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Factors influencing online consumer behaviour

A case study of clothing company Barfal

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Abstract:

The present case study explores the different factors that may influence online consumer behaviour. The company the research is conducted for, Barfal, is an apparel webstore from Helsinki, Finland. The aim of the research is to better understand the factors that may influence the behaviour of Barfal's target customers, in order to provide Barfal with optimization opportunities. The research questions are the following: What factors influence the consumer buying process in apparel e-commerce? How can the consumer buying process be optimized in apparel e-commerce? The research is qualitative, the data was collected through eight in-depth interviews with respondents that fitted Barfal's target customers. The theoretical framework is based on previous studies in the subject area and multiple theories on the topics of consumer behaviour and the buying decision-making process. The main references were marketing books about e-commerce optimization, digital trust, and consumer behaviour. The results showed that factors such as information quality, user interface quality, shipping fees, peers' suggestions, or early adoption of technology play an important role at different stages of the target consumers' decision-making process. Furthermore, many of these factors were found to have valid linkages to multiple principles that form part of the psychological processes presented in previous literature. In general, the conclusion of the study is that the factors that can influence a consumer differ depending on the product segment or location of the purchase. While the results of this thesis did match certain factors presented in the theory, they did also contradict some of them.

Keywords:

Apparel, online consumer behaviour, Barfal, e-commerce, decision-making process

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1 Introduction

A big part of the business conducted by clothing brands has moved into the virtual world. In 2020, 46% of all apparel sales in the U.S happened online, which is a huge leap from 26.6% in 2018 (Berthene, 2021). According to Kristina Rogers and Andrew Cosgrove (2020), 21.1% of global apparel sales were online pre-covid, a number which is now expected to reach 40%. The convenience of online shopping has been highlighted throughout the pandemic, and consequently so, the best practices in e-commerce have developed. However, while buying clothing online might be convenient in theory, it can become tricky in practice. Factors such as the inability to try on the garments, shipping time or refund policy might discourage many potential buyers from making the final clicks. The researched conducted for this thesis supports in better understanding this phenomenon.

When we think of all the different factors that may or may not affect the consumer's decisions online, we are in a way thinking of online consumer behaviour. Online consumer behaviour is described by Megan Wenzl (2021) as "the process of how consumers make decisions to purchase products in ecommerce." This behaviour is usually based on consumer expectations which constantly change. And not only do these expectations change, but they also differ depending on the consumer. Some of the latest ecommerce trends among consumers are convenience, easy access for all devices, omnichannel shopping, smooth payment, and fast delivery. (Megan Wenzl, 2021) It is important for ecommerce businesses to stay up to date with these expectations and optimize the consumer's buying process.

1.1 Problem statement

Consumers evaluate categories of products differently. While some products are rather bought online, some are rather bought in the store, but what's the difference between the two? The qualities that may make a physical store succeed, are thought to not be the same as the ones for an online store. How can an online shop, like Barfal's, meet consumer expectations about ecommerce? Consumer trust is believed to be something that you cannot pin down, because it can change depending on the person (Connolly, 2020, 2 Trust

section). But even though it cannot be pinned down, consumer behaviour trends to make it possible to find commonalities in consumer perceptions. Barfal's target consumers likely have some good insight on the topic. So, what do Barfal's target consumers expect when visiting any clothing online webstore? And how can their buying process be optimized? The research questions that drove this thesis were the following:

- Question 1. What factors influence the consumer buying process in apparel e-commerce?
- Question 2. How can the consumer buying process be optimized in apparel e-commerce?

1.2 Aim of the study

The main aim of this thesis is to better understand what may influence the buying process of Barfal's target consumers. The goal was to gain insight on these factors, directly from Barfal's target consumers, and report the relevant findings back to the company. These findings shall be beneficial to the company and give them a better understanding on what things could be improved on their webstore. When online shopping for clothing in any webstore, multiple variables may affect the final decision. That is why this research focuses on exploring the buyer's decision-making process and understanding the buyer's point of view when making purchases online.

1.3 Demarcation

The scope of the theoretical research is focused on consumer buying behaviour in e-commerce. Only the relevant stages of the buying decision-making process are included. Also, the social media aspects of consumer behaviour are not included since the study is focus on the web store. As for the scope of the empirical research, this was a case study of one clothing company's web store. Data was collected from interviewees that form part of the company's target group. Limitations such as resources affected the amount of data that could be collected. Another empirical limitation was the inability to evaluate part of the post-purchase behaviour (e.g., feedback process).

1.4 Definitions

E-commerce: Commerce conducted via the internet. (Merriam-Webster)

Go shopping: To visit places where goods are sold in order to look at and buy things. (Merriam-Webster)

Call to Action: A marketing term that refers to the next step a marketer wants its audience or reader to take. (Will Kenton, 2020)

Fast fashion: An approach to the design, creation, and marketing of clothing fashions that emphasizes making fashion trends quickly and cheaply available to consumers. (Merriam-Webster)

1.5 Presentation of the company

Barfal is a clothing company specializing in high quality clothing and jewellery. They started by creating a classic collection of clothing for women but have since made some shorts for men. All their garments are handmade in Finland, with cheerful prints and eco-friendly materials. And although they have had a pop-up store, Barfal is mainly an online shop.

2 Theory

The theoretical framework of this thesis is presented in this section. To begin with, we are having a look at three previous studies about the online consumer's influencing factors, typologies, and behaviours. These are to give us valuable information regarding research question 1: What factors influence the consumer buying process in apparel ecommerce? The idea is to get a glimpse of what has been already found to affect the consumer buying process and to understand more about who the "consumer" is in the first place.

When it comes to theory, some literature about consumer behaviour is presented, in order to understand more about what has been thought to influence consumers to behave the way they do online. Followed by a throughout description of the buying decision-making process and the Fogg Behaviour Model (FBM) theory of behaviour, to help us define how the buying process is believed to unfold. These studies, theories, and models complement

each other and shed some light on the three research questions posed in the problem statement section, providing a good knowledge basis about online consumer behaviour to continue the research.

2.1 Previous studies

The first example of a previous study was conducted by Chung-Hoon Park, an Associate Professor and Young-Gul Kim, a Doctoral Candidate (2003). The aim of their study was to explore the relationship between multiple aspects of online shopping and consumer purchase behaviour. The conclusion was that the key factors of information quality, user interface quality, and security perceptions were found to have a significant impact on consumer's site commitment, which directly affects the actual purchase behaviour. However, these results came from an online survey with customers of online bookstores. And the researchers do mention that for future research, it would be useful to focus on the differences in consumer behaviour depending on the product, which this thesis has in a way done (Park & Kim, 2003, p. 25). Since the factors that affect customers of an online bookstore might not be the same that affect the customers of an online apparel store.

The second previous study was conducted by students at the University of Isfahan in Iran and was published by the Canadian Center of Science and Education (Moshrefjavadi et al., 2012). The purpose of the study was to analyse the factors affecting on online shopping behaviour of consumers. Part of the reason the study was conducted was the fact that there was limited knowledge about the topic, considering it is a complicated phenomenon and has too many factors. However, the study managed to identify that financial and delivery risks affected attitude towards online shopping negatively. Furthermore, they found that factors such as product risk, convenience risk, after sales service, cyber laws, and shipping fees do not show significant influence on attitude towards online shopping. Finally, some of the factors that showed to have a positive effect were family members, friends and peers' experiences and suggestions, early adoption of technology and products, and attitude towards online shopping.

The final previous study presented on this section was conducted by two doctoral candidates at the Middle East Technical University in Turkey (Huseynov & Özkan Yıldırım, 2019). The purpose of the study was to first carry out consumer segmentation

analysis to stablish different online customer segments and their main characteristics. Then a consumer behaviour evaluation model was used to test each consumer segment, in order to create valuable insight about the factors influencing ecommerce adoption by each segment. The study found groups of consumers that differed from one another to a significant extent. And concluded that online shops should tailor their services according to the needs and wants of their specific consumer group. These conclusions are valuable to this thesis' aim, since one the research questions is about how to optimize the buying process in apparel ecommerce. It shows that the research is on the right track since part of the aim of the thesis is to find out how we can tailor Barfal's services according to the needs and wants of their own target group. This is further discussed later in the thesis.

2.2 Consumer behaviour

Before moving on to the online perspective of this concept, understanding consumer behaviour in general might be useful. Consumer behaviour has been defined as "the study of the processes involved when consumers acquire, consume and dispose of goods, services, activities, ideas in order to order to satisfy their needs and desires" (Hayden Noel, 2009, p. 13). The term consumer has been defined differently depending on the field of study. In economics, for example, the consumer is an individual that is focuses on achieving maximum satisfaction of their consumer needs.

When we talk about a consumer, we often imagine something between the decision-maker, the buyer, and the ultimate user. But in fact, researchers urge us to differentiate those terms. (Bartosik-Purgat & Filimon, 2022, Consumers and consumer behaviour: traditional and new aspects section) So, if a mother would give money to her teenage daughter, for her to go buy a new school uniform for the younger child. The mother could be seeing as the payer, the teenage daughter as the buyer, and the younger child would be the consumer. Now, if the teenage daughter would take money from her savings and go buy her own school uniform, she could be seen as the consumer. It is important to understand that if there is more than one stakeholder involved in the purchase and use of a product or service, they should be differentiated from in each other in order to get the full context of the transaction.

2.2.1 Online consumer behaviour

We stablished that consumer behaviour is seeing as the processes involved when a consumer buys and uses a product in order to satisfy their needs and wants. Something to be highlighted about this definition is that this behaviour is not centred around the product or the consumer, but around the needs and the wants of the consumer. And the needs and wants of just a consumer will differ from those of an online consumer. Therefore, their behaviours will be different even if the consumer and the online consumer would be the same person. In their book about ecommerce optimization, Dan Croxen-John and Johann van Tonder, describe this phenomenon in an excellent manner.

> The top salespeople would never use the language, phrases and words plastered on their company's website. […] Your website visitors don't care much about the site UI and all the rest, as long as it works. They care about themselves, their needs and whether you can help them without ripping them off. In the process, they may have questions about the product, concerns about the transaction, anxieties about the delivery process and other thoughts running through their mind. In a store, they would pick up an item from the shelf, feel the weight, read the description on the box and ask the assistant a few questions. Online, your website has to do all of that. (Croxen-John & Tonder, 2020, 13 The science of buying section)

Let's consider two scenarios: In one, an individual goes to pick up a package from the mall and having some spare time he decides to look around. He finds a t-shirt he likes and decides to buy it. In the other scenario the same thing happens, except he finds a t-shirt he likes but decides not to buy it. Both scenarios can be relatable to many since occasional shopping is a common activity across the world. Whether you go shopping because you have some spare time or because you need a t-shirt, does not mean that you will eventually buy a t-shirt, or any product for that matter. Shopping and buying are two different steps in the consumer's journey towards satisfying their needs and desires. This applies to online shopping also. Anyhow, the difference between the two scenarios was the outcome, whether the purchase was finalized or not. The factors influencing consumer behaviour may be the gap between the two scenarios.

2.2.2 The model of consumer behaviour

Whether one buys products or services often or not, most people are consumers. We buy, use, and dispose all kinds of offerings from different companies. According to Hayden Noel (2009, p. 13), there are many factors that can influence a consumer's behaviour. In fact, he grouped these factors into three conceptual domains: external influences, internal processes, and post-decision processes.
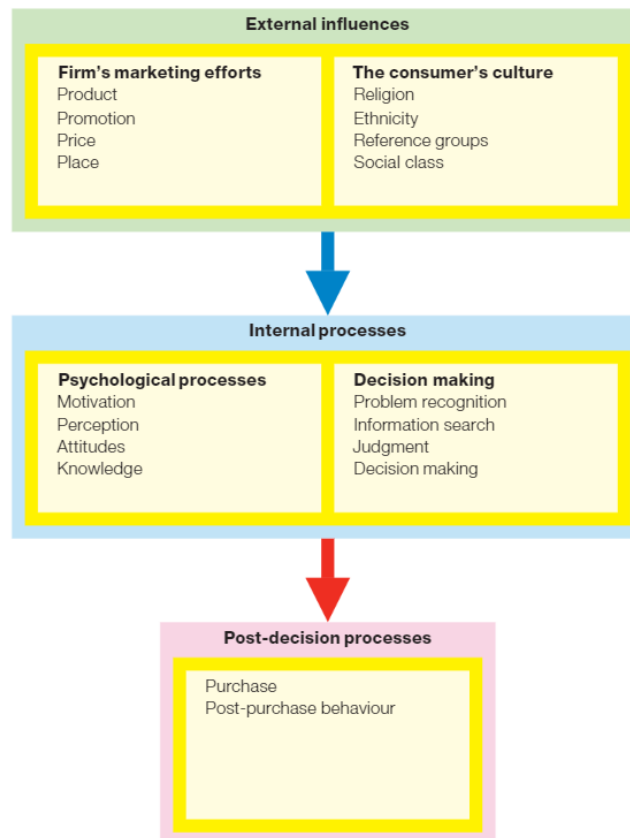
Figure 1. The model of consumer behaviour

Figure 1 is a diagram that visualizes Noel's idea of how these influences should be grouped. It is a consumer behaviour model. With the aim of keeping the focus of this thesis, only the parts of the internal processes and the post-decision processes that are relevant to this research were explored. Meaning the psychological processes, judgement, decision making, and purchase. Note how the internal processes are split into psychological processes and decision making. We start by looking into the psychological processes, while the decision making is described further in the following section.

2.2.3 Factors influencing consumer behaviour

Noel finds, as seeing in figure 1, that the key factors of the phycological processes are motivation, perception, attitudes, and knowledge. He describes **motivation** as "an inner state of arousal with the resulting energy being directed towards achieving a goal." (Hayden Noel, 2009, p. 17) As mentioned earlier in the thesis, finalizing a purchase may come with certain risks, such as financial. Let's say one is shopping through Instagram and sees a nice, oversized t-shirt. One likes it and wants to purchase it, but the price is too high. If one's motivation is big enough, one will keep thinking of an oversized t-shirt and might even spend time trying to find a cheaper option.

Perception is defined as "the process by which consumers select, organize and interpret stimuli to create a coherent and meaningful picture of the world." (Hayden Noel, 2009, p. 93) If one would be thinking of buying a new oversized t-shirt, one way or another, we might be exposed to various forms of apparel marketing stimuli. And one's attention will be focused on oversized t-shirts, meaning if we see an ad of a skater brand, our selective perception will lead us to pay attention to the ad.

Then there is **knowledge**, which is described as "the information an individual gathers about different brands, companies, product categories, how to buy products and also how to use products." (Hayden Noel, 2009, p. 18) Continuing with the oversized t-shirt example, after seeing the ad one might remember that the t-shirt is made of 100% cotton and that it is on discount, this would be one's knowledge in this context.

Finally, there is **attitudes**, defined as "a general, lasting evaluation of an attitude object. An attitude object is any person, object, advertisement, or issue to which you have an attitude." (Hayden Noel, 2009, p. 97) Back to the oversized t-shirt example, once the ad is seeing one might remember having read a bad review on this specific skater brand. Now, this one review maybe created an attitude that may outpower all the other influences that point one towards purchasing the t-shirt.

2.2.4 A different take on influence

Dan Croxen-John and Johann van Tonder (2020, Six principles of influence section) give us a different view on influence in relation to consumer behaviour. They present to us the 6 principles of influence, that were originally pointed out by persuasive psychology expert Dr Robert Cialdini. The principles were: reciprocation, commitment and consistency, social proof, liking, authority, and scarcity. Let's shortly define these terms. The rule of **reciprocation** simply proposes that any favour or gift has to be returned, a fundamental rule across most societies. In online shopping, reciprocation may be used by offering discounts, free shipping, or a small gift accompanying the delivered product.

The **commitment and consistency** of people can be used by businesses. The owner of a newly opened martial arts gym may offer a once-a-week training deal. Once a consumer commits to coming once a week, they may be influenced into trying out the full month program shortly after. Or once a customer is willing to provide an email to an online shop, they likely will be willing to provide further info later on, driven by the idea of being consistent.

Social proof is the idea that people often pay attention to the actions of others, to get some hints how they should behave themselves. Imagine it is a windy day, but still sort of warm, one might be uncertain of what kind of clothing to wear. In this kind of situations, one might look out the window to see what others a wearing and get clues on what should be worn.

Liking is a principle that is mostly about being relatable. If you dress like your customers, or use their way of speaking on your website, you have a better chance of them liking your brand. A fairly straightforward principle, if you present your team as friendly and reliable people, you also might become more likeable to consumers.

In general, people can be easily influenced by **authority** figures. Who one sees as an authority depends on each person. For example, a person looking to purchase lawyer services may be looking for someone with an expensive suit and an impressive academic background. On the other hand, somebody looking for a new jacket may see a known fashion influencer as an authority.

Scarcity is a commonly used principle in the fashion industry. If one your favourite clothing brands releases a handmade pair of jeans, and only produces 25 of them, you are likely to be influenced to buy a pair. Exclusivity is a common desire of humans, think of the expensive and limited tables in a known night club, they will be reserved almost every weekend.

2.3 The buying decision-making process

Going back to figure 1, the other essential part of the internal processes that influence consumer behaviour was the decision making. According to Hayden Noel's model, the factors found in this process are problem recognition, information search, judgement, and decision making. Problem recognition and information search are out of the scope for this thesis research. So, the empirical focus is on judgement, decision making and purchase.

Once a problem has been recognized and information search has been conducted, one will move into the judgement phase of decision making. The judgement and the decision-making stages are closely connected. Judgement is basically the answer to the question - "will this product do what I want it to do?" While decision-making would be the answer to - "should I buy it or not?" (Hayden Noel, 2009, p. 141). Whatever judgment you make, it is always possible you might question your thinking-process, that is where the decision-making becomes a different step in the journey.

Dan Croxen-John and Johann van Tonder (2020, Evaluation section) see the judgment and decision-making stages as one stage, called evaluation. According to their book, consumers have a wide range of possibilities on how to evaluate their options. Some examples would be prices, warranties, product attributes, brand perception, and many more. What matters to the consumer is going to vary from one to the other, that is why research such as this one should be conducted to gain insight on specific consumer groups. In their opinion, a decision will be made at the end of the evaluation, and the process will continue with the purchase.

In figure 1, the purchase forms part of the post-decision processes, just as Croxen-John and Tonder described it. The purchase will be an essential metric for any business, the

so-called conversion. As discussed earlier, just because a consumer made a decision during the evaluation stage does not mean he will finalize the purchase. In fact, evidence shows that an of 69.57 per cent abandon their baskets before finalizing the purchase. (Croxen-John & Tonder, 2020, Purchase section)

2.3.1 Changes in the buying decision-making process

The Engel-Kollat-Blackwell (EKB) model is a traditional model stablished by Engel, Kollat and Blackwell in the late 20th century (Bartosik-Purgat & Filimon, 2022, 1 Changes in consumer behaviour in the digital age). The stages of this model are similar to the ones presented earlier. Furthermore, all the stages of the traditional model were based on face-to-face communication. For example, the final decision was made in a physical store, or the search for information was done by asking friends and family. Inevitably, the arrival of the digital age has forced researchers to rethink the mechanics of this model.

In 2011, while studying the EKB model, experts from Procter & Gamble identified the moment a person visits the stationary store to make their purchase as the First Moment of Truth (FMOT). (Bartosik-Purgat & Filimon, 2022, 1 Changes in consumer behaviour in the digital age) This would be equivalent to the decision-making stage in figure 1. After the FMOT, the Second Moment of Truth was also identified, where the consumer forms an opinion after using the product. Which would be equivalent to the post-purchase behaviour stage in figure 1.

STIMULUS   FIRST MOMENT OF TRUTH   SECOND MOMENT OF TRUTH

Figure 2. Three-step marketing model

Figure 2 is a visual representation of what Procter & Gamble identified. This perspective did not remain unchanged for long. Developments of the internet, social media,

applications, and many other new tools further changed the decision-making process. Now consumers were able to search for information and share opinions without any restrictions. Comparing prices, attributes, and brands became an effortless task. Consequently, new stages of the marketing model in figure 2 were identified.
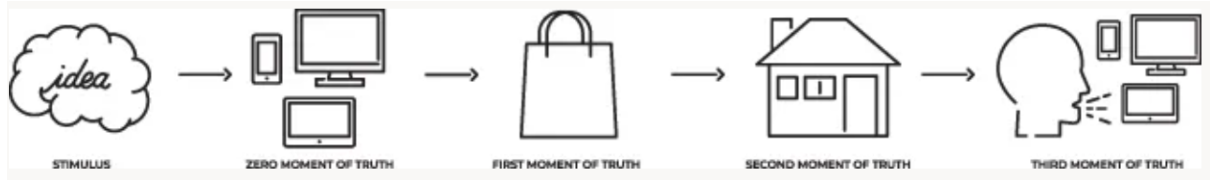

Figure 3. The ZMOT marketing model

The Third Moment of Truth (TMOT), illustrated in figure 3, represents the actions that follow the formation of an opinion after a consumer uses a product. The opinions shared in the TMOT, whether done through social media or any other platform, has become an important source of information for consumers in the early stages of the decision-making process. Directly affecting the Zero Moment of Truth (ZMOT), described by Google experts as the moment a consumer makes a purchase decision before even entering the online or offline store. (Bartosik-Purgat & Filimon, 2022, 1 Changes in consumer behaviour in the digital age) All these moments combined are nowadays described as the ZMOT model. Even though the ZMOT and TMOT fall out of the scope of this study, their role in the change of the decision-making process were still relevant in order to grasp its evolution due the new digital wave.

2.3.2 FBM model of behaviour

Dr B J Fogg created a model that aimed to explain what makes people finalize a purchase. It argues that three elements need to fall into place for a transaction to be finalized: motivation, ability, and trigger. (Croxen-John & Tonder, 2020, FBM model of behaviour section)
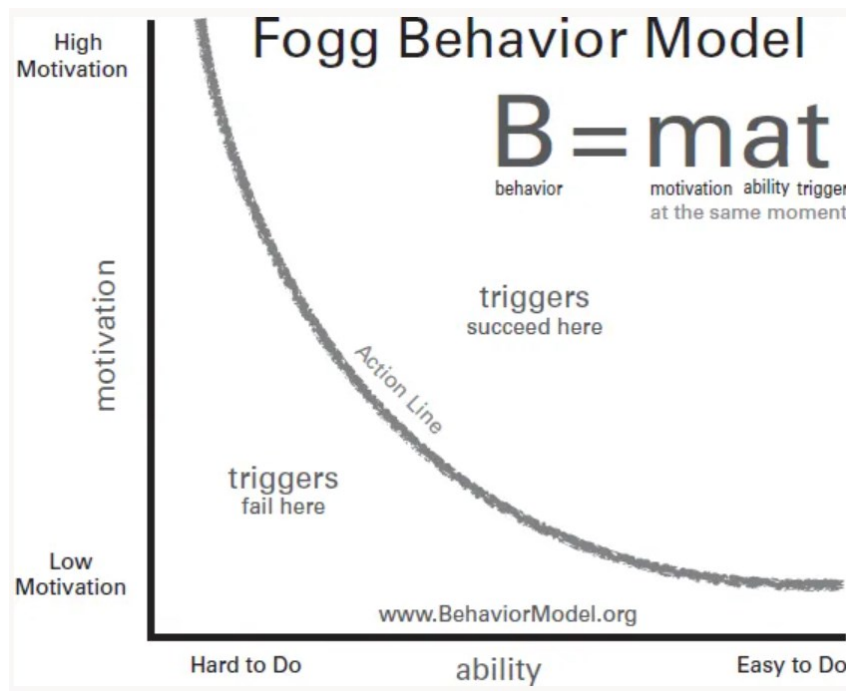
Figure 4. The FBM model of behaviour

What the FBM model, depicted in figure 4, tries to illustrate is how different factors come together for the targeted behaviour to occur: the purchase. The motivation factor represents how strong the drive of the consumer is to act, which usually depends on the consumer, and is up to the business to understand. On the other hand, the ability depends more on the business, optimization of the usability of an e-commerce makes it easier for the consumer to act. Finally, the trigger is believed to be all about timing, placing a trigger when motivation and ability are at a sufficiently high level. A trigger can be a good Call to Action (CTA), an offer of free delivery just before payment, a discount code at the top of the page, or any other incentive a business may offer to push the consumer towards acting. (Croxen-John & Tonder, 2020, FBM model of behaviour section)

2.4 Summary of the theoretical framework

In summary, the theory has dived into the topic of consumer behaviour and its technological evolution in the past years. A model of consumer behaviour was presented for visualization purposes, and two sets of internal processes were identified to affect the consumer's behaviour: psychological processes and the decision-making process. Both internal processes were closely connected to the research questions. Two different perspectives on the psychological influencing factors were presented in section 2.2.3 and

2.2.4. Followed by a deep dive into the consumer buying decision-making process, and once again, the implications of technological developments in relation to the process. Once we had a better understanding of the internal processes, a final model was presented to shine some light on part of the post-decision process: The Fogg behaviour model. This model gives a new perspective on the purchase stage and helps understand what factors need to fall into place for a purchase to be finalized. Considering that a positive outcome during the decision-making stage does not guarantee a purchase or conversion.

3 Methodology

The overall research strategy of this study was qualitative. Using a qualitative research method provided a deeper understanding of the consumer's psychological processes taking place while shopping online. Dominika Maison describes the research questions of a qualitative study to be "more probing and exploratory in nature", a description that matches the research questions of this study (2018, Section 1). The choice of method for this study was based upon a previous study titled *"Perception of trust when purchasing products and services online"*, written by a student at Arcada University of Applied Sciences. (Bannatyne, 2018)

More specifically, individual in-depth interviews were conducted to get some insight around the research questions. One of the research questions posed concerns the factors that influence consumers when shopping online, minding that the psychological processes affecting consumers tend to be unconscious. According to Dominika Maison, when the processes being researched are unconscious one should use individual in-depth interviews (2018, Section 3). Alternatively, a focus group interview could have been used. However, this method is recommended when aiming to obtain an overall understanding of a topic we know little about, which was not the case for this study.

3.1 Choice of respondents

For the in-depth interviews, certain selection criteria were used in order to obtain the desired information from the right respondents. Two types of criteria were used: essential purposive criteria and additional criteria.

The essential criteria were based upon the research questions and were common for all respondents. The study participants must purchase apparel online at least once every other month. The essential criteria assured that the participants were well familiarized with the different stages of the consumer buying process in e-commerce.

Some additional criteria were used with the goal of having homogeneity among the participants. These criteria were based upon personas and target groups created by Barfal, this way the data collected would be aligned with the study's aim of better understanding the influences of the buying process of the company's consumers. According to the additional criteria, participants had to be employed females in the range of 22-30 years of age. Also, participants should not have previous experience managing or owning an e-commerce platform, in order to avoid enrolment of "professional respondents."

3.2 Interview guide

The interview was semi-structured, leaving room for the participants to share their experiences and thoughts related to the relevant topics. The interview guide, found in the appendices (section 6.1), contained a rough outline of the discussion topics, with set time frames for each topic. It also contained a set of prepared questions for each topic, due to the moderator's inexperience with interviewing. However, the aim was to have a flowing conversation that would allow the participants to guide us through their experiences related to the topics. The outlined topics were based on the theory framework and research aim of the study.

The three main topics discussed in the interviews were the following: Psychological processes, decision-making processes, and purchase. The first topic contained a set of 5 questions, while both the second and the third one contained 3 question each, these questions were meant to drive the open discussion. The researcher's goal was to ask follow-up questions based on the participant's answers. When starting to talk about the first two topics, a more general question (section 6.1, questions 6 and 11) was asked about the participant's concrete experiences, to set up an easy-going conversation and make the participant feel comfortable while answering. The other questions for each topic aimed to

dig a little deeper into the topics and the main points found throughout the theory of the thesis.

Regarding the topic of psychological processes, the questions (section 6.1, 6-10) touched on themes found in section 2.2.3 and 2.2.4 of the theory. These sections of presented some of the factors that are believed to influence consumer behaviour. These factors included motivation, perception, knowledge, attitudes, reciprocation, commitment and consistency, social proof, liking, authority and scarcity. In one of the questions, the participants are asked to name some of the reasons they like their favourite clothing brands, with the goal of finding out which of these factors may come up and which new factor may be added. The rest of the questions were around some of these factors, to further find out how significant the participant finds them.

Questions (section 6.1, 11-13) were then asked about the topic of decision-making processes. The themes used can be found throughout the section 2.3 of the theory. The questions were focused on the judgement and decision-making stages of the decision-making process. These two stages were in fact recognized as one stage later in the theory by a different author, this is another issue that is asked about during this set of questions. Finally, the last three questions are about the purchase stage, or so-called check-out, of the post-decision processes, trying to gain some insight into the FBM model of behaviour presented in section 2.3.2 of the theory.

3.3 Research approach

A total of 8 individual in-depth interviews, each lasting about 30 minutes, were conducted and voice recorded. The interviews were in-person, at the workspaces of Oodi (Helsinki Central Library) and Helsinki University Library. All the participants fulfilled the selection criteria and were working university students. All the data was collected during the months of October and November, year 2022. The interviews were recorded using the mobile phone of the researcher. There were microphones on both ends of the phone, which allowed the audio to be clear enough for analysis.

First, roughly 5 minutes were reserved for a brief introduction and warm-up to the discussion. After the warm-up questions. Then the discussion proceeded with the three

topics mentioned: Psychological processes, decision-making processes, and purchase. Around 10 minutes were allocated for the first topic. And 5 minutes were allocated for each of the other two topics. However, it was up to the moderator to decide if the topic should be discussed for an extra 5 minutes, given the conversation was fruitful and valuable data could be further obtained. To finalize, 5 minutes were reserved for closing comments and gratitude.

3.4 Analysis of data

After collecting all the data, the audio of the interviews was uploaded into an automated transcription tool for an initial draft. However, the researcher went over each transcription along with the audio, to double check and correct any possible mistakes. Once the transcriptions are finalized, content was selected in line with the research questions. This technique is called cut-and-paste (Dominika Maison, 2018, Section 8). This way, fragments of the interviews that are not relevant to the study were filtered out. Then the content was categorized according to the different issues concerning the research aim. Finally, the researcher looked for connections and common themes across all the interviews. Allowing final discussions and conclusions of the study to be made.

3.5 Validity and reliability

To begin with, the number of interviews conducted was the minimum that is recommended (Dominika Maison, 2018, Section 5), which is low. Meaning that one should be careful to draw generalizing conclusions from the data collected. Also, additional criteria based on the company's target group minimized the scope of the conclusions. For further validity of the conclusions made, similar research of online consumers with different demographics would be recommended.

Considering the moderator was inexperienced, he may have also introduced biases through tone of voice, appearance, or expressions. Biased questions, such as leading, double-barred, and negative questions, tried to be avoided. However, due to the interview being semi-structured, follow-up questions were improvised and may have indeed resulted in biased questions being posed.

Research bias may have influenced the data analysis process. In an attempt to avoid this kind of bias to have a significant influence, the researcher made use of best practices known in qualitative research methodology to filter and categorize the findings of the study. Additionally, even though the method was selected based on existing literature, other methods of interviewing (e.g., group interviews) may have resulted in more reliable data.

3.6 Research-ethical considerations

Before the interviews took place, the overall aim of the study was shared with the participants. During the short introduction to the interview, participants were told that their participation in the study was voluntary and anonymous. Also, it was mentioned that there were no right or wrong answers. The data collected was only used for analysis and stored locally in the researcher's laptop, and mobile phone.

4 Results

In this section the results provided by the interviews will be presented. This will be done by categorizing the results through the data analysis method that was used. Due to the amount of data, only that what is relevant in terms of the theoretical framework and theory will be presented.

4.1 Interviews

The participants were selected based on convenience sampling, aligned with the personas and target groups provided by Barfal. The main requirement, based upon the research questions, was that participants purchase apparel online at least once every other month. Additionally, participants had to be employed females in the range of 22-30 years of age.

Table 1. Participant sampling

Participant	Gender	Age	Frequency of purchasing apparel online
1	Female	22	Once per month
2	Female	24	Once every other month
3	Female	23	Once every other month
4	Female	22	Twice per month
5	Female	25	Once per month
6	Female	27	Twice per month
7	Female	22	Once per month
8	Female	24	Once per month

4.2 Psychological processes

After the warm-up questions were asked, the interviewer began questioning different aspects of the psychological processes that participants go through when purchasing apparel online. Something that was stablished is that the most common initial reason to decide to shop are recommendations provided by friends. The majority of the participants shared that when friends show newly purchased clothing or talk about certain webstores, they decide to check it out and maybe shop things for themselves. In fact, one participant experienced this last time they decided to shop online: "Or for example last time, my friend was shopping online, and she bought some really cool stuff, and I was like 'wow, where did you get it?' then she told me and yeah, I made a purchase of almost 100 euros because of her only."

Another common factor between the participants was events, they shared that one of the main reasons to go online shopping are upcoming occasions in their calendars. Some of the events mentioned by participants were birthdays, holidays, dinners, and festivals. Similarly, the change of calendar seasons arouses the need to shop for new clothing, this was a shared notion between all the participants. Some of the participants also mentioned that things like Instagram sales and influencers can push them into online shopping. These

can be especially effective when discount codes are provided. One of the participants said the following:

> I would say one big factor is probably Instagram and influencers, especially for me, I follow a lot of Swedish influencers. And they have their, like, 'use this code and get 20% off.' So, I would say that's something that can push me if I have been looking for something and then I am not sure. For example, I see a dress that's nice, but I am wondering if I really need it, it's a bit expensive. Then this influencer appears with a 20% off code, and that makes me think 'ok, now I can buy it.'

When asked to name some of the reasons the participants liked the webstores mentioned during the warm-up questions, the predominant factor was mobile applications. Seven of the eight participants shared that usually shop for clothing through their phones and using the browser for this purpose is not as user friendly as mobile applications can be. One participant described this phenomenon as follows: "I always use the app. It is easily accessible, I am already logged in, my personal information is there, and browsing through the clothes is nicer. Hmm, also when you order something, it is easier to track the order, and you will get update notifications."

When it came to the clothing itself, quality and timeless garments were also brought forward by most participants as some of the reasons they like the shops they do. This was explained to be directly connected to the variety of clothing, which was important to them, to find different kinds of clothing for different needs and occasions. They want to be able to find fast fashion and quality clothing in the same place. Or find festive and day-to-day timeless apparel in the same shop. Additionally, some participants also mentioned easily accessible customer service to be another reason why they like their favourite webstores. For example, this affected one participant's opinion about a webstore:

> I like Azos [webstore] a lot. But actually, not long ago I ordered a jacket from them, and one day after I found a much cheaper option in the second-hand store. So, I wanted to contact them before the jacket arrived, because I didn't want to go through the whole returning process. And it was so difficult to find a contact option, I had to go out of the app into the web browser, go through many parts of their site, and log in again. But since I have used the app for so long, I did not remember my log in information, so I had to reset my password, it was such a struggle. Now I don't like them as much.

Finally, all of the participants shared the feeling that what others wear directly affects the clothing they choose to buy, including friends, influencers, or random people. Half of the participants were currently subscribed to the newsletters of some the webstores they mentioned and were of the opinion that the emails influenced them to purchase more. The other half did not like having extra emails and found these newsletters to not be useful. Furthermore, only one of the participants had purchased limited-edition items, and the reason was that the items were merchandise from one of her favourite music artists.

4.3 Decision-making processes

The following main topic to be questioned was the decision-making process, here the interviewer aimed to question the thought process of the participants throughout the chosen stages of purchasing apparel online: judgement and decision-making. The first question concerned the factors that may influence the participants when deciding which items they like. The predominant factor was the pictures, all participants shared the feeling that the pictures showcasing the garments should have a model, if not multiple, wearing the garment. Participants explained that they want to see how the garment could fit them. Size descriptions were found to be an important compliment to the pictures, provided in the following format: "Model is X cm tall and is wearing a size M." Additionally, they also hope to find a degree of aesthetics provided by the pictures.

Other factors that participants found important, when deciding what they like, were function related. Having accurate filtering options, different colour options, reviews, and a "similar items" section, were all found to be important at this stage. One participant valued the following factors: "I look at the colours a lot, if there are different colour options, I go through all of them. I also look at the reviews, they are really helpful when there are a lot of them."

Some of the participants also found descriptions of the garments to play a role, especially the materials. One participant shared: "I mainly try to check the material. Because there have been times that I ordered something that looks nice, but then turns out the material was weird. For example, one time I ordered some shorts that seemed to be out of jean material, but then they were not." Another participant added: "I like it when it's more

natural materials, maybe long-lasting materials. I do not like buying clothes made out polyester or other synthetic materials that harm the environment."

The following question moved the conversation a little forward in the decision-making process and questioned the factors that may influence the participants when deciding which items they would like to buy. The most common factor was shipping time, participants shared that this information is usually provided before the check-out, and can many times be a deal-breaker for them. The participants shared the desire to not wait too long before getting their garments, they mentioned that some of their favourite webstores promise a shipping time of maximum 5 days. However, they usually receive them even earlier than that. Furthermore, free shipping was found to play an important role at this stage for some of the participants. One participant shared the following about her thought process when making her decisions:

> Well, Nelly [webstore] offers free shipping if you spend more than 50 euros. So, if I have chosen my items, but haven't yet reached 50 euros, I will go back and choose some more items. Free shipping is actually kind of a deal-breaker for me, I am really used to having free shipping every time. Zalando and Azos [webstores] have free shipping to Finland with no minimum price.

Finally, an interesting finding was the fact that half of the participants found the process of deciding what they like to be a different stage than the process of finding what they want to buy. However, the other half found both of these processes to be part of the same stage in their shopping experience.

4.4 Purchase

The final questions were related to the purchasing stage, which forms part of the post-decision processes. When it comes to online shopping, this stage is known as the check-out process. At this point, the webstore's visitor has chosen items they like, added them to the cart, decided what they want to buy, and started the check-out process. This stage is the online equivalent of being at a store and going to the cashier to purchase certain products.

When asking participants about their experiences with the check-out process, an interesting split was found once again. Half of the participants said that they often quit the purchase during this stage, whereas the other half did not. Three factors were identified to influence participants into quitting before finalizing the check-out: shipping costs, shipping method, and the absence of Klarna (payment service). One participant explained why Klarna can be important as a payment method:

> Sometimes when I am buying clothes from a site I have not used before, and I can't find a payment method, uh... I like using Klarna, because I like getting the products before I actually decide to buy them [pay after delivery option]. So, maybe if I have to pay right away with my debit card or something, I might choose to not buy at that point, because I am not sure if I want to spend the money.

On the other hand, the following three factors were identified to encourage participants to finalize the check-out: late added discounts, a smooth process, and availability of online banking. The smooth process constituted to the participant a minimal number of steps during the check-out, the simpler the better. In fact, one participant put it in the following way: "I want the check-out to be fast, so fast that I purchased the clothes before I even realized I did." Some of the other participants shared the desire to never have to enter their debit card information, in their opinion having an online banking method is a must-have.

5 Discussion

Through the in-depth interviews conducted, the researcher aimed to obtain some answers to the following research questions:

- Question 1. What factors influence the consumer buying process in apparel e-commerce?
- Question 2. How can the consumer buying process be optimized in apparel e-commerce?

To what extend the interviews provided answers to the research questions will be discussed in this section. The answers from the participants provided a better understanding of the apparel consumer's point of view, this section will serve to compare and contrast these answers with the theoretical framework. The results will be

discussed in the same order they were presented in the previous section, with the addition of a discussion of method.

5.1 Psychological processes

The questions for this part of the interview were structured in a way that we could find out what factors influence the participant's psychological processes when shopping for apparel specifically. Consequently, now we can compare their answers to the results of past research on the topic of online shopping and literature explaining these processes. The first question was a general one, asking about the initial reason to decide to start shopping for apparel. The answers were various, but most common factor was recommendations or new purchases made by friends and family. Going back to the theoretical framework, a previous study published by the Canadian Center of Science and Education (Moshrefjavadi et al., 2012) concluded the same thing. Their study showed that family members, friends and peers' experiences had a positive effect on the consumer's attitude towards online shopping.

This phenomenon can be leveraged by Barfal through offering different kinds of react and share options, with the aim of influencing purchasing consumers to show their peers their recent acquisitions. Or by offering discounts based on referrals, in a way that there would an incentive for consumers to also recommend their webstore to their peers. This is also one of the key influencing factors presented in the theoretical framework: reciprocation (Dan Croxen-John & Johann van Tonder, 2020, Six principles of influence section). This rule states that any sort of gift has to be returned, in the case of online shopping, offering a discount, maybe be returned by the consumer in the form of future purchases and further referrals.

The results of the interviews also indicated that another common reason to start shopping in the first place, are upcoming calendar events, such as birthdays, holidays, or change of the season. This could be connected to Hayden Noel's model of consumer behavior, shown in figure 1 (page n. XX). One of the model's key factors influencing psychological processes is motivation, which seems to drive the interview participants decisions as well. The idea is that upcoming events create a level of motivation to go and browse through apparel webstore, with the aim of finding an appropriate item for the occasion. Something

Barfal as company can use as leverage, by presenting target customers with marketing stimulus close to these dates marked on their calendars. For example, having seasonal or holiday-specific sales, email marketing close to the customer's birthday, or targeted advertising previous to summer festivals.

The last finding related to the first question, was that participants commonly start to shop for clothing due to influencers on social media. Referring back to Noel's model of consumer behavior, he presents perception as a key influencing factor. In the case of the participants' answers, their perception constitutes the thought or desire to shop for a dress, for example. Furthermore, the marketing stimuli provided by an influencer, reflects two principles of influence mentioned in the theoretical framework: liking and authority (Dan Croxen-John & Johann van Tonder, 2020, Six principles of influence section). The followers of a certain influencer have already proven to like them and see them as an authority in terms of fashion. Thus, if Barfal would collaborate with such influencer to showcase their dresses, their followers might be triggered to go browse their webstore and make a purchase.

The following question in the interviews asked the participants to name some of the reasons they like the webstores they mentioned. The most common answer was the availability of a mobile application, since that is how the participants like to shop for apparel. There were two previous studies that concluded this in one way or another. The first one being published by Chung-Hoon Park and Young-Gul Kim (2003), where the study found user interface quality to have a significant impact on consumer's site commitment. The results came from an online survey with customers of online bookstores, and the researchers shared that for future research it would be useful to focus consumer behaviour depending on the product. Through the results of this thesis, we can now to some extent conclude, that the same factor seems to influence costumers of apparel online webstores as well. This similarity seems to be based on the consumer's desire to shop through a user-friendly interface, no matter the product category.

The other previous study that came to a similar finding, was produced by students at the University of Isfahan in Iran (Moshrefjavadi et al., 2012). Their study identified the early adoption of technology to have a positive effect on the consumer's attitude towards online shopping. Mobile applications have been around for a while, but not every webstore offers

one. The majority of the interview participants found the adoption of this kind of technology to be one of the main reasons they like their favourite webstores. Barfal does not offer a mobile application yet, but according to the results and previous studies, providing one to their customers should be considered.

Another common answer to this question was the variety in the kinds of clothing offered by their favourite webstores. When looking back at the theory, Noel's model of consumer behaviour identifies knowledge as a key factor of influence. Knowledge is described by him as "the information an individual gathers about different brands, companies, product categories…" This can be useful in understanding this specific finding, it seems that the participants remember the fact that their favourite webstores offer a variety of apparel for different needs as an important factor influencing their opinions. Barfal does offer a significant variety of apparel already, but most of them at a high price. Based on the results, offering more variety in terms of price could also be beneficial, and lead the customers to come back to the webstore even when they are looking for a more casual purchase.

The last finding that surged out of this question was that a customer service that is difficult to access can have a negative effect on the participant's opinions of a webstore. This is the first finding found in the results that contradicts the findings of one previous study presented in the theory. The students at the University of Isfahan found after sales service to not show significant influence on attitude towards online shopping (Moshrefjavadi et al., 2012). This difference between the studies could be rooted in the fact that the previous study was conducted about a decade ago. During the past ten years, the needs of customers in relation to online shopping have evolved, especially after the world pandemic that began in 2020. As mentioned in the introduction of this thesis, of the total sales of apparel, 40% is expected to be sold online in 2022. With online shopping become so frequent, customers may be starting to have higher expectations of the kinds of services they receive before and after sales. For Barfal, having an easily accessible channel to communicate with customers could be beneficial in this time and age.

Finally, some additional questions were asked to find out how certain factors, presented by Dan Croxen-John and Johann van Tonder (2020, Six principles of influence section), may influence the decisions of the participants. The first factor was social proof, described

as the idea that people pay attention to the actions of others, to get hints on how they should behave themselves. When asked if what other people wear affects directly what apparel they choose to purchase, all participants said yes. In a way, this relates to previous factors mentioned in this section, such as friends, family, peers, and influencers. One could say that this principle compliments those other factors, and the same actions could be taken by an apparel company to leverage this principle.

The next principle that was questioned during the interviews was commitment and consistency. This principle is based on the feeling of commitment a customer may feel when providing their contact information or creating an account on a webstore, for example. On this matter, the researcher asked participants if they were subscribed to any of the newsletters of their favourite webstores. There was a clear split in the answers, while half of the participants were subscribed to some, the other half was not. For the ones that were subscribed, they did indeed feel that it influenced them to make more purchases from those webstores. The researcher is of the opinion, that the split may exist because of the mere fact that half of the participants do not like any kinds of marketing emails. Barfal does have an active newsletter, and according to the research, this can be a good thing. Because for those customers that do not mind emails, it seems being subscribed to a newsletter of a company does indirectly affect their online consumer behaviour.

The last principle questioned was scarcity, which is commonly used in the fashion in the form of limited-edition apparel. According to Croxen-John and Tonder, the scarcity of a product should influence consumer purchasing behaviour. However, the results of this research tell differently, none of the participants had ever bought a limited-edition garment. The reason for this contradicting finding, could be due to the fact that limited-edition clothing can be quite special and expensive. And even though the participants were employed, they were mostly students or recent graduates, meaning their average income may not extent into this kind of luxurious items.

5.2 Decision-making process

Moving on to the following topic, the goal was to gain some more knowledge about what influences the participants during the last two stages of their decision making: judgement and decision making. In the theory, we stablished that the judgement stage is where

consumers answer the question "will this product do what I want it to do?" and the decision-making stage is where consumers answer the question "should I buy it or not?" For the interviews, the same logic was followed.

The first question asked to participants concerned the factors that may influence them when deciding what garments, they like. There were multiple findings, the predominant being that all participants were of the opinion that pictures play a big role. Specifically, they want to see models wearing the garments with a good level of aesthetics. This factor can be related to two of the principles presented by Croxen-John and Tonder: liking and authority (2020 Six principles of influence section). How the findings and the theory can correlate, is through the idea that in terms of clothing, seeing the items being worn is equivalent to trying them on in a physical store. The principle of liking will affect the participants opinion of the garment itself, while the authority in this case would be related to the model. This means that if the models size physical attributes are relatable to the webstore visitor, the chances of them feeling confident enough to purchase will increase. These principles can be leveraged by adding pictures of different models and angles for each item, providing a wider view for the consumer at this stage.

The next finding was related to the previous one, the participants shared that size descriptions complimenting the pictures were a definite plus. Once again, one of the previous studies presented had a similar outcome (Park & Kim, 2003). They concluded that the key factor of information quality had a significant impact on consumer's site commitment, which directly affects purchase behaviour. When it comes to clothing, the type of information the consumers want to find while online shopping, is mostly connected to the need of detailed information about the sizing. For the consumers, understanding how the item might fit them becomes a difficult task, compared to when they shop in person. Therefore, having sizing information about the pictures in the following format can be beneficial for Barfal: "Model is X cm tall and is wearing a size M."

A finding that also correlates with the previous study's conclusion about information quality, was the fact that some participants shared to be interested in descriptions of materials at this stage. There were two different kinds of motives for this, one being the desire to purchase natural materials that will not harm the environment once they go to

waste. The other motive was about knowing exactly what material they will receive, something that cannot be seeing from the product picture. Here we can find a contradiction with one of the previous studies, where it was concluded that product risk has no significant influence on attitude towards online shopping (Moshrefjavadi et al., 2012). From the results of the interviews, it seems that product risk does in fact affect the behavior of consumers when online shopping for apparel. This difference between the studies could be rooted in the fact that when it comes to apparel, detailed information can be highly valued by consumers. It could also have to do with the time difference between the studies, online consumers seem to be more digitally savvy nowadays, and expect to receive a higher level of information before making their purchases.

The final finding concerning the first question, was that participants found specific functions to play a role in their decisions. These functions were filtering options, color options, "similar items" section, and reviews. This thought seems to be aligned with the findings of one the previous studies, where it was concluded that user interface has a significant impact on consumer's site commitment (Park & Kim, 2003). It seems that when shopping for apparel, the mentioned functions can improve the user's experience in the webstore, directly supporting them during their search for items they may like. Therefore, it should be considered to add or improve the usability of those functions.

Furthermore, a relevant connection can be made with information found in section 2.3.1 of the theory, which relates to the function of reviews. Figure 3 visualize the ZMOT model, and the Zero Moment of Truth was described by Google experts as the moment a consumer makes a purchase decision before even entering the online store. Reviews have become an influential source of information for consumers, and the participants of this research were of the same opinion. For Barfal, considering offering consumer reviews on and off the webstore can play a significant role for the consumers at various stages of their decision making.

Moving on to the following question, concerning the decision of what to purchase, participants did not have as many influencing factors as in the previous question. The predominant answer was related to the shipping of the products. Firstly, the shipping time could already have an effect at this stage, all participants expect a shipping time of 5 days

or less. There was no mention of this kind of factor throughout the theory, but it seemed to be a deal-breaker for most of the participants, something to consider for Barfal.

The other factor was free shipping, this was important for most participants, but to some of them it was a must. In one of the previous studies the opposite was stated, it was concluded that shipping fees had no significant influence on attitude towards online shopping (Moshrefjavadi et al., 2012). The difference could be rooted in the history of apparel online shopping, were fast-fashion webstores have accustomed consumers to receive free shipping with their purchases. Nevertheless, it seems consumers expect such benefit, and it may be a good idea to offer free shipping once a maximum purchase price is reached. For example, free shipping for purchases higher than 50 euros.

To conclude this part of the interview, participants were asked about how they themselves experience these final two stages of the decision making. In section 2.3 of the theory, two different views were presented on the matter by different authors. While Noel sees the judgement and decision-making stages as separate (2009, p. 141), Croxen-John and Tonder see them as one stage called evaluation (2020, Evaluation section). The results showed that it seems to be a subjective experience, since half of the participants saw it as separate, and the other half saw them as one stage. This could be due to the online shopping habits of each individual when purchasing apparel. These habits could be for example, the way they choose to make use of the wish list or cart functions. It could also be based on how decisive certain consumers are when making online purchases, or whether they enjoy online shopping as a leisure activity.

5.3 Purchase

The last topic presented in the results section is the purchasing stage. At this point, the idea was to get a better understanding of how the participants tend to behave during the post-decision processes. In section 2.3 of the theory, we stablished the fact that 69.57 per cent of online shoppers abandon their purchase during the final stages. Now, the results of the interviews match the direction of that statement, since half of the participants often quit the purchase at this stage, while the other half did not.

The reasoning behind this split in the behaviour of consumers could be similar to the one described in the end of the previous section. There does not seem to be one-way consumers look at these processes in theory, the experiences seem be various. As mentioned, these could be based on each individual's shopping behaviours, or attitude towards online shopping. However, the factors that influence them do seem to repeat themselves across individuals.

There were three factors that seemed to influence participants into quitting before finalizing the purchase: shipping costs, shipping method, and the absence of a desired payment service. In the previous section, the key factor of shipping costs affecting the participants decisions was discussed. And from looking back at a previous study, a contradicting thought was found (Moshrefjavadi et al., 2012). Now the same conclusion can be reached from the answers at this stage, shipping fees seem to play an important role, at various stages, in the consumers mind when online shopping for apparel.

However, the same previous study concluded that the early adoption of technology has a positive effect on attitude towards online shopping, a thought that our participants seem to share when it came to their desired payment services. At this check-out stage of a purchase, it seems important to provide new kinds of payment services, such as Mobile Pay or Klarna. Some participants were, so to say, accustomed to one of these services when shopping for apparel online, and their absence may push them to quit the purchase.

On the other hand, there were three factors that seemed to encourage participants to finalize a purchase: late added discounts, a smooth process, and online banking. Some connections can be made between these factors and the FBM model of behaviour presented in section 2.3.2 of the theory. The model stated that desired behaviour was the result of motivation, ability, and trigger. For the participants, the late added discounts seemed to be an effective trigger, in terms apparel online shopping. This is an offering that can be made through the header of the site or simply shown in the pricing previous to the payment CTA. This factor also reflects back to the reciprocation principle, gifts are commonly returned in one form or another.

A smooth process seemed to be a desired ability by the participants. They described the idea of a smooth process as a check-out with a minimal number of steps. This can be

easily implemented by building a check-out stage where the focus lays on user-friendliness and simplicity. Less is more. This is a factor that can be linked back to the idea of user interface having a significant impact on consumer's site commitment (Park & Kim, 2003).

Finally, the availability of online banking seems to smoothen the process for participants, something they clearly appreciated in a webstore. This relates back the importance of early adoption of technology, just like the suggestion of providing new payment services, providing an option to not enter your card details can go a long way with consumers. This factor also has to do with the ability element of the FBM model, while affecting the motivation of consumers can be difficult, providing triggers and ability can directly affect their decisions and behaviour.

5.4 Discussion of method

As expected, the choice of method for this research was appropriate. The more probing and exploratory nature of the qualitative method allowed the interviews to be fruitful, in terms of finding the perspective of the participants. For example, even though the interview guide had a certain structure which was based on the theoretical framework, some of the answers would come at unexpected parts of the interviews.

In fact, some of the participants shared during the closing comments that going through their experiences made them realize interesting things about their shopping behaviour. One of the participants shared the following: "I guess this thinking about this stuff was also good for me. Because I can see how I do this automatically, shopping, sometimes buying, sometimes not. And thinking about what is actually influencing my shopping behaviour, that's good to realize, and good to reflect on it."

The choice of respondents, however, could have been a little closer to the ideal Barfal consumer. Barfal's target consumer should be employed since the production of their garments is quite expensive. And even though employment was a selection criterion, some additional criteria could have helped having a more accurate representation of this persona. Some of the participants were employed, nevertheless, their income still played a role in their apparel purchasing behaviour. This may be due to the fact they were

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students or early in their career. Excluding active students could be an improvement for Barfal's future qualitative research.

There were no issues whatsoever with the collection or the analysis of the data. The mobile phone's microphone recorded clean and understandable audio. For the analysis, a cut-and-paste method was used: themes were categorized, codes were created for specific findings, and everything was added to a word table for visualization. This method made it easy to go from one idea to the other when comparing and contrasting with the theoretical framework.

6 Conclusion

In one of the previous studies presented in section 2.1 of the theory, it was concluded that online shops should tailor their services according to the needs and wants of their specific consumer group. In the same spirit, this research aimed to find out what factors influence the behaviours of Barfal's target consumers when interacting with apparel ecommerce. The aim was also to provide Barfal with the results of the research, for them to better understand how the webstore could be optimized.

Two research questions drove the study towards achieving the desired aim: What factors influence the consumer buying process in apparel e-commerce? How can the consumer buying process be optimized in apparel e-commerce?

Before looking for answers to these questions, it was essential to find literature that visualized the buying process in the first place. Thus, a model of consumer behaviour was presented early in the theory. The main part of the buying process was found to be seeing as the decision-making process, from which the following stages were chosen to be relevant to this thesis: judgement, decision making, and purchase. An additional view from a different marketing book was found, were the author presented the stages of judgement and decision making as one stage called evaluation.

For the research of this thesis, in-depth interviews were conducted with the target consumers of Barfal. The researcher took that opportunity to obtain the participant's own experience about the two different views of the authors on the stages of the buying

process. The results showed that the way to categorize the stages was in fact subjective, since half of the participants saw them as two separate stages, and the other half saw them as one stage. Consequently, Barfal could take these results into account when optimizing their webstore, by offering functions that can be of use for both views. This can be done, for example, by providing a wish list for those customers that like to experience the stage of judgement separate from the decision making (shopping cart).

In the theoretical framework, literature containing general insight of what factors influence online consumer behaviour was presented, with the addition of the outcomes of previous studies in this field. However, the results of this research put these factors into the perspective of an apparel consumer. In the results, while there were factors that were compatible with ideas presented throughout the theoretical framework, there were some that were contradicting. Some of the findings in the results were not even considered in the theory, such as environmental factors, or shipping time.

The main sources of literature concerning the factors influencing online consumer behaviour were marketing books about e-commerce optimization, digital trust, and consumer behaviour. Additionally, some factors were also presented in the theory as the results of previous studies simal to the present one. The results of this study showed that factors such as information quality, user interface quality, shipping fees, peers' suggestions, or early adoption of technology play an important role at different stages of the target consumers' decision-making process.

Furthermore, many of these factors were found to have valid linkages to multiple principles that form part of the psychological processes presented in previous literature. The principles were the following: motivation, perception, knowledge, attitudes, reciprocation, commitment and consistency, social proof, liking, authority, and scarcity. Besides finding the linkages of these principles and the factors mentioned in the previous paragraph, some of the principles were also separately questioned in the interviews.

The results showed that reciprocation, social proof, liking, and authority had a positive influence on the participant's consumer behaviour. Additionally, half of the participants were also of the opinion that commitment and consistency was a positive influence on their purchasing behaviour, this was referring to the subscriptions to apparel newsletters.

However, the other half of the participants were of the opinion that these newsletters were not useful and had no influence whatsoever on their purchasing behaviour. Finally, none of the participants believed that scarcity was a principle that influenced their decisions, in relation to limited-edition garments.

In general, the conclusion of the study is that the factors that can influence a consumer differ depending on the product segment or location of the purchase. While the results of this thesis did match certain factors presented in the theory, they did also contradict some of them. This proves that the information provided by the results can in fact be valuable to Barfal when conducting future optimization of their website.

6.1 Suggestions for further research

It would be interesting to learn more about the factors influencing online consumer behaviour in different consumer groups or product segments. Another thought that was raised by the results of this study, was to suggest further research regarding differences in apparel's online consumer behaviour depending on income levels. Do consumers of luxurious apparel behave similarly to fast-fashion consumers on apparel ecommerce platforms? One more suggestion would be to research the topic of webrooming and showrooming in relation to apparel. The processes seem to be very different depending on whether you are shopping for clothing online or in person.

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8 Appendices

8.1 Interview guide

Introduction

Thank you for your participation in this interview. As mentioned before, I am researching the factors that influence online consumer behaviour, in relation to clothing. It is a case study of a clothing company named Barfal. For the interview, I want to focus mostly on your experiences when you are shopping online, so of course, there are no right or wrong answers.

The interview is voluntary, meaning we can stop anytime you want. Otherwise, it should last about 30 minutes. Your participation is anonymous. And finally, I need to ask if I can record our conversation?

Warm-up questions (~5 minutes)
1. How often do you shop for clothing online?
2. How often do you actually buy clothing online?
3. When do you usually shop online for clothes?
4. What are some of your favourite clothing webstores?

5. What is your favourite item of clothing you own at the moment?

Psychological processes (~10 minutes)

6. What usually makes you decide to shop for clothes?
7. Can you name some of the reasons why you like (webstores mentioned)?
8. Are you subscribed to some of the newsletters of these webstores?
9. Would you say that what others wear affects the clothing you choose to buy?
10. Have you ever bought a limited-edition item of clothing?

Decision-making processes (~5 minutes)

11. When shopping for clothing online, what thoughts come to your mind when you are deciding which items you like?
12. Once you found what you like, what matters to you when deciding whether to buy it or not?
13. Is deciding what you like and deciding if you should buy it part of the same step in your shopping experience? Or would you describe those as separate?

Purchase (~5 minutes)

14. When shopping for clothing online, do you often quit the purchase before finalizing the check-out process?
15. What kind of things could push you into quitting before finalizing the check-out?
16. What kind of things could encourage you to finalize the check-out?

Wrap-up comments (~5 minutes)

17. Do you have any comments or anything you would like to add?