

CHINESE AND FINNISH UNDERGRADUATES' ONLINE SHOPPING BEHAVIOUR

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The main goal of the thesis was to recognise similar and different characteristics of online shopping behaviour between Chinese and Finnish undergraduates. Additionally, this thesis would give meaningful proposals for merchants and managers on offering better online marketing.

This thesis report was conducted in both theoretical and practical parts. The theoretical parts include marketing research and online shopping consumption behaviour. The study describes the marketing research progress, consumer behaviour model, TRA, TPB and Maslow's hierarchy of needs to help understand the consumption behaviour. Additionally, the thesis gives specific definition of online shopping consumer behaviours and describes its process. The practical parts describe findings of the online survey among Chinese and Finnish undergraduates. The quantitative research method was conducted in this study. The online link of questionnaire was sent to Chinese and Finnish undergraduates by email.

The results of this study reflect that Chinese and Finnish undergraduates' online consumption behaviour has the following relatively similar and different characteristics: Motivation of Chinese undergraduates' online shopping consumption is timesaver; Motivation of Finnish undergraduates' online shopping consumption is easy operation. Chinese and Finnish undergraduates' consumption concept is rational and reasonable. Participation rate of their online shopping consumption is very high, but expenditure on online shopping is relatively low. Price and Products quality are the most important two influential elements of Chinese undergraduates' decision-making on purchase in an online shopping process; Price and Transaction (payment) security are the most important two influential factors of Finnish undergraduates' decision-making on consumption online. Most Chinese undergraduates prefer to purchase on shopping websites, but most Finnish undergraduates choose E-store/official websites to purchase products.

Key words Chinese and Finnish undergraduates; Online Shopping; Consumer Behaviour; Consumption Behaviour; Marketing Research

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1 INTRODUCTION

With the rapid development of Internet, people live in digital information era and become one member of the Internet world. Following closely, one innovative mode of consumption - online shopping is born. Worldwide an average 92 million people surf online every day. The number of consumers who do shopping online has expanded to around 116 million. (Laudon – Traver 2008, 7.) Nowadays it is not problematic to find that Internet has become an indispensable tool in people's daily life and in nearly all business activities. A great amount of companies are focusing on the potential valuable online markets.

However in current online marketing, undergraduates as a unique consumer group are quite different from other consumer groups. They not only are eager to accept new things, but also enjoy the online shopping that brings convenience and efficiency for them. They have a lot of people. Therefore, undergraduates have a relative representative role among whole consumer groups.

As an international student from China but studying in Finland currently, I have a huge curiousness about Finnish undergraduates' and Chinese undergraduates' behavior and attitude towards online consumption. Hence the main goals of this thesis are to understand similar and different characteristics of online shopping behavior between Chinese undergraduates and Finnish undergraduates. Besides, the thesis would give meaningful proposals for suppliers and managers of online shopping.

The structure of this current thesis is firstly to define relevant theoretical knowledge about marketing research and online consumption behavior. Then the thesis would analyze and report the results of questionnaires answered by Chinese undergraduates and Finnish undergraduates. In the end, it will give suggestions and countermeasures on online marketing for managers of online shopping in the future.

The thesis study uses quantitative research to obtain required information about online shopping behavior and attitude among Chinese undergraduates and

Finnish undergraduates. The survey was conducted by using an online questionnaire.

2 MARKETING RESEARCH

2.1 Marketing Research Process

Research marketing is to collect data and then turn data into information. To better understand customers' insight, the company needs to, via research marketing, get required useful information and then make good effective decisions. Then marketing research could help the business through effective strategy to attract and keep customers in a complete business environment. (Lacobucci - Churchill 2009, 2-3.)

Marketing Research is a procedure of specifying, collecting, analyzing and interpreting information needed. Through marketing research, managers could know customers' needs and satisfaction to produce relevant service and products. Some research marketing could be used for planning, problem solving and controlling. (Lacobucci - Churchill 2009, 5.) There are several stages in the Research Process: Formulate the problem, Determine the research design, Design the Data-collection Method and Form, Design the Sample and collect Data, Analyze and Interpret the Data, and Prepare the Research Report. (Lacobucci - Churchill 2009, 31.)

During the first phase: Determine the research problem, the first step is to recognize and elucidate information needs, and then the second step is to define research problems and questions. The research problem should be broken down into several relevant research questions. For avoiding ambiguousness, the initial research question should be redefined to be more specific. (Hair – Bush - Ortinau 2009, 44-49.) As for this thesis marketing research conducted on Chinese undergraduates' and Finnish undergraduates' online shopping behavior and attitude, the research problem is to know what characteristics of Chinese undergraduates' and Finnish undergraduates' online shopping behavior and attitude are, and to find out what differences and preferences between their online shopping behavior characteristics exist. For defining research questions in more detail, the next task should reiterate the initial variables that are related to the problem in some forms of important questions: how, what, where, when,

and why, thus the initial problem is translated into the specific questions. For instance, what products they usually buy online, how many times they do shopping online during one month, and how much they spend on shopping online and so on. Those questions are formulated before the design of the research. After defining the research problem and questions, research objective should be specified. The objective of the marketing research is to analyze online shopping behavior of Chinese undergraduates and Finnish undergraduates. In order to achieve the objective, it is necessary to confirm whether the information needed could solve the problem.

2.2 Designing Marketing Research Projects

A research design is a framework for a study. And it is used as a guidance to gather data and then to analyze. It is plan of action to complete study. A research design could ensure that the study will be related to the problem that needs to be solved, and it will use cost-effective procedures. (Lacobucci - Churchill 2009, 58.)

The research design and data sources should be determined firstly. There are three basic categories of research design. They are exploratory research, descriptive research, and causal research. The main importance in exploratory research study is to find ideas and insights. In addition, exploratory research study can deep the understanding of consumer motivation, attitude, and behavior. Exploratory research approaches include literature reviews of already available information and qualitative methods such as in-depth interview and focus groups. The descriptive research study is typically to know what the frequency of something occurs or what the relationship between two variables is. It provides answers to questions about who, what, when, where, and how. For instance, in marketing research, through quantifiable data involving numerical and statistical explanations, the descriptive information could be gotten about consumers' intension, preference, attitude, purchase behavior, and evaluation of marketing strategy. A causal research design is through experiments to study determining cause-and-effect relationships. (Hair – Bush - Ortinau 2009, 51-52.)

However, as for this thesis research, seeking to understand what similar and different characteristics of Chinese undergraduate and Finnish undergraduate's online shopping behavior is, the main type of research design is descriptive research through surveys delivered to target population.

After research design, it is necessary to design the data-collection method and form. During this phase, the sources of information should be taken into account. The sources of data could be from two ways: primary research and secondary research. Therefore, the information could be divided into two types: primary data and secondary data. Secondary data is existing information that is valuable for the purpose of specific surveys. Information collected for the first time through methods such as observation, experimentation or questionnaires is called primary data. (Chisnall 2001, 45.) Primary data is needed for extending research problem that couldn't be answered by secondary data. The value of primary research is that the research could be designed and undertaken more specified for solving the defined problems. Having considered there is not too much survey research reports about online shopping behaviors between these two specific groups: Chinese and Finnish undergraduates, so in the relevant theoretical parts of the thesis I use secondary research, but meanwhile I do the survey by online questionnaire to get primary information in my practical parts of the thesis, and then to find what similarities and differences exist on the online shopping behavior between them.

There are some tools that usually are more commonly used in primary research are questionnaires, interviews, observation, focus group interviews, visual research, photography and narratives. (Collins 2010, 124.) However, questionnaires are the most popular way to collect data although they also have disadvantages. Questionnaires are usually used as a basis for surveys. It is necessary to more consider that questionnaires could be easily posted, emailed or faxed to plenty of people for the survey, and they are relatively cheap on costs. (Collins 2010, 128.) Therefore, the questionnaires means of primary data collection for my thesis is a better choice. This method is attractively cheapness. In addition, there are two different research target groups included. In short time, it is more convenient to collect required information by sending forms of question-

naires designed well to them via emailed or posted through network. In addition, questionnaires could give plenty of time to respondents to formulate their answers carefully. (Collins 2010, 128.)

2.3 Designing and Conducting Surveys

When conducting primary research, the sampling design should be considered. Identify the relevant target population to get the desired information from them by questioning. Because census is to question or observe whole members of the distinct target population, it is difficult to observe and question all Chinese undergraduates and Finnish undergraduates. Thus, another way is to select representative sample from the defined target population. Sample size is a factor that affects data quality. Determining how many people investigate is also a key point of sampling design. (Hair – Bush - Ortinau 2009, 52-53.) Therefore, the relevant target population of this thesis research is defined: two specified groups: Chinese undergraduates and Finnish undergraduates who purchase online. However, my size of the target population is enormous. Thus, it is not possible to include all participants to join the survey. For my sampling, I choose undergraduates who match the conditions. Undergraduates who live in representative regions could be chosen as participants. For example, Chinese undergraduates who live in the northern region of China - Beijing and in the southern region of China - Wuhan are my main first choice, because these two cities have repetitiveness in China. On the other hand, for Finnish undergraduates I mainly choose undergraduates living in Lapland, the northern region of Finland.

Examining variables for a better measurement is a significant step of designing descriptive and casual surveys in research process. The step is to identify the conceptions for study and to measure the variables related to the problem. (Hair – Bush - Ortinau 2009, 53.)

A well-designed questionnaire plays an important role on obtaining right information. An appropriate questionnaire accomplishes the objectives of research and specifies the purpose of research. Revisiting the research objectives is the

first step in phase of 'planning what to measure'. And then it is necessary to identify the research problem of questionnaire. (Aaker – Kumar - Day 2006, 317.) It's also necessary to get additional information on the research problem from secondary data sources and exploratory research. (Isikli 2003.) Researchers need to choose the correct type of questions, and need to pay attention to proper wording expression and clear sequence of questions lay out in questionnaires for avoiding potential confusion. (Aaker – Kumar - Day 2006, 317.)

When formatting the question, a decision needs to be made for using Open-Response questions, Closed-Response questions, or both Open-Response and Closed-Response questions. Open-ended questions give freedom in answering to respondents. The advantage of Open-ended questions is that Open-ended questions can avoid influencing the respondents' choices and ideas from pre-specified categories. The type of question could build up goodwill with respondents to give a significant freedom in formatting a reply. Closed-Response questions are designed with limited answers for responses. Respondents select a right answer from given alternatives. For instance, Gender: _Female _Male. There are only two response categories. Therefore, Closed-Response questions are usually easier to answer for respondents and easier to analyze for researchers in a large-scale survey. After designing the questionnaire and before implementing the survey, the questionnaire should be checked for error, pre-tested and then could be revised in time. (Aaker – Kumar - Day 2006, 317-324.)

2.4 Data Preparation, Analysis, and Reporting Results

At the execution phase, the main tasks are to complete required data collection, to formulate the data, and to analyze and understand the data. There are two methods of data collection. One is questioning methods, and the other one is observation methods. Questioning methods refer to asking questions concerning market phenomena and variables to interviewers, or to using self-completion questionnaires. Observation methods are to observe individuals or market phenomena. Questioning methods can collect a wider group of information about

attitudes, intentions, motivations and past behavior. Therefore, this thesis research takes questioning approach to solve the questions about what Chinese undergraduates' and Finnish undergraduates' online shopping behaviors are, and what its influential elements are. When the secondary data and primary are collected, there are some preparation activities. For example, as for primary data, researchers should give the logical numerical code for all response categories to enter into computer files. As for secondary data collected, it is necessary to decide which data should be included to analyze. Researchers usually focus on evaluating the use of databases, so they combined those different databases to one. (Hair – Bush - Ortinau 2009, 54-55.)

After data collection and preparation, the next step is to analyze data and calculate percentages, ratios, or statistics such as mean, median and mode etc. In addition, researchers also need to test hypotheses for correlations or major differences between variables, evaluate data quality, and test the model of cause-effect relationships. Then, researchers interpret the final results of data analysis to get conclusions and make decisions. (Hair – Bush - Ortinau 2009, 56.)

Preparing the research report and communicating the research result is the last phase of the information research procedure. This stage is to prepare and present the final research report to manager. (Hair – Bush - Ortinau 2009, 56.) Through analyzing and interpreting the final report results, and in the end chapter of this thesis, relevant suggestions would be given about better online marketing strategy for managers in the future.

3 RELEVANT THEORIES OF ONLINE SHOPPING BEHAVIOUR

3.1 Consumer Behaviour and Influential Factors

3.1.1 Consumer Behaviour

The consumer behaviour study is an integrated discipline that involves in many fields such as psychology, sociology, social anthropology, marketing and economics. Therefore, there are different definitions from scholars who have different views about consumer behaviour from different fields. The scholar Marieke points out that consumer behaviour is defined as the study to know the procedure involved when individual's access, buy, use, or dispose of products, services, experiences, or ideas to satisfy their needs and desires. Consumer behaviour is viewed as a process involving issues that affect the consumer before, during, and after a purchase. (Mooij 2011, 20-21.)

However, the American Marketing Association defines consumer behavior as:

"The dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives." (Peter D. Bennett 1995, 59.)

From this definition, during the consumption process, environmental factors can influence people's thoughts, feelings and actions. These environmental factors could be: pricings of products, comments from other purchasers, features of products, external packing of goods, and any other else.

In this research study, the consumption behavior refers to a process of satisfying material needs and cultural needs in people's daily life. Therefore, this study is based on the concept of consumer behavior, and then in the following sections it gives the definition of online shopping consumption behavior and undergraduates' online shopping behavior characteristics.

3.1.2 Consumer Behaviour Model

Customer plays three different roles of user, payer and buyer, so the study of customer behavior is based on consumer buying behavior as well. (Eiilm University.) That means a process that people get satisfaction with personal needs of substances by purchasing goods or services. The desire of personal needs is a main stimulating motivation for consumers to buy. The desire comes from not only internal needs, but also the stimulations of external environment.

The model of consumption behavior is also called Black Box Model, which illustrates that the essence of consumer behavior. The model focuses on when, where, how and why people do or not purchase goods or services. The black box model involves interactions between two categories of stimuli, consumer characteristics, decision process and buyers' responses. The stimuli comes from interpersonal stimuli (between people) or intrapersonal stimuli (within people). The black box model is connected with the black box theory of behaviorism, in which the focus is on the relationship between stimulies and responses of the consumer. These marketing stimulies can be handled and controlled by marketing managers, while environmental stimulus are beyond the control of marketing manager but are given by social factors such as cultural circumstances, economic, political of a society. The buyer's black box includes the buyer characteristics and the decision process, determining the buyer's response. (Sandhusen 2000, 218-219.) The model of consumption behavior helps to understand the definition of consumer behavior and to know it is dynamic. There are exchanges and interactions could be shown from the model. During the consumption process, many things in environment may influence people's feelings, thoughts, choices and actions of purchase.

Environmental factors		Buyer's black box		Buyer's response
Marketing Stimuli	Environmental Stimuli	Buyer Characteristics	Decision Process	
Product	Economic	Attitudes	Problem recognition	Product choice
Price	Technological	Motivation	Information search	Brand choice
Place	Political	Perceptions	Alternative evaluation	Dealer choice
Promotion	Cultural	Personality	Purchase decision	Purchase timing
	Demographic	Lifestyle	Post-purchase behaviour	Purchase amount
	Natural	Knowledge		

Figure 1. The Black Box Model

The Black Box Model is used to explain a process of consumer behavior. It abstractly translates consumers' specific behaviors to a summary model. However, the model of Consumption behaviors is summarized as the process of consumption behavior happened. From this model, it can be seen that Environmental factors (stimuli) would result in the buyer's black box, and then result in the buyer's responses. But based on the buyer's responses, the consumer personal mental process (buyer's black box) could be speculated in reverse. The personal mental process of consumer is not easy to observe, hence psychologist names the intervening variable as the buyer's black box. The black box model could be concluded concisely and shown as the following Figure 2.



Figure 2. Model of Consumption Behavior

3.1.3 Influential Elements of Consumer Behaviour

Through the analysis summary of the intervening variable in the model of consumption behavior, consumer behavior is affected by internal factors and external factors. These Internal factors include psychographic and intrapersonal elements, such as beliefs, attitudes, motivations, intentions, perceptions, personality, lifestyle, knowledge and feelings etc. Psychological factors include individual attitude, motivation, intention, perception, and belief, whereas intrapersonal factors include personality, lifestyle, age, occupation and income. (Sandhusen, Richard L. 2000, 225) Consumer Behavior as well can be influenced by external factors such as economy, culture, family, society, sub-culture, royalty, ethnicity, past experience reference groups, market mix factors and etcetera. (J. Paul Peter, Jerry C. Olson 2008, 24)

3.1.4 Definition of Undergraduates' Consumption Behaviour

Undergraduates' consumption behavior is viewed as the process that undergraduates purchase material goods and psychic products to satisfy their own

needs in daily studying life. The general definition of consumer behavior can be used to define undergraduates' consumption behavior as well. Its objective consumer is the undergraduate group. Furthermore, undergraduates' consumption behavior matches the characteristics of general consumer behavior.

Compared with general consumer groups, undergraduates are a special main consumer group. Undergraduates play a significant role in the whole consumer groups. There are some common characteristics of undergraduates. Firstly, most undergraduates leave from their family and begin a new university life individually in another city. Thus they are relatively independent and will not be restrained by their parents. They have the right to use and control their own living expenses absolutely. Secondly, their source of income is not steady. When they enter to the high level of studying at university, they do not have enough energy and adequate time to spend on full-time job. Thus their parents support undergraduates' financially, or they get grants from school or government, or they get salaries via part-time jobs. In addition, we can see from the age group that undergraduates are gradually mentally and physically mature as well. They have more rights to make decisions, and to manage and arrange their time and money. At the youth stage undergraduates are willing to accept and try new things.

3.2 Relevant Basic Theory of Consumption Behaviour

3.2.1 The Theory of Reasoned Action (TRA)

The theory of reasoned action (TRA) was proposed by Ajzen and Fishbein (1975 & 1980). (Peter - Olson 2008, 147.) The TRA is a model used to analyze the process how attitude affects individual behavioral intention, and then to engage in a particular individual behavior. The theory of reasoned action argues that an individual's voluntary behavior can be predicted by his or her behavioral intention, and the behavioral intention is determined by his or her attitude toward that behavior and the subjective or social norm. There are a series of model components, especially three general parts: behavioral intention (*BI*),

attitude (*A*), and subjective norm (*SN*). Behavioral intention is a proposition connecting self and a future action, and is viewed as a plan by people to participate in an identified behavior for achieving the purpose. Attitude toward the behavior or action reflects people's positive or negative feelings of performing the behavior. The subjective or social norm reflects people's insights of what other relevant significant people in their eyes desire them to do. For example, he will think how others would think of him if he did this behavior. Those all mentioned components of this theory combine together, leading to the change of behavior. (Peter - Olson 2008, 147-151.) Therefore, an individual's attitude that is related with subjective norms together, forms his or her behavioral intention and then to change his or her behavior. The model of TRA is shown as the following Figure 3.

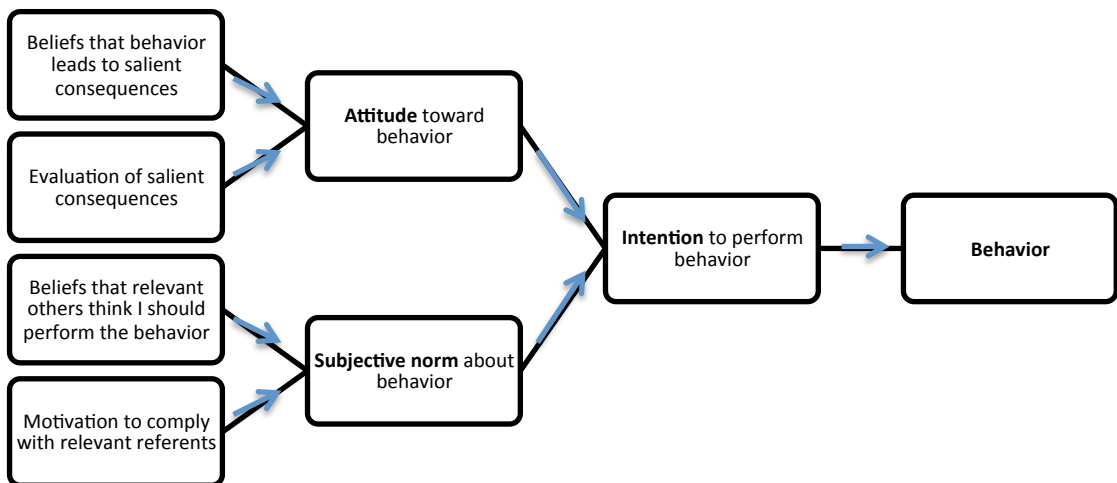


Figure 3. Model of TRA (source: Peter - Olson 2008, 148.)

3.2.2 The Theory of Planned Behaviour (TPB)

“Attitudes, intentions and behavior have been combined in a comprehensive model of consumer choice called the theory of planned behavior”.
(East - Wright - Vanhuele 2008, 129.)

The theory of planned behavior (TPB) helps to understand how individuals make their behavior change, and the TPB agrees that people's behavior is a

consequence of deliberate plans. In 1985 Icek Ajzen proposed the concept of TPB, and then found that the personal control can undermine intentions. So after a series of studies, adding the perceived behavioral control, as a determinant of intention, into the theory of reasoned action completely extends the theory of planned behavior. This TPB theory improves the predictive power of the theory of reasoned action. The model of TPB is shown as the following the Figure 4. (East - Wright - Vanhuele 2008, 129-131.)

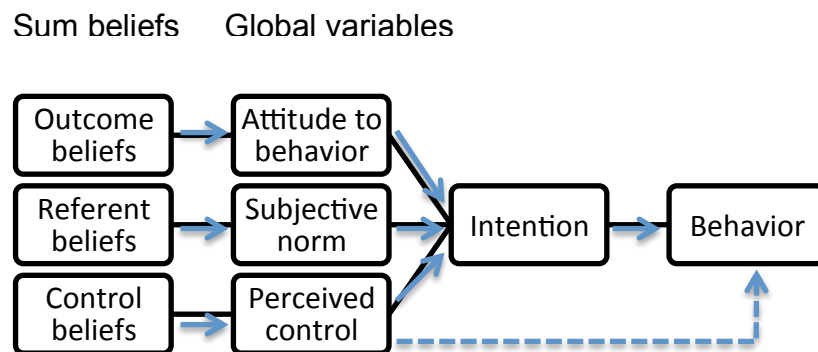


Figure 4. The theory of planned behavior

From the Figure 4, it can be seen that there are three global variables to determine intention, and then the intention will determine behavior. According to the correlation in the theory of planned behavior, if individuals assess the suggested behavior as positive (attitude), which will result in a higher behavioral intention. If people think his or her significant other people want them to do the behavior (subjective norm), this also will result in a higher behavioral intention. Sheppard – Hartwick - Warshaw, 1988, 325–343.)

“A high correlation of attitudes and subjective norms to behavioral intention, and consequently to behavior, has been confirmed.” (Sheppard – Hartwick - Warshaw, 1988, 325–343.)

Since the behavioral intention is not the exclusive determinant of behavior, therefore, it is the same organism that, when attitudes and subjective norms are more positive, and perceived behavioral control is stronger, which results in a higher behavioral intention, and then people tend to do the specific behavior. However, about non-volitional behaviors for forecasting behavioral intention and actual behavior, the circumstances may stop people from achieving their intentions, even making their intentions change. Because of circumstantial limita-

tions, behavioral intention does not continuously make actual behavior happen. Hence there is another direct effect of perceived control on behavior.

3.2.3 Maslow's Hierarchy of Needs

Maslow's hierarchy of needs is a concept proposed by a psychologist Abraham Maslow in his 1943 paper "A Theory of Human Motivation". (McLeod 2007.) In this theory Maslow used a pyramid to describe the hierarchy of needs. Human needs are formed in five hierarchies. They begin from the low-level needs and then gradually up to the senior level development needs. Maslow divided human needs into five hierarchy of needs, from the top of pyramid to the bottom of pyramid, using the terms "self-actualization", "esteem", "love/belongingness", "safety", and "physiological" to describe the pattern that human motivations generally move through. (Maslow 1943, 370-396.) Maslow's hierarchy of needs is shown as the following Figure 5.

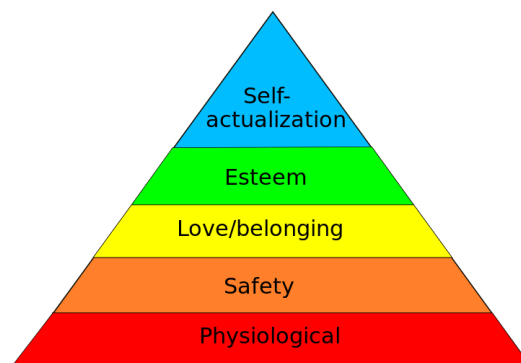


Figure 5. Maslow's hierarchy of needs, represented as a pyramid with the more basic needs at the bottom

These five kinds of needs can be classified into two main levels. One level is comparatively low fundamental needs, which include needs of physiological, safety and love/belonging. Those low-level needs could be met by external conditions. However another level is comparatively senior level of needs that includes esteem needs and self-actualization needs. These two needs are usually met by internal conditions. In addition, Maslow's theory proposes that the most basic level of needs must be met before people will desire the next senior level needs powerfully. (Goble 1970, 62.) When a basic low need has been met,

this need no longer becomes an incentive for people. So the higher and secondary needs are desired in people's mind and brain. Besides, from Maslow's theory, as can be seen that each hierarchy of needs is interdependent with others, so the basic needs will not disappear even though the senior needs are met.

Based on the Maslow's hierarchy of needs, the consumption structure of undergraduates can be divided into five dimensions. That could help to make statistic analysis more easily for undergraduates' consumption structure. For instance, the consumption on clothing, food, and water belongs to the basic hierarchy of need "physiological". For most undergraduates, the security of life is fixed and steady so that the consumption on the second basic hierarchy of need "safety" does not exist. The consumption on social for undergraduates is to meet the needs of feelings for love, family and friendship. The higher hierarchy consumption is to meet the fourth esteem needs for gaining recognition. In addition, the highest hierarchy consumption is to meet the self-actualization needs.

3.3 Concept of Online Shopping Consumer Behaviour and Its Characteristics

3.3.1 Definition of Online Shopping Consumer Behaviour

"In 2006, markets demonstrated their ability to serve online for consumers, and Internet sales grow faster than any other form of retailing as well as." (Peter –Olson 2008, 2.)

Marketing via Internet offers services and products more efficiently and conveniently than traditional marketing does to consumers. Online marketing could provide services and products anytime in anywhere to consumers, and saves costs in salesmen, physical stores and paper catalogs. (Peter –Olson 2008, 2.)

Since the Internet was created and began to be focused widely by people, the electronic commerce has grown and affected worldwide, and it brought huge changes in markets, economics and customers' behavior. Commerce conducted via the Internet is the fastest growing form of commerce in the world. As the figure shows:

“Online consumer sales expanded by more than 25% to an estimated \$225 billion.” (Laudon – Traver 2008, 6.)

Therefore, the Internet with its characteristics: high convenience, interactivity and transparency offer a good communication chance between business firms and individual consumers, and among consumers. Since online shopping becomes popular by consumers and business firms, it becomes a new novel shopping method.

Online shopping means the consumption way conducted via the Internet. It directly brings needed products and services back to home from traditional physical stores. Online consumption belongs to one significant part of components of E-commerce. E-commerce is defined as:

“The use of the Internet and the web to transact business. More formally, digitally enabled commercial transactions between and among organizations and individuals.” (Laudon – Traver 2008, 10.)

E-commerce depends on digital technology and information management to exchange value (e.g., money, product, service, and information) via the Internet and the Web. There are three main commonly different categories of e-commerce divided by a nature of the market relationship- who is selling to whom. Firstly, Business-to-Consumer (B2C) E-commerce is the most common type to be defined as online business selling to individual customers. (Laudon – Traver 2008, 20.) As for major B2C business models, E-tailer, namely often as online retail store, is a typical model existed in E-commerce. Online retail stores means that physical stores are moved into the website, carrying the same products and service. The consumers have to connect with the Internet and check their inventory and place an order. The Operation is not tied by the physical location but in the visual world. (Laudon – Traver 2008, 77.) Secondly, Business-to-Business (B2B) E-commerce is the largest form of e-commerce to do online business selling to other business. B2B E-commerce helps transaction parties complete the whole business process over the Internet, and reduce the complexity of working process between businesses. Thus, B2B e-commerce saves relative costs in the operation process. In addition, the convenience of Internet makes firms expand the scope of business activities, and the time and the room do not limit the development of firms. Thirdly, Consumer-to-Consumer (C2C) E-

commerce offers consumers a selling method to other personal consumers. In C2C e-commerce, web offers database search, online security and payment systems for individual consumers who sell their products for markets. (Laudon – Traver 2008, 20-21.) In C2C e-commerce, both individual sellers and purchasers achieve product information uploaded and transactions complemented. Many individual sellers could exist in a website at meanwhile. The website just play a role as intermediary bridge between individual sellers and purchasers. In these years, more and more people use the Internet and the web to start their own business, so online shopping develops well and some professional shopping websites such as eBay, Amazon and Taobao emerge in large numbers.

Therefore, the definition of online shopping consumer behavior is: The series of behavior of consumers via the Internet in purchasing process - search, purchase, use, and evaluate. As for this thesis, we could clear and definite that the online purchase consumers are individual consumers – undergraduates; the consumption subject is products or service; the consumption goal is to satisfy undergraduates' needs or desire; the consumption process is undergraduates do dynamic interaction with resources and individual sellers online through the internet space.

3.3.2 Process of Online Shopping Consumption

The Online shopping consumer behavior belongs to one kind of consumer behavior. So the phases of the consumer decision process are fundamentally similar as offline consumers. The online shopping consumption is composed as well by two parts: the process of the consumer decision process and the purchase process. Consumer Buying Decision Process has five-stages that are Need Recognition, Information search, Evaluation of Alternatives, Purchase and Post-purchase Behavior- Loyalty. (Laudon – Traver 2008, 348.) As for the online shopping consumer decision process, it could be divided into more detail, commonly and main nine stages: Awareness& Need Recognition, Products Search, Products Comparison and Selection, Price Chat, and Physical Distribution Confirmation, Submit an order, Payment Method Selection and Confirma-

tion, Sign for Product, and Evaluation online or Return. The nine stages in the flow chart of online shopping consumption are shown as the following Figure 6.

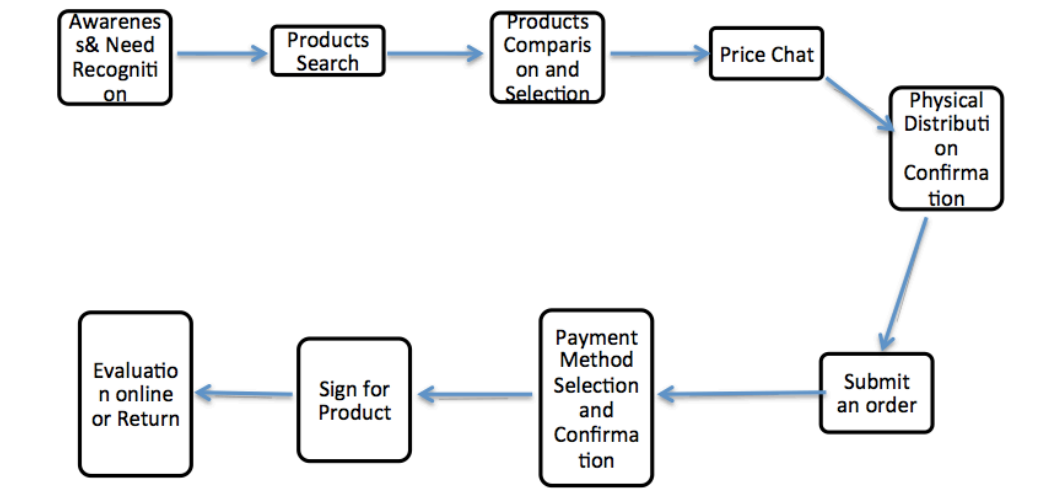


Figure 6. The flow chart of online shopping consumption

However, compared with the traditional mode of consumer behavior, online consumer behavior basically absorbs traditional idea of the consumer behavior mode. Besides, having considered and combined with the characteristics of the Internet, some new factors are modified and added into the general model of online consumer behavior. In the environment factors module, not only environment stimuli are considered, but also online marketing stimuli (4Ps) and the new other elements influenced on online consumer behavior are taken into account. Therefore, the model of online consumer behavior is revolutionary and different from the general model of consumer behavior, but at meanwhile it keeps similarities with the model of general consumer behavior as well. The model of online consumer behavior is built for been applied into the theory and practice of online marketing. Figure 7 summaries a model of online consumer behavior. (Laudon – Traver 2008, 349.)

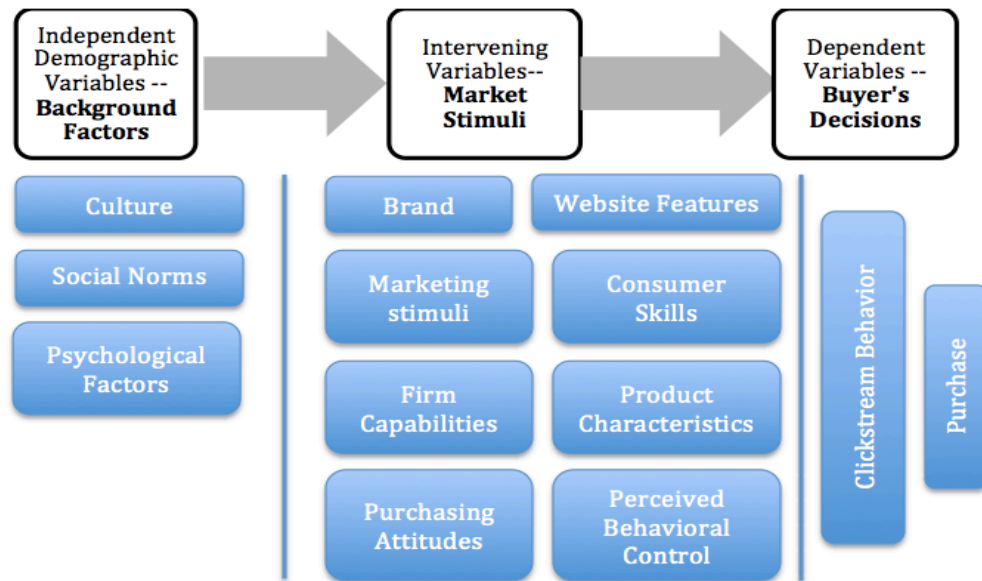


Figure 7. A model of online consumer behavior

The general model of online consumer behavior offers an extensive range of factors that influence a consumer's purchase decisions. From the online consumer behavior model, the decision to buy is influenced by background demographic factors, numerous intervening factors, and finally influenced significantly by clickstream behavior that is very close to the specific purchase. In Background factors, they are uncontrollable variables such as culture, social norms (e.g. family, profession, religion, occupation, social class, or lifestyle group), and psychological factors (needs, motivations perceptions and learned behavior). About intervening factors in the mode of online consumer behavior, besides traditional factors such as the brand strengths, Marketing communications stimuli (advertising) and firm capabilities, the website features (e.g. website security, design, technical consumer-tracking), consumer skills, product characteristics, purchasing attitudes and perceived behavioral control come to the fore and are taken into account. Clickstream behavior means the transaction log that consumers establish when they move from search engine on website to a specific site and page to finish purchase. Therefore, the aim of the model of online consumer behavior is to recognize how a consumer makes a decision to purchase. (Laudon – Traver 2008, 344-346; 349-350.)

3.3.3 Characteristic of Undergraduates' Online Consumption Behaviour

The undergraduates at university are one of the most important and typical consumer groups. Therefore it is meaningful to research their characteristic of online purchase behavior.

- Novel Consumption Way Chosen

Up-to-date graduates pursue fashion things. They are willing to touch new things, and dare to try novel things. Compared with the traditional consumption way, the online consumption trends to be divers. And graduates accept the online consumption warmly.

- Divers Consumption Structure

Based on different desires and needs of undergraduates, the consumption structure is formed diversely. The online consumption structure mainly includes life consumption (e.g. foods, clothing and beauty), study consumption (e.g. books, magazines and electronic dictionary) and entertainment consumption (e.g. Movie, club, and fitness). Thus, the undergraduates' online consumption shows diversity.

- Multiple Attitude About Price

The undergraduate group is easily influenced by the price of product. General speaking, for example, as for Chinese undergraduates, most of them do not have income resources by themselves when studying at university. Their income resources depend on their family or parents, thus they have limited ability of economic. Therefore, Chinese undergraduates commonly are willing to choose the relative low price but good quality of products. Although Finnish undergraduates have steady incomes by working or from scholarships, they are also as rational as Chinese students to compare products synthetically. After that, then undergraduates would choose fitting one to purchase it online. However, if the price is too low, undergraduates will worry about the quality of the product as well. On the other hand, in the e-commerce security environment, the online security and payment systems have transaction risks. Undergraduates worry about the security of the transaction over the Internet as well. There-

fore, when making a decision to purchase online, undergraduates have multiple attitudes, and then they consider the price fields of the product.

- Suggestibility of Consumption

Undergraduates' decisions to purchase usually are influenced by recommendations of surrounding friends and advertising promotions in Newspaper, TV or other Media. Thus, undergraduates will follow the trends to purchase online.

4 SURVEY ANALYSIS OF CHINESE AND FINNISH UNDERGRADUATES ONLINE SHOPPING BEHAVIOR

4.1 Scope of Undergraduates Purchased Online

Undergraduates as a special group in the online shopping market accept this new shopping consumption method. They form a specific scope and then lead a huge potential market. With the high development of technology and Internet, consumers accept online shopping as a new consumption method more popularly. Based on the relevant statistic data from research of CNIT, we know that the number of Chinese online consumer has been over 3.1 hundred million in 2014 the first quarter. It is expected that the amount of Chinese online consumers will keep on rising, and in 2015 the number of users is estimated to over 5.2 hundred million. Not only Chinese but also Finnish and even other people from other countries use Internet to purchase what they want and what they need. Therefore the scope of undergraduates who purchase online is very huge.

4.2 Questionnaire Design of Online Shopping Behaviour and Attitude Among Chinese and Finnish Undergraduates

- **Research goal**

The undergraduate as a special group is different from social consumers. Campus environment with relative independence makes undergraduates' consumption behavior different from other social consumers' consumption behavior. Undergraduates are more interested in new consumption trends, and they are looking forward to new things and dare to try it. Meanwhile, most of them are not economically independent. Therefore, they need to consider their limited expenses on daily living consumption. Online shopping has a trend and is fashionable among college students, thus the purpose of this questionnaire is to research online shopping behavior and attitude among Chinese and Finnish undergraduates. And then, through this research, we could know what similar and different characteristics of online shopping behavior and attitude among Chinese and Finnish undergraduates are. In addition, it is meaningful for busi-

ness companies or organizations to get an inspiration about a better innovative marketing mode in the future as well.

- Target research group

This questionnaire is for the two main target research groups: Chinese undergraduates and Finnish undergraduate consumers. The reason why I choose Chinese undergraduates and Finnish undergraduates for the research is that China is a typical country in Asia and Finland is a country in Europe, and China and Finland have certain representativeness in an international marketing. They have the fast development of economy, and they are relatively modern and open countries that have an international vision. In an open international country, people know and access Internet more expand, and the chance of online shopping is comparative much, especially for undergraduates who live in that open environment. Undergraduates are a specific group in social consumers, and they are potential group in the markets as well. Thus, undergraduates are certain representativeness. Besides as a Chinese student studying in Finland, I am also curious about Finnish undergraduates and Chinese undergraduates behaviors and attitudes towards online consumption. Therefore, this thesis research confirms the target research groups are Chinese undergraduates and Finnish undergraduates.

This online questionnaire takes nonprobability-sampling methods— judgment sampling. The questionnaire is sent by email to participants who are selected according to my experienced belief. Therefore this questionnaire is sent to all Finnish undergraduates at Lapland University of Applied Sciences and Chinese undergraduates in China who meet the requirements of the study. Finally, 100 respondents are collected and 100 effective surveys are gathered.

- Research content and structure

This thesis study mainly uses questionnaire research method, so the questionnaire ‘Chinese& Finnish Undergraduates’ Online Shopping Consumer Behavior and Attitude’ is designed as a cornerstone of this study. The questionnaire includes 17 questions altogether. To know further about the basic information of selected participants who meet the requirements, the first four questions are

designed, which include: gender, nationality, and age. In addition, based on their true experience of online shopping and true thoughts, participants should answer these rest fourteen questions that are designed according to online shopping behavior and attitude. Through those questions, we could understand the reasons why they choose online shopping, and the factors that influenced on their online shopping decisions. This questionnaire could help to know the problems have existed in the process of undergraduates' online shopping, and to analyze its influential elements, to offer good suggestions about promotion on online marketing for business company.

4.3 Data Analysis of the Questionnaire

4.3.1 Analysis of Respondents' Basic Information

As for the stage of information collection, the survey was conducted in April 2015. This online questionnaire is designed for Chinese undergraduates and Finnish undergraduates. What's more, I use a technological tool -- Webropol Survey and analysis tool to design the questionnaire.

After three days of data collection, 100 respondents gave their answers. 50 Chinese undergraduates and 50 Finnish undergraduates took part in this survey. Among the undergraduate consumers who took part in this survey, the rate of Female/Male is around 2:1. Thus the proportion of female respondents is 66%, and the percentage of male respondents is 34%. The results show that females are more interested in this survey research than males. Another words, female respondents are more interested about online shopping than male.

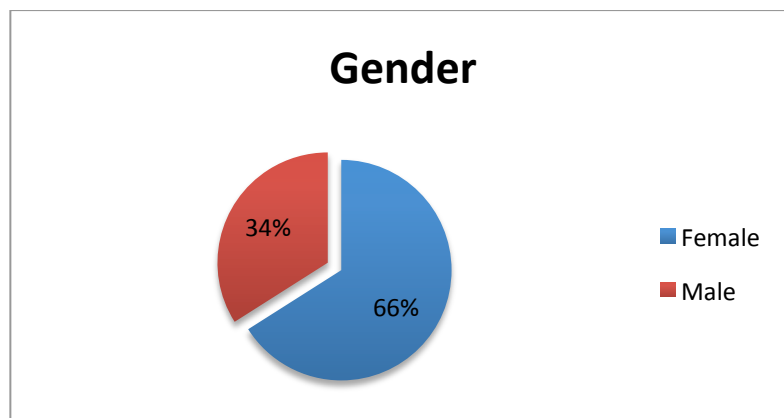


Figure 8. Constitute of gender distinctions

Ages of the target research group of this survey respectively are different in different regions: 16 to 25 years old, 26 to 30 years old, 31 to 40 years old, and over 40 years old.

24 Finnish respondents are 16 to 25 years old. The percentage of them is 48%. 8 respondents are in 26 to 30 years old. The proportion of them is 16%. 10 Finnish respondents are 31 to 40 years old. The percentage of them is 20%. 8 Finnish respondents are over 40 years old. The percentage of them is 16%.

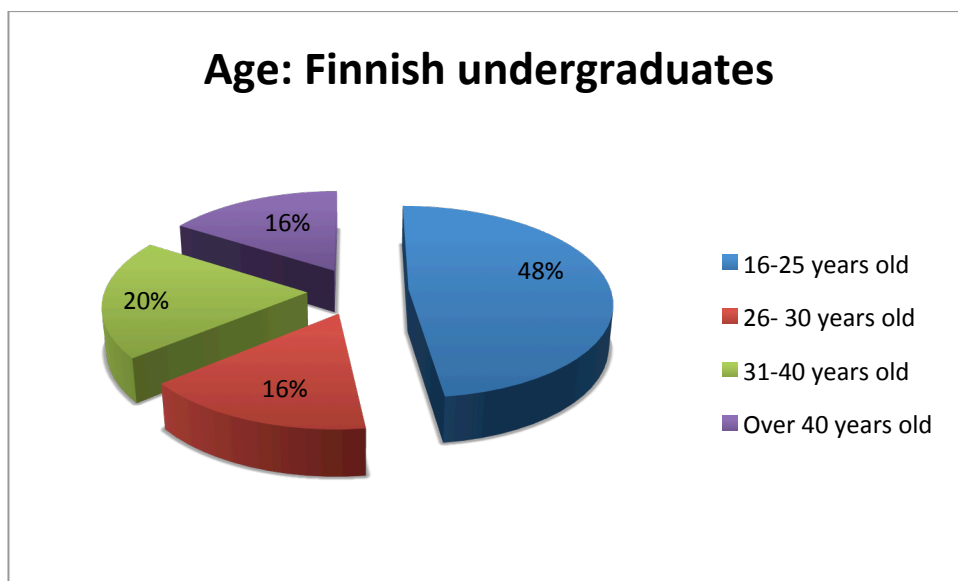


Figure 9. Age distribution of Finnish investigators

The ages of Chinese respondents concentrate on 16- 25 years old and 26 to 30 years old. Among 50 Chinese respondents, 88% of them (44 students) are in 16 to 25 years old. The rest of Chinese respondents are all in 26 to 30 years old, and their proportion is 12%.

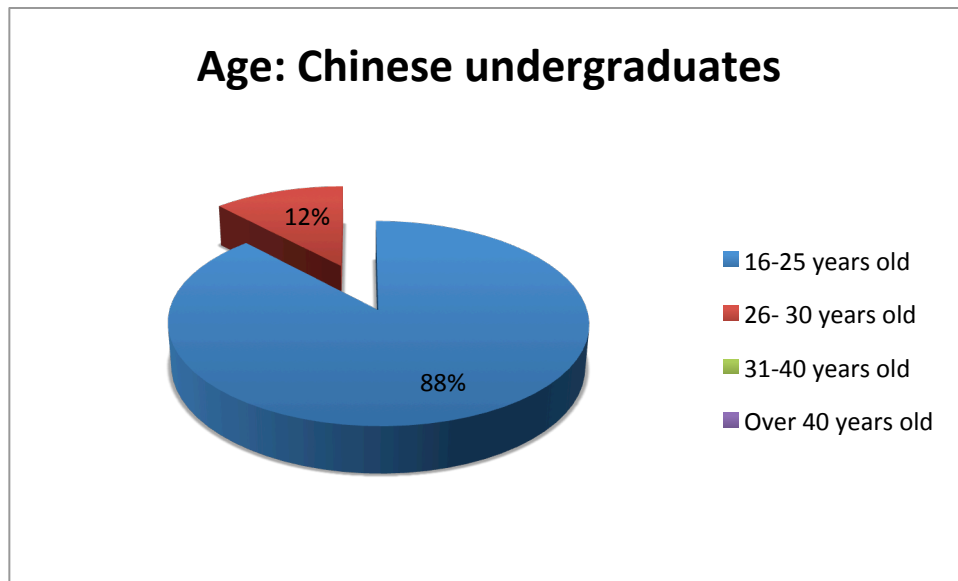


Figure 10. Age distribution of Chinese investigators

The survey shows that Finnish and Chinese undergraduates consumer group mainly focuses on 16 to 25 years old. Students who are in 16 to 25 years old are easier to accept new things, so they may be more interested in online shopping than people who are older. However, Finnish and Chinese education system and culture are quite different. Most Chinese undergraduates directly enter into college to study after their graduation from senior high school. Hence, ages of Chinese undergraduates are young so that they will focus on 16 – 25 years old. And even there are no students who are over 30 years old. But not like Chinese undergraduates do, some of Finnish undergraduates will accept the high level education – college study after they work. Thus those students' age will be older than other students. That is the reason why those respondents are in different age groups.

4.3.2 Findings Among Chinese Undergraduates

1) The analysis of undergraduates' average consumption expenditures monthly

The survey finds that 80 percentage of Chinese undergraduates' main source of income comes from their family. 8 percent of them get money by loans, and another 8% Chinese undergraduates gain their daily living fees by working or internships. Only few students get scholarship from school or government to sup-

port their daily living costs. The results are shown as the following Figure 11.

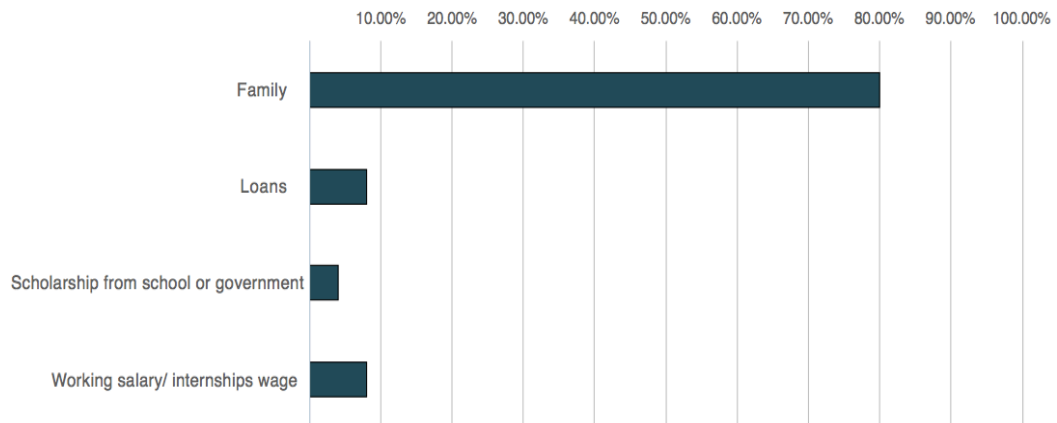


Figure 11. Source of income of Chinese undergraduates

In the undergraduate consumptive process, planned consumption and rational consumption exist at the same time. Therefore to certain extent, undergraduates' consumptive level can reflect social economic development level and its consumptive level. This thesis chooses undergraduates' average monthly living expenses (include accommodation, food, electricity fees and other) as a measurement of consumption level. From the Figure 12. Statistics of Chinese undergraduates' average consumptive level monthly, the fact can be seen that 38% undergraduates' average consumption expenditures monthly on living are between 600 Yuan to 1000 Yuan; 27% undergraduates' average consumption expenditures monthly on living are below than 600 Yuan; 27% undergraduates' average consumption expenditures monthly on living are between 1001 Yuan to 2000 Yan. The situation reflects current undergraduates' consumptive level is rational and reasonable. However, the tendency of dispersion of monthly consumption is obvious as well. Difference among individuals is great, so an unbalance exists in individuals to a certain extent. 8% undergraduates' average consumption expenditures on living monthly are over 2000 Yuan. Because of this question takes open-ended question, the detail and specific answers could be seen. Thus from those answers, some individuals' average consumption expenditures are even over 4000 Yuan monthly. Those 8% undergraduates are relatively well off. It is not difficult to find that Chinese undergraduates' average consumption expenditures on living monthly are constantly improved. In addi-

tion, the fact proves that Chinese undergraduates have enough the ability to purchase online and to conduct online consumption.

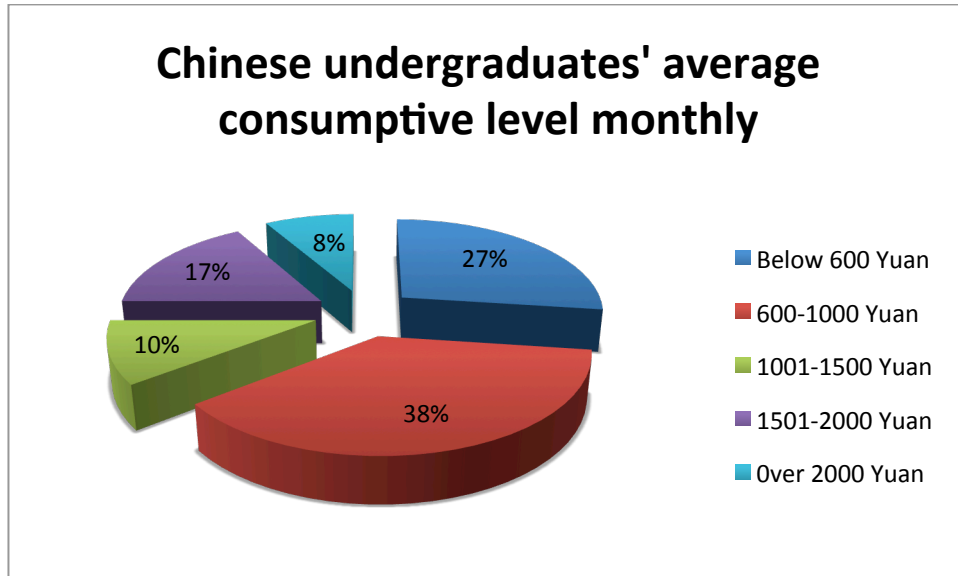


Figure 12. Statistics of Chinese undergraduates' average consumptive level monthly

2) The analysis of undergraduates' average consumption expenditures on shopping online monthly

The survey shows that most Chinese undergraduates' average consumption expenditures on shopping online monthly are below 200 Yuan. Those students take 44 percentages. Most undergraduates' average consumption expenditures on shopping online monthly are below 300 Yuan, and they are total 76%. Only 16% undergraduates' costs on online shopping monthly are between 301 Yuan to 500 Yuan. Even only a few 8% undergraduates' costs are over 500 Yuan. From the below Figure 13 Statistics of Chinese undergraduates' average money of online shopping monthly, we can see the facts that average costs on online shopping monthly of Chinese undergraduates who purchase online are usually not too much, and they will chose relatively cheap price of products and services. From the perspective of consumers, although price is not an element of decision to decide their final purchase, price is one of considered and important elements when they consider whether they purchase. Under this situation, cheap and low price will be enough attractive for undergraduates who have limited income sources and have not high consumption expenditures.

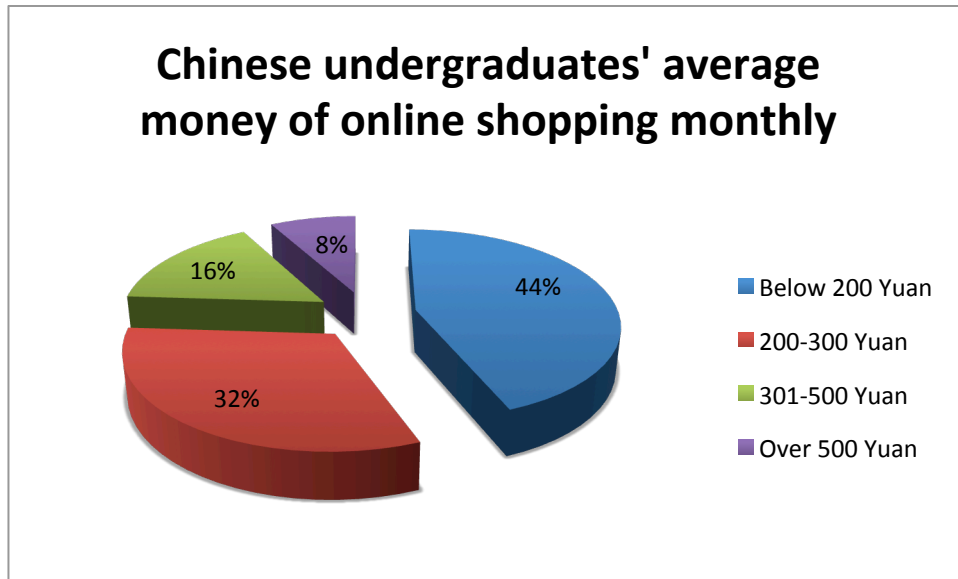


Figure 13. Statistics of Chinese undergraduates' average money of online shopping monthly

After statistical analysis is done about the frequency of Chinese undergraduates' consumption online, the result shows that about 26% undergraduates usually purchase online less than twice in one month. Around 40% undergraduates have twice to four times to buy online monthly. 34% undergraduates do shopping online over four times in one month. Based on the result of survey, from the figure 14. Statistical table of Chinese undergraduates' consumption online frequency monthly, it shows that the frequency of consumption online is not low among Chinese undergraduates. 74% undergraduates have over two times purchased online. In addition, from the Figure 15. Statistical table of Chinese undergraduates' experience of online shopping, the survey as well reflects that Chinese undergraduates participate actively in online shopping. The percentage of Chinese undergraduates who have online shopping experience is very high, 98% Chinese undergraduates have experienced online shopping. Therefore, online shopping is also one kind of daily consumption among Chinese undergraduates' daily school life.

	N	Percent
Over 4 times	17	34%
2-4 times	20	40%
Less than 2 times	13	26%

Figure 14. Statistical table of Chinese undergraduates' consumption online frequency monthly

Do you have the experience of online shopping?

	N	Percent
Yes	49	98%
No	1	2%

Figure 15. Statistical table of Chinese undergraduates' experience of online shopping

3) The analysis of undergraduates' consumption online behaviour characteristics

From the perspective of measuring, I combine the process of online consumption into consideration. Therefore undergraduates' online consumption behaviour could be divided into those below three parts to make analysis about survey: psychological foundation, information processing, and purchased behaviour. The results of survey (Figure 16. Psychological factors table of Chinese undergraduates' online consumption) are shown as follows. The survey finds that over a half of Chinese undergraduates agree that online consumption is extra important, and 36% of them view online consumption as a relatively important consumption method. Therefore most Chinese undergraduates have positive attitude about online consumption.

Psychological factors	Measuring choice	Number (People)	Percentage
Attitude (about online consumption)	Extra important	30	60%
	Relatively important	18	36%
	Dispensable	2	4%
	Not significant at all	0	0%
Motivation	Timesaver	30	60%
	Abundant varieties of products	28	56%

	Out of Curiosity	6	12%
	Easy operation	24	48%
	High website security (e.g. payment security, personal information security)	9	18%
	Other	1	2%

Figure 16. Psychological factors table of Chinese undergraduates' online consumption

The most main motivation of Chinese undergraduates' online consumption is timesaver. Consumptive motivation is a direct power of consumptive behaviour, thus this survey makes analysis about motivations of undergraduates' online consumption. Main reasons why Chinese undergraduates choose some websites to purchase online are listed separately: Timesaver, Abundant varieties of products could be chosen online, Out of curiosity, Easy operation, High website security (e.g. payment security, personal information security) and other. Among those reasons, Timesaver, Abundant varieties of products, and Easy operation are the most important reason for Chinese undergraduates. The percentages are separately 60%, 56% and 48%. Then, high website security is also one reason to attract undergraduates. Next only a few undergraduates are out of curiosity to be their motivation. About other reasons, one respondent replies that there is high discount on shopping websites to form ones motivation. The figure 17. Column chart of Chinese undergraduates' online consumption motivation is shown as follows.

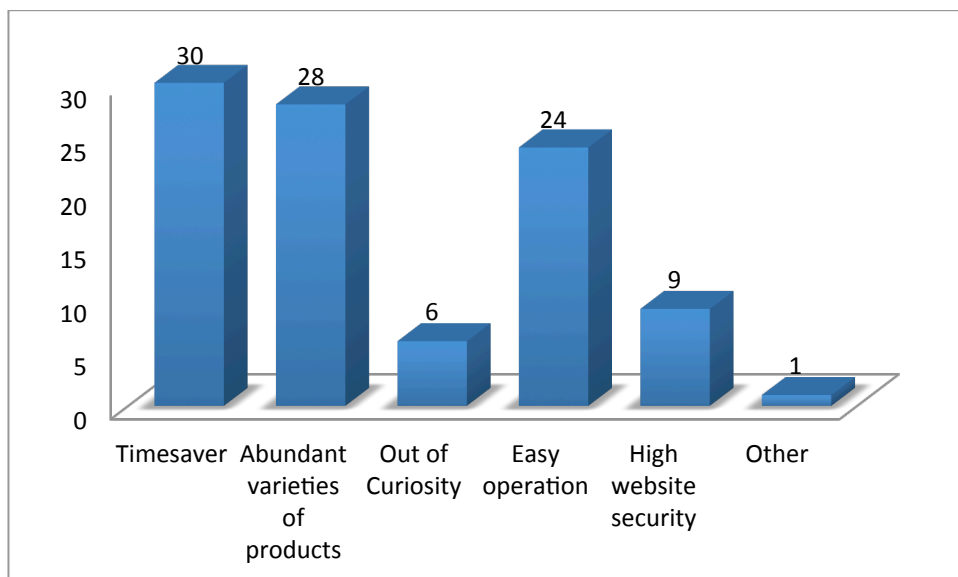


Figure 17. Column chart of Chinese undergraduates' online consumption motivation

Firstly, Shopping online could be conducted at home, so the new consumption method can help people not only reduce their fatigue but also save more time and energy. Nowadays shopping websites such as Taobao, eBay, and Amazon are the third transactions, which offer detail abundant products' category, search engine, and easy process of purchase to undergraduates. Secondly, some running costs could be saved. For example, merchants on network can save rent costs of physical store, labour costs and even relevant costs of tax payment. In addition, other kinds of costs such as paper expenditure in traditional marketing could be saved as well. Therefore, costs of products and sale costs are reduced by e-commerce so that price of products could be relatively lower than those same products' sold in physical store. From the perspective of consumers, although price is not single element of decision to decide their final purchase, price needs to be considered and it is an important element when they consider whether they should purchase. Hence, cheaper and lower price will be enough attractive for undergraduates who have limited income sources and have not high consumption expenditures. Products that have low price and are abundant are usually popular and welcomed by undergraduates. What's more, undergraduate group has a strong ability to accept new things. They will be out of curiosity to pursue fashion trends, so they could purchase online any-time and anywhere. That's a motivation for pursuing new things.

When respondents are asked about 'In general, which websites do you prefer to use to shop online', the survey results are shown as follows. The survey shows that most Chinese undergraduates (88%) prefer to choose shopping websites to purchase. Then only 12% Chinese undergraduates focus on official websites or E-stores. No one is willing to choose social media and other ways to buy.

	N	Percent
Shopping Websites: Taobao/Amazon/eBay	44	88%
Official Website/ E-stores (e.g. www.adidas.cn)	6	12%
Social media: Facebook/ Wechat/ Weibo	0	0%
Other (Please specify)	0	0%

Figure 18. Statistical table of Chinese undergraduates' focusing websites of online shopping

In addition, as for the question 'which products/services do you usually purchase online', the survey results are shown that Chinese undergraduates purchase products and services online to satisfy their material needs and spiritual needs. Products and services are popular and purchased online by Chinese undergraduates in general are Clothes/Shoes/Accessories (76%), Books/Magazines (42%), Event tickets (42%), Electronic equipment (34%), Tours/hotel/ flight reservations (30%), Music/Videos/DVDs/CDs/games (16%), and other (6%) such as food and house rent.

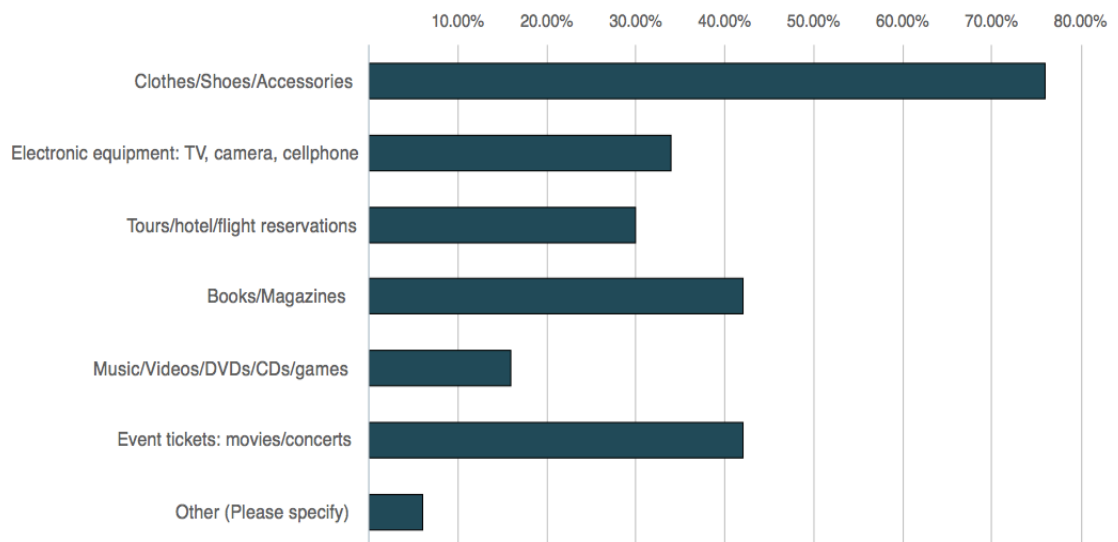


Figure 19. Statistical chart for Category of products/services Chinese undergraduates usually purchase online

Price of product and Product quality are the most two important influential factors to online shopping decision-making. The survey finds that influential factors to online shopping decision-making are Price, Product quality, Abundant varie-

ties of product, Promotion and advertisement, Top rated by customers, Design of website, Customer Service (before & after purchasing), Transaction (payment) security, Personal information security, Deliver Service, and other. Those above influential factors are very important elements to influent undergraduates' online shopping decision-making. Among 50 Chinese respondents, 48 Chinese undergraduates view Price of products is the most important factor. The percentage of them is 98%. Next, Product quality ranks the second. 84% Chinese undergraduates support that product quality is also an important influential factors of purchase decision-making. Then 32 Chinese undergraduates (64%) choose they will be influenced by Top rated by other customers. The survey results (Figure 20. Influential factors chart of online shopping decision-making) are shown as follows. Undergraduate group has high requirements for merchants. When they make decisions to purchase online, they prefer to choose great price, good product quality, and top rated products. Other important influential factors should be considered roundly to improve and be focused by merchants as well.

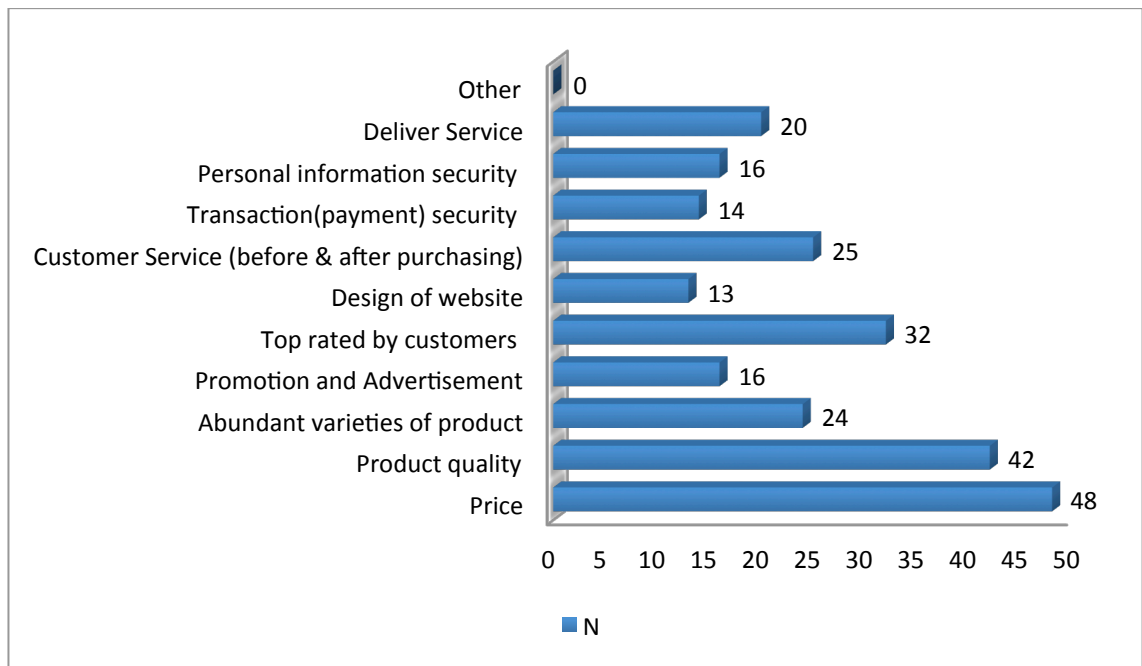


Figure 20. Influential factors chart of online shopping decision-making

The surrounding environment of customer easily influences their decision-making. Customers usually consider surrounding friends' evaluation or recommends when they buy something. The survey does certify that most Chinese undergraduates view other customers' previous comments or reviews before they decide to shop online. 60% Chinese undergraduates certainly view that

comments or reviews, and 30% Chinese undergraduates occasionally that. But only 10% would never view that in general. Therefore, other customers' previous comments or reviews are also a significant element for merchants to consider.

In general, whether you view other customers' previous comments or reviews before you decide to shop online?

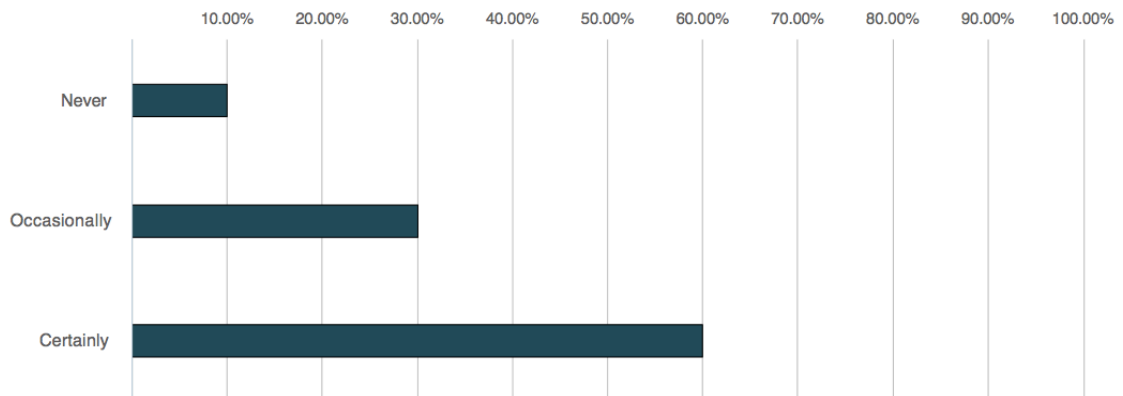


Figure 21. Statistical chart for whether Chinese undergraduates view others' comments

4) The analysis of undergraduates' reasons for refusing shopping online

The reasons why you are not willing to purchase online are:

	N	Percent
Worry about products quality	43	86%
Irreality about the previous description online	16	32%
Worry about the Payment security and the reliability of website	16	32%
Slow delivery service	14	28%
Unsatisfied after-sales customer service	8	16%
Other (Please specify)	0	0%

Figure 22. Chart of Chinese undergraduates' reasons for refusing shopping online

Analysis results of undergraduates' reasons for refusing shopping online are shown as the above figure 22. Chart of Chinese undergraduates' reasons for refusing shopping online. The survey shows that Chinese undergraduates refuse to do online shopping because they worry about quality of products. The

percentage of those students takes 86%. Worrying about quality of products is the most main reason why Chinese undergraduates are not willing to purchase online. Worrying about quality of products is an unavoidable problem, because when consumers find product has flaw or even bad quality, return and exchange are inconvenient and are even not guaranteed totally. Then 'irreality about the previous description online' and 'worry about the payment security and the irreality of websites' are two problems and ranks the second place at the same time. Their percentage is all 32%. In addition, slow delivery service ranks the third. 28% Chinese undergraduates refuse online shopping because of this reason. The rests of respondents are unsatisfied after-sales customer service so that they refuse to purchase online.

Whether you will purchase online if those shortages mentioned above are improved?

Responses count: 50

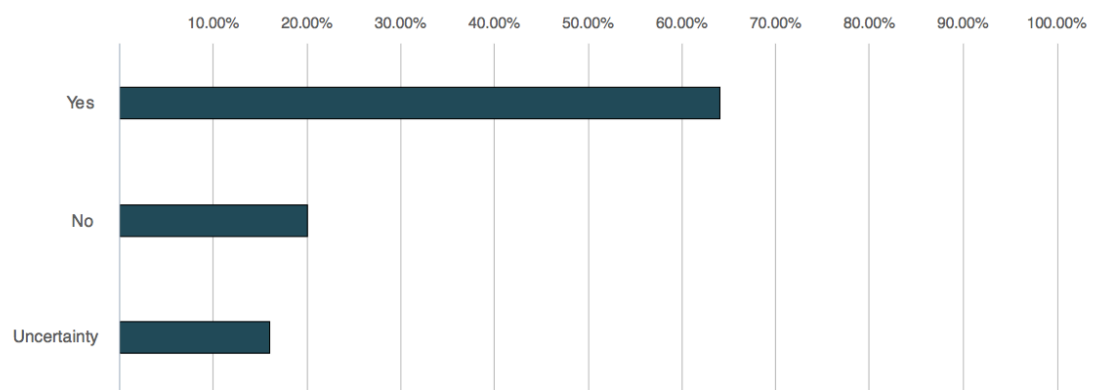


Figure 23. Statistical chart of Chinese undergraduates' attitude to the improvement of online shopping

As shown in the above Figure 23. Statistical chart of Chinese undergraduates' attitude to the improvement of online shopping, the survey reflects that most Chinese undergraduate have positive attitude if shortages of online shopping are improved. 64% Chinese undergraduates will purchase online if improved. Only 20% undergraduates are still not willing to purchase online even though shortages are improved. 16% undergraduates express their uncertainty about whether they will choose online shopping.

4.3.3 Findings Among Finnish Undergraduates

- 1) The analysis of undergraduates' average consumption expenditures monthly

Your main source of income comes from:

Responses count: 50

	N	Percent
Family	1	2%
Loans	3	6%
Scholarship from school or government	20	40%
Working salary/ internships wage	26	52%

Figure 24. Source of income of Finnish undergraduates

The results are shown as the above Figure 24. The survey finds that over a half of Finnish undergraduates' main source of income comes from their working salary or internships wage. Next 40% students get scholarship from school or government to support their daily living costs. Only a few Finnish undergraduates get money by loans, and 2% Finnish undergraduates gain their daily living fees from their family. Therefore, the conclusion is that most (92%) Finnish undergraduates' income sources are gained by working/internships or from scholarship. Finnish undergraduates have independent economic sources, so they will not depend on finance supports of their family. This is a point that is different with Chinese undergraduates. Source of income of (80%) Chinese undergraduate is mainly from their family.

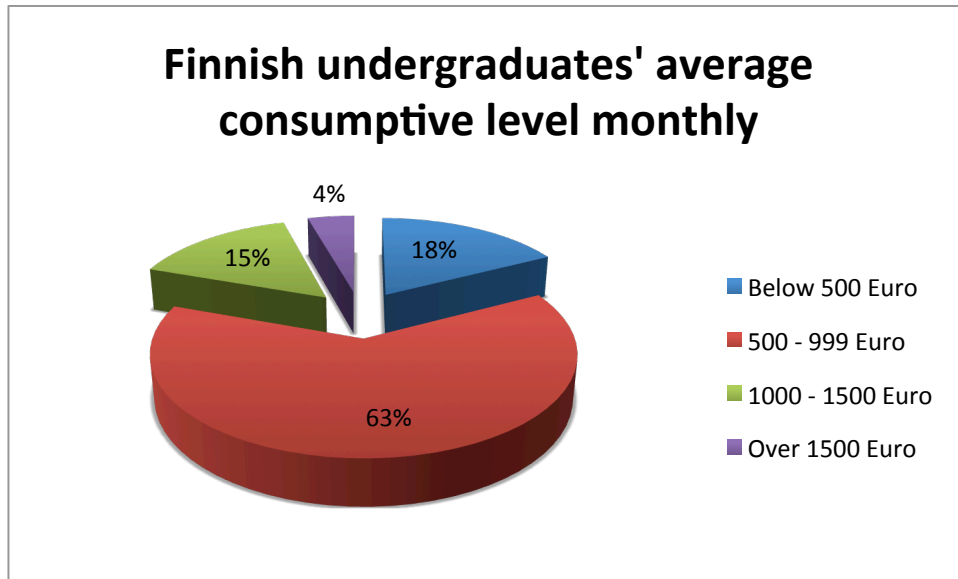


Figure 25. Statistics of Finnish undergraduates' average consumptive level monthly

In the undergraduate consumptive process, planned consumption and rational consumption exist at the same time. Therefore to certain extent, undergraduates' consumptive level can reflect social economic development level and its consumptive level. This thesis chooses undergraduates' average monthly living expenses (include accommodation, food, electricity fees and other) as a measure of consumption level. From the above Figure 25. Statistics of Finnish undergraduates' average consumptive level monthly, the fact can be seen that 63% undergraduates' average consumption expenditures monthly on living are between 500 euro to 999 euro; 18% undergraduates' average consumption expenditures monthly on living are below than 500 euro; 15% undergraduates' average consumption expenditures monthly on living are between 1000 euro to 1500 euro. This situation reflects that current Finnish undergraduates' consumptive level is rational and reasonable. Most Finnish undergraduates have normal living expenses monthly. However, difference among individuals cannot be avoided, so an unbalance exists in individuals to a certain extent. Only 4% Finnish undergraduates' average consumption expenditures on living monthly are over 1500 euro. Therefore, the survey proves that not only Chinese undergraduates but also Finnish undergraduates have enough the ability to conduct online consumption.

2) The analysis of undergraduates' average consumption expenditures on shopping online monthly

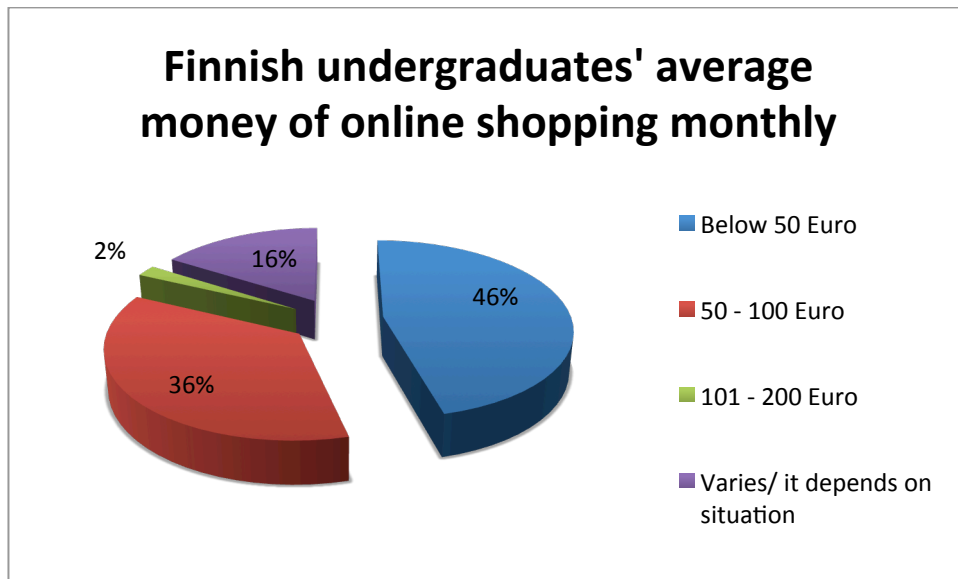


Figure 26. Statistics of Finnish undergraduates' average money of online shopping monthly

The survey shows that most Finnish undergraduates' average consumption expenditures on shopping online monthly are below 100 euro. Those students take 82 percentages altogether. 46% undergraduates' average consumption expenditures on shopping online monthly are below 50 euro. Only 2% undergraduates' costs on online shopping monthly are in range 101 euros - 200 euros. Even few (16%) undergraduates' costs on online shopping monthly are varies, they answer this open-ended question and give a huge range of expenses so that it should depends on situations. From the above Figure 26. Statistics of Finnish undergraduates' average money of online shopping monthly, we can find the facts that average costs on online shopping monthly of Finnish undergraduates who purchase online are usually not too much, and they will chose relatively cheap price of products and services. In addition, the survey can infer that Finnish undergraduates are not willing to spend much money on purchasing online. From the perspective of consumers, cheap and low price will have enough attraction for undergraduates who have limited income sources and have not high consumption expenditures.

	N	Percent
Over 4 times	1	2%
2-4 times	14	28%
Less than 2 times	35	70%

Figure 27. Statistical table of Finnish undergraduates' consumption online frequency monthly

Do you have the experience of online shopping?

	N	Percent
Yes	49	98%
No	1	2%

Figure 28. Statistical table of Finnish undergraduates' experience of online shopping

After having done the statistical analysis about the frequency of Finnish undergraduates' consumption online, the result shows that about 70% undergraduates purchase online less than twice in one month generally. Around 28% undergraduates have twice to four times to buy online monthly. Only 2% undergraduates do shopping online over four times in one month. Based on the result of survey, from the above figure 27. Statistical table of Finnish undergraduates' consumption online frequency monthly, it shows that the frequency of consumption online is not low among Chinese undergraduates. 74% undergraduates have over two times purchased online. In addition, from the Figure 28. Statistical table of Finnish undergraduates' experience of online shopping, the survey reflects that Finnish undergraduates do not participate very actively in online shopping. But the percentage of Finnish undergraduates who have online shopping experience is very high, 98% Finnish undergraduates have experienced online shopping. Therefore, online shopping is not one kind of daily consumption among Finnish undergraduates' daily school life.

Through compare the survey results of Finnish undergraduates and of Chinese undergraduates, I find that from an overall view, the frequency of most Finnish

undergraduates' monthly shopping online is relatively low than most Chinese undergraduates'. Most (70%) Finnish undergraduates purchase online less than twice in one month generally. However, in general 74% Chinese undergraduates purchase online more than twice during one month.

3) The analysis of undergraduates' consumption online behavior characteristics

Psychological factors	Measuring choice	Number (People)	Percentage
Attitude (about online consumption)	Extra important	22	44%
	Relatively important	27	54%
	Dispensable	1	2%
	Not significant at all	0	0%
Motivation	Timesaver	27	54%
	Abundant varieties of products	32	64%
	Out of Curiosity	3	6%
	Easy operation	34	68%
	High website security	17	34%
	Other	10	20%

Figure 29. Psychological factors table of Finnish undergraduates' online consumption

The figure 29.Column chart of Finnish undergraduates' online consumption motivation is shown as above. The survey finds that over a half of Finnish undergraduates think online consumption is relatively important, and 44% of them view online consumption as an extra important consumption method. Therefore most (94%) Finnish undergraduates have positive attitude about online consumption.

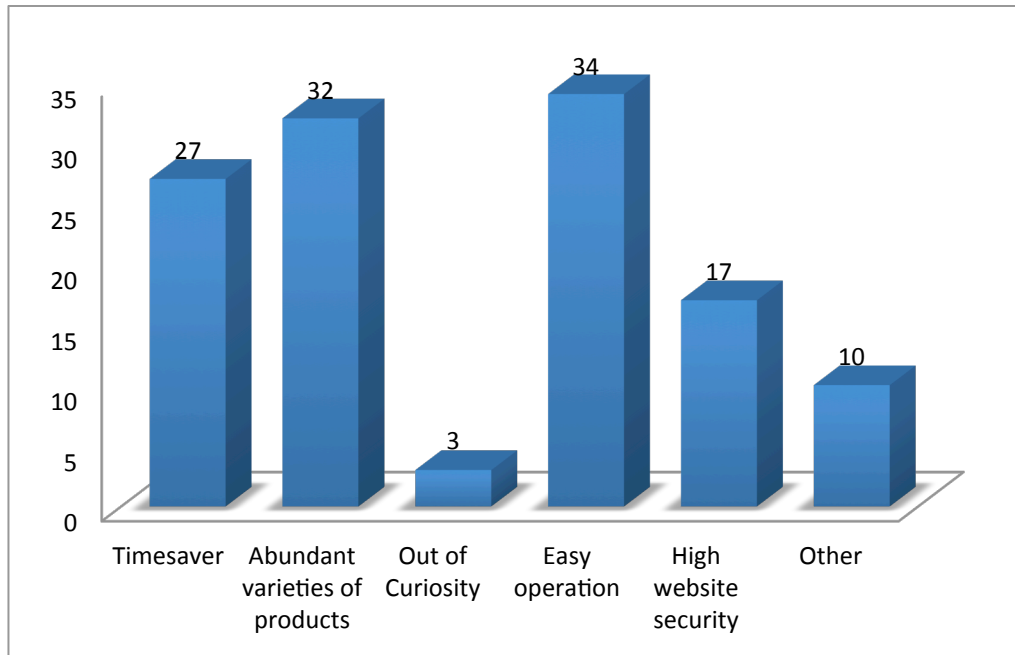


Figure 30. Column chart of Finnish undergraduates' online consumption motivation

From the above figure 30, the survey shows that the most main motivation of Finnish undergraduates' online consumption is Easy operation. Consumptive motivation is a direct power of consumptive behaviour, thus this survey makes analysis about motivations of undergraduates' online consumption. Main reasons why Finnish undergraduates choose some websites to conduct purchase are listed separately: Timesaver, Abundant varieties of products could be chosen online, Out of curiosity, Easy operation, High website security (e.g. payment security, personal information security) and other. Among those reasons, Easy operations, abundant varieties of products, and Timesaver are the most three important reasons Finnish undergraduates choose. The percentages are separately 68%, 64% and 54%. Then, high website security is also one reason to attract undergraduates. Next only a few undergraduates are out of curiosity to be their motivation. As for other reasons, some respondents give the same answer that low price on shopping websites will make them want to shop online.

	N	Percent
Shopping Websites: Taobao/Amazon/eBay	15	30%
Official Website/ E-stores (e.g. www.adidas.cn)	30	60%
Social media: Facebook/ Wechat/ Weibo	1	2%
Other (Please specify)	4	8%

Figure 31. Statistical table of Finnish undergraduates' focusing websites of online shopping

When respondents are asked a question about 'In general, which websites do you prefer to use to shop online', the survey results are shown as follows. The survey shows that most Finnish undergraduates (60%) prefer to choose official websites or E-stores to purchase. Then 30% Finnish undergraduates focus on shopping websites. Only 2% prefer to choose Social media to buy. Other 8% Finnish undergraduates give their answer, saying they prefer to choose other shopping websites such as cdon.fi, nelly.fi and booky.fi. But in this thesis those answers could be conclude into shopping websites as well.

Compared with Chinese undergraduates' preference about websites of online shopping, most Finnish undergraduates focus on Official website or E- store to purchase products. However, most Chinese undergraduates prefer to buy something on famous and safe shopping websites. Hence, as for choice for online shopping website, Finnish undergraduates' preferred choice and Chinese undergraduates' preferred choice are quite different.

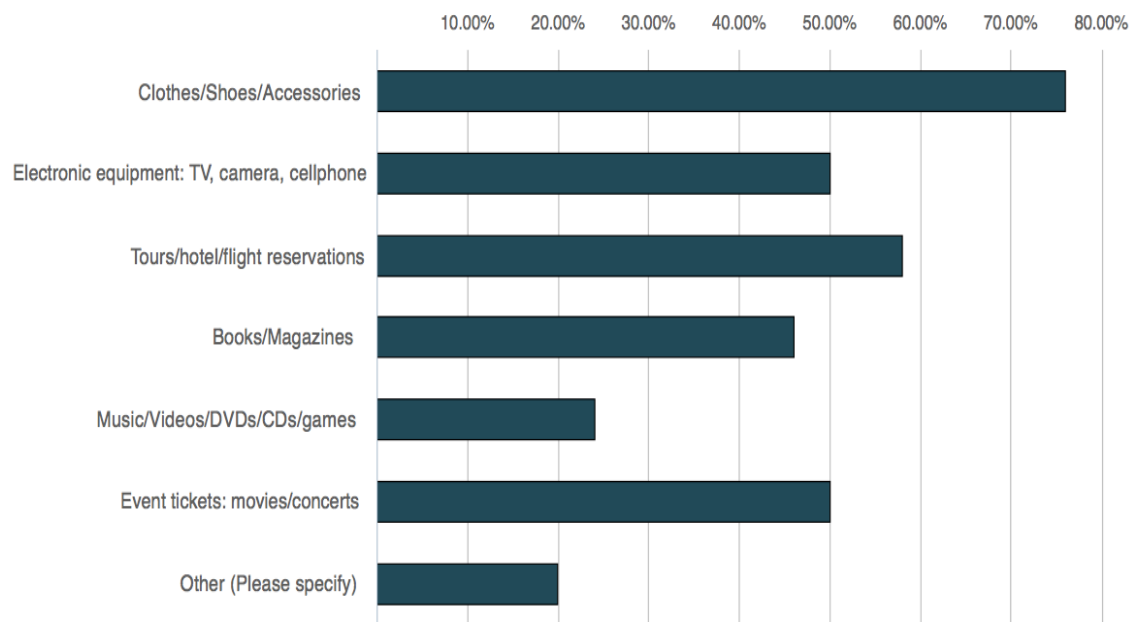


Figure 32. Statistical chart for Category of products/services Finnish undergraduates usually purchase online

Finnish undergraduates purchase products and services online to satisfy their material needs and spiritual needs. In addition, as for the question 'which products/services do you usually purchase online', the survey results are shown as the above figure 32. Products and services are popular and purchased online by Finnish undergraduates usually are Clothes/Shoes/Accessories (76%), Tours/hotel/ flight reservations (58%), Event tickets (50%), Electronic equipment (50%), Books/Magazines (46%), Music/Videos/DVDs/CDs/games (24%), and other (20%) such as toys, plants, garden supplies, cosmetics, and household items etc.

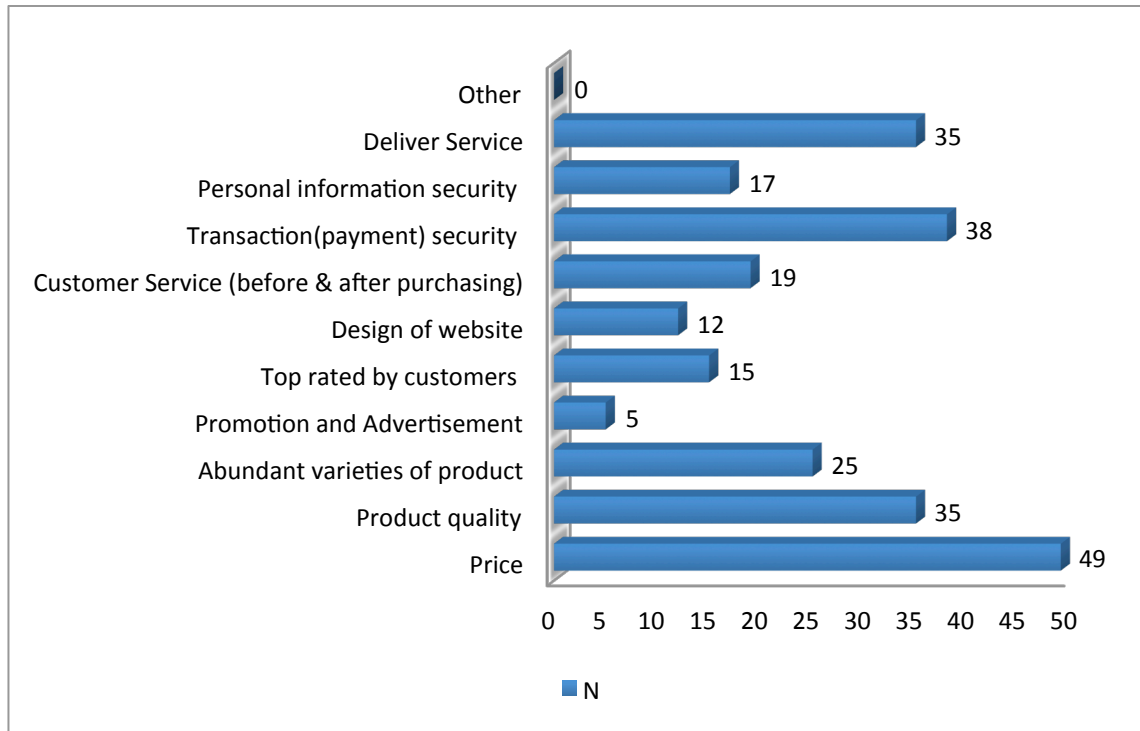


Figure 33. Influential factors chart of online shopping decision-making

Price of product and Product quality are the most two important influential factors to online shopping decision-making. The survey finds that influential factors to online shopping decision-making are Price, Product quality, Abundant varieties of product, Promotion and advertisement, Top rated by customers, Design of website, Customer Service (before & after purchasing), Transaction (payment) security, Personal information security, Deliver Service, and other. Those above influential factors are very important elements to influent undergraduates' online shopping decision-making. Among 50 Finnish respondents, 49 Finnish undergraduates think Price of products is the most significant factor. Next, Transaction (payment) security ranks the second place. Then 35 Finnish undergraduates choose they will be influenced by deliver service and product quality. The survey results (Figure 33. Influential factors chart of online shopping decision-making) are shown above.

In general, whether you view other customers' previous comments or reviews before you decide to shop online?

	N	Percent
Never	0	0%
Occasionally	42	84%
Certainly	8	16%

Figure 34. Statistical table for whether Finnish undergraduates view others' comments

The surrounding environment of customer can easily influence their decision-making. Consumers usually consider surrounding friends' evaluation or recommends when they buy something. The survey does certify that most Finnish undergraduates will view other customers' previous comments or reviews before they decide to shop online. 16% Finnish undergraduates certainly view that comments or reviews, and 84% Finnish undergraduates occasionally that. All respondents will focus on others' previous comments and take their suggestions into account. Therefore, other customers' previous comments or reviews are also a significant element for merchants to consider.

4) The analysis of undergraduates' reasons for refusing shopping online

The reasons why you are not willing to purchase online are:

	N	Percent
Worry about products quality	23	46%
Irreality about the previous description online	5	10%
Worry about the Payment security and the reliability of website	26	52%
Slow delivery service	15	30%
Unsatisfied after-sales customer service	9	18%
Other (Please specify)	11	22%

Figure 35. Chart of Finnish undergraduates' reasons for refusing shopping online

Analysis results of Finnish undergraduates' reasons for refusing shopping online are shown as the above figure 35. Chart of Finnish undergraduates' reasons for refusing shopping online. The survey shows that over a half of Finnish undergraduates refuse to do online shopping, because they worry about pay-

ment security and the reliability of websites. The specific percentage of those students takes 52%. Worrying about payment security is the most main reason why Finnish undergraduates are not willing to purchase online. Worrying about payment security is an unavoidable problem, because cardholder's personal information and bank information may be stolen or kept by merchants or the third-party when transaction happened. Next, 'worry about products quality' ranks the second place. Their percentage is 46%. In addition, slow delivery service ranks the third place. 30% Finnish undergraduates refuse online shopping because of this reason. Respondents who chose other reasons give their specific answers. Price of delivery service (e.g. high shipping fees), untrue size of clothes or shoes, and hoax or frauds will make Finnish undergraduates worried.

Whether you will purchase online if those shortages mentioned above are improved?

	N	Percent
Yes	29	58%
No	3	6%
Uncertainty	18	36%

Figure 36. Statistical chart of Finnish undergraduates' attitude to the improvement of online shopping

As shown in the above Figure 36. Statistical chart of Finnish undergraduates' attitude to the improvement of online shopping, the survey reflects that most Finnish undergraduate have positive attitude if shortages of online shopping are improved. 58% Finnish undergraduates will purchase online if improved. Only 8% undergraduates are still not willing to purchase online even though shortages are improved. 36% undergraduates express their uncertainty about whether they will choose online shopping.

5 PROPOSALS FOR ONLINE MARKETING

Chinese and Finnish undergraduates' online shopping has a huge potential space to develop better in the future. Based on the research of online consumption behaviour characteristic of Chinese and Finnish undergraduates, some relevant suggestions and useful countermeasures are proposed for purchasers and suppliers of online shopping to develop a better online shopping services and environment.

- Sell product on E-store or Shopping Website

As for merchants who start to set up an online shop and sell best, they need to consider building an E-store or directly selling their products on the third-party shopping websites such as Amazon, Taobao and eBay etc. About the choice for online shopping website, Finnish undergraduates' preferred choice and Chinese undergraduates' preferred choice are quite different. Compared with Chinese undergraduates' preference about websites of online shopping, 60% Finnish undergraduates focus on Official website or E- store to purchase products. However, 88% Chinese undergraduates prefer to buy something on famous and safe shopping websites. Therefore, if merchants' potential target customer group is Chinese undergraduates, merchants could consider setting up an online shop on the third-party shopping websites especially on Taobao to attract more customers to view. If merchants' potential target customer group is Finnish undergraduates, merchants could consider building their brand and then setting up an E-store/ official online website to sell products.

- Websites design

According to the survey, we could find that the most important motivation of Chinese undergraduates' online shopping consumption is timesaver. Additionally, motivation of Finnish undergraduates' online shopping consumption is easy operation. Therefore perusing a quick and convenience is Chinese and Finnish undergraduates' common influential elements to decision-making. The appearance design of merchants' website should be clear to make consumers' purchase process operated easily. Merchants should focus on function such as Search engine and categorize item to help customers save time. Good pictures

and clear truth descriptions of each product are key points to influence customers' purchase. Inaccurate description of product will make customers buy again on your website when their expectations are not met. In conclusion, the website should be designed more professional and attractive.

- Pricing and Discount

Low pricing is a main reason to stimulate undergraduates' online shopping consumption. If price competitiveness is higher, the price of product is more attractive for undergraduates. According to survey results, we can find both Chinese and Finnish undergraduates' online shopping consumption relates to price of product. They will prefer to choose relevant appropriate price of product to purchase online. And they are usually attracted by discount or other special offers to conduct online shopping. Because based on the results of survey, we could find the fact that if the same product is sold with the same price both in physical store or online, 62% Chinese undergraduates and 58% Finnish undergraduates will prefer to go to physical store to purchase. 24% Chinese undergraduates and 20% Finnish undergraduates choose online shopping and rest 14% Chinese undergraduates and 22% Finnish undergraduates say no preference. If the price is comparatively low or discounts offered in online store, undergraduates will prefer to choose to buy online. Therefore, relative low price of product is the most important influential element to Chinese and Finnish undergraduates' decision-making.

- Payment security

When Finnish undergraduates carry out Internet transactions, they especially focus on transaction (payment) security. Transaction (payment) security is one key to influence their decision-making on purchase. Therefore online payments should be taken through a secure server such as PayPal or other professional and reliable companies that can provide safe payment service to online business. Additionally, website security is important as well. Customers' personal information should be kept and privacy rights should be respected.

- Free samples of new products

Based on the results of survey shows that most Chinese and Finnish undergraduates will view other customers' previous comments and suggestions, so merchants could offer free samples of new products to potential customers, and invite them to write comments on the website, basing on their experience and feelings. This way could attract more potential customers to decide whether they purchase this product. Certainly, merchants should make sure that the product quality is very good.

- Delivery Service

It is necessary to consider things involved in the process of delivering the goods. For example, whether the price of delivering service is offered for free? If yes, what amount of the purchase is met, the goods can be delivered for free? Whether the range of delivery is international? These questions are considered not only by sellers but also by buyers. Sellers could offer free delivery service when amounts of the purchase are met.

6 CONCLUSION

This thesis study is mainly a research on the characteristics of Chinese and Finnish undergraduates' online consumption behavior. The study results could be concluded as follows:

Chinese undergraduates' online consumption behaviors have following characteristics: (1) motivation of Chinese undergraduates' online shopping consumption is timesaver. (2) Participation rate of online shopping consumption is very high, but expenditure on online shopping is relatively low. Chinese undergraduates' consumption concept is rational and reasonable. (3) Price and Products quality are the most important two influential elements of decision-making on purchase in an online shopping process. (4) Most Chinese undergraduates prefer to buy products on shopping websites such as Taobao.

On the other hand, Finnish undergraduates' online consumption behaviors have some similar characteristics with Chinese undergraduates' in some ways, but they also have different and unique characteristics. Hence, Finnish undergraduates have following characteristics: (1) Motivation of Finnish undergraduates' online shopping consumption is easy operation. (2) Participation rate of online shopping consumption is very high as well, but expenditure on online shopping is not relatively positive. Like Chinese undergraduates', Finnish undergraduates' consumption concept is rational and reasonable. (3) Price and Transaction (payment) security are the most important two influential elements of decision-making on purchase in online shopping process. (4) Most Finnish undergraduates prefer Official website or E- store to purchase products.

Based on the survey results about Chinese and Finnish undergraduates' online consumption behaviour, relevant suggestions and useful countermeasures are proposed for merchants and managers of online shopping. About the choice of E-store or shopping website for selling best, professional and attractive website design, low pricing of products and discounts, free samples of new products offered, high payment security, and free delivery service, should be taken into

account carefully by merchants and managers for offering a better online market place environment to purchasers who conduct online consumption.

This thesis offers an overall picture about characteristics of Chinese and Finnish undergraduates' online consumption behavior. But one thing could be improved in the future study is sample size. The sample size of the survey is inadequate. Because of limited time and conditions, 100 counts of questionnaires come from undergraduates who are in Beijing, Wuhan, and Lapland. However, the study group of the thesis extends to all Chinese and Finnish undergraduates. Those limited samples of research cannot adequately represent all Chinese and Finnish undergraduates. Therefore, in the future relevant study, samples are chosen in uniform distribution for improving overall representativeness of samples.

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APPENDICES

Chinese and Finnish Undergraduates' Online Shopping Behavior and Attitude

Dear Chinese/Finnish undergraduate,

The purpose of this questionnaire is to research on the online shopping behavior and attitude among Chinese and Finnish undergraduates. The questionnaire includes 17 questions. It will take you around 5 minutes from your precious time to answer these questions. Please answer these questions based on your actual personal experience and thought. Thank you very much in advance for your participation and cooperation!

1. Gender *

☐ Male ☐ Female

2. Nationality *

☐ China ☐ Finland

3. Age *

☐ 16-25 years old
☐ 26-30 years old
☐ 31-40 years old
☐ Over 40 years old

4. Do you have the experience of online shopping? *

☐ Yes ☐ No

5. How many times do you usually purchase online in one month? *

☐ Over 4 times ☐ 2-4 times ☐ Less than 2 times

6. From the items below, which products/services do you usually purchase

online? *

- ☐ Clothes/Shoes/Accessories
 - ☐ Electronic equipment: TV, camera, cellphone
 - ☐ Tours/hotel/flight reservations
 - ☐ Books/Magazines
 - ☐ Music/Videos/DVDs/CDs/games
 - ☐ Event tickets: movies/concerts
 - ☐ Other (Please specify)
-

7. In general, which websites do you prefer to use to shop online? *

- ☐ Shopping Websites: Taobao/Amazon/eBay
 - ☐ Official Website/ E-stores (e.g. www.adidas.cn)
 - ☐ Social media: Facebook/ Wechat/ Weibo
 - ☐ Other (Please specify)
-

8. The reasons why you choose this website to purchase online are: *

- ☐ Timesaver
 - ☐ Abundant varieties of products
 - ☐ Out of curiosity
 - ☐ Easy operation
 - ☐ High Website Security (e.g. payment security, personal information security)
 - ☐ Other (Please specify)
-

9. From the items below, which factors are more important on influencing your online shopping decision? (Please choose 5 items) *

- ☐ Price
- ☐ Product quality
- ☐ Abundant varieties of product
- ☐ Promotion and Advertisement
- ☐ Top rated by customers

- ☐ Design of website
- ☐ Customer Service (before & after purchasing)
- ☐ Transaction (payment) security
- ☐ Personal information security
- ☐ Deliver Service
- ☐ Other

10. In general, whether you view other customers' previous comments or reviews before you decide to shop online? *

- ☐ Never ☐ Occasionally ☐ Certainly

11. Where do you prefer to purchase if the same product is sold with the same price both in physical store or online? *

- ☐ Online ☐ In physical store ☐ No preference

12. Your main source of income comes from: *

- ☐ Family
☐ Loans
☐ Scholarship from school or government
☐ Working salary/ internships wage

13. How much money do you generally cost on living generally every month? (Yuan / Euro) *

14. In general, how much money will you spend on shopping online every time? (Yuan / Euro) *

15. The reasons why you are not willing to purchase online are: *

- ☐ Worry about products quality
- ☐ Irreality about the previous description online
- ☐ Worry about the Payment security and the reliability of website
- ☐ Slow delivery service
- ☐ Unsatisfied after-sales customer service
- ☐ Other (Please specify)

16. Whether you will purchase online if those shortages mentioned above are improved? *

- ☐ Yes ☐ No ☐ Uncertainty

17. Do you agree that online shopping is an important consumption way? *

- ☐ Fully agree. It is extra important.
- ☐ Partly agree. It is relatively important.
- ☐ Partly disagree. It is dispensable.
- ☐ Fully disagree. It is not significant at all.