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Consumer Decision-Making of Slow Moving Consumer Goods in the Age of Multi-channels

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Abstract

Currently, the consumer decision-making is influenced by an increase of technological adoption, called multi-channel retailing, which can be defined as a retailer using a combination of integrated channels for promoting and selling products and services. Since there is a lack of knowledge about how the consumer decision-making in this context looks like, the purpose of the study is to redress the gap in current research and attain a deep insight about consumer decision-making process for Slow Moving Consumer Goods, SMCG, in the context of multi-channels. The study is positioned within three research streams: consumer decision-making, multi-channels and slow moving consumer goods. Based on that, the theoretical framework is developed in order to examine the consumer decision-making process of two groups of consumers, Millennials and Mothers of Millennials. Since the aim of the study is to gain a deep insight about the consumer decision-making within multi-channel, the study is designed as exploratory and adopts an abductive approach. The empirical material was mainly collected via two forms of interviews, at home interviews and in-store interviews. These two methods were supported by in-store observations. Our findings show that there are differences in consumer decision-making process within a multi-channel context and between Millennials and Mothers of Millennials.

Keywords

Consumer Decision-Making Process, Multi-channels, SMCG, Multi-channel retailing

Table of Contents

1	Introduction	1
1.1	Background	1
1.2	Problem discussion.....	3
1.3	Positioning of the study in the category of slow moving consumer goods.....	5
1.4	Research purpose and research question	7
1.5	Contributions	8
1.5.1	Theoretical contributions.....	8
1.5.2	Practical contributions	9
2	Method.....	10
2.1	Research philosophy.....	10
2.2	Research design.....	11
2.3	Sampling.....	12
2.4	Data collection.....	12
2.4.1	Consideration of qualitative methods.....	13
2.4.2	At home interviews	15
2.4.3	In-store interviews.....	17
2.4.4	Observations.....	18
2.5	Data analysis.....	19
2.6	Ethical and political considerations.....	21
2.7	Limitations.....	22
3	Literature review and theoretical framework.....	24
3.1	Consumer decision-making process.....	24
3.2	Multichannel retailing	30
3.2.1	Multi-channels versus Omni-channels	34
3.3	Slow moving and fast moving goods	36
3.4	Theoretical framework	38
4	Analysis	40
4.1	Need / want recognition	40
4.2	Formulation of decision problem	44
4.3	Search and decision making.....	46
4.4	Postpone	53
4.5	Appraise.....	54
4.6	Purchase.....	55

4.7	Post-purchase.....	56
4.8	The consumers' perceptions of multi-channels in relation to omni-channels.....	57
5	Discussion.....	59
5.1	Consumer Decision Making of SMCG in the age of multi-channels.....	59
5.1.1	Need/want recognition	59
5.1.2	Formulation of decision problem	61
5.1.3	Search and decision-making.....	63
5.1.4	Postpone	65
5.1.5	Appraise	66
5.1.6	Purchase	67
5.1.7	Post-purchase behaviour	68
5.2	Multi-channels.....	70
5.2.1	Usage of multi-channels.....	70
5.2.2	Multi-channel versus omni-channel.....	71
6	Conclusion.....	73
6.1	Answers to research questions and theoretical contributions.....	73
6.2	Practical contributions.....	75
6.3	Limitations and future research.....	76
	References	77

List of Tables

Table 1 Overview of data collection methods.....	15
Table 2 At home interviews	17
Table 3 In-store interviews.....	18

List of Figures

Figure 1 The consumer decision journey model (McKinsey & Company, 2014)	26
Figure 2 ZMOT model (Lecinski, 2011).....	27
Figure 3 Online purchase decision-making process model (Karimi, 2013).....	28
Figure 4 Theoretical Framework.....	39
Figure 5 Differences in consumer decision-making between Millennials and Mothers of Millenials.....	69

1 Introduction

The introduction section presents the background of the study, which is later positioned in relevant research on consumer decision-making in the context of multi-channels and slow moving goods. Based on that, we discuss the gap in current research and the purpose of the study followed by the research question. Finally, the theoretical and practical contributions of the study are discussed.

1.1 Background

Consumer decision-making plays a major role in the contemporary consumer's everyday life. According to Du Plessis et al. (1991) the consumer decision-making process might be described as “Behaviour patterns of consumers, that proceed, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services”. Consumers are making decisions in order to fulfil needs, from basic drivers such as satisfying thirst and become warm to more complex motivations and goals such as belonging to a certain group, construction of identity, enhancing self-esteem or due to boredom or pleasure (Balasubramanian et al., 2005; Ratneshwar et al., 2000; Sivaramakrishnan et al., 2007). Generally the consumer decision-making might include hedonistic or utilitarian motivational factors (Childers et al., 2001). Currently the consumer decision-making is influenced by an increase of technological adoption, called multi-channel retailing, which can be defined as a retailer using a combination of channels for promoting and selling products and services (Lewis et al., 2014). To use two or more channels is not a new phenomenon. However the integration of these is something new though and the frequency of retailers adopting two or more channels has also increased (Lewis et al., 2014).

We believe that an increased adoption of multi-channels transforms the consumer decision-making process and the retailers therefore face the challenges how to address these changes. It is therefore necessary to understand these changes in behaviour in the rapidly changing technological environment.

Traditionally, the physical store has been the main and essential channel for consumers to make purchase decisions and information seeking (Herring, Wachinger & Wigley, 2014). The physical store has also been the main channel for retailers for communicating, promoting and selling to their potential consumers. The competition in the retail sector has changed as the technology became more advanced and consumers might operate on diverse online channels (Verhoef, Kannan & Inman, 2015).

Until recently, the distribution of goods had two main channels during a considerable amount of time; the website and the traditional store. These two channels have been treated as independent (Pantano & Viassone, 2014) instead of interrelated. Nowadays, the online channels are no longer solely interactive with two ways of communication between companies and consumers (Neslin et al., 2006), but they also enable consumers to be more involved in multiple communication processes with other consumers or competitors. The boundaries between online and offline steadily vanish since the new technologies remove information or geographical barriers (Brynjolfsson et al., 2013). Consumers have access to more information, may migrate across different channels faster than ever and the decision-making processes is more sophisticated (Verhoef, Kannan & Inman, 2015).

New technologies, such as mobile devices, digital imaging, e-commerce, social networking, augmented reality, and in-store technologies have become significant contributors to the multi-channel retailers. Other examples of the new technologies are software apps, mobile payments, e-coupons, e-valets, digital flyers and location-based services (Piotrowicz & Cutbertson, 2014). The rise of smartphones, tablets and new digital channels and the integration of these have challenged and changed the retail industry (Verhoef, Kannan & Inman, 2015).

This overall increase of online channels, interconnectivity and mobility has affected the consumer decision-making process and the retailers have to adapt to this new environment. It is also possible to talk about a new type of consumer called the informed consumer (The informed customer, 2014), who knows what he wants to buy and has very often an information advantage over the retailer. The retailer has therefore lost the traditional advantage of being a guide to the consumer in his decision making process. Thus a major challenge for the retailers is to efficiently adapt these new technologies in order to enable the customers an efficient and pleasant shopping experience (Tyc, 2013) and also to satisfy their expectations.

1.2 Problem discussion

In the multi-channel environment, the development of the new technologies is being adopted by the retailers as a way to increase competitiveness through an enhanced shopping experience (Pantano & Viassone, 2014). According to Lewis et al. (2014) the key drivers to adopt multi-channel retailing is meeting customer needs and to increase sales. The technological advancements change the consumer behaviour and expectations. Search engines, comparison engines, recommendation systems and social networks have had an influence on consumer behaviour (Karimi, 2013). One example of changed behaviour is how consumers book hotel rooms today. There are search engines, such as Booking.com and comparison engines such as Pricerunner.se available in order to see the most beneficial price. The decision-making process is also supported by online customer ratings and testimonials.

Consumers use more channels in line with the progress of technology (Dholakia et al., 2010). The adaption rate of smartphones, tablets and computers continues to increase at the same time as retailers' technological advancements and offerings increases.

The number of customers preferring shopping via different channels is increasing. The increase of the number of multichannel customers is due to the customers' perceived benefits (Yan, 2008). The purchase process has become individual and unique, which is challenging the retailers. The retailers need to be present on existing platforms and also integrate the different platforms / channels in order to remain competitive. Swedish multichannel consumers spend approximately 40 % more than single-channel consumers, another incentive for retailers to adapt multi-channels (E-Barometern, 2016).

Ansari, Mela, and Neslin (2008) analysed in a study the migration of customers across channels. They saw that a large customer segment migrating from offline to online were purchasing less online. However the numbers from E-barometern (2016) shows the development and evolution during 8 years of customers' online spending, from less spending from online consumption in 2008 to a 40 % increase with multi-channel consumption in 2016. We therefore expect further future changes as technology advances and becomes more user-friendly and the adaption rate of multi-channels continues to increase.

Customers who perform information seeking before the purchase spend almost 50 % more than the spontaneous consumer, something that also has implications on retailers' adaption

rates of multi-channels. The same study reveals that 31 % did online research before purchasing the goods in the physical store, something that is called webrooming. In contrast 17 % did research in a physical store before conducting the purchase on Internet, which is called showrooming (E-Barometern, 2016).

E-barometern (2016) also shows that 40 % of the Swedish customers did their purchase through several channels during 2014 and 71 % used their smartphone during the purchase process. However the level of mobile shopping behaviour is related to age. Every third person under 30 years old purchased with a smartphone but only every tenth person over 65 years old did the same. The reasons for this difference is that young people are early adopters of new technology and older people do not own smartphones (E-Barometern, 2016). These facts indicate that multi-channels play a major role in the consumer purchasing and thus consumer decision-making processes.

One can expect differences among younger and older people, according to us. Younger people grew up in a digitalized world and we do therefore expect a more extensive use of online channels among them, compared to the older generations. The younger generations will become older with great purchasing power and thus be the retailers' main target group. In order to reflect this diversity of consumer decision-making, the study will focus on two groups of consumers, Millennials and the Mothers of Millennials.

Millennials, or Generation Y, which they also are called, might be described as digital natives, and were born between 1982-1994 (Howe & Straus, 2000). The technological "revolution", Internet and mobile devices have changed the Millennials (Gurau, 2012) who also grew up with social media, reality shows, popular culture and the globalization (Parment, 2013). Their connecting lifestyle (through technological platforms and apps) is another characteristics as well as the strong influence of social media and reference groups (Viswanathan & Jain, 2013). The Millennials have very strong relationships within their specific group. They also use Internet as their main tool for information seeking and they demand online interactivity (Nimon, 2007 and Powers & Valentine, 2013). Another characteristic is that they do not spend much time, emotions and efforts into low-involvement products but much time, energy and effort in high involvement products, compared to previous generations (Parment, 2013).

The reason for choosing Millennials is that we expect the digitalization rate to proceed and soon the Millennials will have great purchasing power and thus belong to the main target

group of the category of home decoration. In addition Millennials are characterized by having digital literacy and multitasking capabilities operating at “twitch speed” (Karakas et al., 2015). Multi-channel shopping will be natural for the Millennials, according to us and it is important to understand this generation's decision-making processes which will probably influence the design of future retail offerings and distribution.

The Mothers of the Millennials are older and not as used to online behaviour. The age of this target group is between 45 and 65 years old. They are interesting to study, not only for contrasting the Millennials, but also for understanding a more moderate online behaviour and it's influence on decision-making. They are also currently the main target group of home decoration.

1.3 Positioning of the study in the category of slow moving consumer goods

We believe that the consumer decision-making process within multi-channels is a complex task since it many times involves switching channels and retailers. Every retail sector has its own attributes such as the degree of technology integration or demand rate by consumers. Thus the study will focus on one category of goods, which is suitable in order to grasp the consumer decision-making. One of the most recognized techniques for classification of different types of goods is FNS, which distinguishes the goods based on their demand, dividing them into three different categories - fast, normal and slow moving goods (van Kampen, Akkerman & Pieter van Donk, 2012). However the consumer decision-making differs among these categories and it has to be considered, which is the most appropriate for this study.

There is existing research about consumer decision-making in the category of groceries which belong to Fast Moving Consumer Goods, FMCG, (Kalnikaité, Bird & Rogers, 2011; Campo & Breugelmars, 2015; Chu, Arce-Urriza, Cebollada-Calvo & Chintagunta, 2010) and one can question why it is not possible to apply this research on the category Slow Moving Consumer Goods, SMCG and if there is a need for a new theory within a multi-channel context. The reason for not being able to apply this research to SMCG is that consumer-decision making of groceries, FMCG, is significantly different in comparison with SMCG. Nordfalt (2005) claims that consumer decision-making within FMCG is very spontaneous, since only 35% of

customers plan their decisions in advance. Thus the consumer decision-making process for fast and normal moving goods is probably predominantly less rational, according to us.

In addition, Hamiln and Wilson (2004) argue that responses towards fast moving goods are highly conditional and associated with a low degree of involvement. This might be supported by the fact that fast and normal moving goods are less expensive and durable than slow moving goods. Thus the consumer decision-making towards fast and normal moving goods is hard to grasp since the process is very fast and occurs mainly unconscious. On the other hand slow moving goods is very often associated with rational and more cognitive behaviour and this category is connected to high involvement and more complex decisions (Hamiln and Wilson, 2004). The whole process is much slower and people undertake more steps before the actual purchase than in case of fast and normal moving goods, according to us. Based on these differences among categories of goods and lack of research on SMCG, we claim there is a need for a theory explaining the consumer decision-making within SMCG in a multi-channel context.

The Swedish well known E-barometern (2016) categorizes slow moving goods as follows: clothes/shoes, consumer electronics, books/media, build commerce, furniture/home decoration, sports/leisure, children articles and toys.

The turnover from e-commerce is 6.9 % of the total retail turnover in Sweden and it increased with 19 % during 2015. The report also states that technological advancements will result in a changed consumer behaviour (E-barometern, 2016). The most notable Swedish e-commerce categories are consumer electronics with an e-commerce turnover of 11 MRD SEK and fashion and shoes with an e-commerce turnover of 8.4 MRD SEK. However challengers are furniture and home decoration with a rapid increase of 34 %, where the online turnover of this category is now 2 MDR SEK. Particularly home decoration is interesting to studying since it is a product category without early adopters of online purchasing (Ecommercenews, 2015) and based on information from E-barometern (2016) there is an indication of further changes in this category in terms of multichannel retailing. The category home decoration also has typical attributes of the slow moving good such as high-involvement and long durability. Thus consumers will probably spend time on the decision-making process. This study will therefore adopt the category home decoration within the category slow moving goods in order to understand the consumer decision-making process in the age of multi-channel retailing.

1.4 Research purpose and research question

The current research has focused extensively on a single channel (online or offline) instead of the interrelation and migration between channels. Dholakia et al. (2010) refer to research from 2002, 2005 and 2007 regarding consumers' stages of decision-making and purchase-processes. This research points out five different goals (or explanations) to consumers' use of channels; 1) Economic goals, 2) Self-affirmation goals, 3) Symbolic meaning goals 4) Socialization and experiential goals, 5) Routine or script maintenance goals (Balasubramanian et al. 2005). There have been many technological advances during the last 12 years and the adaption of consumers has also increased. This is also supported by a survey (Gupta, Su, Walter's, 2004), which revealed that 52 % migrated from offline to online channels which means that channel choice is not static but changes. They also found out that the customer loyalty to the retailer reduced (Dholakia, 2010) when customers are being online.

Brynjolfsson et al. (2013) consider the impact of the technology on the retail industry and the consumer decision-making in three forms. Firstly, the distinction between online and offline is steadily disappearing. Secondly, new technologies such as smartphones and tablets will merge touch and feel information from the physical world with online content, which creates the new environment. Lastly, both online and offline retailers will probably have to react on these changes through new innovative ways of competition. As the authors of the study note, these technological advancements transform the retailers' relations with the consumer into a more concierge model with emphasis on accurate information for consumers rather than a pure transaction and delivery model.

There is, however, a lack of empirical evidence of how the decision-making process within multi-channels looks like, particularly in terms of SMCG. Brynjolfsson et al. (2013) state that there is a research gap about how new technical advancements such as consumer interactions, information seeking and evaluation of alternatives influence consumer shopping behaviour. In addition Dennis et al. (2009) add that online and offline purchase behaviour differs which causes ambiguity in understanding the consumer decision-making process within multi-channels.

In order to redress this gap, the aim of the study is to find answer to the related main research question:

RQ: *What is the consumer decision-making process for SMCG in the age of multi-channels?*

This main research question will be followed by two sub- research questions with regards to the positioning of the study:

Sub-RQ 1: *How does consumer decision-making differ between Millennials and Mothers of Millennials?*

Sub-RQ 2: *How do multi-channels influence the consumer decision-making for Millennials and Mothers of Millennials?*

1.5 Contributions

The presented study on consumer decision-making of SMCG in the age of multi-channels aims to provides theoretical and practical contributions. These contributions are elaborated in the following two sub-chapters.

1.5.1 Theoretical contributions

Since there is a lack of understanding of the consumer decision-making process of SMCG within a multi-channel context, the aim of the study is to contribute with new insights of this process to the research. These contributions will complement the current research in the following way. Firstly, we aim to develop the theoretical framework, which will be applicable in the multi-channel context for SMCG. Secondly, the focus is to apply this framework in order to understand the decision-making process of the two groups, Millennials and Mothers of Millennials. The findings will provide the research with insights regarding consumer decision-making of these groups and compare if there are any minor or significant differences in their decision-making. Since the study is positioned in the context of multi-channels, an additional focus is to contribute to the research with findings of how multi-channels influence the consumer decision-making. Findings of this study will be relevant for the theory regarding consumer decision-making, where there currently is a gap particularly in connection within multi-channel and SMCG. The theoretical contribution will also be relevant for multi-

channel research since there is also the gap about how multi-channels influence the consumer decision-making.

1.5.2 Practical contributions

The insights of this study will enable retailers to better understand and grasp consumers' decision-making processes for SMCG within multi-channels. Since there is a lack of understanding of how consumers argue and make decisions about the category home-decoration, which is a growing segment within e-commerce. It has therefore a great potential for the retailers. The Millennials will soon be the main target group for home decoration retailers and it is therefore important for the retailers to understand this group's multi-channel behaviour and how they reach a conclusion regarding the purchase of goods. The Mothers of Millennials is the main target group at the moment and their behaviour and decision-making is essential to understand for today's retailers. New online channels and platforms, such as smartphones, tablets and social media, have emerged since the early advent of Internet. We do therefore expect more new channels and platforms which retailers need to understand in order to gain a competitive advantage. Retailers can, after attaining a deeper understanding of the groups' decision-making, adapt their promotion and treatment of consumers online as well as offline. The findings need to be quantified, as previously mentioned, but not only researchers but also retailers could quantify the findings.

2 Method

In this section we discuss the philosophical positioning of the study, followed by a suitable research design. After that, the reasoning behind the adopted method of data collection and analysis is explained. The last two chapters are devoted to ethical and political consideration and limitations of the presented study.

2.1 Research philosophy

From the philosophical nature of research, the study has to consider the appropriate ontological and epistemological assumptions, which enhance the overall quality and creativity of the research (Easterby-Smith et al., 2012). The ontological philosophy considers the different views about the nature of reality, whereas epistemology studies different ways of how the nature of the world should be questioned (Easterby-Smith et al., 2012). With regards to the ontology, this study adopts a relativist approach. Consumers have a variety of different drivers or motives and there is no single truth in the complex consumer decision-making. The consumers are also influenced by unique social settings. This will be an interpretative study considering epistemology (Bryman & Bell, 2015) due to the need to understand human behaviour, consumer decision-making, and to grip the subjective meaning of it. A positivistic approach is not feasible since the attained knowledge will not be confirmed and tested in order to answer hypothesis. Our ontological position is constructionism since we will challenge a current consumer decision-making model and present a (not definitive) constructed world. Data providing insights about the consumer's decision-making process will be needed in order to answer the research question.

The intent of the study is to grasp the subjective meanings and actions in the decision-making process within multi-channels rather than to generalize since the main variables are still unknown (Bryman & Bell, 2015).

2.2 Research design

Since the multi-channel consumer decision-making process within slow moving goods is not well understood, the research design is exploratory and qualitative. Bryman & Bell (2015) state that a qualitative approach is more appropriate, when the main attributes of the research question are not well formulated. The nature of a qualitative and exploratory study enables researchers to gain rich insights about the topic. We aim to explore the consumer decision-making within the category SMCG since there is a lack of research about the consumer-decision making within SMCG in a multi-channel context. Decision-making is a complex process and we need to develop a rich understanding of the process in the (new) context of multi-channel. Older models of decision-making, such as the EKB-model, are not directly transferable to the new multi-channel context and the decision-making does therefore need to be explored. Therefore newer Karimi model (Karimi, 2013) is used as a backbone within multi-channel since the Karimi model was developed for an online only context. Based on that, the researchers are able to isolate the key variables, examine the relationships or develop a new theory for further examination (Malhotra, 2010).

The consumers' decision-making processes within slow moving goods were explored in depth through an abductive approach since there is existing research about consumer decision-making and multi-channels on which we can build our assumptions. As Alvesson and Sköldbberg (2009) claim the available theories and models and our research and data imply an abductive approach.

The objective of the study was to attain an understanding of the underlying reasons, motivations and factors influencing the decision-making. Values and motivations (of which some are unconscious) can be detected by a qualitative approach (Malhotra, 2010). Another aim was to explain and argue for a (altered or new) consumer decision-making model. The interviews revealed whether the individuals' decision-making processes within a multi-channel context could be applied to the existing or altered model or not. The research leads to theory, instead of theory being tested through quantification (Bryman & Bell, 2015).

2.3 Sampling

Nonprobability and convenience sampling was used since the respondents were available at the right place and at the right time (Malhotra, 2010). In addition it is an easy, cheap, and time efficient method. Although this sampling has limitations such as selection bias and that the results are not generalizable to the whole population, the aim of this explorative study is not to generalize but rather to generate ideas and insights and this sampling method is therefore suitable (Malhotra, 2010).

The objective was to explore two different groups of females; Millennials and the Mothers of Millennials. The reason for only choosing females is that three times as many women compared to men are making online purchases of home decoration (E-barometern, 2016). This was supported also by Johan Åström, CEO of Villeroy & Boch for Scandinavia that females are the main target group of home decoration products (personal communication, 23 February 2016).

The Mothers of the Millennials are older and not as used to online behaviour. The age of this target group is between 45 and 65 years old. They are interesting to study, not only for contrasting the Millennials, but also for understanding a more moderate online behaviour and it's influence on decision-making. They are also currently the main target group of home decoration. The reason for not choosing the generation just before the Millennials is that the definitions (years they were born) of each generation differs, which makes it hard to compare two cohorts following each other (Parment, 2013).

2.4 Data collection

As Bryman and Bell (2015) warn, the selection of a data collection method influences the empirical analysis and the outcomes of the study. Therefore in the first subchapter we consider different qualitative approaches and their limitations, which are applied in the presented study. In the following subchapter we describe and justify how the selected method was applied in the study.

2.4.1 Consideration of qualitative methods

The main methods in which qualitative research can be conducted are observations, qualitative interviewing, focus groups, netnography (Bryman & Bell, 2015). Firstly we discuss the methods, which we chose to not adopt in the study and the reasons for these decisions. Afterwards the adopted methods are considered and discussed.

Focus groups were not an option since there is no advantage to attain synergism or a snowball effect as Malhotra (2010) claims to be the main advantages of this method. Our intent was rather the opposite since there is a risk that participants might influence each other. For instance some participants might feel uncomfortable with revealing their late adoption of technology and they might therefore adopt their behaviour and statements to the other participants.

Nowadays the increasingly popular netnography (Kozinets, 2002) seemed as a suitable option for studying the online behaviour within multi-channels. However there is very limited amount of useful information about the process of consumer decision-making in the category of home decoration. Based on this, the netnography could not be adopted as the research method for this study.

We also considered personal diaries as a method for data collection since it has been adopted in consumer decision-making studies focused on multi-channels (Nicholson, Clarke & Blakemore, 2001; Wolny & Charoensuksai, 2014). However the application of this method in our study was not possible since the participants had not planned to buy new goods during the period when the study was conducted. The method would probably fit in studies with longitudinal design or focusing on fast moving goods, which is consumed more frequently than slow moving goods and therefore consumers have more opportunities to describe their behaviour via diaries.

Therefore depth interviews were chosen as the main method due to the objective to uncover underlying motivations and attain a deeper understanding of the consumer's decision-making process (Malhotra, 2010). Interviewing is probably the most used method in qualitative research. One of the main reasons for the popularity is the flexibility (Bryman & Bell, 2015). The researcher is able to ask the interviewee to develop his answer or explain further. Interviews are also an eminent method for describing and analysing since it generates rich data. Interviews also avoid privacy issues and time scarcity, which limits other qualitative

methods, such as observations and ethnography (McCracken, 1988). A challenge of depth interviews is the difference between people. Some people are reflexive and talkative while others are less easy to interpret. Interviews are, as previously mentioned flexible, which means that the researchers are able to ask follow up questions, if not satisfied with the answer. It is therefore important that the researchers have skills to interrelate with different people and that the participants feel secure and well, which was enabled through interviews in their homes, when revealing their thoughts and underlying motivations. We also complemented the depth interviews with shorter in-store interviews, which are described below. To interview is a skill though and not an easy method. We followed guidance from Brinkmann and Kvale (2015) when conducting the interviews. They had guidelines for the Interviewer Craftsman who should be; knowledgeable, structuring, clear, gentle, sensitive, open, steering, critical, remembering and interpreting. We used probing for asking for clarifications and more in-depth answers and we also tried to avoid leading questions.

Observations were a feasible method and therefore chosen as a complementary method in this study since it reveals actual and unconscious behaviour (Malhotra, 2010). The aim with the observations was to open up for other aspects and dimensions as well as complementing the depth interviews. The method was successfully adopted by Nicholson, Clarke and Blakemore (2001) in their study of multi-channel decision-making within the fashion industry to reveal the interaction between consumers and retailer's store. The same applies for our study where we intend to observe the decision-making in a multi-channel context. The decision-making might be influenced of the display in the physical store on visitors, the length of the information seeking process and interactions with store personnel. However the data provided only by observations is limited since the contemporary customer is being online and offline simultaneously, such as seeking information on a smartphone while being inside a physical store. It would be hard to understand such behaviour with only relying on physical observations.

There is also a possibility to observe on-line behaviour, either by installing a software on a computer, tablet or smartphone or to by physically observing people when being online. There is a risk though, that people who have software installed on their computer, or someone watching them being online, will not generate their ordinary online behaviour. We therefore decided not to conduct online observations. Another limitation with online and offline observing is the potential loss of the arguments and rationale for certain behaviour.

Combining depth interviews in interviewees' homes, shorter in-store interviews and observations (Table 1) allowed triangulation which enables a greater confidence of the results since they might be cross checked from the perspectives of more than one method (Bryman & Bell, 2015). Using more than one method increases the validity and reliability of the research (Bryman & Bell, 2015), which is further discussed in the section Limitations, (2.6).

Table 1 Overview of data collection methods

Method	Location	Date
At home interviews	Participants' homes	25.4.2016 – 3.5.2016
In-store interviews	Villeroy & Boch store - Gothenburg	28.4.2016
Observations	Villeroy & Boch store - Gothenburg	28.4.2016

2.4.2 At home interviews

We found the participants through announcements on Facebook as well as through asking friends and acquaintances. Only individuals with both online and offline information seeking and purchasing behaviour were chosen since we asked them about their channel behaviour before accepting them. The interviewees were chosen after they confirmed that they spoke English very well. One of us also was also at least acquainted with the interviewees, which facilitated the selection process.

One challenge with finding the interviewees is to be able to get individuals that prioritize to spend their time in an interview. The interviewees were therefore compensated with a small gift provided by Villeroy & Boch.

There were 6 qualitative semi-structured depth interviews (Table 2) conducted. The amount was not decided upon beforehand since an outcome could have been detected already after a very few interviews. There is no idea to continue interviewing if no new information is detected regarding concepts and categories, something that is expressed as theoretical saturation (Bryman & Bell, 2015). We noticed differences between the two groups already after five depth and the six shorter in-store interviews but wanted to confirm the findings with

a final depth interview. We discovered an indication of the main concepts, factors and themes already after four interviews. A semi-structured approach was used so that each interview could be adjusted based on the findings from previous interviews, which fits the Grounded theory analysis (Malhotra, 2010). We even added a small topic after one interview since the first interviewee (not counting the test interview) brought up a new theme.

In order not to direct the answers of the respondents open questions and a topic guide were used (Easterby-Smith et al., 2012). One challenge is to detect the factors that the respondent is unaware of or does unconsciously. Easterby-Smith et al. (2012) point out six other challenges with interviews: trust, awareness of social interaction, concerns about appropriate language, getting access, choosing location for conducting interviews and recording interviews. The researchers doing the fieldwork and interviews were aware of this. In addition one should not underestimate the fact that the researchers may create a bias, the experimenter effect (Bryman & Bell, 2015).

The interviews were conducted within two weeks during April 2016. One test interview was undertaken to validate the approach and questions and to detect any unexpected outcome. The two researchers conducted the interviews together in order to minimize bias and maximize interpretations of nonverbal clues such as facial expressions, body language and tone of voice. Taking notes reminded the researchers of non-verbal clues. The interviews were recorded and later transcribed. There are several reasons for transcription. A major reason is that it enhances the memories of the respondents. It also enables an improved examination of what people said and meant. Another very important aspect is that it reduces the researcher bias (Bryman & Bell, 2015).

The interviews were conducted in English, which had the potential risk of losses of nuances due to the language barrier. Therefore the interviewees were offered to make the interviews in their mother tongue, Swedish, but all the interviewees stated they were able to express themselves well in English. Each interview lasted for between 40 and 60 minutes and was conducted in the interviewees' homes in order to have a natural setting for the specific goods home decoration and also to enable a relaxed atmosphere where the respondents would feel calm and natural.

The researchers followed a topic guide and then asked follow up questions. The questions were divided among us so that we changed the questions asked. Researcher A asked the first

questions about past consumer decision-making process and researcher B asked about future consumer decisions regarding SMCG. We then switched during the second interview so that researcher B asked about past consumer decision-making process and researcher B the others. We did this switch in order to minimize bias. The technique probing was used for generating more details from the interviewees. The reason is the researchers' needs for asking more questions after noticing significant replies (Bryman & Bell, 2015). The interviewees were informed about the purpose of this study and that they were able to withdraw from the study at any point during the research. They were also informed that the researchers would do everything in order not to reveal their anonymity.

Table 2 At home interviews

Name	Age	Profession	Education	Location	Date
Annika	46	Accountant	Gymnasium	Staffanstorp	25.4.2016
Rebecca	28	Student	Master's degree	Lund	26.4.2016
Emma	24	Student	Master's degree	Lund	27.4.2016
Anna	20	Student	Gymnasium	Lund	27.4.2016
Christine	49	Sales	Master's degree	Lund	2.5.2016
Cornelia	55	Teacher	Bachelor's degree	Lund	3.5.2016

2.4.3 In-store interviews

We also complemented the depth interviews with another form of interviews in the Villeroy & Boch Store in Gothenburg, Sweden. There were mainly female visitors in the age between 50 and 65, which fitted into the group of Mothers of Millennials. The aim was to collect data about consumer decision-making in a different setting compared to at home. An ideal setting would be if we would be able to follow the same participants from the depth interviews at home, however they were not planning to buy any items of home decoration during the time when the study was conducted. SMCG is not purchased as often as FMCG, which makes it

harder to study in a multi-channel context. Another attribute of the decision-making is that is longer and more complex within SMCG, which means that many consumers spend more time with their decision-making with SMCG. This is also influenced by attributes of SMCG, which is not so often consumed in comparison with fast moving goods and finding participants for this particular setting will be easier in longitudinal design. Therefore six shorter interviews (Table 3), approximately 15 minutes, were conducted, as previously mentioned. Even though we strived for a longer format of the interviews, the customers were not willing to participate in interviews for more than 15 minutes. The interviews were undertaken after observing these respondents, as well as other people, entering the store. The in-store interviews and observations were conducted on April, 28.

Table 3 In-store interviews

Name	Age	Profession	Education
Gun	61	Secretary	Gymnasium
Christina	51	Clerk	Gymnasium
Agneta	51	Clerk	Gymnasium
Margareta	64	Teacher	Bachelor's degree
Ewy	65	Pensioner	Bachelor's degree
Petra	62	Nurse	Secondary school

2.4.4 Observations

We used unstructured disguised observations, which is appropriate in exploratory research. This method enabled flexibility but also has the risk of researcher bias. Natural observations mean that we really observed the customers' behaviours, which allowed a more accurate understanding. The visitors were not aware of being observed which enables a more natural behaviour (Malhotra, 2010). We did therefore not treat the findings as conclusive findings but rather complementary help interpreting the interviews. The observations and short in-store interviews helped us understand the outcome of the depth interviews undertaken previously. Observing customers in a store is a biased sample since online purchasers only do not enter physical stores. Spending time in the store might also only be a fragment of the time that the

decision-making takes place. The conversations could only be overheard by one of us since one of the researchers does not speak Swedish, which increases the risk for bias but the conversations were not crucial but rather casual.

2.5 Data analysis

Analysing qualitative data is a complex task and the authors of study were aware of the risk of describing the data instead of analysing and interpreting it (Bryman & Bell, 2015). We followed the objective hermeneutic analysis, which according to Palmer (1969) means that the interviewees' words and phrases can only be interpreted in the context where it was said. Neither a single part nor the whole can be understood in isolation (Palmer, 1969). Grounded theory (Bryman & Bell, 2015) was used for the analysis due to the nature of qualitative data gathered and the concepts regarding the consumer decision-making process were created through consecutive steps.

According to Bryman and Bell (2015) coding is the essential process for analysing data in Grounded Theory and it enables the researcher to review the collected material. Eriksson (2015) adds that coding is "a process of breaking down data into smaller units, understanding these units and putting them together in a new way, i.e. conceptualizing data". The codes serve for labelling, separating, complaining and organizing collected data (Bryman & Bell, 2015). Depending on the level of abstraction, three main types of coding exist in Grounded Theory, open coding, axial coding and selective coding (Bryman & Bell, 2015; Eriksson, 2015). After the data collection and documentation, the initial codes are extracted from the material via open coding. This first type of coding occurs on the low level of abstraction and breaks data into smaller units. Secondly the axial coding is used for finding the links between the codes and relevant categories. Finally, the core categories are produced by relating them to the categories from the previous step. This last type is selective coding and occurs on the high level of abstraction, which allows to construction of new models or theories in later integration steps. As outlined, the process of data analysis in the thesis was following these steps in order to find the relation to consumer decision-making theory. Based on initial coding, the data was sorted into categories related to consumer decision-making. After that the discovered categories were linked to the core categories, which were further assigned to the particular stage of consumer decision-making process. Finally, the model of consumer

decision-making within multi-channels was tested based on the integration of these core categories.

Since the two researchers were involved in the process of conducting the study, we had to consider this setting and how we approached the analysis with regards to advantages and disadvantages. We therefore decided for the following steps in the data analysis. Firstly, both researchers transcribed each depth interview independently based on the procedure of coding and sorting as described above. We therefore had two versions of transcripts for each interview. The reason for this is that we did not want to bias ourselves during analysis and minimize the influence of our assumptions about collected data, which might lead to ignorance of some nuances later in the process. After both researchers were done with their versions of data analysis, we cross checked our main themes and their relations to the stages of consumer-decision making model. Based on relevancy and agreement about the themes related to stages of consumer decision-making, we developed a final version of the analysis.

Researchers who transcribe their own interviews learn about their interviewing style and approach (Brinkmann & Kvale, 2015). We added individual conclusions and notes in the end of each interviews. We also compared each interview with our individual notes where we had added information about facial expressions and gestures. We used the same typing style and transcription methods, such as including laughter and emphasizes of words in order to compare equal and analyse data (Brinkmann & Kvale, 2015). No special computer program for transcription was used but we highlighted the themes in Word when analysing the transcriptions. We then transformed the interviews into a literary style in order to strengthen nuances and convey the messages to the readers of this study. We were aware of that transcripts can be interpreted as constructions of different worlds, and thus not totally objective. We used the transcripts as tools for interpreting what had been said and meant during the interview. We were also aware of our influence of the outcome of the interviews such as us influencing which aspects of a topic that is addressed. We did also influence the topics by asking specific subquestions and avoiding others. Not only the transcripts, as previously mentioned, but also the interviews can therefore be regarded as a social construction (Brinkmann & Kvale, 2015).

The researchers were aware of different sources of errors such as response errors, measurement errors and recording error (Malhotra, 2010) and were striving to minimize them. Moderator- as well as interpretation-bias was aimed to be minimized even though it is hard to

completely avoid. The fact that most of the interviews were conducted in English might result in fewer nuances and other babel of tongues. The aim of this empirical research is not to generalize and critics such as if there is a global variation of consumers' decision-making processes will be avoided through the standpoint that the aim is not to generalize the outcome to the population. This study is considered as an initial study that will be quantified and thus generalized later.

2.6 Ethical and political considerations

The marketing research has many ethical and political issues affecting the outcome of the study. The researcher has to be aware that the study might have the different stakeholders (Easterby-Smith et al., 2012). Malhotra (2010) recognizes four main stakeholders 1) the researcher 2) the client 3) the respondents and 4) the public, where each group might have different goals, whether research, commercial or personal one. Thus the ethical and also political conflicts might arise among these different interests and objectives.

In the case of the presented study, one of the main conflicts could occur between the researchers and the clients since both stakeholders have own agendas Malhotra (2010). Even though, the main client of the thesis is Lund University, another client who will be involved in the process is the company Villeroy & Boch. One could therefore question whether the thesis will serve more for the research or commercial purposes. The researchers of this study did secure that the agenda of the company was not disrupting the objective of the thesis during the research process. The company Villeroy & Boch did not have any influence on the questions used in the interviews as an example. The cooperation was limited to Villeroy & Boch providing us with small gifts; cups to the participants in the depth interviews at home and napkins to the participants of the interviews in the Villeroy & Boch store. The company was never directly involved in designing this study.

Another dilemma may be present in the relation between the researcher and the respondents (Easterby-Smith et al., 2012), particularly during the data collection and the data management. The researchers informed all respondents about the purpose of the study and their rights, which included the right to withdraw from the study at any time.

There is also an issue related to the power between the researcher and the respondents from a political perspective. As Easterby-Smith et al. (2012) states, researchers tend to choose respondents who may be easily controlled and do not resist during conducting research. This might also be seen as the conflict between dominant and subordinate forms of cultural capital (Coskuner-Balli & Thompson, 2013), where the researcher can misuse his dominant role. The objective should therefore be that the respondents have equal power role as the researcher and they should not be selected due to easier manipulation for the objective of thesis.

There are no major risks for violating the interviewees' privacy or harming the participants in other ways. The identity of the interviewees will remain anonymous and thus confidential. The interviewees were briefed about the aim of the study and its potential implications.

The outcome of this research will give more insights to profit-seeking organizations and retailers compared to individuals. These insights might enhance retailers' ability to promote and sell their products to consumers. One can therefore state that the retailers profits mostly from this study. Individuals with lower socioeconomic status and power might be easier persuaded by promotion from the retailers, which decreases their position and financial resources even further by purchasing goods they do not need.

Researchers producing knowledge are not completely neutral and objective. The generated knowledge of this study will thus be influenced by our perceptions, interpretations and understandings. Researchers need to be aware of that generated and produced knowledge might influence society, organizations and individuals depending on how, when and to whom the knowledge is produced and communicated.

2.7 Limitations

The focus of the study is SMCG, which means that fast and normal moving goods will be excluded from the objective of the study. The results will therefore only be valid for the category of slower moving consumer goods within the retail sector and within a multi-channel context.

The reliability of a qualitative study is limited since there are constraints with the replication of the study. External reliability, if the findings can be generalized, is a problem due to the

small sample (Bryman & Bell, 2015). We are not claiming that the findings of this study can be generalized, but we do rather recommend a future quantitative study that can generalize the findings. The unique social settings, in the homes of the interviewees, in which the main part of the study is conducted, are hard to repeat and thus a qualitative study will have a lower degree of replicability. The rainy day also had an impact of the visitors coming to the Villeroy & Boch store during the day we were visiting and observing and conducting the shorter complementary interviews. A person could also give different answers if being asked more than once. This could depend on the fact that the interviewee changes his mind or comes to new insights. The internal validity (Bryman & Bell, 2015), whether there is a match between our interviews and observations and ideas, is usually high in qualitative studies. The internal validity was enhanced through recording and transcription of the interviews and also by being two interviewers and two observers even though only one of us could listen to the conversations taking place in the stores and the fact that only one of us could do the in-store interviews in Swedish and thus transcribe these shorter interviews, which were conducted in Swedish instead of English, which has the risk of missing nuances. We avoided asking leading questions and not to influence the answers of the interviewees. But also wordings of a question influence the answers from the interviewees (Brinkmann & Kvale 2015). We can therefore not claim an eminent validity. There has been a focus on trustworthiness, credibility, transferability, and the ability to confirm (Bryman & Bell, 2015) which increase the impact of the study. All transcriptions, recordings, notes and the interview guide have therefore been saved.

Researchers in favour of quantitative studies could argue that qualitative research is subjective and thus too dependent of the researcher's cognition and interpretation. Another argument is that knowledge attained through research must be replicable. A third objection towards qualitative research is that there is often a lack of transparency (Bryman & Bell, 2015). We were aware of these limitations and we tried to minimize the negative effects through explaining our steps and, as previously mentioned, saving all material used.

3 Literature review and theoretical framework

The chapter introduces the three main concepts within research streams focused on the consumer decision-making process, multi-channels and SMCG and proposes the theoretical framework. Firstly, the development in consumer decision-making theory is presented and its relevance for proposed study. After that the influence of multi-channels and SMCG are discussed. Lastly, we present the choice of the theoretical framework adopted for the purpose of this study.

3.1 Consumer decision-making process

Consumer decisions and their behaviour has been the essential part of various fields within consumer science. According to Erasmus, Boshoff and Rousseau (2001) the discipline evolved from the concept of homo economicus in economics that undertake rational decisions related to hedonistic or utilitarian needs. In order to describe the consumer decision-making the researchers started to develop models.

The first wave of the research models related to consumer decision-making was called grand models. The aim of this approach was to describe rational actions and relations between them, which lead to consumer decision-making. Karimi (2013) mentions three main models by Nicosia, Howard and Sheth and Engel-Kollat-Black. However the grand models have limitations in term of their positivist approach instead of using the perspective of the consumers (Karimi, 2013). In addition the research in 1970's-80's also started to question the rationality of consumer decision-making. For instance Kahneman, Slovic and Tversky (1982) found that human decisions are affected by heuristic biases and thus the consumer's ability to undertake rational decisions is also limited. Despite these limitations the grand theory models serve as basis for capturing different stages of consumer decision-making process and the models were further adapted.

The adaptations led to another group of consumer decision-making models, which Karimi (2013) calls classical models characterized by straightforward processes and different stages of consumer decisions. These models omit the interrelation of elements since they are highly individual (Karimi, 2013). Most of the classical models use the backbone from the The Grand theory model by Engel-Kollat-Blackwell (1978): problem recognition, search, alternative evaluation, purchase and outcomes. Researchers have tried to adapt the original model from 1968 into one more corresponding to contemporary conditions. One example might be the Engel-Kollat-Blackwell model (Blackwell et al., 2006), which further added two stages of the consumer decision-making and extended the original 5-stages model from 1968. The increased use of Internet and the possibilities emerging from this evolution also shaped the consumer decision-making process and the classical models with their stages became non-sufficient.

Ashman, Solomon and Wolny (2015) investigated if the EKB-model is still valid for analysing today's shopping environment considering today's participatory culture (social media as an example). They claimed that the EKB-model is still valid but that it could be extended or re-evaluated due to the new online participatory environment. The needs people experience have not changed but rather the mechanisms to satisfy the needs. Ashman, Solomon and Wolny (2015) also claim that the sequence and length of each stage has been influenced by the socialization and digitalization. Some stages might be today more time efficient (such as information seeking) while other stages such as post-purchase evaluations have been prolonged. The decision-making stages are performed but each decision stage might be repeated, skipped or enhanced (Wolny & Charoensuksai, 2014).

The advent and high adoption rate of Internet has made the decision-making more complex than the existing models show according to us. The customer does not only rely on sales personnel for information gathering, as an example. It is not only the retailer itself who provide information about the goods but also other consumers, which leads to a decrease of the retailer's impact and control of the purchasing process. In addition customers more often switch channels and go back and forth through several stages repetitively. Therefore there has been a shift in the consumer decision-making research and practice towards more dynamic models.

As Wolny and Charoensuksai (2014) note the example of a more dynamic approach in consumer-decision making research might be the consumer journey. Most of these models do

not follow a linear structure in comparison with classical decision-making models and they are focused on touch points and customer experience.

One example of a consumer journey model is the multi-channel journey model by McKinsey & Company (2014). This model consists of five main stages: Consideration, Evaluation, Purchase, Experience and Loyalty. However the model does not follow a linear structure and it is more circular, so consumers can go back and forth in their decision-making process. They claim that the transaction between the retailer and consumer is just one touch point in their decision journey and each stage might take moments or very long time when it is completed. In addition multi-channel consumers spend twice as much time with decision-making as those who just visit a physical store due to the of high amount of available information online (McKinsey & Company, 2014). Therefore consideration and evaluation stage where consumers decide what and where to buy should be increasingly important for retailers in multi-channel retailing.

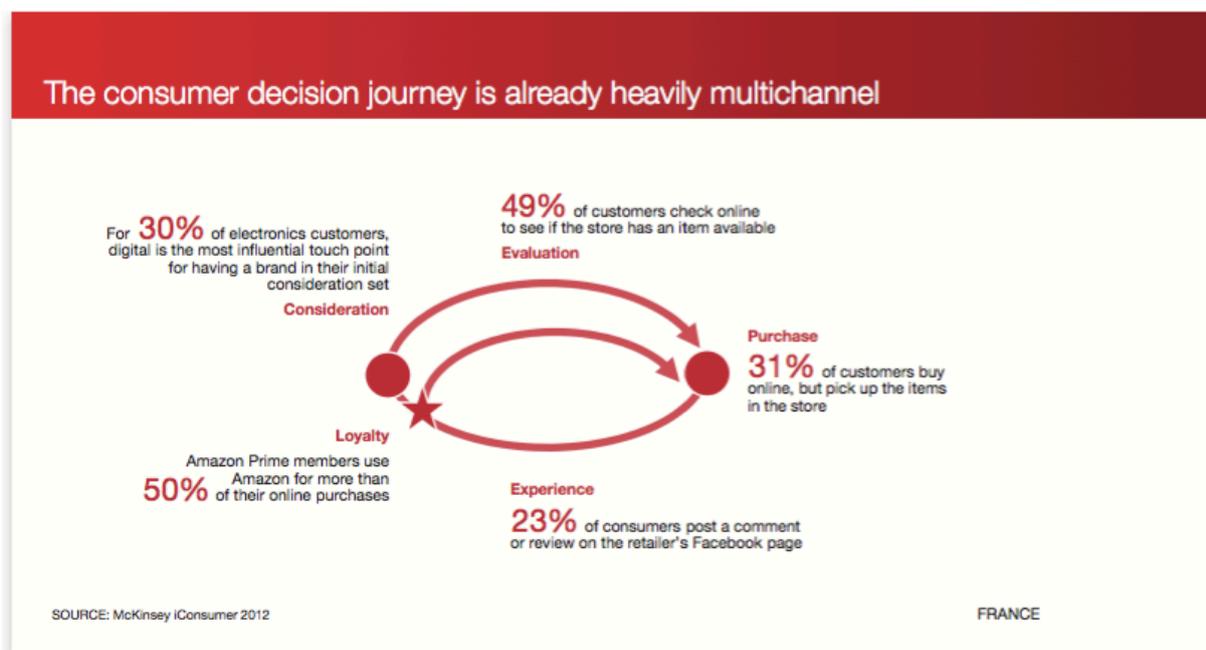


Figure 1 The consumer decision journey model (McKinsey & Company, 2014)

Similarly Lecinski (2011) considers the impact of early stages as crucial for the multi-channel consumer journey in their concept Zero Moment of truth. The name of their concept “Zero Moment of Truth” (ZMOT) is not random and refers to idea that the consumers undertake their initial information seeking via online search. In comparison with past the consumers are

seeking for information even about very small things. Thus they claim that ZMOT became a vital part of classical consumer decision-making process stimulus-shelf-experience.

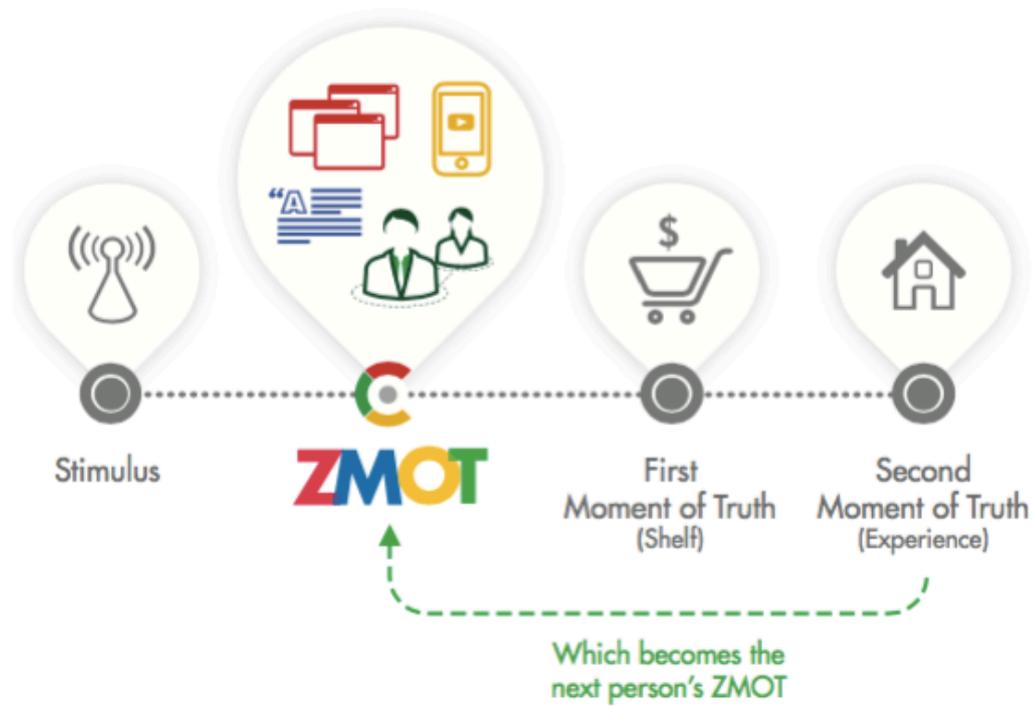


Figure 2 ZMOT model (Lecinski, 2011)

Considering existing consumer decision-making models, which might be applied in terms of multi-channel retailing, we decided to presuppose the adapted EKB model by Karimi (2013) since the model provides the flexibility across offline and online channels. Even though the author presents the model predominantly for online behaviour, the basis of this model is taken from the classical EKB model, which assumes offline purchases. Therefore the model is also applicable for SMCG within a multi-channel context according to us. Consumer journey models such as the models by McKinsey & Company or ZMOT provide useful insight with regards to multi-channel influence. However we see the limits in their application for our presented study. The consumer journey by McKinsey & Company does not assume the initial need which according us shape the length of consumer decision-making process. For instance the consumer driven by hedonistic motive looking on the display of physical store might skip long consideration stage of decision-making in their model. The same objection applies for ZMOT concept. There is also a problematic point of linking second moment of truth

(experience) to future ZMOT since consumers do not have to leave the information about their past behaviour available for other consumers. We believe that model presented by Karimi (2013) is much more suitable for the study since it does not exclude any type of consumers' considerations and is more flexible for multi-channel decision-making process, both offline and online. Therefore the model is adopted for further exploration in the present study.

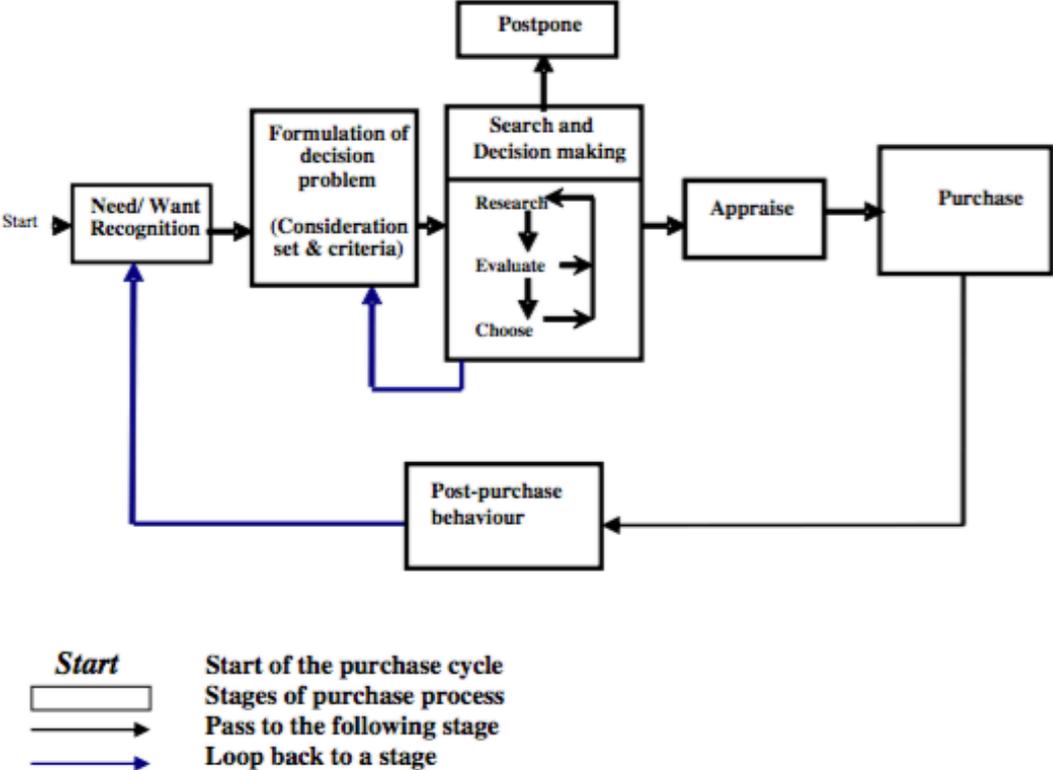


Figure 3 Online purchase decision-making process model (Karimi, 2013)

The first stage, need/want recognition refers to the initial stage of the EKB model (Blackwell et al., 2006), where the consumers obtain the first stimulus regarding their decisions. The drivers for these stimuli might be related to hedonistic or utilitarian motivations (Childers et al., 2001). In addition, stimuli might be linked to various meanings of individual or group identity. Retailers might enhance these stimuli by creating unique experiences via their websites or other ways of presenting their products (Goworek & McGoldrick, 2015).

The next stage, formulation of decision problem is linked to the creation of mental models of the decision problem by consumers, which are applied in particular decision (Karimi, 2013).

It also refers to creation of criteria for decisions by consumers. These criteria are important in order to predefine the process, which aspects will be included or which will be excluded. Kahneman (2013) claims that mainly two models of thinking predefine human's decisions, fast (impulsive) and slow (rational). Therefore these mental models have to be considered in this stage as well according to us. This stage was firstly discovered by Karimi (2013) and therefore there is a need to challenge this stage and prove its presence in consumer decision-making process in context of multi-channels and SMCG.

The third stage, search and decision-making includes three main areas of consumer decision-making; research, evaluate and choose (Karimi, 2013). It is necessary to mention that consumers might go back and forth in this stage, particularly in nowadays multi-channel environment where the migration between channels is much easier. According to (Goworek & McGoldrick, 2015) type of product influence this consideration stage. Consumer tend to spend more time in this stage with expensive, branded or high involvement products, which are general attributes of SMCG in comparison of FMCG. Karimi (2013) also mentions one stage called postpone in which consumers don't finish their decision-making until the end of process and postpone their decision to buy particular product.

The existence of fourth stage, appraise has been proven by Karimi (2013). The stage should function as review or double check of past decisions in consumer decision-making process. This stage is strongly linked to previous stage and consumer with low level of knowledge obtained from search and decision making stage tend to do appraisal, while those who spend significant time in the third stage often skip this stage (Karimi, 2013). On the other hand, information overload might also cause skipping this stage (Karimi, 2013). We believe that this stage has to be challenged similarly as problem formulation since both of these stages are new in the research about consumer decision-making.

The fifth stage, purchase involves the decisions regarding the selection of purchase channel, payment method or prospectively location (Goworek & McGoldrick, 2015) depending whether consumer choose online or offline channel for final purchase. In this stage consumer taking the role of selector and trying to finish his purchase based on discovered alternatives from past decisions. His final decisions might be also influenced environmental factors provided by retailers such as services or website/channel experience (Goworek & McGoldrick, 2015).

In the last stage, post purchase, consumers evaluate their past decision-making and they might influence other consumer based on their experiences (Goworek & McGoldrick, 2015). According to (Karimi, 2013) this stage should be particularly enforced in a multi-channel environment since it allows consumers leave the past experience via these channels. It might be interesting to see how this will be approved by this study and customers approach to these possibilities of multi-channel environment.

3.2 Multichannel retailing

Multi-channel retailing is not a new phenomenon. An early example of a multi-channel retailer is Sears who 1925 opened the first physical store, which complemented the catalogues launched in 1886. The channels were not integrated at that time. It was not until the launch of Internet that retailers started integrating the channels (Zhang et al., 2010). The introduction of online channels and the digitalization of society have changed the retail sector dramatically. The online channel has become a disruptive innovation in some retail sectors such as the travel industry (Verhoef, Kannan & Inman, 2015). There is a distinction between service and merchandise retailing considering product management and delivery issues (Zhang et al., 2010). The transformation of the retail sector is not only about the introduction of online channels but also pure online players introducing physical stores. Retailers' business models have been adapted due to new digital and social media channels (Verhoef, Kannan, Inman, 2015), which have changed consumer behaviour and the consumers' decision-making.

The multichannel research can be described as following three major streams (Verhoef, Kannan, Inman, 2015);

1. The impact of channel on performance
2. The shopper behaviour across channels
3. The retail mix across channels

The first research stream, about the impact of channel on performance, was originally focusing on the impact of adding one or more channels but evolved into research with adding a physical store to a pure online player or the impact of opening an offline store for a retailer

with online and catalogue channels only. This research had mainly three different perspectives; the retail firm, the retail channel and the customer-level. One example of the retail perspective is research about the financial outcome of adding one or more channels. There are findings that indicate that the mobile channel is most relevant in the search phase and it does therefore affect shopper behaviour.

The second stream, the shopper behaviour across channels, is mostly linked to the consumer decision-making process. This research has been conducted broadly and has been focusing on channel choice, adaption and usage of different shopper behaviours from the perspective of different drivers. These drivers are channel attributes, customer relationship characteristics, socio demographics and psychographics. There has been a focus on FMCG regarding channel choice and also about who purchases the most often and the largest amount; innovators, early adopters or the late majority. Customer segmentation within multi-channel has also been a focus area. There has also been a multi-channel perspective within research that has focused on research shopping. The research shopper phenomenon is a concept introduced by Verhoef et al. (2007) focusing on the tendency that customers use one channel for search (usually Internet) and another channel for conducting the purchase (physical store). This concept also includes research done in catalogues and purchased in a physical store and research done in a physical store and purchased online. Three factors explaining the phenomenon research shopping were introduced. The first factor is Attribute based decision-making (consumers perceive some channels to have superior qualities / attributes for search and other for purchase). The second factor is lack of Channel lock-in which relates to how easy it is to leave a channel such as a web store. The third factor is cross-channel synergies, which relates to that consumers feel smart and sophisticated when they conduct search in one channel and conduct the purchase in another. This study is done before the high adoption of smartphones and tablets and we do therefore question if these findings are as relevant. The authors of this study see a lack of modelling choice behaviour across multiple channels simultaneously, and also taken tablets and smartphones into consideration which is part of this study.

The third stream, the retail mix across channels has received the least attention from researchers. There has been a focus on assortment and services. The main hypothesis is preferred channel integration but novel research indicates that it also depends on the customers' channel preferences. There is research about how showrooming impacts the sales performance within a store. Online and offline integration from different aspects such as

service quality has also been researched (Verhoef, Kannan & Inman, 2015). Emrich and Verhoef (2015) make a distinction between a prototypical retail website design with specific attributes for the online channels and homogeneous design which correlates with the physical stores. Most multi-channels retailers apply a prototypical design that is channel-specific.

Retailers are being challenged by the rapid technological developments. Particularly the mobile channel is becoming the new mainstream shopping channel due to advantages such as availability and easiness (Pantano & Timmermans, 2014). Pantano and Timmermans (2014) list innovations, which have drastically altered traditional retail practices: "self-service systems such as self-cash desks, touchpoints, interactive displays, applications for smartphones and digital signage. These innovations enable multi-channel retailing. An integration between online and offline channels leads to synergies for the retailers rather than cannibalization (Verhoef, Kannan & Inman, 2015) which should encourage retailers to adopt multi-channels.

Retailers are not pioneers regarding the adoption of new technologies. Other industries, such as the music and gaming industries have reached further (Pantano, 2014). There are differences within the retail industry and fashion is one example of retailers that have been slower to adopt e-commerce. One reason for this slow adoption is that many consumers want to touch, feel and see the goods in order to do a proper evaluation (Blázquez, 2014). The desire to see, touch and feel can also be applied to the category home decoration and furniture, according to us, which this study focuses on.

Many retailers view technology as a tool for attaining competitive advantage and not only to satisfy the consumers' demand for enhanced products and services (Pantano & Viassone, 2014). Interesting to notice is that retailers are usually not the innovators of new technologies but rather adopters of innovations, which other companies developed. There is still a rapid diffusion of technologies in retail (Pantano, 2014). This could be explained by the consumers' urge and willingness to adopt new technologies. The fact that the retailers themselves are not the innovators also leads to the possibility for retailers to adopt the same technologies as the competitors, which might make it harder to keep a first-mover advantage. Pantano (2014) states that new innovative technologies enable attracting new target groups such as males. New technologies do not only attract new customers but do also enable the retailers to keep and maintain existing customers (Pantano, 2014). It is necessary for the retailers to focus on

technologies that enhance customer experiences and are perceived as valuable for the consumer.

The new technologies imply that consumers are able to use a variety of different channels and thus also change between brands and retailers. One or several channels can be used for information seeking and another one for purchase. The consumer is not limited to specific retailer's channels, which can have a negative impact for the individual retailer, according to us. (Verhoef, Kannan & Inman, 2015) state that experienced online shoppers tend to become less loyal to the retailer. The digitalization will lead to a higher amount of experienced online shoppers, which might indicate that consumers will become less loyal to retailers in the future, according to us.

Researchers have focused on the effects of adding online channels and the migration to online channels from offline channels. There has also been research devoted to the increase of online channels but less focus has been on the integration of channels (Verhoef, Kannan & Inman, 2015). Rigby (2011) states that the introduction of mobile channels can be viewed as another disruptive element within retail. Research about the effects of introducing and using mobile channels and mobile apps on performance has also been investigated (Xu et al., 2014). Rapp et al. (2015) state that consumers have started using a mobile device (tablet or smartphone) within a physical store in order to compare offers and search for more information.

Different channels are used interchangeably during the search (and purchase) process, which makes it difficult for the retailers to control the usage (Verhoef, Kannan & Inman, 2015). The adoption of smartphones and tablets are example of tools affecting behaviour for consumer decision-making. Other examples of innovations that have drastically changed online behaviour are social media and it's participatory culture. We believe that the consumers' channel preferences will change in favour of online channels and that the adoption rate of multi-channels will continue to increase. This will have an effect on the decision-making process due to the characteristics of the new technologies, such as availability and transparency, according to us.

3.2.1 Multi-channels versus Omni-channels

Multi-channels focus on interactive channels only while omni-channels focus on interactive channels and mass-communication channels. Omni-channelling also imply integrated channels, which the customer perceive as seamless, while multi-channelling treat the channels separately without any overlap (Verhoef, Kannan & Inman, 2015). Another distinction is that the customers interact with the brand with omni-channel while they interact with the channel within multichannel (Piotrowicz and Cutbertson, 2014). Multichannel can also be described as channels being treated as different “silos” lacking integration and they can even compete with each other (Piotrowicz and Cutbertson, 2014), which means that the customers perceive the channels as different and inconsistent. The reality is that many retailers treat each channel separately and sometimes they even compete (Forrester, 2014). A study revealed that retailers are not able to provide the omni-channel capabilities that the consumers want. The challenge for the retailer is to provide the customers with the seamless experience they expect (Forrester, 2014).

We believe that customers will use different channels for information seeking and decision-making regardless of the retailers’ adaption of omni-channel or multi-channel or single channel, which might result in customers being disloyal and approaching competitors. Customers entering a physical store bring their smartphones and tablets that enable them to use multi-channels even if the particular physical store (retailer) is not offering any online channels or in-store technologies such as tablets.

Omni-channelling is characterized by a blurring among and between channels. The customers do not experience a difference (Verhoef, Kannan & Inman, 2015). This development will affect the competitive advantage according to Brynjolfsson et al. (2013). There are not many omni-channel retailers today but Apple is one example who offers the customers a seamless experience, when customers can use tablets and search information about products and order them (Verhoef, Kannan & Inman, 2015). This is also called showrooming. The opposite of showrooming is webrooming, which is mentioned in the Introduction.

Omni-channel is a major challenge for retailers due to the channel integration. Lack of consensus about the different digital channels’ future and customers within different channels as well as mobile access and inventory management are issues that delay the adoption of retailers’ multi-channels (Rosenblum & Kilcourse, 2013). A risk for the individual retailer is

that the customers choose multichannel retailers instead of being satisfied with a single channel retailer. This is an opportunity for the consumers who do not have to rely on a few retailers and their channel strategies.

Omni-channel will be the proceeding and next step after multichannel. Piotrowicz and Cuthbertson (2014) describe omni-channel as an evolution of the multichannel. They also describe multi-channels as separate channels while omni-channel customers move between online (laptops and smartphones) and offline physical stores within one transaction process.

Current research has focused on the need to integrate channels (omni-channels) but there is a lack of how the integration can or should be done. There is also research about how retailers could choose between a mix of channels but there is not much research about how the actual integration of channels has been or could be done (Hansen & Sia, 2015).

Offline channels are still the main shopping channels in Sweden (E-barometern, 2016) even though the e-commerce is growing rapidly (with 19 % during 2015). E-commerce's share of the total retail market is still just 6.9 % (12 % when excluding groceries). We expect a continuous rapid increase of the market share of the e-commerce within retail. It is therefore important to understand the consumer decision-making within the current multi-channel context. We are challenging the Karimi consumer decision-making model since it is developed for an online (single channel) context. We are convinced that a multi-channel context makes the decision-making more complex and different than a single channel context does. We are also convinced that the prevalence of multi-channel retailers will significantly increase and that the consumers will change their decision-making within this context.

Approximately 97 % of the Swedish population use a smart phone privately. Almost 90 % of these stated they own a smartphone (PTS Individundersökning, 2015). We assume that the smartphones are used for information seeking and decision-making. The consumers are not used to omni-channels, which will make it hard to study their decision-making processes within that context. Retailers and consumers will probably adapt omni-channels within the near future and we encourage future researchers to study consumer decision-making within omni-channels.

3.3 Slow moving and fast moving goods

According to van Kampen, Akkerman and Pieter van Donk (2012) the goods might be classified according to their demand rate; slow, normal and fast moving goods. The goods might be also differentiated as non-durable, fast moving or durable, and slow moving (Rundle, Thiele & Bennett, 2001). These categories are however different in terms of the consumer decision-making prices. According to Riley, Lomax and Blunden (2004) fast moving goods is characterized by mass distribution, functionality, purchase transaction and price focus. In addition fast moving goods are predominantly related to habitual responses and also to low involvement from consumers (Hamiln & Wilson, 2004; Sheth & Venkatesan, 1968). The responses are driven by tactics, which provide satisfactory choice with a minimum of effort (Hoyer, 1984). The expenditure for purchase is usually very low and occurs very often (Rundle, Thiele & Bennett, 2001). Therefore researchers believe that there is very little decision-making occurring (Rundle, Thiele & Bennett, 2001). On the other hand, slow moving goods might be characterized by long life, high involvement, symbolism or status focus (Riley, Lomax & Blunden, 2004; Hamiln & Wilson, 2004).

Despite the differences between fast and slow moving goods on a more general level, there are a few findings in FMCG, which might be similar to SMCG and important for the consumer decision-making within multi-channels according to us. For instance Shaw et al. (2005) explored the relation between the consumer decision-making and the ethical consumption of groceries. They revealed that prosocial concerns such being economically, socially and environmentally responsible are the most related values to consumer decision-making. Another important value in ethical consumption is linked to self-direction such as status distinction or the tension between lower and higher cultural capital. These findings are very close to role of the home on identity and consumption described by Reimer and Leslie (2004). They claim that objects at home serve as symbols to constitute the identity of individuals or family and to oppose other individuals and families. We believe that these findings linked to status and symbols both from FMCG and SMCG might be applicable in our study since they influence consumer decision-making, particularly in the initial phases of the process.

However most of the studies of SMCG have been made in areas of inventory strategy and stock control in terms of SMCG (Johnston & Boylan, 1996; Williams, 1984). This type of research seems relevant even in terms of multi-channel, since the cost for retail space in the physical stores increases and therefore it might be a threat particularly for retailers selling SMCG in stores. The costs may exceed the profits of the physical stores for retailers since the consumers migrate more online (Herring, Wachinger & Wigley, 2014). The research focusing on the category of slow moving goods barely consider the decision-making process within a multi-channel context.

One of the few studies about consumer decision-making related to multi-channels and slow-moving goods (fashion) was conducted by Nicholson, Clarke and Blakemore (2001). They considered the influence of Internet, catalogue and store shopping on five dimensions of consumer behaviour - physical, temporal, cognitive, social and affective. The authors of the study claim that the selection of specific channel is influenced by a particular set of factors. For instance Internet shopping is mainly linked to social and functional factors, while the selection of physical stores is linked to hedonistic and social factors. Nicholson, Clarke and Blakemore (2001) also state that consumers combine channels in a very unusual way, which might be an interesting area for future research in order to understand these patterns. The dimensions discussed by Nicholson, Clarke and Blakemore (2001) might be also linked to the aim of our study since we study the consumer decision-making process of slow moving goods in the context of multi-channels.

However there is still a lot of unknown about how the process of the consumer decision-making of slow moving goods looks like, particularly in a multi-channel context. Therefore the aim of the study is to address this gap and provide new insights for both researchers and retailers. Particularly it should reveal how the patterns of consumers look like when they enter multi-channel decision-making and the purpose of the channel usage in this process. We also aim to provide knowledge about potential applicability of existing model in the consumer decision-making in the category of SMCG within a multi-channel context.

3.4 Theoretical framework

We based our theoretical framework on three research streams, which are relevant for the purpose and research question. The first stream and essential base for our analysis is taken from research about consumer decision-making. We argue for a development of the discipline and its implications for the current multi-channel environment. These concerns are also relevant for the adopted model by Karimi (2013) since the model is constituted for online behaviour and does not presuppose multi-channel behaviour. Therefore it is not possible to test the model via quantitative research and it needs to be adjusted for a multi-channel environment. We think that the offline origin on which the model is based (EKB model) and its additional online dimension serve as a good starting point, which might fit into multi-channel retailing where customers migrate between online and offline environments. Additional findings such as an increased importance of online information seeking or different approaches to the consumer's decision-making have to be considered as well for the analysis.

The second research on which we establish our framework is multi-channel retailing. Research on multi-channels has three major streams; the impact of channel on performance, the shopper behaviour across channels and the retail mix across channels. The most relevant for the purpose of this study is related to shopper behaviour across channels, which are linked to consumer decision-making research. This stream considers consumers' decisions towards migration between channels, easiness of leaving online channels, usage of new devices such as tablets and smartphones. The distinction between cross- multi and omni-channel is explored by Beck and Rygl (2015) even though omni-channel is more of a vision and implemented only among very few retailers yet. Emrich and Verhoef (2015) distinguish between prototypical and homogeneous retail design across channels.

Lastly, we include the knowledge from FMCG and SMCG into our framework since a particular type of goods is also part of the aim of the study. We are aware of significant differences of these two categories of goods and therefore there are significant limitations of transferring the knowledge of FMCG into a study of SMCG. However, there are similarities, which might be applicable for both categories. One example is attaining the status or constructing an identity via consumption of a particular type of goods (Reimer & Leslie, 2004). Even though there is a lack of research about consumer decision-making of SMCG

within multi-channels, the study by Nicholson, Clarke and Blakemore (2001) on fashion revealed few dimensions of consumer behaviour such as cognitive, psychosocial which might be related to the aim of our study.

Summarized findings from the research and the proposed theoretical framework for this study are presented in the following figure 4.

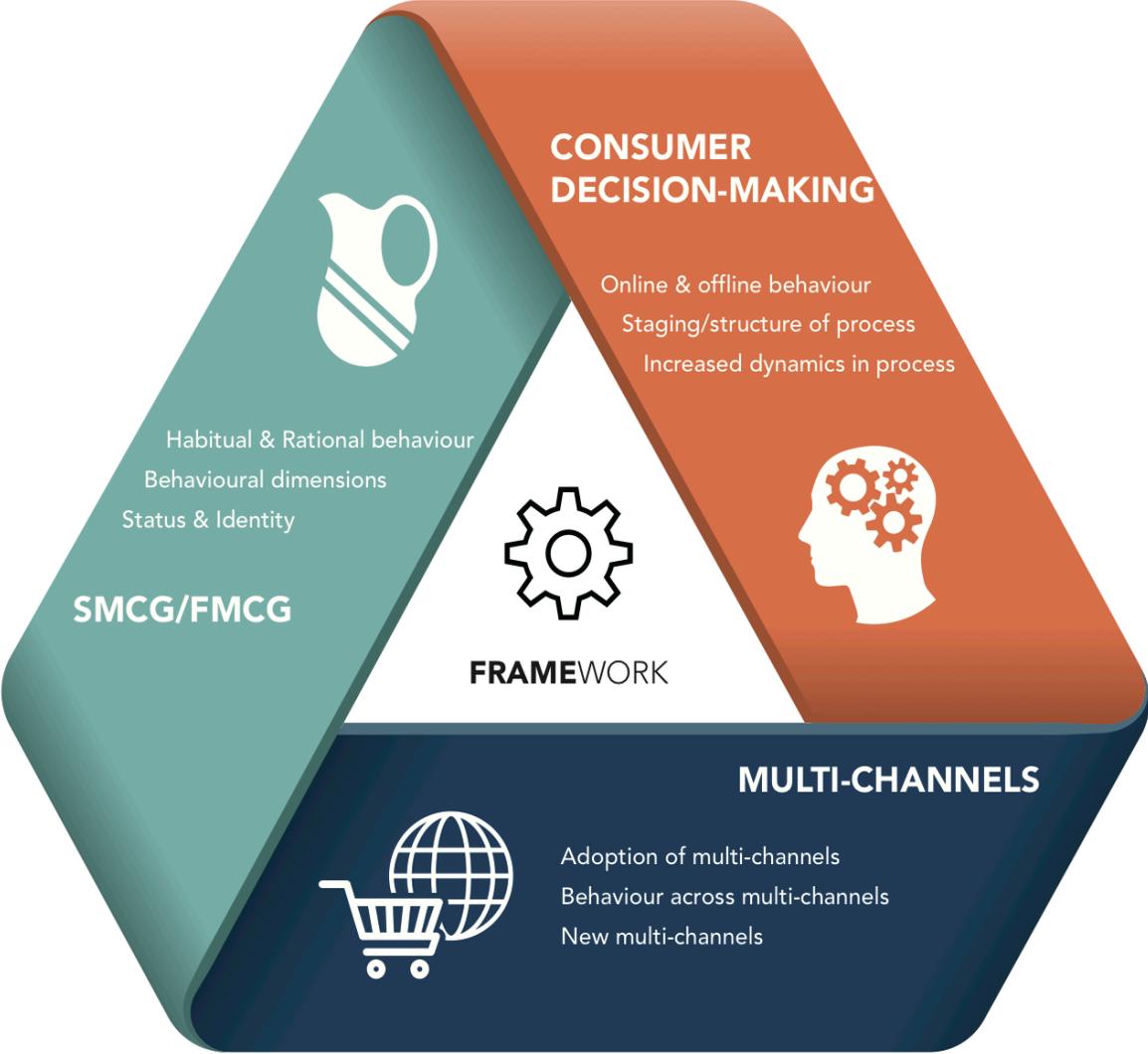


Figure 4 Theoretical Framework

4 Analysis

This chapter presents the findings based on collected material, which was analysed via theoretical framework. Each sub-chapter is related to particular stage of consumer decision-making process of SMCG on multi-channels and we discuss the findings relevant for each stage.

4.1 Need / want recognition

As Karimi (2013) notes every process of consumer decision-making starts with need/want recognition. These needs/wants might be driven from utilitarian or hedonistic motives (Childers et al., 2001). Utilitarian motives drive needs/wants of consumers when they aim to make decisions solving their problems, while hedonistic motives drive decisions because of personal pleasure and joy.

Based on our data analysis, we claim that needs/wants of consumers buying home decoration are driven predominantly by hedonistic motives rather than utilitarian. Particularly several cognitive and personal-social motives shaped these needs and wants.

For instance Annika's, 46 reason to start the decision-making process of buying a candle holder was influenced by visually pleasing pictures from an online newsletter sent to her mailbox, as she said:

"I started to thinking that I want this candle holder, because it was appealing."

She also noticed more specific cognitive motives such as colour and shape, which attracted her attention:

"I liked the colour, the shape."

These similar motives also influenced Anna, 20 to buy the new couch when she saw a picture on the IKEA site:

"I decided to buy it because I love the colour [...] And I liked how it looked."

Considering both groups, Millennials and Mothers of Millennials, the cognitive motives played an important role in both groups and they are probably not dependent on the age of the respondents. It is apparent that visual and cognitive motives play important roles in defining want/needs in the category of home decoration because the purpose of the decisions in this category is highly connected to aesthetics function. Even though some types of goods might have utilitarian attributes, none of our interviewees would buy them only because of that. So it has to be supported by visually pleasing appearance that attracts the cognitive senses of consumers. Their excitement was also conspicuous from increased usage of non-verbal signals (smiles, tone of voice, body movement etc.) in comparison with talking about functionality and utilitarian related motives.

Personal-social motives influencing needs/wants were present in many interviews, especially in the group of Mothers of Millennials. All the Mothers of Millennials interviewed at home belonged to the Swedish middle class and the category of home decoration seems to serve as a way to distinguish themselves from others with unusual consumption (Corrigan, 1998). This practice might be also related to achieving a desired lifestyle via displaced meanings connected to specific consumption of goods (McCracken, 1990). These nuances were obvious from interview with Annika, 46:

"It will fit into my new kitchen. [...] Not many people that I know have it nowadays."

Even though the millennials were trying to present themselves as individuals without social influence, throughout the interview the personal-social motives were revealed as well. Their hesitation is probably linked to the influence by other Millennials, which stigmatize overconsumption and trying to oppose this lifestyle. As Emma, 24 said:

"It would be nice to have it. [...] I do not want to over consume, even my friends do not need that."

For instance Rebecca, 28 was claiming that the purchase of new curtains and bed linens is necessary, but during the conversation she mentioned the expected visit of her parents. Therefore she wanted to make her decision-making earlier than she originally planned in order to capture attention of her family with new bed linens and curtains.

Last personal-social motive related to needs/wants was to make other people happy. Particularly Mothers of Millennials visiting VB store with home decoration confirmed the reason for buying these products as a gift for their children or friends. Gun, 61 said:

“I wanted to buy some gift for my friend to make her happy.”

The increase of new multi-channels such as new formats of online stores or social media influence needs/wants of consumers in a way of triggering decision-making and creating new decisions driven by hedonistic motives which were not planned. For instance Annika, 46 confirmed:

“I did not need the candle holder and without seeing the picture online I would not start thinking to buy it.”

The influence of multi-channels on needs/wants was similar for both Millennials and the Mothers of Millennials. Participants from both sample groups admitted that these different channels trigger their decision-making processes. Popular sources of these triggers for needs/wants were newsletters, their preselected fashion sites and social media such Facebook or Instagram. Only one Mother of Millennials above age 60 years had a bit reserved approach to multi-channels since they might be afraid to get too much influence as one of the woman note during the interview in the store.

“I don't want to look there so much because I get easily influenced”

Women visiting the physical store of Villeroy & Boch said that the display of a physical store also serve as the inspiration which trigger their decision-making, especially those women living close to the city centre. For instance Margareta, 64 said:

“I look for inspirations in a few physical stores, since I live in the city centre. [...] I believe, though, that I would have made more online research if I would have lived far away from the city centre.”

On the other hand the Mother of Millennials living far from the city centre tend to increase usage of online channels for their inspirations. Based on experiences living in a city and in a village, Annika, 46 concludes:

“When I was living in Malmo, I got a lot of inspiration from the stores. [...] Now I am living in the middle of nowhere, so I am more and more online.”

We can assume that the physical store has a limited impact on needs/wants of consumers rarely visiting the city in a way to trigger their processes and retailers predominantly operating offline have to put significant emphasis into online channels in order to attract these consumers. The advantage of online channels which was several times apparent from the interviews was that it enables customers to get inspiration from huge variety of different formats such as picture, video, ad etc. via diverse online channels - social media, review pages, blogs while the store offer just one type of format. It is not surprising that the majority of interviewees from both groups admitted high influence on creation of their needs/wants in decision-making processes.

Last attribute which in a view of participants might start their decision-making process is price, regardless online or offline format. For instance Anna, 20 said:

“I saw an amazing deal on Trademax. [...] And it did not look bad. [...] The colour, size was ok.”

Or similarly when we observed Agneta, 51 who was passing by the Villeroy & Boch store and how she was attracted by discounts in the display of the store. This was later admitted in the interview as the motive for initiation of her decision-making:

“I saw interesting discount at the shop window of the store. [...] It really caught my eye.”

The role of the price might serve as the justification of hedonistic consumption in our view. Since the home decoration goods are not considered as necessities the price has the function to justify the rationality of decision-making and to enable to not feel guilty. These nuances were revealed during the interview with Petra, 62 in the Villeroy & Boch store claiming:

“I wouldn't think that need it before I saw the 40 % discount. [...] But this deal changed my mind to think about it.”

4.2 Formulation of decision problem

This stage is related to the creation of consumers' mental models, which consists of criteria, alternatives and situational understanding (Karimi, 2013). These mental models provide an understanding of the decision problem for consumers and they might be changed as the consumers consider new information and a context in which the decisions are attained. The problem formulation stage might also be viewed as the formation of reaction on a situational problem in order to find a solution for this problem (Bouyssou, 2006). Examining these mental models of consumers were one of the most challenging part in the interviews since there is significant influence of unconscious and compulsive thinking of which consumers are not aware. Therefore many probing questions were used during the interviews in order to enable the researchers finding the patterns related to this stage.

According to us, the consumers of home decoration goods formulate their decision problems in both two ways; impulsive or rational. This might be seen similarly as Kahneman (2013) describes two different systems of human thinking, fast and slow, where fast system is mostly irrational and includes a lot of biases in human judgment. On the other hand slow system of thinking enable consumers to spend more time with their decision-making in order to increase rationality of these decisions and avoid biases. Thus the formation of mental models influences the whole process of consumer decision-making. Firstly, we discuss the examples of impulsive behaviour and the factors influencing this type of thinking. After that, we discuss the findings related to rational behaviour.

Annika, 46 admitted a decreased rationality and usage of impulsive model of thinking in her decision to buy a candle holder, which influenced her process of decision-making:

“I did not think so much about this decision. [...] Normally I evaluate some alternatives and then I start to search for information, but I didn't do that in this case.”

Based on collected data, we revealed a few factors, which decrease the rationality of decisions and drive consumer into more impulsive mental models according to us. Not only in Annika's case, but several respondents admitted that the fear of goods being sold out was a very important driver. Therefore they admitted that they did not consider almost any alternative or very few and spent limited time with thinking about their decision problem. This fear of not getting the goods might be also related to the past experience as in case of Agneta, 51:

“I was afraid that the glasses will be sold out like last time. [...] I did not evaluate any alternatives.”

On the other hand the Millennials do not seem to experience the fear of not getting goods so intensively as the Mother of Millennials. They think that there are a lot of goods in economic circulation and they looked much more relaxed during interviews about this issue in comparison with the Mothers of Millennials.

Another important factor, which decreases rationality and bias the people mental models is discounts. For example, Annika, 46 almost never use printed catalogues, but once she saw big discount on a sofa in a catalogue from the shop located close to her home. She is very online and evaluates many alternatives on a smartphone or tablet, but in this case she just made her husband to go directly to the store without knowing or defining any other alternatives:

“Normally printed catalogues are going directly to a bin. [...] But I saw this big discount on the main page of the catalogue. [...] I didn't consider many alternatives, I just went directly to the store.”

Using discounts as the factor to push customers into more impulsive mental models seem widely used among multi-channel retailers. Both Mothers or Millennials and Millennials admitted that they were really impulsive when it comes to their decision-making after seeing online newsletter in their mailbox, printed leaflet (more often mentioned than thick catalogues) or paid ads on various websites. It also seems that the usage of discounts might be successfully applied in both online or offline format, if the retailer is able to persuade the customers about advantages of a particular discount as quick as possible before consumers use slow and rational way of thinking.

On the other hand, the factors influencing more rational mental models are price, fear based on social oppression and education. Both Mothers of Millennials and Millennials mentioned that different price levels influence their decision-making process and also a way how think about it. For instance Petra, 62 in the Villeroy & Boch store claimed that if she considers buying one or two cups she does not care so much to think about the decision. But when the price increases women in the interviewees have many feelings of guilt that they spend money for something, which was not necessary and in addition expensive. These concerns were especially present in the Millenials group, two oftenly discovered reasons for that are that

their income is lower than Mothers of Millennials and that they do not want to overconsume since they feel a social oppression linked to overconsumption. As Emma, 24 said:

“My income is limited, so I consider my decisions [...] I don't want to overconsume. [...] We live in the time of overconsumption and it is not good for society, environment.”

The last factor increasing rationality of the decisions was education. Even though only two people from the depth interviews, one Millennial and one mother of Millennials, have university education, they seemed to pay much more attention to rationality of their formulation of decisions and trying to avoid spending money on redundant goods. On the other hand participants with lower education tend to get involved in impulsive decisions. These nuances were also apparent from non verbal signals when the participants with higher education seem more confident of about their decisions, while participants with lower education have more troubles to formulate how they thought about the decision and how their set of criteria look liked.

4.3 Search and decision making

The decision-making has three main components; Research, Evaluate and Choose. Postpone is another alternative component in the search and decision-making (Karimi, 2013).

Research and evaluate

All interviewees strongly argued for the advantage of online research and the ones (all but two belonging to the Mothers of Millennials) talked very positively about the ability to open several windows with different retailers simultaneously from their computers in order to attain a holistic overview of offerings. One can question the need and advantages of comparing product and prices during the decision-making of hedonistic consumption where the main purpose is not to purchase the most suitable product based on an optimized decision but rather affective and emotional reasons. The consumers do probably want to feel as informed rational customers so they believe they behave as rational but then sometimes the decision-making is based on hedonism. Our findings indicate that the higher the price is, the more rational the customer is trying to act and the consumer will try to avoid less impulsive behaviour, as we found in previous stages.

All interviewees who did extensive research online appreciated it due to the advantages compared to do the same in physical stores. Mentioned advantages are time saving, skipped travel time, no need to find a parking lot, avoided parking costs and the availability (24/7) of online stores. Some of these advantages were also mentioned for malls. The interviewees found malls more time saving, and that it was easier to find parking lots, and usually free parking and generous opening hours.

Margareta, 64 claimed a mainly offline search and decision-making behaviour.

“I live in the city centre and I do therefore almost never conduct research online, I prefer to walk around in the city centre. It is more concrete. I believe, though, that I would have made more online research if I would live far away from the city centre. I think there is a big advantage of doing online research before entering a store but since I live downtown I prefer to do this physically.”

Margareta, 64 assumed a changed behaviour if not living in the city centre but if she would have lived far away from the city centre she could have argued differently so that she might have preferred doing research in physical stores anyway. Not being online might result in a consumer's need of justification for not being there in order to act as a rational and modern consumer with a sophisticated behaviour.

Ewy, 65 claimed not to buy any goods online and she does not do any research either online.

“It might be a generational issue but I like to touch and feel the goods I purchase. I think it is fine to buy services such as theatre tickets or travel tickets online but I would never buy a physical product online.”

All interviewees talked about the physical store's advantages: the possibility to touch and feel the products, seeing the real colours and sizes. Ewy, 65 said that she found it very important to be able to feel how thick a wine glass is, as an example. She could never purchase it online. Also Cornelia, 55 talked about the need to see the products' lightening and see it from a 3D perspective, which is easier to do in a physical store. Gun, 61 thinks that online information seeking is very suitable in order for consumers to become more empowered (towards the store personnel) but she does rarely do it herself. Convenience was another reason for conducting online research for the decision-making. Annika, 46 said:

“It is so nice not being forced to drive to a mall or to a city centre, find parking lot, bring my kid with me who will find the shopping boring, not stand in line and I do not have to interact with any staff.”

It is interesting to note that Annika, 46 thinks it is a relief not to interact with sales staff. She explained that she feels the pressure of making a purchase after spending much time in a physical store. This pressure is eliminated in an online store.

Anna, 20 explained her information seeking as:

“I spend so much time looking for new furniture and home decoration for my new apartment. I can spend hours online just to find the right pillows for my new sofa. My room mate (two students sharing an apartment) and me trigger each other.”

Online research can be time saving but it also allows the consumers to do extensive research which might result in more time spent in the end. The consumers can end up in a more sophisticated search but having spent much more time. Physical stores have their limited opening hours, which online stores do not have. It is therefore not possible to conduct research when the stores are closed. The stores are also physically dispersed which makes it more time-consuming visiting the stores.

Annika, 46 elaborated about the above as:

“I think online research is really effective [...] I can spend hours just doing online research...”

Annika, 46 was very enthusiastic using online channels due to it being very efficient but she later revealed that she spends very much time online. She realized during our interview that her online research might not be so very efficient and she did actually start laughing when she realized that she might not always use her time in an efficient way even though she apparently perceived herself as a sophisticated purchaser who could detect online bargains.

The hassle to walk around and visit physical stores is not only negative. Anna, 20 said

“Shopping is not only purchasing. It is window-shopping with friends. You buy coffee and spend time together. It is like an activity, a substitute to go to a café.”

Shopping and window-shopping in a physical store can be perceived as a social activity. This was expressed by both Millennials and the Mothers of Millennials. The Millennials seemed to perceive the mall or department store as an eminent social shopping environment.

We can notice a difference between the Millennials and the Mothers of Millennials where we see the Millennials more active doing online research and also more extensive online research. The Mothers of Millennials were aware of Internet's functionality and the advantages but did not seem to want to do it themselves, at least not for home-decoration, which they justified in different ways. This is not a surprise since we expected the Millennials to spend more time online than the Mothers of Millennials. The Millennials are more used to the Internet and can act as more sophisticated users.

Christine, 49 pointed out one advantage with doing research online: An online store is never out of order of any product. You are able to see all different colours and sizes online, which you are not able to do in a physical store since they only have a limited supply of certain sizes and colours. The consumers can thus experience a greater control of the total supply online compared to offline. This contradicts all other interviewees' statements that they wanted to feel and touch the products, which cannot be done online. Several also talked about the need to see the real colours and textures of the products, which you are not able to do as well online through a screen.

“There is also an advantage of the possibility to do the online research when it fits you. You do not have to bother hustle with other people and wait for store personnel to answer your questions.”

The above described availability is not appreciated by all and Emma, 24 states that it is hard to control yourself online due to the extensive availability. It is dangerous for shopaholics according to her. It is easy for the consumer to do some clicks and then suddenly much money is spent.

All interviewees, except Gun 61, also said that they preferred to do research on their stationary computer, and not on their smart phone or tablet. Cornelia, 55 stated

“It is so easy to touch something you do not want to touch on your tablet. You find yourself accidentally hitting a banner or another commercial link and off you are to another non-desired website. It is therefore too much hassle to conduct research on a tablet. The smart

phone screen is too small for my eyes - you know the eyesight becomes worse when you become older.”

The touch screen functionality is something the Mothers of Millennials did not grow up with and they might therefore have more difficulties learning these functionalities. It can therefore be harder for them to feel convenient and relaxed with such technology. Anna, 20 (with a good eye sight) stated that she prefers to do her extensive research via stationary computer science:

“... many websites are not optimized for smartphones. I would have made more purchases and searches with my smartphone if the web pages were optimized. I buy food online since not so much can go wrong but I do not dare to buy things or make a final decision about a product that will last for a long time online.”

Rebecka, 28 does not like to use her smartphone when doing research. She prefers her tablet or laptop. She has an app (application) from IKEA in her smartphone but she still prefers her laptop for comparisons and research. She thinks that it is very hard to use smartphone when searching for information about products since most online stores are not optimized for smartphones.

The possibility to see a variety of different goods through different devices was highly appreciated among the interviewees even though some complained about the limitations of the smartphone and the tablet as well. The functionality to open many windows and retailer stores simultaneously was mainly used with computers, not tablets or smartphones due to the fact that the interviewees perceived the computer as a superior tool for this activity.

Even Anna, 20 years who was our youngest candidate expressed concern about online purchases and payments with the smartphone since she did not apprehend them as totally secure. This is a concern that retailers and banks should take seriously. Anna, 20 said she preferred to buy from the web stores she knew. She also asks her friends for tips about reliable retailers. We believe we can expect more secure future online payments due to the speed of technological innovations. Cornelia, 55 was happy about mobile bank id as well as the functionality to swish money, innovations that enable consumers to conduct purchases online securely even though she prefers to buy home decoration in a physical store since these purchases allow her to take more risks due to the fact she does not have the energy to return goods bought online.

Anna asked her friends for recommendations of reliable retailers, which is mentioned above. The Mothers of the Millennials said they do not look for customer ratings or recommendations online while Millennials said they do occasionally.

No customer we observed used their smartphone in the store which might be explained by a more hedonistic reason for purchasing home decoration and also the fact that Villeroy & Boch is a premium brand and it might therefore be harder for the consumers to compare Villeroy & Boch products with other brands since the product attributes differ (and maybe quality) differ. There were also mainly women belonging to the Mother of Millennials generation visiting the stores and they do not seem to use their smartphone for decision-making as extensively as the Millennials, according to us.

Choose

Cornelia, 55 says talks about the difficulties with shopping home decoration online.

“It is easier with clothes. I know my sizes at H&M so I know which clothes fit me. It is different with a new vase or something for my home. I do not know how the product will fit my home.”

Cornelia talked about the difficulties of purchasing home decoration without touching and feeling the good, something that supports (Blázquez, 2014) who stated that the consumers want to touch and feel the products.

Cornelia, 55 elaborates about returning fees:

“The fact of potential return costs make me avoid buying things online. I prefer to buy goods in Malmö where I work since I am sure I will be able to return them without any charges. I do therefore also prefer to do spontaneous purchases in physical stores - since I know it is not a big deal to return any products I do not want.”

Interesting to notice is the inclination of spontaneous purchases where we are able to notice a tendency of the interviewees to prefer conducting spontaneous and impulsive purchases in physical stores. This is probably linked to the immediate gratification and satisfaction of receiving the product immediately. This does also limit the likelihood of future consumers preferring showrooms instead of ordinary physical stores. Nicholson, Clarke and Blakemore (2001) claimed, as previously mentioned, that internet shopping (and probably therefore also

online decision-making, according to us) is more linked to social and functional factors while the physical store is more linked to hedonistic and social motives.

There were several interviewees in the physical Villeroy & Boch store who said that they went into the store spontaneously. The Villeroy & Boch store has always the door open, as previously mentioned, which is welcoming people outside. We could sense that Millennials did more spontaneous online visits than the mothers which probably has to do with the fact they spend more time online.

There is also customer support and virtual clerks guiding consumers through the decision-making process. IKEA is an example where consumers are able to chat with IKEA staff online and receive immediate responses to their questions. Emma, 24 seemed negatively surprised when one of us said that it might sometimes be a robot that is answering the questions. Christine, 49 said that she thinks that online help from the retailer is not as helpful but

“..the more you use it the more used to it you become and I think that we consumers need to adapt and accept this.”

Stores belonging to chains, such as H&M, have great cost-savings potential when having online staff serving several markets and countries. We do therefore believe that global retailers will invest in global online customer staff. These can also be an advantage taking different time zones into consideration and the retailer can be able to have online staff 24 / 7 without having to pay night salaries to the online staff since there is always daytime somewhere in the world. One could argue that hedonistic motives for purchasing home decoration could result in limited help but many consumers might want to confirm shipping costs, delivery time with an online retailer.

4.4 Postpone

There is a possibility for the consumers to postpone a decision-making and purchase no matter if they are in a physical store or online. Some of the Millennials even stated that many online purchases were not only postponed but also terminated due to the characteristics of being online. Anna, 20 stated;

“I do often sit with my Mac in my lap in front of the TV. I decide to buy some products online but I am all of a sudden distracted by the TV. I watch for a couple of minutes and then return to my screen where I might see products in the basket and I do not understand why I even bothered to try to buy these goods so I just quit and no shopping has been made.”

Emma, 24 points out the contradictions with being online.

“You are of course able to postpone your research online since you are always able to return but on the other hand online stores are very dangerous to people who have trouble controlling themselves such as myself, since the stores are open 24 hours a day, 7 days a week.”

Cornelia, 55 says that she does not want to leave a physical store without a purchase. That is also her reason for conducting most purchases offline;

“I have no patience to wait. I want the product immediately and I do not trust companies who say delivery next day. You need to order before noon the day before and I am usually not able to meet that timeline.”

The physical store has the advantage of immediate gratification for the customer and most Swedish retailers have generous rules which enables the consumers to postpone their final decisions of the product within home decoration until at home since they very often can return the product and receive a refund for the whole amount.

Christine, 49 said she probably does more informed decisions online compared to offline. She also thinks it is less stressful online since there is a possibility to postpone or delay the decision or purchase.

“I do sometimes feel a bit stress when having a store personal standing waiting for me to make a decision. It is easier online since you can go back to the product later and wait even for days to make the decision.”

Consumers might feel more relaxed and anonymous when doing research online and there is no pressure from any store personnel to conduct a purchase or come to a decision. The possibility to postpone is therefore great online, which is not only positive for the retailer since the consumer can choose another competing retailer after contemplation or just terminate the purchase. We therefore believe it is very important for the retailers to enable a smooth and fast purchase process in order to avoid terminations or consumers choosing another retailer.

4.5 Appraise

According to Karimi (2013) this stage has been overlooked in research and therefore she included it into her online decision-making model. This is a stage where consumers experience control due to the attained insights about their decision-making process by reviewing the process and the alternatives (Karimi, 2013). This stage is also interrelated to the formulation stage described above since it can lead to the customer feeling in control of the decision-making and purchase. An evaluation of alternatives can be perceived as endless since there is an enormous supply of retailers, not only domestically but also globally.

Anna, 20 who spent very much time online was the interviewee who stood out investing time in appraisal. She reviewed her decisions constantly and it seemed as a pleasure or a hobby for her to look for the right piece of home decoration. The most important were attributes such as look and feel and how the piece will fit into the whole picture of home decoration.

“I can save the products as favourite at many web sites. [...] I can come to back on website later on to compare them again.”

Rebecca, 28 located her research mainly to the online channels and was also involved in appraisal which made her feel satisfied and reassured of getting the best deal or price. However she also complained about some sites, which do not allow her to compare the products, so sometimes she tends to leave these websites.

“I review a lot since there many ways how to do it online today. [...] I can compare price, attributes. [...] Sometimes I am not satisfied when I can't easily compare. [...] Many websites don't allow comparing, then I have to open a new windows and this is really boring. Sometimes I even leave the website when it takes too much time.”

Only Annika, 46 from Mothers of Millennials was claiming that she also reviews the process online often. Her effective usage of multi-channels in comparison with other Mothers of Millennials is probably related to her job position where she needs to use new technologies.

4.6 Purchase

Karimi (2013) states that “choosing the products” and “performing the purchase task” should be separated when doing an online purchase since a stage could include offline channels as well. Goworeck & McGoldrick (2015) list the actions included in the consumer purchase: 1. Whether to purchase a product or services or not 2. When to buy the product 3. In which location to buy it and 4. Which payment method to choose.

Anna, 20 was taking purchase decisions and then constantly re-evaluating them which could result in a product that she had decided to buy was not bought in the end anyway. This is due to her constantly using several devices and easily getting distracted. The online web store might loose many customers due to a long registration process or complicated purchase method.

We were surprised by the resistance of purchasing SMCG with a smart phone. The reason for not wanting to buy SMCG with a smartphone was that the web pages are not optimized for smartphones, according to many interviewees and something could therefore easily go wrongly. Anna, 20 stated;

“I have no problems ordering food or groceries online since a mistake, such as ordering the wrong product, will not have many negative implications for me. I would never dare to order any furniture or expensive home decorations via my smart phone since something could go wrong and I could end up with a big piece of furniture I do not want.”

Cornelia, 55 was very positive towards new identification and payment methods such as mobile id and swish even though she did not conduct so many purchased online.

“I would have no problems ordering and paying online. The reason for me not to choose a web store is that I want the product immediately and that I cannot wait. I trust the payment methods applied by the web stores.”

4.7 Post-purchase

After consumers finish their purchase decisions, they might continue with the last stage, which is post-purchase. This behaviour includes Word of Mouth, WOM, leaving comments about their past decision-making and therefore influence other consumers by their experiences. However this stage does not have to occur in every decision-making the consumers undertake. This was revealed from data analysis. Interesting was the relation between positive or negative past experience when consumers tend to provide their feedback about their experiences more frequently in case of negative experiences rather than positive one. As Gun, 61 said:

“I barely leave some comments on internet about my past experience. [...] Maybe I just talk to my peers. [...] But I remember that twice I wrote comment on price-comparison website about my past negative experience with particular company. [...] The order was delayed for few weeks even though the company claimed that they have the table in a stock. [...] I was really disappointed with that experience.”

However there are differences with regards to both groups. While Millennials tend to leave comments online often since they are more experienced users, Mothers of Millennials, especially those interviewed in Villeroy & Boch store, are more engaged in offline WOM. Emma, 24 said:

“I wrote few comments on websites reviewing products when I was really disappointed.”

Therefore the reach and also the influence of past experiences from these older consumers on future consumers is limited. For retailers, it means much more emphasis on relations with Millennials because the probability of leaving negative comments is higher than in case of older consumer. This might seriously disturb the reputation and the image both online and offline for the particular retailer.

Cornelia, 55 elaborates about returning fees:

“The fact of potential return costs make me avoid buying things online. I prefer to buy goods in Malmö where I work since I am sure I will be able to return them without any charges. I do therefore also prefer to do spontaneous purchases in physical stores - since I know I it is not a big deal to return any products I do not want.”

4.8 The consumers’ perceptions of multi-channels in relation to omni-channels

One description of omni-channel is, as previously mentioned, integrated channels, which the customer perceive as seamless, while multi-channelling treat the channels separately without any overlap (Verhoef, Kannan & Inman, 2015). Cornelia, 55 expressed a clear disappointment with retailers such as H&M due to the shipping costs.

“I do not understand why stores like Boozt deliver without shipping costs but chains like H&M have both shipping costs and return fees. There are so many H&M stores all over the cities and towns so why am I not able to return things I bought online to their physical stores? I do only by things from H&M online if they are “online only”.”

Cornelia, 55 seems to expect an omni-channel experience since and is disappointed with the retailer mentioned above. This indicates that Cornelia, 55 is interacting with the brand H&M and she does not perceive the different channels as separated even though many retailers treat their channels as different “silos” (Piotrowicz and Cutbertson, 2014), with individual accounts and profits, which probably, according to us, has a negative impact of the brand.

Cornelia, 55 regarding shipping costs:

I found a nice pink bedspread at IKEA.se. I think it cost only SEK 59. The shipping cost was pretty high (SEK 39 I believe) compared to the price. I could not purchase the bedspread online since it felt like a bad deal even though I realize the total cost is very low. I would gladly pay SEK 100 for it online with another retailer if the shipping cost would be included. I

have still not bought a new bedspread... might wait until I pass by IKEA (physical store) next time or if I see a nice bedspread in a physical store somewhere else...”

All interviewees expressed concerns about the shipping costs and it seemed to be important to avoid them, something that can be done with some retailers through ordering for a certain amount. Retailers should test this quantitatively in order to see if this is valid for most online consumers within the retailer’s specific segment. The online channels can also be viewed as promotional vehicles instead of an independent profitable channel. Due to the aim of avoiding the negative shipping costs Cornelia, 55 claimed that she might buy a bedspread in a (maybe competitive) physical store.

Emma, 24 stated that she perceives the online stores as similar and more similar between brands than within different channels within the same brand;

“I think that online shops are very impersonal. I think that Jysk online is almost the same as IKEA online. There is a big difference between the physical stores when you visit them but they are all boring and without a soul online.”

Emma perceives different online stores as boring and very similar. This might be an effect of the fact that the technology has limitations, such as displaying the products, the payment process etc.

Webrooming versus Showrooming

The Millennials were more positive to both webrooming and showrooming and all three of them claimed they do webrooming before every purchase. Cornelia, 55 said she would only prefer them if there was a price advantage. Annika, 46 said that she thinks that webrooming is ok but her facial expression and tone of voice revealed that she was hesitating, something we could confirm asking follow-up questions.

5 Discussion

The aim of this study was to explore the contemporary consumer's decision-making process of SMCG in the age of multi-channels. In order to understand today's decision-making that often takes place within multi-channels we based our interviews and the interpretation of these on the proposed theoretical framework. The study focused on two different groups of consumers, Millennials and Mothers of Millennials since we assumed that both consumer groups attain different decision-making within multi-channels. We discuss the consumer decision-making of both groups and their similarities or dissimilarities across the stages of decision-making process in the first subsection. The second subsection is devoted to consumer's experience of multi-channels.

5.1 Consumer Decision Making of SMCG in the age of multi-channels

We based our study on the theoretical framework from the research about consumer decision-making, multi-channels and SMCG/FMCG. Since the study focused on two target groups, Millennials and Mother of Millennials, the aim of the discussion is to compare the findings for both groups and relate them to particular stages of consumer decision-making process.

5.1.1 Need/want recognition

The needs/wants recognition stage was similar for both Millennials and Mothers of Millennials with some minor differences, which we discuss below. The drivers were predominantly of hedonistic character (Childers et al., 2001), even though some claimed that functionality and related utilitarian motives are important as well. However, we claim that just utilitarian function itself would not influence the need/wants in category of home decoration in order to proceed further in decision-making process. This was apparent from the statements emphasizing looks and appearance rather than functionality for both target groups. These cognitive motives were important for both groups and they spent a fair amount of time

describing the details of a particular piece of home decoration. Therefore we can support the findings Nicholson, Clarke and Blakemore (2001) and conclude that cognitive dimensions are important for customers regardless age.

Psychosocial dimensions on the consumer's need/wants were also proven. Particularly Mothers of Millennials related their desires of home decoration to constitute their desired lifestyle (McCracken, 1990) or to distinguish themselves from others in order to belong to groups with higher cultural capital (Coskuner--Balli & Thompson, 2013). This was particularly present in Mothers of Millennials, who strived to compete with their peers via conspicuous consumption (Corrigan, 1998) of home decoration. On the other hand, the psychosocial dimension of lifestyle and identity was slightly uncovered in the case of Millennials. Firstly, they were claiming that they just want to buy home decoration because of cognitive motives and for personal pleasure. However, after a while they admit that dimensions of status and identity are important for them as well. We assume that their hesitation to admit these dimensions might be related to contradiction between the discourse stigmatizing overconsumption and expectations from their peers/family, which very often colliding. This might also be viewed as a contradiction between desires and the influence from the environment. Millennials want to desire and consume as well as Mother of Millennials, however they tend to mention the problematics of overconsumption, ethics which unable them to consume without feeling guilty. Therefore they have to find sideways in their consumption practice and the balance in what they claim to their environment and what they actually do. The implications for retailers how to persuade Millennials in consumption might be to combine the image of product, which does not stigmatize their consumption and it is not linked to overconsumption. This approach might be seen in green or ethical products of FMCG (Shaw et al., 2005).

The interesting findings were revealed in relation to multi-channels. Both groups were influenced in the creation of needs/wants by online multi-channels. The various formats such as newsletter, paid ads on websites, favourite sites and social media initiate need/want recognition. It seems that not only the digital natives, Millennials, prefer to have online multi-channels for inspiration, but also the Mother of Millennials confirmed that they have shifted towards a more online behaviour in comparison with the past. We believe that this trend will increase since it is very easy to get influenced from online multi-channels due to its convenience. Only Mother of Millennials over 60 years old from the physical Villeroy &

Boch store were a bit hesitating regarding online multi-channel in order to not get too much influence. However they admit increased usage as well.

We conclude that need/wants recognition stage has proved to be an essential part of any consumer decision-making process. The differences between groups are not significant and there is an important influence of online multi-channels on these groups since they tend to migrate more online. Therefore retailers should not underestimate the potential of multi-channels on this particular stage in order to attract more customers. This might be done via paid search or display engines, which enable retailers to direct on particular type of consumer, which has the best potential to enter into the decision-making of their products.

The last attribute influencing both sample groups regardless multi-channel format is price. Participants in both groups claim that sometimes price initiates their need/want recognition without previous consideration of a particular piece of home decoration.

5.1.2 Formulation of decision problem

According to Karimi (2013) the formulation stage is related to perception of the decision problem by consumers. Thus consumers create mental models of their decisions, which define consideration set based on their initial need/wants recognition. These mental models provide initial understanding of the problem, which will be analysed further in search and decision-making stage. Karimi (2013) included this dimension into the model of online consumer behaviour based on previous research and her study proved the existence of this stage in the decision-making process. Our findings confirm the existence of this stage as well. We conclude that both, impulsive and rational mental models were involved in this stage for both Mothers of Millennials and Millennials. The models also influenced the dynamics of the decision-making process. Participants in interviews with an impulsive way of thinking formulate their decision very quickly and they also move very fast in the following stages of their decision-making. While those with a more rational way of thinking spend much more time in their decision-making in general. Our findings also show that there are important factors that boost impulsive or rational mental models.

The first factor boosting the impulsive mental models is the fear of goods being sold out. Mainly Mothers of Millennials had these concerns and it was possible to see that they behave impulsive and spend less time further in their decision-making. This fear is probably related

to the threat of consumers not being able to satisfy their need/wants. Therefore, they rather took impulsive and fast decisions (Kahneman, 2013) of their problem formulation rather than avoiding not fulfilling their need/wants. The reviewing of the problem definition in case of impulsive thinking also occurs later, when the participants were claiming their decisions were very quick and they admitted many mistakes in the process, which they did not see before. However, Millennials did not seem to be afraid of the goods being sold out. The mentioned reasons were: “There is enough goods in economic circulation” and “Companies have troubles to sell the goods”. We assume that one possible reason for difference in perceiving this fear that Mothers of Millennials relate their experiences from past when availability of some goods were limited in comparison to nowadays environment. On the other hand, Millennials were born in age of oversupply and thus they are not able to relate it to their past experiences.

The second factor boosting impulsive mental models was the perceived role of discount. There were no differences in terms of groups and both Mothers of Millennials and Millennials confirmed that discounts shifted their problem formulation into more impulsive models of thinking.

On the other hand, the factors boosting rational mental models were price, fear based on social oppression and education. In case of price, the importance was higher in the group of Millennials since their income is not so high in comparison with Mothers of Millennials. Additionally they tend to talk not in a positive tone about spending high amount of money for home decoration also in relation to environment and society. Some concerns were: “I don’t want to over consume” or “Do I need it?”. However, both groups admit that consumption of home decoration has to be justifiable in terms of price. When the price become high, the consumers have troubles to justify their decision-making of home decoration, which is not considered as necessary, and it is driven by hedonistic motives (Childers et al., 2001).

The last factor influencing both mental models was education regardless of target group. Higher educated Millennials and Mothers of Millennials were considering more alternatives and also in a more structured way. On the other hand, participants with lower education were involved in many decision-making processes without actual consideration or defining the problem. We think that this stage deserves much more focus since creating mental models and consideration sets of consumers is very hard to uncover. Probably the interviews are sufficient to discover the complexity of the process and thus we focus on factors, which were the most

apparent. We assume that some sort of experimentation or focus groups will be appropriate methods how to test different mental models of problem formulation since the researchers have possibilities to see actions in real time. Thus they do not rely only on feedback from participants, which might be biased due to influence of many factors or their combination.

5.1.3 Search and decision-making

A surprising finding was the extensive search that was made online among many interviewees, especially the Millennials. Internet seems to function as a great information seeking tool and many interviewees spent extensive time there even though they originally claimed to use Internet for time saving and for attaining time efficiency. The search conducted online in order to enable a decision-making seems more thorough and time consuming than a search conducted offline would be.

We could also notice that some of the Mothers of the Millennials did not conduct online research before the consumption of goods and some other Mothers of Millennials said they prefer to do their research and decision-making online and then conduct the purchase in a physical store. The main reason for this behaviour is that they wanted to feel, touch and see the product in reality since a screen is not able to reproduce the real colours and texture. Since this is also confirmed by Blázquez (2014) a similar limitation could be expected through traditional mail order when consumers choose products from a printed catalogue, even though one could believe that Internet is able to reproduce colours and features better than printed catalogues but consumers might have higher expectations of Internet than from printed catalogues.

Verhoef et al. (2007) introduced the concept Research shopper where consumers conduct information and search within one channel and purchase through another channel. This behaviour was adapted by Cornelia, 55 who used the online channel mainly for search due to different reasons such as lack of immediate gratification when purchasing online and the risk of needing to invest time and efforts for returning goods. We were surprised of the interviewees' view of Internet as a main information seeking tool. We can therefore discover the same perception of Internet as a information seeking channel even though Verhoef et al. (2007) published their article nine years ago. One needs to take into consideration that the smartphones and social media were not widely spread during that time.

The interviews revealed that many interviewees, especially the Mothers of Millennials, experienced an information overload online. People have cognitive limitations such as limited working- and long-term memory but the Millennials might be more used to Internet's endless possibilities, since they grew up with online behaviour, and might therefore not experience their cognitive limitations as much as the Mothers of Millennials.

Rapp et al. (2015) state that consumers have started using a mobile device (tablet or smartphone) within a physical store in order to compare offers and search for more information. We could not detect this neither by our observations, nor during our interviews. We do not think that home decoration is a category of goods where it does not fit to compare products from a mobile device while being in a physical store. It is probably not widely spread yet, so this is a behaviour we can expect to increase.

In-store technologies seem to be a growing phenomenon even though it is not very prevalent in Sweden (yet) within SMCG. Many grocery stores have check out cashiers run by the customers. Villeroy & Boch will introduce a tablet in their physical stores that will ease and enable the decision-making and in-store ordering process. The tablet has not been introduced in the stores yet since the launch has been delayed and no customer we observed asked for any in-store technology. This could also be related to the fact that there were mostly women belonging to the Mothers of Millennials generation in the store during the day we visited and they are probably not early adopters of new technology. Christine, 49 stated explicitly that she would not like to place any orders with in-store technology. She would like to use her own devices, due to security and easiness / smoothness of using your own device. This can be an indication of experienced online users preferring to use their own devices in a webrooming context and less experienced online users would probably appreciate help from staff with ordering through in-store technology.

We could see that Anna, 20, one of the Millennials, perceived shopping as a social event or entertainment with friends. This could indicate that retail Marketing should be based on experience based marketing towards Millennials like Anna. Millennials with extensive online behaviour are used to getting very stimulated online and thus the Marketing messages could therefore be shorter and adapted to their online behaviour since such individuals easily become bored.

Our findings reveal an indication that the stage “Research and Evaluate” in Karimi’s model is prolonged due to the extensive information seeking and research performed by the Millennials and the Mothers of Millennials. This could imply that retailers should put effort in their websites in order to enable the search the groups are aiming for. The Mothers of Millennials prefer to buy the goods in physical stores, which is previously mentioned. The retailers could therefore consider treating their web stores as mainly promotional and information seeking channels which complement the physical stores. The Millennials might prefer the web stores as information seeking sources as well as purchase channel. We are convinced that new channels and platforms will emerge in the future and it is important for the retailers to try to understand the implications for the consumers’ decision-making fast since it will probably be a competitive advantage of being able to understand the consumers’ perceptions of those new channels and platforms.

5.1.4 Postpone

A major disadvantage for both online and offline retailers is the consumer’s ability and choice to disrupt, postpone and leave the store. Being in a physical store this means that the consumer walks out of the door and if being in an online store it is just to shut down the window or open another tab on the browser. Retailers do not want to function as a research channel only and they do not want other competitive retailers to be the purchase channel.

Anna, 20 said that it happened to her occasionally. She watched TV during her purchase process and is all of a sudden distracted and then she decides not to purchase the good anymore. This implies that the retailers could try to make or trigger the consumer to buy with time limited offers or other tempting offers in order to avoid consumers postponing the purchases.

Postpone occurs both online and offline but our findings indicates that the Millennials postpone more often than the Mothers of Millennials when being online which probably is correlated to the Millennials’ heavy online usage of devices being connected to the Internet. The Millennials we interviewed were more or less constantly connected and Anna, 20 who was a big shopper seemed constantly involved in different purchase decisions. The Mothers of Millennials indicated a more linear consumer decision-making process and also a shorter process. This might be due to the fact that the Mothers of Millennials want to spend less time on the decision-making and purchase and also that the Millennials grew up in an online

environment and they are therefore used to Internet's all possibilities and functions and they might therefore have another decision-making process. Being constantly connected is a lifestyle for the Millennials and due to their future purchasing power, information seeking for purchases might be a very common activity.

5.1.5 Appraise

This stage was confirmed by Karimi (2013) similarly as problem formulation as part of the consumer decision-making process. As Karimi states (2013) these two stages are related to each other since they develop insight into the process. While the formulation stage is responsible for initiating the course of actions based on mental models, the appraisal stage reviews the process and might reformulate action before the actual purchase decision. Based on our finding we see apparent links to formulation as Karimi (2013) claims and even in terms of differences between groups.

As discussed in the problem formulation stage Millennials seem considering more what they actual buy in comparison with the Mothers of Millennials. The same applies for the reviewing stage (Appraisal) where they tend to spend more time than Mother of Millennials. Apart from the factors from formulation stage, we assume that there might be significant influence from previous information research stage due to its multi-channel influence. Millennials seem to spend much more time on multi-channel in the information research stage than Mothers of Millennials and they probably transfer the same experience into Appraisal stage with reviewing of the process. We assume that the usage of multi-channels increased the possibilities of appraisal stage due to new channels such as comparison websites or smartphones. These channels are more natural for behaviour of Millennials and therefore they tend to prolong the appraisal stage more than the Mothers of Millennials.

However Mother of Millennials might increase the usage of Multi-channels similarly as in the information and decision-making stage and start to review the future process more when the possibilities of multi-channels become more natural for them. This finding also implies the emphasizes on retailers to provide accurate information regarding their product. Today's consumers tend to have more information advantages over retailers than in past (The informed customer, 2014) and they might get disappointed by those retailers who limit them with regards to possibilities of multi-channels. The same applies not only for the search and

decision-making process, but also for appraisal and we claim that this reviewing stage will have increasing importance among consumers due to possibilities of multi-channels.

5.1.6 Purchase

Pantano & Timmerman (2014) state that the mobile channel is becoming the new mainstream shopping channel, something that our findings for SMCG contradict. Buying a piece of home decoration seems to result in the consumers not willing to take as big risks (as receiving a wrong product) due to the fact that these goods usually last for a longer time and involves a bigger financial investment. Ordering with smartphone or tablet was perceived as risky. Anna, 20, one of the Millennials seemed to be willing to take risks of ordering wrongly when it comes to ordering groceries or food which is consumed fast and does not require a bigger financial investment. Conducting purchases of a parking-ticket or groceries or another less expensive product and service is probably perceived as more attracting, according to us. Standardized, low involvements products, such as hygiene products or books, are associated with lower risks of failures and therefore easier for the consumers to purchase online.

Annika, 45 did not find many negative aspects with online purchases. She acted as price-sensitive and could invest time and effort in getting the greatest bargains which included online purchases. She seemed to value convenience and availability stronger than security issues.

The main reasons for not conducting the purchase online was the shipping cost, return fee and the fear of the problems of returning the goods. Retailers can easily avoid and lessen these obstacles and thus get more customers shopping and conducting the actual purchases in their online stores.

No interviewee made any spontaneous statement about using in-store technology for conducting any purchase. Christine, 49 stated she would rather use her own devices within a physical store due to convenience and security reasons. Using in-store technology for ordering products is not widely spread in Sweden (yet) and consumers might think that there is no reason for not asking the service personnel do this task. The consumers could argue that they instead can sit comfortable in their homes ordering from their own device. They might also be hesitating about the security. The security is easily fixed, according to u. All data can

be sent to a server and erased automatically after a person has used in-store technology, as an example.

5.1.7 Post-purchase behaviour

During the post-purchase stage customers review their past decision-making and they might leave feedback regarding their experience, both online or offline. In general, consumers from our study did not seem motivated to leave their feedback about past purchases. However if so, they tended to talk much more about negative feedback rather than positive one.

The main differences between the groups are with regards to the multi-channel environment. While Mothers of Millennials seem to listen to their peers via WOM, Millennials are more engaged in online WOM. We believe that social media and other new platforms will become an important tool for Millennials for sharing their experiences of goods and retailers.

The ability of a rather smooth return of goods from online purchases seemed to be something that both groups wanted and it was interesting to hear an interviewee explicitly desire omni-channels, the ability to return goods in a physical store even if purchased online.

The following figure provides an overview regarding minor and significant differences for each stage of consumer decision-making between Millennials and Mother of Millennials, which we discussed.

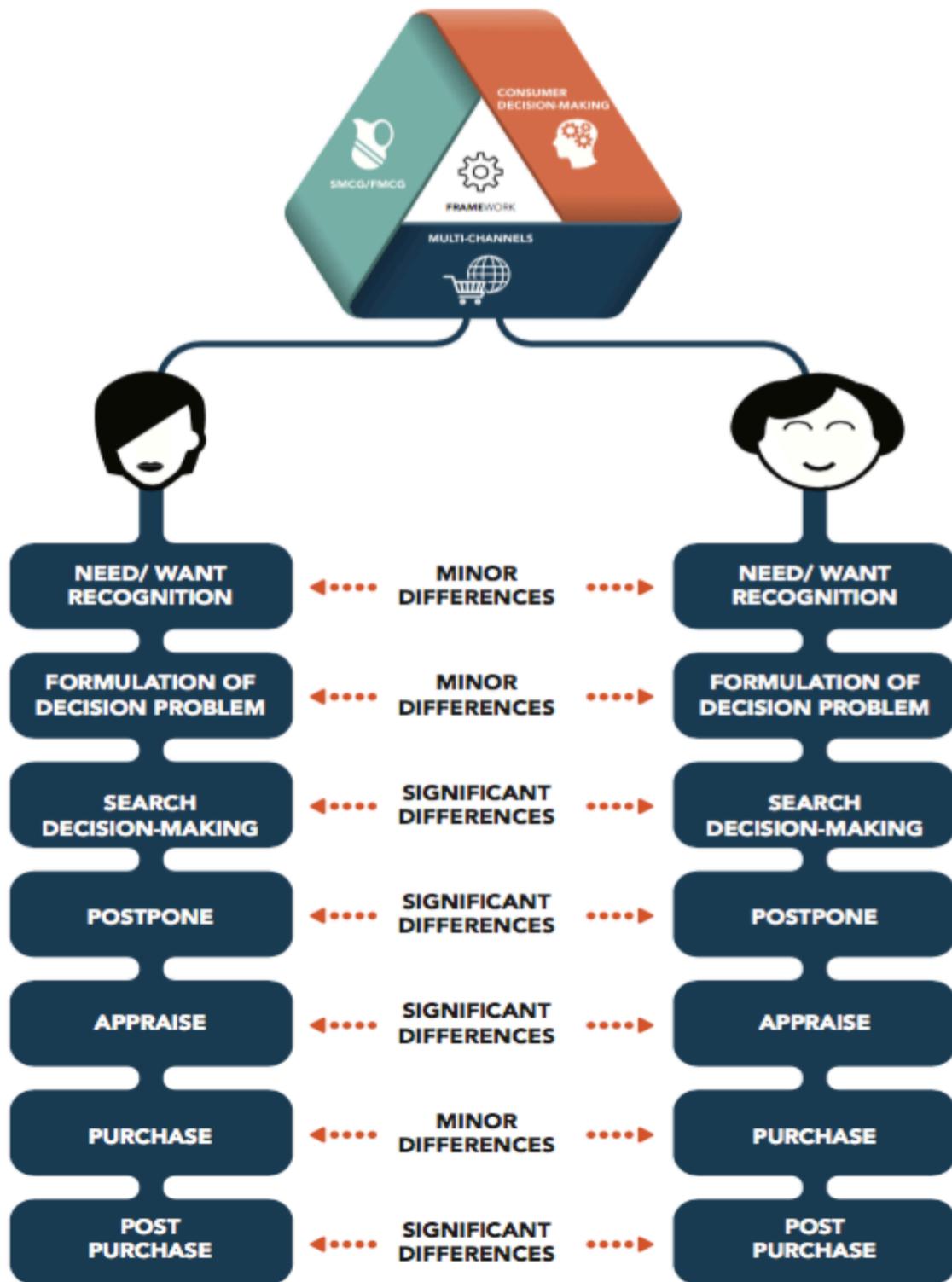


Figure 5 Differences in consumer decision-making between Millennials and Mothers of Millennials

5.2 Multi-channels

Since the aim of the study was to investigate consumer decision-making in the multi-channel context, the influence of multi-channels has to be discussed as well. In the following two sub-chapters we discuss how the consumers' experience usage of multi-channels and if some of these experiences might be perceived as omni-channels, which is deeper an integration of multi-channels.

5.2.1 Usage of multi-channels

The study shows that all interviewees were aware of different multi-channels but the usage of them differed. The Mothers of Millennials claimed to be aware of Internet's advantages such as information seeking but some said they did not use or read them due to different reasons such as living in the city centre or knowing qualities and attributes of the piece of home decoration. The Mothers of Millennials also claimed to know different functionalities and platforms, such as online stores, customer ratings and testimonials, Facebook, Instagram and Twitter. We do not know if these interviewees knew how to use the different platforms or apps though which we probably only could confirm through observations.

We were surprised that not only the Mothers of Millennials but also the Millennials complained about the limitations of smartphones and tablets and claimed that the retailers' websites were not optimized for smartphones and tablets. Blazquez (2014) claimed that consumers want to touch, feel and see the goods for conducting a proper evaluation, which is the main reason for retail customers' slow adoption of e-commerce. This was confirmed by our study as well. Books were something one of the interviewees mentioned as a low risk product and thus suitable for online purchasing. The fear of returning fees and troubles (such as finding a suitable box or package) for returning the good is something that discouraged all interviewees from making more purchases online. The return fee and shipping cost was actually the most mentioned factor for not conducting more purchases online. Retailers do therefore face this challenge of how to convince the consumers not only to conduct information seeking and decision-making online but also make purchases. Another way to overcome or handle this challenge is that the retailer can treat and view the online channels as promotional vehicles, which support the online stores instead of expecting the online channels to be profitable.

Another reason for treating Internet as an information seeking and decision-making vehicle instead of a purchasing channel is the lack of immediate gratification. Online purchases require more planning and patience to wait for delivery of the product. Another inhibiting factor is the risk of the piece of home decoration being broke after being delivered to the customer (or the customer picking up the good in a mail office). The retailers should therefore make sure to present the delivery terms and times clearly. The alternative to order online and pick up in store seemed also to be a desired function. Verhoef et al. (2015) state that different channels are used interchangeably during search (and purchase) but our findings indicate that the physical store is still the preferred channel choice for purchase.

We had one Mother of Millennial who claimed that e-commerce might be more environmentally friendly. She added though that the goods might be shipped by truck and thus perhaps not as environmentally friendly. Even though the aim of the study was not to explore preferences for malls or city centres many interviewees talked about the advantages with malls and department stores since it was more time efficient to visit many stores located close to each other.

Shopping as a social activity was also mentioned by the interviewees. This might be harder to do online even though Millennials who spend much time with social media probably could accept this if technology enables it and the digitalization rate of society continues.

Rigby (2011) stated that the new mobile channels can be viewed as a disruptive element within retail. Our study can confirm this through the information seeking stage but not during the purchase process since we could note a reluctance towards using mobile channels for purchase.

Our study confirms E-barometer (2016) that says that consumers prefer webrooming over showrooming.

5.2.2 Multi-channel versus omni-channel

Some interviewees stated that they could not notice a price difference between online and offline channels, assuming that the online channels “should” be cheaper. Cornelia, 55 expressed with disappointment in her voice and facial expressions the lack of bargain prices online. She also questioned why having the hassle with online ordering, shipping costs and

resources spent on returning a good if there is no price advantage. Millennials did not seem to expect a price advantage online, which indicates they have a more omni-channel perspective. Cornelia, 55 was the only Mother of Millennials who seemed to request an omni-channel perspective within bigger chains when it came to returning goods in physical stores even if the goods have been purchased online. This perspective indicates, as previously mentioned, that the customer does not make a distinction between online and offline channels for the same brand, which can have a negative impact on the brand when an online store has shipping costs and not generous return rules. Verhoef et al. (2015) state that retailers' business models have changed to the new digital social media channels. Shipping costs indicates though that the online channel should be profitable instead of treating all channels from an omni-channel perspective. Verhoef et al. (2015) also state that the integration between online and offline channels leads to synergies but this does not seem to be noticed by the consumers.

Our findings indicate that buying from a retailer with a strong brand (such as Ikea) makes the consumer perceive the transaction as a transaction mainly with the brand instead of the online version of the Ikea store. They seem to find offers such as "online only" or "offline only" as weird and not logical and it will probably affect the brand negatively.

The interviewees did perceive their home decoration retailers as multi-channels as described by Piotrowicz and Cutbertson (2014): the customers perceiving the channels as different and inconsistent.

The fact that the online stores were perceived similarly (boring and without a soul) by one Millennial could indicate that the online stores need to put more efforts into their brands and also try to distinguish themselves from other retailers. Most retailers adapt a prototypical design of website which means that the design is more channel-specific. The fact that the retailers are not the innovators but rather adopters (Pantano & Timmerman, 2014) is hindering the retailers from distinguishing themselves from each other. This might have the effect that many retailers have the same suppliers of platforms, which makes the online stores and their features and functions similar. Many online stores have similar structure, which might be perceived as negative. It is also hard to build an atmosphere online and position the store's service grades, location, friendly personnel etc. Retailers should be aware of the fact that they might not strengthen their brand online but rather weaken it if the consumers do not see any differences between the online retailers with different brands. This is an effect of many retailers not being the innovators of new technologies but rather adopters (Pantano, 2014).

6 Conclusion

The purpose of this study was to investigate the consumer decision-making of SMCG in the age of multi-channels. We therefore answer the related research questions and discuss theoretical contributions of the presented study. The practical contributions are also discussed. The last sub-chapter is devoted to limitations and possibilities for future research.

6.1 Answers to research questions and theoretical contributions

The purpose of this study was to find the answer on the main research question: “What is the consumer decision-making of SMCG in the age of multi-channels?” and on two related sub-research questions: “How does consumer decision-making differ between Millennials and Mothers of Millennials?” and “What is the influence of multi-channels on the consumer-decision making for these groups?”

By conducting a qualitative study based on the interviews and observations, we claim that the purpose of the study was fulfilled. Firstly, we created the theoretical framework based on the research streams of consumer decision-making, multi-channels and FMCG/SMCG, which were connected to our research questions. The main backbone of the framework was the research from consumer decision-making and particularly Karimi’s model (Karimi, 2013) for online consumer behaviour. We added two perspectives from research, multi-channels and FMCG/SMCG into this model in order to reflect the context of this study. After that we applied the theoretical framework on the collected material from the two groups, Millennials and Mothers of Millennials. By analysing the material, we were able to uncover how the decision-making for SMCG in a multi-channel context looks like and to examine differences between groups and the influence of multi-channels.

The process of consumer decision-making starts with need/want recognition. In case of home decoration, need/wants were predominantly related to hedonistic motives (Childers et al. 2001). We also confirm that cognitive and psychosocial dimensions (Nicholson, Clarke &

Blakemore, 2001) or price influence the initiation of the process. With regards to multi-channels it was revealed that both Millennials and Mothers of Millennials are getting more influence from online multi-channels due to their various formats. There were minor differences in terms of psychosocial dimension between Millennials and Mothers of Millennials.

The second stage of the consumer decision-making proved to be the problem formulation as Karimi (2013) revealed in the past. We believe that this stage is important for creation of mental model of behaviour, which is applied by consumers on particular problem. These models were mainly two, impulsive and rational, which similarly Kahneman (2013) recognizes as fast and slow system. The factors that boost impulsive mental models were fear of goods being sold out or discount, on the other hand factors initiating rational behaviour price, fear based on social oppression and education. There were minor differences between Millennials and Mothers of Millennials in the problem formulation.

The third stage was the search and decision-making. This stage consisted of research, evaluate and choose. We were surprised by the extensive online search that especially the Millennials undertook. The mobile channels can be viewed as a disruptive element (Rigby, 2011) for the search and decision-making. The main reason for doing research online was to be time efficient which was contradicting since especially the Millennials spent very much time doing online research. Verhoef et al. (2007) introduced the concept Research shopper where consumers conduct information and search within one channel and purchase through another channel. This behaviour was still common by both groups. Our findings reveal an indication of research and evaluate within the search and decision-making stage in Karimi's model to be prolonged due to the extensive information seeking and research performed by the Millennials and the Mothers of Millennials. This could imply that retailers should put effort in their websites in order to enable the search the groups are aiming for. The Mothers of Millennials prefer to buy the goods in physical stores, which is previously mentioned.

The fourth stage, postpone the decision / purchase was very common among Millennials which can depend on their limited financial resources since they are younger and they having much spare time (not having children as an example). Our findings show a significant difference between the two groups.

The fifth stage, appraise proved to be relevant for multi-channels environment as well since new possibilities of multi-channels enables consumers to reviewing the past stages in decision-making. Mainly Millennials were engaged in this process and through mobile channels in comparison with Mothers of Millennials since the new possibilities to review the process within multi-channels seemed natural for them. Therefore there were significant differences in terms of groups.

The sixth stage was purchase. We could see that shopping is perceived as a social event or entertainment with friends. This could indicate that retail Marketing should be based on experience based marketing towards Millennials. We could also see that the mobile channels were not used in the purchasing stage.

The last stage, post-purchase behaviour is also relevant in a multi-channel environment. However it works differently for Millennials and Mothers of Millennials. While Millennials tend to use online multi-channels in order to reflect their negative experience, Mother of Millennials use offline WOM. Therefore there are significant differences for the groups in this stage. Both groups were reluctant of returning goods, which is also included in the post-purchase behaviour. One interviewee was surprised of the lack of integration between channels, which characterizes multi-channel which makes us believe that the customers will soon demand and prefer omni-channel retailers. We found significant differences between the groups considering post-purchase behaviour, such as leaving online comments and feedback even though one aspect, the fear of returning fees for goods, was similar for both groups.

6.2 Practical contributions

This study will help retailers understand the consumers' decision-making of SMCG within multi-channels. The retailers will need to adapt to omni-channels soon, according to us. Consumers notice that retailers, as Apple, are able to offer omni-channels and we believe that the consumers will consider interacting with a brand, and not an online or offline channel which is separated from other channels. We have findings of consumers perceiving online channels with different retailers and brands, very similar to each other, which is called prototypical website design Emrich and Verhoef (2015). We believe that there will be an evolution of e-commerce and the online stores towards a more homogeneous design, which

successful retailers will adopt soon in order for them to distinguish themselves and attain a competitive advantage.

6.3 Limitations and future research

The limited amount of time, 10 weeks, for conducting this study resulted in less depth of collected and analysed data than we were aiming for. We are aware of our influence of the outcome of the interviews, transcripts and thus also the outcome of this study, which therefore can be regarded as a social construction (Brinkmann & Kvale, 2015).

The external validity of the findings is also questionable. The data is not generalizable due to the qualitative nature of this study, and the knowledge might therefore only have a limited usage outside this specific context. The researchers are well aware of the fact that the individuals within the groups, Millennials and Mother of Millennials, are not representative for their cohorts. Our aim is not to generalize about the populations, the groups Millennials and the Mother of Millennials, but rather generalize about the theory (model) that describes the consumer decision-making within a multi-channel context. These findings need to be tested in a quantitative study in order to increase the generalizability. We therefore urge future researchers to test our results in a quantitative way. This study is also just addressing females, due to them being the main target group for the category home decoration. Are there any gender differences for consumer decision-making in a multi-channel context? This is another interesting angle to study within consumer behaviour.

Most multi-channels retailers today apply a prototypical design that is channel-specific instead of a homogeneous website design that correlates with the physical store. We urge researchers to investigate the effects on brands as well as sales with regards to these two different aspects. Another interesting topic for future research is retailers' current lack of an omni-channel perspective: Which are the negative effects of neglecting an omni-channel perspective and which are the positive effects of applying such an approach? Another future topic to address is how the consumer decision-making process looks like within omni-channels.

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