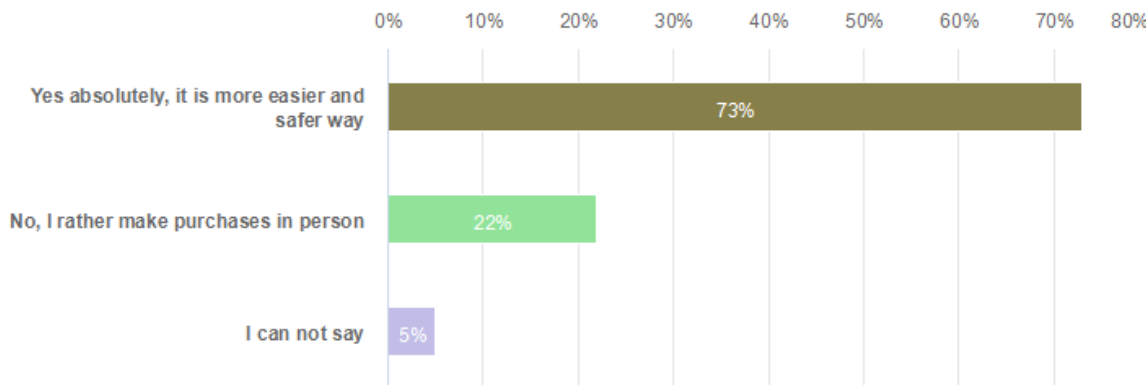
With an open question, we wanted to find out what kind of things influence their purchase decision when ordering online. It was really interesting to read what kind of things the customer values when making a purchase decision. Since there were a lot of answers, we wanted to highlight only some of them. The answers pretty much repeated the same things. A few selections have been made below and other answers can be seen at the end of the report, in the appendix.

- Product comparison, reliability, quality
- Appearance, price, possible discount, free return
- Need, suitability, ease of use,
- Fast delivery, affordable price, good pictures, and product descriptions
- Offer, availability better than in a brick-and-mortar store, easier
- Other People's reviews, payment methods

5.3 The future of online shopping

11 Are you going to continue shopping online after Covid-19?

The number of responders: 118



Picture 13 Are you going to continue shopping online after Covid-19?

The results show that 73% of respondents are of the opinion that they plan to continue shopping online even after Covid-19, as it is an easier and safer way to shop. The minority, or 22%, were of the opinion that they do not intend to shop online, but directly on-site in a brick-and-mortar store. Only 5% of the respondents could not take a position on whether they will continue to do their online shopping even after the pandemic.

The world has seen great changes in recent years, some of these changes are here to stay and some will still change in the future. The biggest change has been the move from brick-and-mortar stores to online stores and from the office to remote working. One big change has been that older consumers have also started using online stores because they have better understood how easy it is to order e.g. medicine or food from an online store. Retail chains will continue to close stores and gradually begin to move completely to online shopping. In the future, shopping through social media channels will continue to grow, especially for brands favored by generation Z. (Paytrail 2020)

According to the Paytrail (2020) report, in the future, the payment methods will be the "buy now", and "pay later" options, which in turn increases the security and ease of purchasing for consumers. The pandemic has had a very positive effect on online shopping, as it has increased, developed, and accelerated the development of online shopping, and we must prepare for this significant change.

6 Discussion

The goal of this thesis was to find out how covid-19 has affected customers' online shopping behavior and to get a clear understanding of the effects of the coronavirus pandemic on consumers' online shopping in Finland. The main question of the survey was how corona has affected the online shopping behavior of consumers. During the pandemic, there was a rapid shift to online shopping and thus it changed the shopping behavior of Finnish consumers. The most active online shopping has been done by the young and middle-aged, but due to the recommendations that came as a result of the pandemic, seniors have also been made to shop online. The good growth of older consumers in online shopping can be seen especially in the transition of grocery and medicine purchases online.

Online shopping has become an everyday habit for Finnish consumers. Consumers prefer domestic online stores, as they are considered more reliable and ethical. Consumers are doing more online shopping because of its ease and ease of use. In addition to these, consumers prefer online shopping because of its wide selection, time-saving, lower prices, and price comparison.

During the corona, consumers have bought the most online from the category of clothes, shoes, and accessories. The second most popular category has been Home electronics, information technology, phones, devices, and accessories. During the pandemic, the popularity of parcel machines tremendously and thus they were added to meet the needs of consumers. 34-49-year old are more likely to choose parcel machines because it's a simpler way to get the ordered product during a shopping trip. At the same time, home delivery was also on the rise and it is especially preferred by people over 50 years old.

Online shopping will remain in the future as well. Although the pandemic brought a lot of restrictions, it can be considered positive that it has increased the sales growth of some companies. The digital leap brought by the pandemic has pushed companies to develop and grow their operations in online shopping as well. The change brought by the Corona period has been really fast and at the same time affected the online shopping behavior of consumers. This change has happened quickly in a short time. The change has brought challenges to online stores, as they have to think about and develop their operations online as well. As of now, also in the future, attention must be paid to customer satisfaction, because consumers know how to be demanding and will be even more demanding in the future. As the study revealed, consumers compete for products and services from online stores with prices, delivery times, discounts, product information, and delivery fees.

7 Conclusion

We are currently living in a crisis. The impact of the corona period on consumers' online shopping has been great. Currently, the corona has been in Finland for almost two years. People's habits and customs have changed a lot compared to before the corona. Since Corona came to Finland, almost all operations have moved online. During the state of emergency, citizens were given many different restrictions, which also affected the shopping behavior of seniors. For example, older citizens were recommended to stay indoors, and this affected them in such a way that they had to order their medicines from online wholesalers for the first time.

By far the most responses to the thesis research survey came from the rest of southern Finland, western Finland, and the capital region. In order to be able to make stronger conclusions about Finland as a whole, I needed more answers about Finland as a whole. On the basis of this material alone, it is not possible to make broad conclusions about how things are in Finland as a whole. I feel that the results of the research survey and the reliable sources of the theory part give the reader an idea of how the online shopping behavior of Finnish consumers has changed due to Corona and what effects it has had on the online shopping behavior of consumers.

In 2022, the war started in Ukraine. In addition to the challenge brought by the corona, also Russia's bombings in Ukraine and Russia's threats to Finland have really affected the activities of both companies and consumers. Since this study was conducted during both crises, the reliability of the study cannot be guaranteed, in other words, it cannot be said which crisis caused the change in consumers' online shopping behavior.

I feel that reliable sources have been used in this study, but it is good to remember that the percentage figures of the sources may be rounded.

7.1 Thesis process and evaluation

All in all, the thesis was meaningful to do. Originally, the plans were to start writing the thesis in January 2022. The topic had been chosen and I had really believed in myself that if I started right away in January, maybe I could graduate in the spring. The plans did not go as planned. I had a really bad pregnancy period which continued almost until the end of the pregnancy. However, I had time to send the plan of the thesis for approval, because I had still decided to finish my thesis in the spring. I started writing and only had time to write an introduction and a bit of theory until it was time to give birth. When my baby was born, I couldn't continue writing for almost a month, because I had to rest. The new life with a newborn took a lot of time. I had trusted myself that I would definitely be able to finish writing, but it was really hard with a newborn. However, I tried my best to

continue, but it seemed worse because my research questionnaire was not even ready to be distributed. I had to continue my thesis later, in August.

The thesis process started again because I wanted to narrow down my topic more. The topic was really exciting for me and I wanted to share it with my family and friends as well. I got a lot of good ideas for my thesis topic. The thesis officially started on August 12, 2022. Since the topic was the same but limited to Finland, I didn't have to send my topic to the Konto-system again for approval, and I didn't have to make a new project plan. The thesis process included many steps, such as planning and scheduling the project, writing the theory part, searching for sources and various information, creating and distributing the research survey, and analyzing the results of the research survey. The day went by quickly with my baby and I couldn't schedule my writing, because right when I should have started writing, he was either hungry, it was time for a diaper change, or it was bedtime. My concentration was almost at zero and I was really stressed out. I also discussed the progress of the thesis with our lecturer Kalle Rähkä, thanks to him, I received a lot of valuable instructions and ideas for the progress of the thesis.

The most challenging part of the thesis for me was finding reliable sources. It took me quite a bit of time. Sometimes it took me two or three hours to search for sources such as (various studies), because my topic was limited to Finland. I feel that my own initiative and investment have had a great impact on doing my thesis accurately and bringing to the reader various interesting points about consumers' online shopping behavior during Covid-19.

Thanks to my large support family, I completed the thesis and finished it on time. I feel that my produced text is easy to read and understand. I am satisfied with my thesis, although at first, it was really difficult to start writing with the newborn because most of the time was spent with her.

7.2 Assessment of own learning

The subject of the thesis was really interesting to me. The goal was to collect information about the impact of Covid-19 on consumers' online shopping behavior. I hope that my genuine interest in the topic will also escape the reader. At first, it was really difficult to start the thesis, because searching for sources took me a lot of time and I also didn't know where to start. When interesting sources were found, I noticed how meaningful it is to write a thesis. Thanks to this research, many things were learned and internalized, for example, factors affecting online shopping behavior and, in addition, the change in online shopping behavior during the corona. My thesis has been very educational, but at the same time really heavy, because my first child was born and most of my time was spent with my baby, and because of that, I really stressed a lot about whether I could finish my

thesis on time. The research could have been more consistent. For example, with better planning I could have focused better on the questionnaire, i.e. I could have put together deeper questions. Since this was my first research, some mistakes were made along the way, such as the exact timetable for writing the thesis. In terms of learning, it is good to make mistakes, because you learn from them and you can avoid them in the future.

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Appendices

Appendix 1. Research survey



Customers' online shopping during Covid-19 pandemic in Finland

1. Gender

- Male
- Female

2. Age

- 15-21 years
- 22-28 years
- 29-35 years
- 36-42 years
- 43- 49 years
- Over 50 years

3. Neighborhood

- The Capital area (Espoo, Helsinki, Kauniainen, Vantaa)
- Other Southern Finland
- Western Finland
- East Finland
- Northern Finland
- Center of Finland

4. Employment status

- In a permanent job
- Part-time job
- Student
- Retired
- Entrepreneur
- Unemployed

5. Monthly salary

- 400-999 €
- 1000-2499€
- 2500-3999€
- 4000-5499€
- 5500-6999€
- 7000-8499€
- 9000-9999€

6. Are you going to continue shopping online after Covid-19?

- Yes absolutely, it is more easier and safer way.
- No, I rather make purchases in person.
- I can not say

7. Have you noticed that the use of money has increased during Covid-19 than before Corona?

- Yes, I have made many more impulse purchases.
- I haven't noticed any difference

8. What price range have your purchase been before and during Covid-19?

	Under 199€	200-350€	350-500€	500-650€	650-800€	800-950€	Over 950€
Before Covid-19	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
During Covid-19	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Do you buy more often, less often, or as often now as compared to before Covid-19 time?

- More often
- As often
- Less often

10. What category of products did you buy before and during the Corona?

	Food products	Beauty products	Clothing	Electronic products
Before Corona	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
During Coronan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. What would you like to improve to enjoy more online shopping?

12. Use a scale of 1-5 to indicate the benefits of online shopping during Corona? Where 1= Disagree completely, 5 = Agree completely

	1	2	3	4	5
It made purchasing easier	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It made it easier to find products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prices became cheaper than traditional store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It made it easier to compare prices online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It made it easier to save time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Queuing became less time consuming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No need to think about opening hours	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Mention at least three of the most important factors that are (or can be) influencing your decision to buy online

Appendix 2. The results of the two open-ended questions of the survey

What would you like to improve to enjoy more online shopping?

28 responses

- Website security in connection with payments must be more efficient and accurate.
- I have been satisfied.
- Online shopping more difficult. The current trolley runs always go through the postal parcel machine, it's already a shame to be there almost every day. It would be nice to buy a shirt to decorate the closet shelf again.
- Lower delivery costs. Easier exchangeability/return of the product.
- Delivery would be easier
- Product images of clothes. It would be better to be able to see the garment on at least two models of different sizes than just one
- Order times/delivery times for grocery shopping
- Often the search/filtering does not work as expected. This feature is important, especially if there are many products. Product descriptions are also important, accurate information is needed.
- More payment methods, e.g. Klarna
- It's easy and you don't have to go to the store
- Store pages to be versatile and clear
- E-commerce filtering functions
- You can't improve squatting with a machine. Mandatory evil during corona time. Much more fun to go shopping & coffee with friends
- More customer experiences about the products and if there are several similar jars, e.g. some perfumes, they would be better labeled
- Cheaper home deliveries.
- Ease of purchase. Most of the companies have it right now, but some are still unnecessarily difficult.
- A wider selection and nearby products
- Free shipping and more sale products.
- Free shipping, free returns

- -Usability and smooth operation of online stores - Targeted supply of products "you might like this" -The possibility to "fit" the product or, alternatively, more visual feedback from other users about the product
- Clear measurements of clothes and lots of pictures of people of different sizes
- Ease of use
- One big part of the shopping experience is testing/researching the product/device. In online shopping, unfortunately, this essential part of the shopping experience is missing. In addition, salespeople in specialty stores know how to bring out perspectives that are not usually found in product reviews. The seller also knows how to tell an alternative product that meets the customer's wishes. The information provided by the technical data from the website is often different from the user experience you get from the seller.
- I don't do online shopping, not now and not before corona.
- Faster delivery to the customer
- Companies should invest more in their online agreements, which means the website would be easier to use.
- There should be a customer service chat option. Or even longer customer service opening hours because most online stores' customer service is only open for 6 hours.
- Product descriptions and pictures of products should be better for some stores.

Mention at least three of the most important factors that are (or can be) influencing your decision to buy online.

68 responses

- Availability, no need to be in contact with other people (fear of social situations, anxiety)
Products can be tried on at home and returning is easier
- Product price, postage (free or to be paid separately), reliability of the online store.
- Payment method options, exchange/return option, delivery time and method, online store reliability
- Price, reliability, quality
- Price, quality and appearance of the product
- Price, delivery, return option
- 1: Do I need the product 2: A cheaper price than in a brick-and-mortar store 3: Better availability of the product than in a brick-and-mortar store

- Price, product range, need
- It is easier to find the product you are looking for (e.g. a dress for a party, etc.), i.e. a wider selection, it is better to find the cheapest price, you can get the product delivered to your home if you want
- Price, quality, availability
- 1. Insufficient information about the product causes people not to buy it, free shipping and returns, invoice possibility
- Postage, free returns, price
- Price, picture, material
- Price & delivery costs, non-registration (no need to create an account etc. multi-step adjustment) and availability/delivery time/place options
- Price, product delivery time, ease of use
- A clear online store, if the postage is cheap or free, I'm surer to buy there
- Easy, you can calmly think about the choice, easy return
- Currently saving time, price and need
- Price, delivery costs, right of return and exchange
- The price of the product, your financial situation, the need for the product in question (not an unnecessary impulse purchase)
- Price, place from where to order and whether the product is what you really need
- Time saving, good comparison of other products, easy to find products
- Product location, price, possibility to compare offers
- We belong to risk groups, it's easy to shop in peace, you can find out the country of origin easily in the online store
- The online store tells me how my purchases are divided into different product groups, domestic/foreign, carbon footprint, etc.
- Availability, price and delivery speed
- I didn't want to go to the shops. Home delivery from the grocery store
- Clothes: appearance, price, possible discount, free return
- price, quality, postage and ease of return
- Fast delivery, affordable price, good pictures and product descriptions
- Need, suitability, price
- Wider selection, higher quality selection, product comparison
- Sales, price by the way, availability
- It's a long way to a brick-and-mortar store, easy price comparison
- Price, need, discount

- Reducing travel, Ease (no need to search and get lost in the store), No need to think about opening hours
- Availability, Price, Ease
- Delivery availability, price, speed
- Discount, quality and extensive information about the product and its origin and ecology
- Prices, delivery costs and purchasing on invoice.
- Free shipping and returns. Discounts,
- No need to queue
- Delivery costs and invoicing surcharge, Possibility to buy by invoice, without additional costs, return conditions, reliability, If the return is inconvenient or expensive, I will not order at all.
- Price, availability (product not available elsewhere), Customer feedback/reviews
- Offer, availability better than in a brick-and-mortar store, easier
- Brand, quality and price
- 1) Time saved by visiting the store, 2) you can buy as soon as you remember what you need, 3) offers. Cheers to the final work!
- It's so boring when the purchase doesn't match the picture. The size is wrong, the material is bad, the fit is bad. It is difficult to cancel a purchase.
- Ease, speed, selection
- Product availability, price and advertising
- If the product cannot be found within a reasonable distance, If the product cannot be found in brick-and-mortar stores, the price of the product is clearly cheaper online.
- The price is significant. And today, the fact that the distances to brick-and-mortar stores are long and fuel is expensive.
- No need to go to the store. Possible discount codes. Free/cheap shipping fee. Time saving. Price comparison.
- Product images, other people's reviews, payment methods
- I prefer to buy individually and watch the ads at home to see what is available.
- The scope of the selection, ease of use, payment time on the invoice
- Sale, Domestic, No queues
- No need to go to the store on the spot, compare prices, compare products before making a purchase decision
- Price, quality, availability
- Price, Quality, Other reviews, Payment methods
- Quality, pricing and delivery

- Price, delivery, quality
- Price and quality and product returns
- Postage, product arrival and price
- Easy to find the product, saving time and a wider selection than usual.
- The exact product I'm looking for, the price of the product, secure trading (by secure I mean financial security, i.e. reliable site, reliable payment method)
- The product is one that cannot be found in stores in my hometown. The product is domestic and responsibly produced. The postage costs are not too high and a return is possible.
- Ease