The Key Points of Building an Online Store

Mari Etuaro
Abstract:
Online shopping is becoming more popular in Finland and online shopping sales levels have increased. There has been concern that brick and mortar stores are losing their customers to online stores and that Finnish stores are losing their customers to international online stores. One solution to this concern is that Finnish brick and mortar stores also start selling online. But how to build online stores?

The aim of this thesis was to study about building an online store based on theory and practice, and to find out the key points of building an online store in Finland. There were two research questions: how to build an online store and how the theory of building an online store differs from reality. The main focus was on e-commerce software, delivery methods, payment methods, and design and usability. The research was limited to small and medium size online stores. The literature review section discussed about building online stores based on online articles, guidebooks by e-commerce service providers, and books. For the empirical part of the study, a qualitative research was conducted. Five persons were interviewed for the research. They had participated in building an online store. They were interviewed either via e-mail or telephone. The results of the interviews were analyzed in the discussion section. The first part of the discussion compared the findings of the literature review with the interview results. The second part of the discussion then found out the key points building an online store based on the findings of the literature review with the interview results. The results showed that the theories about building online stores and reality were mostly similar. When building an online store, it was important to plan everything on beforehand and find correct partners to help with e-commerce software, and delivery and payment methods.

Keywords:
e-commerce, online store, e-commerce software, payment methods, delivery methods

Number of pages: 49
Language: English
Date of acceptance: 10.12.2014
<table>
<thead>
<tr>
<th>OPINNÄYTE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arcada</td>
</tr>
</tbody>
</table>

**Koulutusohjelma:** International Business

**Tunnistenumero:** 4994

**Tekijä:** Mari Etuaro

**Työn nimi:** The Key Points of Building an Online Store

**Työn ohjaaja (Arcada):** Mikael Forsström

**Toimeksiantaja:**

**Tiivistelmä:**
Verkko-ostamisesta on tulossa yhä suositumpaa Suomessa ja verkkokaupan myynti on kasvanut. Huolenaiheena on kuitenkin ollut, että kivijalkakauppiat menettävät asiakkaitaan verkkokaupoille ja että suomalaiset kaupat menettävät asiakkaitaan kansainvälisille verkkokaupoille. Yksi ratkaisu tähän huolenaiheeseen on, että suomalaiset kivijalkakauppiat alkavat myös myymään verkkossa. Mutta kuinka perustaa verkkokauppoja?

**Avainsanat:** e-commerce, online store, e-commerce software, payment methods, delivery methods

**Sivumäärä:** 49

**Kieli:** Englanti

**Hyväksymispäivämäärä:** 10.12.2014
# TABLE OF CONTENTS

1 Introduction ................................................................................................................. 7
   1.1 Background information ....................................................................................... 7
   1.2 Research aim ........................................................................................................ 8
   1.3 Research questions ............................................................................................. 8
   1.4 Focus and limitations ......................................................................................... 8
   1.5 Structure of the study ......................................................................................... 9

2 Research methods ...................................................................................................... 9
   2.1 Qualitative research ........................................................................................... 10
   2.2 Data collecting .................................................................................................... 10
   2.3 Reliability ........................................................................................................... 13

3 Literature review ....................................................................................................... 14
   3.1 What to sell ........................................................................................................ 14
   3.2 Domain name ..................................................................................................... 15
   3.3 E-commerce software ....................................................................................... 15
   3.4 Delivery methods .............................................................................................. 16
      3.4.1 Terms of delivery ....................................................................................... 18
   3.5 Payment methods .............................................................................................. 18
      3.5.1 E-payment ................................................................................................. 18
      3.5.2 Credit card payment .................................................................................. 19
      3.5.3 Invoice ....................................................................................................... 19
      3.5.4 Cash on delivery ....................................................................................... 20
   3.6 Design and usability ........................................................................................... 20
      3.6.1 Product page .............................................................................................. 21
      3.6.2 Ordering process ....................................................................................... 21
      3.6.3 Mobile devices ......................................................................................... 22
   3.7 Legal issues ......................................................................................................... 23
   3.8 Information security .......................................................................................... 23
   3.9 Warehousing ...................................................................................................... 23
   3.10 Marketing .......................................................................................................... 24
   3.11 Customer service ............................................................................................. 25
   3.12 Web analytics ................................................................................................... 25
   3.13 Reliability ......................................................................................................... 26

4 Results .......................................................................................................................... 26
   4.1 The interviewees ............................................................................................... 26
   4.2 Building .............................................................................................................. 27
4.3 Instructions and assistance ................................................................. 30
4.4 E-commerce software ........................................................................ 31
4.5 Delivery methods .............................................................................. 32
4.6 Payment methods .............................................................................. 33
4.7 Design and usability .......................................................................... 34
4.8 Future ............................................................................................... 35

5 Discussion ............................................................................................ 36
5.1 Theory versus reality ........................................................................ 36
5.2 The key points .................................................................................. 40

6 Conclusion ........................................................................................... 43
6.1 Suggestions for further research ....................................................... 43

References ............................................................................................... 44

Appendices ............................................................................................... 47

Appendix 1. Interview questions for representatives of online stores ............ 47
Appendix 2. Interview questions for the representative of e-commerce service provider .... 48
Figures

Figure 1. Finnish e-commerce 2014/H1 .................................................................................. 14
Figure 2. Typical ordering process ......................................................................................... 22
Figure 3. The key points of building an online store ................................................................. 42
INTRODUCTION

1.1 Background information

Online shopping has become more popular in Finland. According to the Finnish Commerce Federation (2014), online shopping sales levels in Finland have increased 9 percent in 2013 compared to the previous year. However, there is a concern is that brick and mortar stores are losing their customers to online stores. Some people may use a brick and mortar store to go to see and try the product and then order it from an online store. Other concern is that much of this e-commerce growth is due to international online stores rather than domestic ones as Pekkala (2013) writes.

One solution to these problems is to build online stores as some have done. An online store can be built to support an existing store or completely on its own (Lahtinen 2013). Fast delivery and good customer service can be used to compete other online stores. An online store can also be used to expand the existing customer base of brick and mortar store as online store’s customer base is often broader than a brick and mortar store’s (Ruotsalainen et al. 2010). Some people use online stores to compare products and prices and then buy products from a store (Ruotsalainen et al. 2010).

But how to build an online store? Building an online store consist on many phases, such as choosing a domain name, payment methods and e-commerce software (Lahtinen 2013). There are many online articles that talk about setting up an online store, but they are not always very in-depth and it is not possible to build an online store relying only on them. Some of the companies that provide e-commerce services have some type of instructions about building an online store. However, these instructions are not completely unbiased as the companies might use them to advertise their own services. Many sources describe building an online store as easy and some even say that it is possible to build an online store only in one hour. Following these theories gives a good idea how to build an online store, but sometimes it takes more than following instructions. To help companies to understand how the processes of online stores work, Arcada University of Applied Sciences, Maksuturva Oy, Itella and the Finnish Commerce Federation have created an
e-Commerce Lab (Forsström et al 2013). According to Forsström et al. (2013 p. 3) the purpose of the e-Commerce Lab was “to demonstrate different processes both from a back-end and front-end perspective” and it was presented in “a national e-Commerce-seminar held by the Finnish Commerce Federation.”

1.2 Research aim

The research looks into how to build an online store. There are many sources, such as online articles, that discuss about building an online store and have information what should be taken into consideration when building an online store. However, theories do not always work in practice. Therefore the empirical part of the research studies what type of experiences people, who have built an online store or participated in the process of building an online store, have. Did they follow the instructions found from the existing theories and were the instructions accurate? Were there any steps that they had to do, but were not mentioned in the theories? Did they face any surprises or problems? How much time did it take to create an online store? How did they choose delivery and payment methods? The aim is to find out the key points of building an online store based on existing theories and empirical research.

1.3 Research questions

The research questions are:

- How to build an online store?
- How the theory of building an online store differs from reality?

1.4 Focus and limitations

This research focuses on how to build an online store and it does not discuss the phases after the online store has launched such as how to continue the business and how to make the business profitable. Neither does it talk about how to set up a company behind the
online store. The main focus is on e-commerce software, delivery and payment methods, and design and usability, as they are very important parts of online stores and have to be carefully planned. The research is limited to small and medium size online stores that do B2C (business-to-consumer) sales rather than B2B (business-to-business). Building a small or medium size online store has some differences compared to a large one, such as choosing the e-commerce software solution. The focus is on online stores that operate in Finland in Finnish. Different countries have different regulations about e-commerce and the key points given in this research might not be accurate when creating an online store in another country. When the company operates internationally, it has to create its online stores with the local consumer behavior in mind. For example, they might be used to different payment methods than Finnish consumers. Even when the company operates in Finland, but has international sales, there are many things to consider, like how to deliver the order internationally.

1.5 Structure of the study

The Introduction section discusses about relevant background information, research aim, research questions, and focus and limitations. Research methods explains how the research was conducted. Literature review introduces the principles of building an online store. Results section shows the results of the empirical research and it is divided into sections based on the themes of the answers. The empirical research results are then analyzed and compared to the findings of Literature review in the Discussion part. Conclusion summarizes the research and gives suggestions for further research.

2 RESEARCH METHODS

The literature review section looks into how an online store is built based on existing theories. The empirical part of the research then studies how people felt about building an online store. The results of empirical research are shown in the results section. Then the findings of literature review and empirical research are compared in the discussion section. The empirical research was done by using qualitative research method as it is
useful method of gaining in-depth information (Kananen 2010). The data was collected through interviews. The interviews were semi-structured and they were carried out via email and telephone.

2.1 Qualitative research

Qualitative research is useful in understanding what the research phenomenon is about and gaining in-depth information about it (Kananen 2010). It is often used to get answers to question like how and why (Heikkilä 1998). Unlike quantitative research, it does not generate numeric answers that could be compared (Kananen 2010). Sample sizes are small and focused (Heikkilä 1998). The answers do not have statistical significance and qualitative research cannot be used in generalization in the same as in quantitative research (Kananen 2010).

Qualitative research method was chosen, because it was the most suitable method for this research project. This research project tried to find out how to build an online store and how the theory of building an online store differs from reality, and qualitative method is helpful in finding answers to those type of questions. Qualitative method enabled to get in-depth answers from a focused sample group.

2.2 Data collecting

According to Kananen (2010 p. 48), the following ways of data collecting in qualitative research are the most important: “observation, interview and different documents”. In this research project, interview was used as a data collection method.

Interviewing is most often used when conducting a qualitative research (Kananen 2010). “An interview can be carried out as an individual or group interview” (Kananen 2010 p. 53). When interviewing a group of people, they are affected by group dynamics (Alasuutari 2011). Kananen (2010) says that individual interviews are used to get more reliable
information than from group interviews. This research project was carried out by individual interviewing.

Interviewing can be also divided into unstructured, semi-structured and structured interviews (Tiittula et al. 2005). In semi-structured interviews the questions are prepared beforehand and they are open-ended. If the questions are open-ended, the interviewees have to answer in more than one word (Kananen 2010). This approach was chosen because it provides reliable data and allows the interviewees to express their opinion freely.

There are many interview techniques like face-to-face, telephone and e-mail interviews. In this research project, the interviews were carried out via e-mail and telephone. They are cost and time efficient methods. Since computer mediated communication has become common, it is possible to use e-mail as a form of interviewing (Opdenakker 2006). E-mail interviews, like face-to-face interviews, can be unstructured, semi-structured or structured (Tiittula et al. 2005). Face-to-face interviews require that the interviewer and the interviewee are at the same place at the same time, but when e-mail interviewing there is no need for the participants to travel to meet physically. Therefore, the interviewee can answer to questions in a place and at a time that is best suitable for him or her (Tiittula et al. 2005). The disadvantage of this method is that there are no social cues, such as non-verbal communication (Opdenakker 2006). However, the lack of social cues is not completely a disadvantage because social cues of the interviewer do not affect the interviewee (Meho 2006). E-mail interviews also allow the interviewees to formulate their answers in peace, which results that the answer are often more thought (Tiittula et al. 2005). On the other hand, the answers lack spontaneity (Opdenakker 2006). Another advantage is that the interview data is in electronic format and it eliminates transcription error (Meho 2006). In this research, the people who were interviewed via e-mail, were encouraged to ask if they did not understand the questions, and if their answers needed clarification, the interviewer sent them further questions.

Like in e-mail interviewing, telephone interviewing does not require travelling. Telephone interviews allow to take an advantage of social cues like voice, but they lack the possibility to see social cues such body language. The answers are spontaneous than in e-
mail interviews, but not necessarily as well thought (Opdenakker 2006). Telephone interviews in this research lasted about a half an hour.

In qualitative research the interviewees should be “those persons who are affected by the phenomenon” (Kananen 2010 p. 54). The number of people interviewed is often small but they are carefully selected (Heikkilä 1998). Therefore, the people who were interviewed for this research were the ones who had experience about e-commerce and building online stores. Five people in total were interviewed. Four of them were representatives of online stores. They described themselves as administrators, storekeepers, owners, founders or chief executive officers (CEOs) of an online store. All of them had participated either in building their own online store or building an online store for the company they work for. The online stores were operating either separately or as alongside with brick and mortar stores. One interviewee was a CEO of a company providing e-commerce services. He has participated in building online stores of the customers of the company and he has also built online stores by himself. He was selected to bring another viewpoint on the process of building an online store. He had lots of experience especially in e-commerce software, and delivery and payment methods which is why he was not asked about design and usability.

Two persons were interviewed via telephone and three persons via e-mail. Two different methods were used to be able to reach all of them. Interviews were conducted in Finnish as it was a mutual language that every participant spoke fluently. There were two sets of questions. The other one was meant for the representatives of online stores (see Appendix 1) and the other was for the representative of e-commerce service provider (see Appendix 2). Both sets of questions had similar questions and framework, but the questions were slightly modified to fit everyone. The questions were divided into groups based on their themes. The themes of the questions were following:

- Building
- Instructions and assistance
- E-commerce software
- Delivery methods
- Payment methods
- Design and usability
- Future

2.3 Reliability

Literature review was written based on online articles, guidebooks and books about e-commerce. Most of the source material was written by Finnish professionals who work in the field of e-commerce. They can be considered as a good source of information as they know about Finnish e-commerce and how online stores are built in Finland. However, some of the source material was written by companies who provide e-commerce services and some of them advertised their and their partners’ services and were slightly biased towards their services. This was taken into account when using them as source material.

For the empirical part of the study, a qualitative research was conducted. Qualitative research is useful in understanding the research phenomenon, but the answers are not statistically significant. Five people were interviewed. All of them had experience in building an online store and they know how it is done and what it takes. They were offered a chance to answer anonymously and to view their answers, so that they would feel comfortable in answering openly to every question. Four of the interviewees were representatives of online stores and they had participated in building an online store. Most of the online stores were created recently: either in 2009 or 2013. During the interviews, it was found out that none of them had previous experience in building an online store. They only had participated in building the online store they were currently using. Some of them had changed the e-commerce software they were originally using, but this is not considered as building another online store. The results might have been different if representative of online stores had had more experience in building an online store. A representative of e-commerce service provider was interviewed to bring a different point of view to the research and he had plenty of experience in building online stores which makes the research more in-depth.
3 LITERATURE REVIEW

This section looks into the literature about the basic steps of building an online store. The main focus is on e-commerce software, delivery method, payment method, and design and usability. Other steps, such as choosing a domain name, warehousing and marketing, are also briefly explained. It is important to carefully plan the project of building an online store and make a business plan before starting. Changing things, such as e-commerce software, later can be expensive and time consuming.

3.1 What to sell

The first step is to decide what to sell. It can be physical goods, services or digital content. Product range should be wide but not too board (Vehmas 2008). Before deciding, it is important to make oneself familiar with what people usually buy online in Finland. The figure 1 shows that during the first half of the year 2014, the Finnish consumers mostly bought services and goods and the largest product group was tourism and travel (ASML et al. 2014). Google AdWords can be used to study how many searches are done with products’ names (Lahtinen 2013). It is also good to find out to whom to sell (Paytrail n.d.).

**Finnish e-commerce 2014/H1**

![Diagram showing Finnish e-commerce statistics: €4.9 billion, 56% services, 42% goods, 2% digital content, change from 2013/H1: services -9%, goods +4%, digital content +30%, e-commerce belonging to retail +9%. Largest product groups: tourism and travel 36%, gambling and betting 11%, consumer electronics, computers 11%, clothing (incl. sportswear) 7%, vehicles, boats (incl. equipment) 6%, housing and energy 5%, tickets (entry tickets, movie tickets) 5%, other product groups and services 23%.]

Figure 1. Finnish e-commerce 2014/H1 (ASML et al. 2014)
3.2 Domain name

Choosing a good domain name is important as it can be part of the online store’s brand (Vehmas 2008). Domain names are often based on the name of the company or the service they are providing (Lindén 2009). There are many possible domain extensions like .com, .net, .org and .fi (Von Willebrand 2002). Fi is a Finnish domain extension which is regulated by FICORA (Finnish Communications Regulatory Authority). According to Vehmas (2008), people consider fi-domain names to be safe ones. When choosing a domain name, it is good to take into account that many of the domain names are already in use (Lahtinen 2013). FICORA has a website called domain.fi where it is possible to check the availability of a fi-domain name. A domain name can be applied by oneself or through a registrar. FICORA (2012) recommends that the domain name should be applied through a registrar. Domain names are valid for certain amount of time and should be renewed before they expire (Lahtinen 2013).

More about fi-domain names can be found at: domain.fi/info/en/index.html.

3.3 E-commerce software

Choosing which e-commerce software to use is often difficult. There are many e-commerce software from which to choose. None of them is perfectly suitable for everyone. The best option depends on the needs and budget of the online storekeeper. The selection should be done carefully as chancing the e-commerce software later is expensive. (Lahtinen 2013)

There are various things that should be taken into account. Firstly, e-commerce software should selected with the business plan in mind (Lahtinen 2013). Vehmas (2008) says that it should be considered how well the e-commerce software is integrated to chosen payment and delivery methods, and also internal systems such as enterprise resource planning (ERP) system. There are differences about how much the layout can be edited (Vehmas 2008). It also has to be decided that what is done by oneself and what is outsourced, and how much support is needed (Lahtinen 2013). It is also possible to buy ready-to-use
online store. Everyday processes, like order process, should be able to be done quickly and easily (Lahtinen 2013). According to Ruotsalainen et al. (2010), when choosing e-commerce software “the most important factor is the easiness of usage” (p. 8). However, Lahtinen (2013) reminds that one should be careful that the easiness of e-commerce software does not mean that it has only few features.

The features of the e-commerce software are not the only criteria. One should also pay attention to that from which company to buy the e-commerce software. A company that sells e-commerce software solutions should be reliable and it is good to take a notice what services it has, such as customer support, hosting and consulting services. (Lahtinen 2013)

E-commerce software can be open source software. Open source software can be freely modified, but it requires skills in coding (Vehmas 2008) However, it is possible to have a company to deal with the setup and maintenance (Lahtinen 2013). The basic part of open source e-commerce software is free but often the additional parts are not. osCommerce and Magento are popular open source e-commerce software and they are both translated to Finnish (Lahtinen 2013).

Another option is to use cloud based e-commerce software solution (Lahtinen 2013). At the moment in Finland, for example, MyClashFlow, Valmiskauppa and Vilkas offer cloud based services. Some POS (point of sale) and ERP systems have e-commerce software solutions as an extra feature (Lahtinen 2013). There are also plenty of other e-commerce software solutions available from which to choose.

### 3.4 Delivery methods

There are many things to take into account when choosing delivery methods. How fast the order should be delivered? What is the weight and size of the product? Are the products delivered to the customer or does the customer pick them up at the store? Is the warehousing outsourced? (Lindén 2009)
In Finland, the deliveries are often done by Itella or Matkahuolto (Paytrail n.d.). Both also do international deliveries and offer tracking possibilities. It is also possible to use courier services such as DHL or UPS. If the company has brick and mortar store alongside with the online store, it is useful to offer the option of picking the order from the store (Lindén 2009).

Itella offers different delivery methods, such as pick-up from Posti’s parcel terminal, pick-up from a selected Posti outlet and Posti home delivery. The pricing varies based on the method but it usually depends on the weight. Delivery time also depends on the method. When the product has arrived, the customer will get a notice via SMS message or phone call depending on the method. (Itella n.d.)

Matkahuolto has also various delivery methods. For example Bus Parcel, Delivery Parcel and Near Parcel. Depending on the method, the package can be send to various places, like the customer’s home, Matkahuolto outlet or Siwa and Valintatalo grocery stores. (Matkahuolto n.d.)

Another thing to think about is integration. It should be checked that how well the delivery method can be integrated to the online store’s system. However, it is good to remember that on some e-commerce software solutions the delivery methods are already integrated.

It should also be decided whether the customer pays for the delivery or not. If the customer pays for the delivery, the price of the delivery can be based on the size and weight of the product or the price is standardized. The online store can also offer free delivery. Free delivery can either include all orders or orders which value is above certain amount. (MyCashflow 2010)

Delivery methods, times and costs should be clearly visible to the customers (Paytrail n.d.). This information has to be explained in the terms of delivery and delivery costs have to be shown to the customer before he or she accepts the order (Lindén 2009). Delivery information can be also shown on the product page. It is good to mention that the delivery time is an estimated time (Von Willebrand 2002).
3.4.1 Terms of delivery

Terms of delivery should “protect both storekeeper’s and customer’s rights” (Ruotsalainen et al. 2010, p. 20). They usually consist of information like delivery time, methods and costs, and return policies. Vehmas (2008) says that customers have to accept terms of delivery during the ordering process, usually while choosing delivery method.

3.5 Payment methods

There are various payment methods such as e-payment, credit card, invoice and cash on delivery. It is important to offer different payment methods to attract customers (Paytrail n.d.) and they should be clearly shown. However, online storekeepers should keep the expenses in mind when selecting how many and what payment methods to use (Lahtinen 2013). An online store should have payment methods which the customers usually use. Commonly used methods vary based on the country. According to Lahtinen (2013), the most common payment methods in Finland are:

1. E-payment
2. Credit card
3. Invoice

3.5.1 E-payment

E-payment is also known as online bank payment. According to Lahtinen (2013), e-payment is the most common payment method in Finland by 44 percent. E-payment can be taken into use either by doing a contract with every bank or by making a contract with a company that offers payment gateway services (Lindén 2009).

If the company chooses to do contracts with banks, then it has to separately do contracts with every bank it wants to use and open a bank account to each of these banks. The online store has to be separately integrated with selected banks. This method can be a lot of work for the company. The expenses vary based on the bank. (Lahtinen 2013)
Another option is to make a contract with a company that offers payment gateway services. These companies offer the e-payment option with every bank. Plus the online store has to be integrated only with the selected company’s system. Some of these companies have already integrated their payment gateway system to some e-commerce software. These companies that offer payment gateway services often provide other payment methods than e-payment, such as credit and debit card payment, invoices and part payment. (Lahtinen 2013)

While writing this thesis, for example the following companies offered payment gateway services in Finland:

- Checkout
- Klarna
- Maksuturva
- Nets
- Paytrail

3.5.2 Credit card payment

Most of the companies that provide payment gateway services offer credit cards as a payment method, like Nets. According to Vehmas (2008) if the online store sells internationally, it should offer the option of paying with credit cards. Credit card companies have the responsibility if the online store does not deliver the product and therefore the customers might consider this payment method as a safe one (Vehmas 2008).

3.5.3 Invoice

Another payment method is invoice. The invoice can be sent along with the order or separately. It takes some time before the online storekeeper gets the money from the cus-
customer’s order. There is also a significant risk of credit loss when offering invoice a payment method. A way to reduce this risk is to make a contract with a company that deals with invoicing, such as Klarna. (Lahtinen 2013)

3.5.4 Cash on delivery

Cash on delivery method means that the customer pays for the order to the delivery company when picking up the delivery (Lindén 2009). The delivery company then transfers the payment to the seller (Lahtinen 2013). Lahtinen (2013) warns that there is a risk that the customers might not pick up the order as they have not yet paid for it. In Finland, both Itella and Matkahuolto offer this method.

3.6 Design and usability

The online store should be easy to use and its design should attract customers. If the usability is poor, customers often switch to other online store. The design of an online store should attract the customers to stay and explore the store, help the store to stand out from other stores and match the brand, but it cannot affect the usability. (Lahtinen 2013)

How much the owner of an online store can affect the design usability depends on the chosen e-commerce software. Open source e-commerce software can be modified as much wanted, but some companies provide e-commerce platforms that are not very modifiable. Designing and execution can be done by oneself, using designer or using ready-made template by the company which e-commerce software is used.

There are different standard features on online stores that customers are used to. Products should be well categorized. It is good to divide the products in to different categories in the same as other online stores because customers are already used to their product categories. Products can be categorized based on, for example, the labels. Search field should be visible and well-functioning. Navigating should be easy. (Lahtinen 2013)
Some common elements on an online store and where to place them:

- **Logo**: “The most common place for logo is the top left corner of the site. Logo should at the same time work as a link to the front page of the online store” (Ruotsalainen et al. 2010a p.11)
- **Product category**: “Left sidebar, top element” (Lahtinen 2013 p. 116).
- **Search field**: “In the top bar” (Lahtinen 2013 p. 116).

### 3.6.1 Product page

Product page has to contain all the necessary information of a product, so that the customers know what they are purchasing. For example, a good product description is comprehensive and written with a customer in mind. It should have relevant information about a product like size, color and/or material depending on the product. Product image is very important and it should be of good quality. Sometimes it is useful to have many images of one product. Price and product availability should be clearly visible and adding products to shopping cart should be simple and easy. (Lahtinen 2013)

It is not necessary to offer the option of rating and reviewing the product, but many online stores do as it is consider to be useful. “Reviews might increase people’s trust towards the store and its products” (Lahtinen 2013 p. 133). The problem is how to get reviews because many people do not take the time to review a product (Lahtinen, 2013).

### 3.6.2 Ordering process

It has to be easy for a customer to do a purchase. Therefore the ordering process should be kept simple (Lahtinen 2013). For example, only necessary information should be asked from a customer. Even if the ordering process is simple, it is still good to have step-by-step instruction of the ordering process (Lindén 2009). The following figure (Figure 2) shows the typical ordering process:
3.6.3 Mobile devices

The use of mobile devices has increased. According TNS (2013), Mobile Life 2013 study shows that “61 percent of Finns aged between 16-60 years own smart phones and 16 percent tablets”. People use their mobile devices to surf the Internet (TNS 2013). Therefore an online store should be easily usable on mobile devices. Lahtinen (2013) says that it is possible to either have a responsive design for an online store or have separate mobile site and a desktop site.
3.7 Legal issues

Online selling is a form of distance selling regardless of the delivery methods (Lahtinen 2013). As it is distance selling “the information specified by law must be provided or made available to the consumer (for example, on a website) in a clear and comprehensible manner and well in advance of the conclusion of the contract” (Finnish Competition and Consumer Authority 2014). This type of information is, for example, order confirmation. It is very important to make oneself familiar with legal issues before the online store is launched.

Finnish Competition and Consumer Authority has a lot of useful information about legal issues that can be found at: kkv.fi/en/

3.8 Information security

Information security should be taken into account when creating an online store. It is possible that someone tries to attack the online store, for example, to steal customers’ credit card information. There are many things that can be done to improve information security such as choosing secure e-commerce software and payment system, and taking care of security updates. (Lahtinen 2013)

FICORA has useful material about information security at: www.viestintavirasto.fi/en/informationsecurity.html

3.9 Warehousing

When selling physical goods, the products of course have to be stored somewhere. If the online store operates along with the physical store, then the products can be stored in the same storage. It is also possible to rent a storage (Lindén 2009) or to outsource warehousing. For example, Itella offers warehousing services to those online storekeepers who
want to outsource their warehousing. A different type of solution is drop shipping. Warehousing is not needed in drop shipping as the products are delivered from the manufacturer to the customer, when the customer has placed an order in online store (Lahtinen 2013). It is also important to monitor inventory (Lindén 2009). Therefore it is useful to have the warehouse management system integrated with the e-commerce software.

### 3.10 Marketing

Marketing is not needed to create the online store but it is needed to attract customers to the online store. It can be done by using traditional media, like print, television and radio or it can be done online (Vehmas 2008). One form of online marketing is email marketing. It can be used to send newsletters to the customers. However, it is good to keep in mind that the newsletters should only contain information that is useful to the customers (Lindén 2009).

Another way to market is to take advantage of search engines. This means doing search engine marketing (SEM) and search engine optimization (SEO). Search engine marketing means buying advertising place on the top or on side of the search results (Lahtinen 2013). Search engine optimization is used when trying to improve the rank of the online store in the search results (Vehmas 2008). According to Lahtinen (2013), Google is the most used search engine in Finland by 98 percent. Google has guides on both search engine marketing and search engine optimization.

There are also plenty of other ways to market such as display marketing and using social media (Vehmas 2008). It is good to make oneself familiar with marketing before the launching (Lahtinen 2013). Then the marketing can be started as soon as the online store is launched or even before it. There are several good articles about marketing that can be found on the Internet and it is possible to use professional help. Also some of the companies that provide e-commerce software offer help to their customers with search engine optimization, social media and marketing in general.
3.11 Customer service

Good customer service is a great way to distinguish from competitors and it can help to build people’s trust towards the online store. Customer service begins before sales. It is good service to provide all necessary information to customers, for example, by having informative product description and instructions about ordering process, delivery methods and payment methods. Even though an online store has information available, customers still might have questions. Therefore the online store should offer different ways of contacting and have options clearly visible. Typical ways of contacting are telephone and email (Ruotsalainen et al. 2010), but some people might contact an online store via social media (Lahtinen 2013). Another option is live chat which enables real time conversation (Ruotsalainen et al. 2010). It is important to tell customers what the opening hours of customer support are (Paytrail n.d.). Because an online store is usually open 24 hours a day, but it is often not possible that customer support is open that long, an online store should have a FAQ page (Frequently Asked Questions) (Lindén 2009). Common questions and their answers are listed in the FAQ (Lindén 2009). After-sales services should not be forgotten, for instance, how well reclamations are handled affects whether customers want to buy again from the online store or not (Lahtinen 2013).

3.12 Web analytics

Web analytics is “measuring and analyzing the behavior of website visitors” (Lahtinen 2013 p. 157). It gives information such as what pages they visited and how time they spent on those pages, from where the visitors came from and on what page they exist (Ruotsalainen et al. 2010). This information then can be used to, for example, improve usability, measure conversion rate and test marketing (Ruotsalainen et al. 2010). For instance, Google and Snoobi offer web analytics tools. Google Analytics is a free web analytics software and Snoobi Analytics is a Finnish web analytics software.
3.13 Reliability

People buy from online stores that they consider to be reliable (Lahtinen 2013). While building an online store, it is good to think how to increase trustworthiness. It usually can be improved with small things. For instance, information is important part of reliability. All the necessary information should be explained to customers, for example, return, exchange and guarantee policies (Lindén 2009). Lahtinen (2013) advises to show information about the company such as contact information and company background. Also, the design of an online store affects the reliability of an online store (Lahtinen 2013).

4 RESULTS

This section presents the interviewees and the results of the interviews. The results are divided into different parts based on the themes of the questions.

4.1 The interviewees

The following people were interviewed:

- Virpi Helena Päivärinta
  - Fanny Alexandra Boutique
  - fannyalexandra.com
  - Women's clothing and accessories
- Henri Silvan
  - Laatukoru Oy
  - laatukoru.fi
  - Watch and jewelry retail
- Timo Toivonen
  - Nettivarasto
  - nettivarasto.fi
  - Logistics, warehousing, and e-commerce support services
• Anu Hämäläinen
  o Omppunen
  o omppunen.fi
  o Home décor and gift shop
• Eija Niemenoja
  o Vispilänkauppa
  o vispilänkauppa.fi
  o Baking supplies, table setting and decoration

4.2 Building

The first part was about building an online store in general. The questions were about:

• Why to build an online store
• Previous experience in building online stores
• How they had familiarized themselves with building an online store beforehand
• How to describe building an online store
• How much time does it take to build an online store
• What phases there are in building an online store
• Were there any surprises when building an online store
• What should be taken into account when building an online store

The reasons for building an online store were new challenges, new sales channel, new form of product presentation, increasing sales, expanding customer base, geographically broader customer base and money. One online store representative said that in the beginning she only had a brick and mortar store, but she thought that nowadays it is important for a company to have an online store and people asked would she also sell online.

The level of experience the interviewees had about building online stores varied a lot. The representative of e-commerce service provider had built online stores and participated their customers’ building process, especially in helping customers to choose e-commerce software. According to him, about one third of their customers had no previous
experience in building online stores. None of the online store representatives had any previous experience in building an online store. Some of them had changed the first e-commerce software they used, so they had experience in building online stores with two different e-commerce software solutions.

Those online store representatives who had familiarized themselves with building an online store had, for example, seen how a friend built an online store and or taken a theoretical course about e-commerce in university. Of course, those representatives of online stores who had changed the e-commerce software, had familiarized themselves with building online stores when they were building online stores with first e-commerce software. One online store representative had not taken a look about how to build an online store on beforehand, because external consultants helped with the building process. The representative of e-commerce service provider said that some of their customers knew a lot about building process, but some needed plenty of help.

Some online store representatives said that building online stores was a lot of work. Especially adding products and product information, and designing categories. An online store representative, who had bought ready-to-use e-commerce solution, considered building an online store to be easy. Another online store representative described building an online store as frustrating, and time and money consuming, when she was using her first e-commerce software, which was open source software. After she had changed the e-commerce software, she thought that building an online store was relatively easy.

Everyone said that building an online store takes months if every part of building process is included, for example, making contracts with partners. According to the representative of e-commerce service provider, it is possible to build in about a week if a person or a team knows what they are doing and uses e-commerce software solution with ready-made templates and does not change the design much. The online store representatives, who had changed the e-commerce software, told that the change took about two or three weeks.

The following phases of building an online store were mentioned in the interviews:
• Planning
• Buying a domain name
• Acknowledging what features are needed in an online store
• Familiarizing oneself with different e-commerce software options
• Deciding from which company to buy the e-commerce software and a making contract with them
• Making contracts with delivery companies
• Choosing payment methods
• Making contracts with payment gateway service providers
• Planning the design
• Adding all the information to the online store
• Starting marketing before the online store is launched
• Testing that everything works before the launch

There were not many surprising phases in building an online store. Some online store representatives were surprised how much work it was to add the products. Technical issues like coding were sometimes challenging. Some had faced small surprises with taxes, logistics and customs.

The interviewees said that following issues are important to take into account when building an online store:

• E-commerce software
  o Choosing a good e-commerce software
  o Selecting reliable e-commerce software solution provider
• Delivery methods
  o Planning the deliveries
  o Finding out how much different delivery methods cost
  o Thinking how to offer economical delivery methods to customers or should deliveries be free
  o Planning the packaging of products
• Payment methods
Choosing good payment methods

How much to do by oneself with payments or would it be easier for them to buy payment services from a payment gateway provider

Better for a company’s liquidity to get the money from purchases to the company’s bank account as soon as possible

• Finding correct partners
• Planning the design and usability
• Knowing what to offer to customers and what they want

4.3 Instructions and assistance

The second part tried to find out about the usage of instructions and assistance. The questions were about:

• Were instructions about building an online store used
• Were instructions helpful
• Were external consultants used
• What type of situations external consultants were used

An online store representative, who had bought ready-to-use e-commerce solution, had not used any instructions. The rest of the online store representatives had used instructions to build an online store. Instructions were some instructions that were found online, a guidebook by an e-commerce software provider or a plan made by external consultants who designed and helped to create an online store. Everyone who had used instructions thought that the instructions were correct and helpful.

The use of external consultants for help was common based on the answers of both the online store representatives and the e-commerce service provider representative. The help was gotten from external consultants who designed and created the online store, companies which provided e-commerce software solutions or the ready-to-use e-commerce so-
solution and companies which provided payment gateway services. Help was used in building the whole online store, setting up payment gateway services and in simple things such as how to add a product.

4.4 E-commerce software

This part focused on e-commerce software. The questions were about:

- What e-commerce software was used
- How e-commerce software was chosen

Many different e-commerce software solutions were used such as Vilkas, Magento, osCommerce, Evolution Solution, WooCommerce, Note Shot, Valmiskauppa, PrestaShop and Shopify. Chosen e-commerce software solutions were, for example, open source software or cloud based software solutions.

Online store representatives reported that the reasons how they chose e-commerce software were: friends’ recommendations, popularity of the software, possibility of a free trial period, possibility of having multiple languages, usage in desktop and mobile devices, whether it had monthly fee or not, integration of payment systems and how well the software otherwise met the needs of the business. One online store representative had bought the e-commerce software solution from a same company that sold the point-of-sale system for a brick and mortar store.

The representative of e-commerce service provider recommended to focus on the four following aspects when choosing e-commerce software:

- Does the online store aim for domestic or international markets? If the online store only operates in Finland, then Finnish software solutions are a good option as it is usually easy to set up Finnish payment systems on them.
- Is sales growth expected? If the sales are going to increase, then the e-commerce software solution should grow with the business.
• If the online store is going to do lots of marketing, then the e-commerce software solution should enable it.
• Skills and know-how

The online store representatives were also asked if they had been satisfied with the chosen e-commerce software and had they have other e-commerce software in use. All of them said that they were satisfied with their current e-commerce software as the software was, for instance, easy to modify, easy to use, worked well with payment systems, logical, reliable and fast. Another reason for satisfaction with e-commerce software was that e-commerce software solution provider offered good support with it.

Some of the representatives had changed their original e-commerce software. The reasons for changing were, for example, that the original software was slow and malfunctioning, and fixing it would have too big operation or it did not have the needed features such as adding a product to more than one product category and cross-selling.

4.5 Delivery methods

In this part, the questions were about delivery methods:

• What delivery methods are offered to customers
• How the delivery methods were chosen

Itella and Matkahuolto were mentioned as delivery methods. Most of the online store representatives were using Itella and its different delivery methods such as pick-up from Posti’s parcel terminal, pick-up from a selected Posti outlet and Posti home delivery. A representative of online store, whose online store operated from Sweden, was using the Swedish postal service. Some offered the option of picking up from a store. The reasons for choosing the delivery methods were price, reliability, the fact that it was well-known, the size of delivery area and what customers wanted. One online store representative told that the e-commerce software had limited the choice of delivery methods, as it was not possible to add some delivery methods.
The online stores representatives were also asked whether they had been satisfied with the chosen delivery methods, had they changed the delivery methods and how the delivery methods were shown in the online store. Everyone was satisfied with their current delivery methods. However, one online store representative said that she would change or add different delivery methods if the delivery costs were then more economical. Another online store representative reported that she did not offer the option of picking up from the store anymore, because she closed her brick and mortar store and started operating only online. Otherwise, none of them had changed the delivery methods. Some had added or were planning to add more delivery methods such pick-up from store, Matkahuolto and other delivery methods by Itella. Everyone had the delivery methods visible in the ordering process and in the terms of delivery with more details. Some of them had information about different delivery methods on the front page.

4.6 Payment methods

This part was about different payment methods. The questions were about:

- What payment methods are offered to customers
- How the payment methods were chosen

The following payment methods were mentioned during the interviews: e-payments, invoices, credit cards, credit transfer, Klarna, Paytrail and PayPal. Some online store representatives said that their online stores were using Paytrail for e-payments and credit card payments, and Klarna’s invoice and part payment. Whereas, the online store representative, whose online store operated from Sweden and had international sales, offered Klarna Checkout for customers from Finland and Sweden, and PayPal Checkout for everyone. Everyone was using Klarna’s part payment as a payment method.

The reasons for choosing the payment methods were price, market area and reliability. One online store representative answered that she used payment service providers, be-
cause she wanted to offer many different payment methods without dealing with the payments herself. Another online store representative told that she had chosen certain payment service provider, because it was a partner of the company from which she bought the e-commerce software.

The online stores representatives were also asked: Had they been satisfied with the chosen payment methods? Had they changed the payment methods? How the payment methods were shown in the online store? All of the online store representatives were satisfied with their current payment methods. The reasons for satisfaction were, for example, reliable payment methods and partners, and easy usage. One representative had changed the payment methods when she changed the e-commerce software. The previous payment methods required making a separate contract with a bank. Another representative said that she added Klarna’s invoice and part payment as payment methods, because a representative of Klarna had contacted her and told her about their payment methods. She decided to add Klarna after finding out that many of her competitors and other online stores used it. Rest of them had not changed the payment methods. All the online store representatives had the payment methods visible in the ordering process, in the sidebar and in the terms of delivery with more details. Some of them said that, in their online store, the possibility of part payment was also mentioned on product pages.

4.7 Design and usability

Questions related to design and usability were only asked from the representatives of online stores. The questions were about:

- How much they were able to affect the design
- Have they been satisfied with the design
- Have they modified the design
- How the products were categorized
- What information they have about products in product pages
- How the use of mobile devices has taken into account
Everyone said that they had been able to affect the design a lot either by modifying a template or a code. Most of them were satisfied with the design of their online store as it was what they wanted. They had either not modified the design at all or they had done small changes. If there was something they were not satisfied with, they had modified it. One added that the online store’s design was modified to keep the design looking modern and matching company’s image.

The products were categorized in a way that similar products were in the same category. They were also categorized based on, for example, brand, sex and age. One representative had placed the most sold products on the top of the category and the rest of the products were arranged alphabetically. Another representative was planning to add a feature which would enable customers to search products based on brand, designer or color.

The information they had about products in product pages was, for example, price and product description. They also had added other information such as material, size, use, measurements and information on foodstuffs. The latter information varied a lot depending on what type of products the online store was selling. One representative had added tips on how to use the product. Another representative had added measurements for different sizes to help customers to choose the correct size.

Most of the online store representatives had taken the use of mobile devices into account and their online stores were usable on tablets and smart phones. For example, one mentioned that the online store scaled down for a tablet, but the online store had a mobile site for smart phones. The company was planning to change their design to responsive design, so that one design would work on all devices. Another representative told that in her online store the use of mobile devices was not taken into account at all, as she thought it was not necessary in her online store.

4.8 Future

Representatives of online stores were asked how they are going to develop their online store and the representative of e-commerce service provider was asked how he thinks Finnish online stores are going to be developed in the future.
There were many different plans for future. Some were planning to continue improving the design and to keep adding new content. Some were also planning to start selling internationally if they already were not. It was mentioned that selling internationally requires an e-commerce software solution that enables more language options. One was thinking whether to do a concept change or something else. It was discussed that online store’s concept could be specializing in certain products. One online store representative told that she was doing cooperation with a blog and was planning to continue it in the future.

5 DISCUSSION

This section analyses and summarizes the results of the empirical research. The results of the empirical research and literature review are compared to find answers to the research questions. The research questions were:

- How to build an online store?
- How the theory of building an online store differs from reality?

The discussion section is divided into two parts. The first part analyses the results of the empirical research, compares them to the findings of literature review, and then answers to the research question: how the theory of building an online store differs from reality. The second part then finds out the key points about what to take into account when building an online store and answers to the research question: how to build an online store.

5.1 Theory versus reality

As already mentioned in the Introduction, an online store can be built to support an existing store or completely on its own (Lahtinen 2013). It can be also used to expand the existing customer base of brick and mortar store (Ruotsalainen et al. 2010). This was the case with the online store representatives. They had either built an online-only store or an online store to operate alongside with brick and mortar stores. If the online stores were
built to operate alongside with brick and mortar stores, then their purpose was to work as a new sales channel, new form of product presentation and to enable selling to those customers who did not live near brick and mortar stores.

None of the online store representatives had previous experience in building an online store. Some of them had experience in changing the e-commerce software. Also, one had seen how a friend built an online store and another one had taken an e-commerce course in a university. The online store representatives either described that building an online store was easy or a lot work depending how much support they got and what e-commerce software they used.

Most of the online store representatives had followed instructions about building an online store and they all thought that the instruction were useful and correct. Everyone had used external consultants for help. Help was used, for example, in building the whole online store or in simple things such as adding a product.

In the Introduction, it was mentioned that some say that it is possible to build an online store only in one hour. However, all of the interviewees said that it takes months to build an online store if every part of building process is taken into account, for example, planning and making contracts with partners.

The interviewees said that there were not any major surprises in building an online store. Although, some had faced surprises with taxes, logistics and customs, and were surprised how much work it was to add the products. Technical issues like coding were sometimes challenging. It was not surprising that some did not know that adding products was a lot of work as it is not much mentioned in theories.

Both the findings of literature review and the results of interviews showed that building an online store has many phases. E-commerce software, delivery and payment methods, and design and usability were considered to be important and those parts were also the main focus of this research. But there were also some other phases that were mentioned in the literature review and interviews such as planning, buying a domain name, acknowled-
edging what features are needed in an online store, adding all the information and marketing. It was also mentioned in the interviews that it should be tested that everything works in an online store before launching it. It was mentioned in some of sources, but it was not discussed in the literature review, because it was not part of the main focus.

There are various different e-commerce software solutions and choosing the one can be difficult. This was mentioned in the literature review and interviews. Literature review and interviews gave slightly different answers on how to choose the correct e-commerce software. Both showed that e-commerce software should meet the needs of business, be easy to integrate with different payment and delivery methods, and be easy to use and modify. Also a company from which the e-commerce software solution is bought should be reliable and offer lots of different kind of support if an online storekeepers needs it. It is also good to know what is done by oneself and what is outsourced. However, the interviewees mentioned the following reasons for choosing an e-commerce software that were not mentioned in the literature review: friends’ recommendations, popularity of the software, possibility of a free trial period, possibility of having multiple languages, usage in desktop and mobile devices, whether it had monthly fee or not, whether the online store aimed for domestic or international markets and did the software still work if sales of the store increased a lot.

Different delivery options by Itella and Matkahuolto, and pick-ups from stores were popular delivery methods according to the literature review and interviews. The interviewees reported that they choose the delivery methods based on price, reliability, the fact that it was well-known, the size of delivery area, and what customers wanted. Based on literature review and interviews it is important to think how to offer economical delivery methods to customers or whether deliveries should be free for customers. It was mentioned in literature review that delivery methods, times and costs should be clearly visible to the customers (Paytrail n.d.). All of the online store representatives told that they had the delivery methods visible in the ordering process and in the terms of delivery with more details, and some had information about different delivery methods on the front page.
Similar payment methods were mentioned in literature review and interviews. However, a surprising payment method was credit transfer which was not mentioned in the literature review. This method enabled that an online storekeeper got the money from a customer’s purchase quickly. Klarna’s part payment seemed to be a popular payment method as each of the online store representatives told that it was used in their online store. The reasons for choosing the payment methods were mostly price and reliability based on the interviews. All of the online store representatives said that they had the payment methods visible in the ordering process, in the sidebar and in the terms of delivery with more details.

Few questions about design and usability were asked from the online store representatives. As mentioned in the literature review, design and usability should be taken into account as they are used to attract customers. All of the online store representatives had modified the design as much as they wanted and were satisfied with the design, no matter what type of e-commerce software they used. It was also said in the literature review that products should be well categorized. This was shown in the online store representatives’ answers, as they all had divided their product differently into categories based on what type of products they were selling. Product page has to contain all the necessary information of a product and this could be also seen in the online store representatives’ answers. They had added different types of information about products. For example, one had added tips about how to use the products which was useful information to customers. It was discussed in the literature review that use of mobile devices had increased and most of the online store representatives had taken the use of mobile devices into account in their online store.

When asked about future plans, some of the online store representatives told they were planning, for example, add more content, improve design and sell products abroad. Therefore it would be good if the e-commerce software, and delivery and payment methods were chosen with future plans in mind, so that they are also suitable in the future.

The findings of literature review and the results of the empirical research gave mostly similar answers to the question about how to build an online store. Most steps of building
an online store that the interviewees mentioned were also mentioned in the literature review. By following different theories about building an online store, one should get a realistic view about how to build an online store and what it takes.

5.2 The key points

Before actually doing anything, it is good to plan what to do. Usually the first step is to find out what to sell and to whom to sell. Also, find out the targeted customers and what do they want from an online store, and acknowledge what features are needed in an online store, for example, a possibility to cross sell.

Choosing what e-commerce software to use is very important and sometimes difficult. It was useful to familiarize oneself with different e-commerce software solutions and companies which provide them. It is usually easy to integrate Finnish delivery and payment methods on e-commerce software by Finnish companies. The chosen e-commerce software solution should be reliable, easy to use, have all the necessary features, and to meet the needs of the business. Also the future needs, if the company’s sales increase rapidly or it starts selling abroad. The company from which the e-commerce software solution is bought should also be reliable and provide support and other services.

In Finland, different delivery options by Itella and Matkahuoltto, and pick-ups from stores are popular delivery methods. When choosing delivery methods one should think about the cost and reliability of a delivery method, the delivery area, and what customers want. It is good to offer either free or economical delivery methods to customers. Some customers might value faster delivery over economical price.

It is good to offer those payment methods that customers want to use. However, one should think about the costs of different delivery methods and company’s liquidity. Payment methods should also be reliable. Popular payment methods in Finland are e-payments and credit card payments. Also part payment seemed to be popular option among the interviewees. Different payment methods can be easily gotten from a payment gateway service provider.
Design and usability are important in attracting customers to visit and purchase from the store. The design should differ from competitors’ designs and match the image of the company, but one cannot forget usability. Easy navigation and simple ordering process improve the usability. All the necessary information should be easily findable in the online store. It is also good to take use of mobile devices into account, as many use them for surfing the Internet.

E-commerce software, and delivery and payment methods should be bought from reliable companies. It takes time to find out from whom to buy them and making contracts with them. Also things like domain name, legal issues, information security, warehousing, marketing, customer service, web analytics and reliability have to be taken into account. Before launching the online store, it is good to test and check everything.

The following figure (Figure 3) summarizes what should be taken into consideration when building an online store and shows the key points.
First: Plan before acting and decide what to sell and to whom to sell.

E-commerce software
- Find out about different options
- Open source or cloud service
- Skills and know-how
- Reliable, easy to use & has necessary features
- Bought from a reliable company
- How much support is needed

Payment methods
- Find out about different options
- Payment gateway service
- The cost of different methods
- E-payment, invoice, credit card & part
- Market area
- Reliable method & provider
- What customers want

Design & usability
- Differ from competitors
- Match company’s image
- Easy to use
- Good product categories
- Simple ordering process
- Easy to navigate
- Necessary product information
- Usable on mobile devices

Delivery methods
- Find out about different methods
- The cost of different methods
- Itella and Matkahuolto
- Pick-up from a store
- Free or economical delivery
- Delivery area
- What customers want
- Reliable

Do not forget: domain name, legal issues, information security, warehousing, marketing, customer service, web analytics and reliability

Before launching: test & check everything

Figure 3. The key points of building an online store.
6 CONCLUSION

The aim of this research was to find out how to build an online store and to find out the key points of building an online store based on existing theories and empirical research. The research was based on literature review and empirical research. For empirical research five persons were interviewed. Each of them had participated in building an online store. The main focus was on e-commerce software, payment and delivery methods, and design and usability.

The research questions were:

- How to build an online store?
- How the theory of building an online store differs from reality?

The research results were analyzed in two parts. The first part compared the results of the empirical research with the findings of literature review. The second part found out the key points of building an online store based on the literature review and empirical research. The first part found out that the theory and reality of building an online store are mostly similar. In the second part, it was discussed that planning on beforehand, choosing good e-commerce software, and delivery and payment methods and finding reliable providers for them is very important.

6.1 Suggestions for further research

A quantitative research could be conducted about what e-commerce software solutions, payment methods and delivery methods Finnish online storekeepers have chosen and how they chose them. It could be researched what to do after the online store is ready and launched, how to get customers, how to make the business profitable and how to further develop an online store. Another study could be conducted about how online stores use social media. For example, how some online stores do cooperation with blogs and how useful cooperation is.
REFERENCES


2nd ed. Lempääliä: Netera Consulting.


APPENDICES

Appendix 1. Interview questions for representatives of online stores

Nimi: Ammatti/Asema verkkokaupassa:
Verkkokauppa: Toimiala:
Verkkokauppa perustettu vuonna:

Perustaminen:
1. Miksi perustitte verkkokaupan?
2. Oliko teillä aiempaa kokemusta verkkokaupan perustamisesta? Mitä?
3. Miten olitte perehtyneet verkkokaupan perustamiseen etukäteen?
4. Miten kuvaillisitte verkkokaupan perustamisesta?
5. Kuinka kauan verkkokaupan perustamisessa meni aikaa?
6. Mitä vaiheita verkkokaupan perustamisessa oli?
7. Oliko perustamisessa jotain yllättävää vaiheita? Mitä?
8. Suosittele mitä kannattaa ottaa huomioon verkkokauppaan perustamisessa.

Ohjeistus ja avunsaanti:
9. Seurasitteko joitakin internetistä tai kirjoista löytyviä ohjeita verkkokaupan perustamisesta? Mitä?
10. Oliko ohjeista apua? Miten? Pitivätkö ne paikkansa?
11. Käytitteko ulkopuolista asiantuntijaa apunanne? Mitä?
12. Minkälaisissa asioissa turvauditte asiantuntijan apuun?

Verkkokauppaohjelmisto:
13. Mikä verkkokauppaohjelmisto teillä on käytössä?
14. Miten valitsitte sen?
15. Oletteko olleet tytärväisiä valitsemaanne verkkokauppaohjelmistoon? Miksi?
16. Onko teillä ollut käytössä joku toinen ohjelmisto? Mikä oli ratkaiseva syy vaihtoon?

Toimitustavat:
17. Mitä toimitustapoja verkkokauppassanne on tarjolla?
18. Miten valitsitte ne?
19. Oletteko olleet tytärväisiä valitsemiinne toimitustapoihin? Miksi?
20. Oletteko vaihtaneet niitä? Miksi?
21. Kuinka ne ovat esillä verkkokaupassa?

Maksutavat:
22. Mitä maksutapoja verkkokauppassanne on tarjolla?
23. Miten valitsitte ne?
24. Oletteko olleet tytärväisiä valitsemiinne maksutapoihin? Miksi?
25. Oletteko vaihtaneet niitä? Miksi?
26. Kuinka ne ovat esillä verkkokaupassa?

Ulkoasu ja käytettävyys:
27. Kuinka paljon pystytitte vaikuttamaan ulkoasuun?
28. Oletteko olleet tytyväisiä ulkoasuun? Miksi?
29. Oletteko muuttaneet verkkokaupan ulkoasua? Miksi ja miten?
30. Miten ryhmitelitte tuotteet?
31. Mitä tietoja teillä on tuotesivulla tuotteesta?
32. Miten teidän verkkokaupassa on otettu huomioon mobiilipääteiden (esimerkiksi älypuhelimien ja tablettien) käyttö?

Tulevaisuus:
33. Miten aiotte jatkaa verkkokaupan kehittämistä?

Appendix 2. Interview questions for the representative of e-commerce service provider

Nimi:
Ammatti/Asema verkkokaupassa:
Yrityksen nimi:
Toimiala:

Taustatiedot:
1. Mitä palveluja yrityksenne tarjoaa?

Perustaminen:
2. Minkälaisista kokemusta teillä on verkkokaupan perustamisesta?
3. Miten olette olleet mukana teidän asiakkaiden verkkokauppojen perustamisessa?
4. Miksi asiakkaanne ovat perustaneet verkkokauppoja?
5. Miten hyvin asiakkaanne ovat perehtyneet verkkokaupan perustamiseen etukäteen?
6. mikä tuntuma. Kuinka kauan verkkokaupan perustamisessa menee yleensä aikaa?
7. Onko joitakin vaiheita, jotka tulevat yllätyksenä teidän asiakkailleen? Mitä?
8. minkälaisia haasteita asiakkaat kohtaavat?

Ohjeistus ja avunsaanti:

Verkkokauppaohjelmisto:
11. Mitä verkkokauppaohjelmistoja teidän asiakkaillanne on käytössä?
12. Miten he ovat valinneet käytettävän verkkokauppaohjelmiston?

Toimitustavat:
13. Mitä toimitustapoja asiakkaillanne on verkkokaupoissaan tarjolla?
14. Miten he ovat valinneet ne?
Maksutavat:
15. Mitä maksutapoja asiakkaillanne on verkkokaupoissaan tarjolla?
16. Miten he ovat valinneet ne?

Tulevaisuus:
17. Miten näette suomalaisten verkkokauppojen kehittyvän jatkossa?