



LUND UNIVERSITY
School of Economics and Management

Rethinking Individual Customer Journeys

Exploration Across Age Groups In A Digitised Retail Industry

by

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May 2017

Master's Programme in International Marketing and Brand Management

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Abstract

Key Words: Customer journey; consumer behaviour; touch points; digitalisation; omni-channel; multi-channel; cohorts; customer experience; fast fashion; retail industry

Purpose: The purpose of this study was to rethink the meaningfulness of abstract customer journey concepts, which are employed as a means of explaining consumer behaviour. Consumer behaviour however becomes more and more diverse. This study thus aimed to create knowledge about the individuality of actual customer journeys from the viewpoints of individual customers of different age groups.

Theoretical Perspective: The literature streams of consumer behaviour and customer journey (mapping) in retailing, and of cohorts were deemed relevant for the purpose of this study. Theoretical aspects and viewpoints of reputable scholars constituted the preliminary framework, which provided the basis for this research and likewise favoured a certain methodology.

Methodology and Empirical Data: This research took inspirations from a relativist ontology and the epistemological stance of social constructionism as we aimed to *verstehen* how customers interpret customers journeys from their own perspective. We employed an abductive approach, combining theory-derived deductive and data-based inductive logics. A qualitative research design was applied because we were interested in the reasons *why* and *how* customer journeys were actually constructed. Visual data and semi-structured interviews were chosen in order to answer the research questions. A total amount of twelve cases were conducted, and within-case and cross-case analyses used.

Conclusion: Two aspects of the preliminary framework were unknowable in the early stages of this study. The analyses of our cases allowed for answering these aspects in line with our research questions and for adjusting our framework. First, it was found that customers construct individual customer journeys, which must not conform the assumptions underlying abstract and theoretic customer journey models. Not every actual customer journey must end with the completion of a purchase (*intent to buy*) nor follow a *linear sequence* of phases or actions, thus making it difficult to display the diversity in consumer behaviour along the customer journey in a *general* manner. Second, it was found that the cohort who was coming of age during the rise of the Internet and digitalisation expressed different and more diverse consumer behaviour along the customer journey than another.

Acknowledgements

This master thesis concludes our one-year studies at Lund University School of Economics and Management. We first would like to thank our supervisor Jens Hultman for his guidance, commitment and support throughout the process of writing this thesis. Furthermore, we would like to thank everyone who participated in our study and each other for a great partnership.

Lund, May 24, 2017

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1 Introduction

This introductory chapter illustrates the basis and field of the research topic. We first outline the current state of the digitised retail sector and the respective changes in consumer behaviour. The reader is also provided with further knowledge of the arising problematisation. In this respect, the purpose and research questions of this study are presented, and the theoretical and managerial contributions reflected upon. Last, an outline states the content and order of this paper.

1.1 Background

The digitalisation is perceived to be one of the most significant transformations (Hagberg, Sundstrom & Egels-Zandén, 2016) on any level (macro, meso and micro). Such transformational change also affects the retail industry (Hagberg, Sundstrom & Egels-Zandén, 2016). The advent of electronic and mobile commerce leads not only to changes in retailers' business models (Sorescu, Frambach, Singh, Rangaswamy & Bridges, 2011) but also to a rise of new consumer behaviour (Verhoef, Kannan & Inman, 2015). In order to familiarise the reader with the topic in question and to provide first knowledge, three overarching changes are subsequently addressed.

Firstly, according to Hopping (2000, p.63), technology is a "primary enabler of change". Technologies have been advancing particularly fast and providing retailers with new opportunities to "enter the customer's environment" (Shankar, Venkatesh, Hofacker & Naik, 2010, p.112). More and more store-based retailers have an online presence (e.g. Neslin, Grewal, Leghorn, Shankar, Teerling, Thomas & Verhoef, 2006; Neslin & Shankar, 2009; Shankar et al., 2010). Pure players share the same thoughts and decisions as to whether they have to be present offline (Avery, Steenburgh, Deighton & Caravella, 2012). Retailers so initiate multi-channel strategies. The integration of technology in brick-and-mortar stores optimises the customer experience, making technology an "enabler of innovation and improvement" in this regard (Pantano & Timmermans, 2014, p.103). The digitalisation is yet an ongoing process (Hagberg, Sundstrom & Egels-Zandén, 2016), potentially fostering further changes in the retail setting in the future.

Secondly, the Web 2.0 also plays a relevant role in retailing. The growing popularity of the Internet has been a major "catalyst" in changing the retail landscape (Constantinides, Lorenzo Romero & Gómez Boria, 2008, p.1). The Web 2.0, also seen as the "new face of the Internet" especially owing to the rise of social networks, has been fostering more control, information and power for consumers (Constantinides et al., 2008, p.1; Gillin, 2007). Online product reviews are more and more considered before making a purchase decision (Gillin, 2007). Consumers share and advocate their opinions about retailers, brands or products to others in their virtual world (e.g. Hennig-Thurau & Walsh, 2004; Westbrook, 1987) and thus influence the purchase intentions of other consumers. Consumers often trust their virtual

communities more than experts (Gillin, 2007). Such behaviour confronts retailers with new challenges.

And thirdly, mobile devices are becoming ubiquitous (e.g. Shankar et al., 2010; Shankar, Kleijnen, Ramanathan, Rizley, Holland & Morrissey, 2016) and “central facilitator[s]” in the retail sector (Hagberg, Sundstrom & Egels-Zandén, 2016, p.695), amplifying the trend of Web 2.0 even further. Retailers can interact with consumers anytime and anywhere as opposed to before the disruption when this was only achievable in-store. Consumers also use mobile devices to “help with shopping” in the stores (Google, 2013, p.4), such as writing shopping lists, searching for information, comparing products and prices or purchasing items as smartphones are also becoming a means of transactions (Shankar et al., 2010).

These technological advances and changes have naturally affected consumer buying behaviour. Starting in the 1960s, notably academia but also practitioners have been trying to visualise consumer buying behaviour in concepts to facilitate explanations (e.g. Belch & Belch, 2011; Engel, Blackwell & Kollat, 1978; Howard & Sheth, 1969; Lemon & Verhoef, 2016; Nicosia, 1966). The customer journey concept is a means to illuminate the processes which customers pass through “across all stages and touch points” in order to complete a product purchase (Lemon & Verhoef, 2016, p.71). Although this concept illustrates one of the more recent attempts to explain consumer behaviour and customer experiences it is likewise under change because it must exemplarily consider and incorporate the afore-listed changes in consumer behaviour (e.g. Lecinski, 2014; Lemon & Verhoef, 2016). But the customer journey concept majorly focuses upon the conceptualisations of always the same stages (e.g. pre-purchase, purchase and post-purchase stage) (e.g. Lemon & Verhoef, 2016) whilst the technological advances and changes have led to a fragmentation in consumer buying behaviour in retailing (e.g. Doherty & Ellis-Chadwick, 2006; Fuat Firat & Shultz, 1997), thus complicating a holistic comprehension for the actors on the market.

1.2 Problematisation

The digitalisation has caused an ever-increasing number of brand touch points and further channels to emerge, and led to changes in consumer behaviour (Ho, 2015). Customers incorporate these new channels and touch points into their customer journeys and adopt new patterns of consumption (Hagberg, Sundstrom & Egels-Zandén, 2016) and purchasing in the retail industry. Retailers thus face the increasing challenge to map realistic customer journeys (e.g. Kalbach, 2016; Kempson, 2016). Reasons are that customers exemplarily use channels more seamlessly and interchangeably and pass through multi- or even omni-channel customer journeys (Wolny & Charoensuksai, 2014). They also interact with these channels in *various orders* (Anderl, Schumann & Kunz, 2016). These interactions must not follow a pre-defined or *linear path* because customers go through different events, *whether designed or not*, in order to achieve an *individually set goal*, which is often the product purchase (Halvorsrud, Kvale & Følstad, 2016; Norton & Pine II, 2013; Wolny & Charoensuksai, 2014). In line with this, Lemon and Verhoef (2016, p.85) add that customer journeys and touch points are likely to become more adaptive, “moving toward[s] *personalised journeys*”. These thoughts advocate that the *actual* customer journeys of

different buyer personas must neither necessarily be akin to another (CRM Magazine, 2016) nor conform the *plan*, which theoreticians or practitioners have for customers' paths to purchase. However, many theoretically drafted customer journey models "are [indeed] an abstract representation ... [aiming to] simplify the description of complex consumer behaviour" (Teo & Yeong, 2003, p.350). Analysing some of the more recent attempts to explain customer journeys (e.g. Court, Elzinga, Mulder & Vetvik, 2009; Edelman & Singer, 2015; Google, 2011) also leads to the assumptions that these models simplify consumer behaviour in abstract phases and provide a single scheme for the customer journeys of possibly many different buyers. In this regard, an *unspoken assumption* holds in theory, stating that every customer experiences each touch point and finds it equally important (Rosenbaum, Otolara & Contreras Ramírez, 2016). The assumption again generalises consumer behaviour.

The arising problem reflects the contradiction between increasing diversity in consumer behaviour along the customer journey, on the one hand, but the abstract and generalising visualisation of such behaviour in theoretic customer journey models, on the other hand. It thus is unknown whether a rather theoretic and abstract customer journey model still reflects a contemporary and meaningful means to illustrate and likewise comprehend diverse consumer buying behaviour. To address this problem (see figure 1, p.4), we acknowledge the viewpoint of Halvorsrud, Kvale and Følstad (2016) who strongly emphasise to design customer journeys from an individual perspective. In line with this and Lemon and Verhoef (2016), we find important to design customer journeys with the help of customers' input in order to learn what "*actually happens*" along the customer journey from customers' viewpoint (e.g. Halvorsrud, Kvale & Følstad, 2016, p.841; Zomerdiijk & Voss, 2011).

Furthermore, according to statistics on Internet purchases and Internet and mobile usage behaviour, differences among age groups exist, as younger age groups have adopted digital behaviour more broadly (e.g. Eurostat, 2017a, 2017b; Statista, 2017a). Age is among the most common and utilised means of segmentation in academic research (e.g. Gunter & Furnham, 1992; Markert, 2004; Ryder, 1965). The digitalisation does not shape every customer in a similar manner. The concept of cohorts assumes the rise of the Internet and the digitalisation to affect customers most who were "coming of age" at that time and to whom the event brings a "new set of values" (Debevec, Schewe, Madden & Diamond, 2013, p.21). Despite the utilisation of age as a means of segmentation, we have insufficient knowledge about the role of age in the customer journey of retailing (e.g. Darley, Blankson & Luethge, 2010; Jones & Rodney, 2016; Moon, Han, Chun & Hong, 2016).

Some scholars have explained the relevance of the customer journey for businesses in a theoretical and consultative manner (e.g. Lemon & Verhoef, 2016; McDonald, Frow & Payne, 2011; Norton & Pine II, 2013; Richardson, 2010; Skinner, 2010; Temkin, 2010), whereas others have elaborated on service delivery and satisfaction (e.g. Andrews & Eade, 2013; Halvorsrud, Kvale & Følstad, 2016; Marquez, Downey & Clement, 2015) or cultural backgrounds (e.g. De Salles Canfield & Basso, 2016) along the (self-mapped) customer journey. First and in accordance with our arising problem, we believe that it is necessary and relevant for practitioners and academia to rethink theoretic and abstract models and to interpretively *verstehen* (Weber, 1922) *actual* customer journeys (Lemon & Verhoef, 2016; Wolny & Charoensuksai, 2014). This knowledge allows exploring the meaningfulness to employ an abstract and *planned* paradigm to explain diverse consumer buying behaviour.

Second, we also argue that age plays a relevant role for retailers in customer journey mapping because different retailers have different customer bases and target groups (e.g. Ghauri & Cateora, 2014). The theory of cohorts thus assists to explore whether the diversity in consumer behaviour along the customer journey reflects an attribute of the cohort, which experienced a digitised retail landscape during their formative years (e.g. Debevec et al., 2013; Glass, 2007; Schewe & Meredith, 2004).

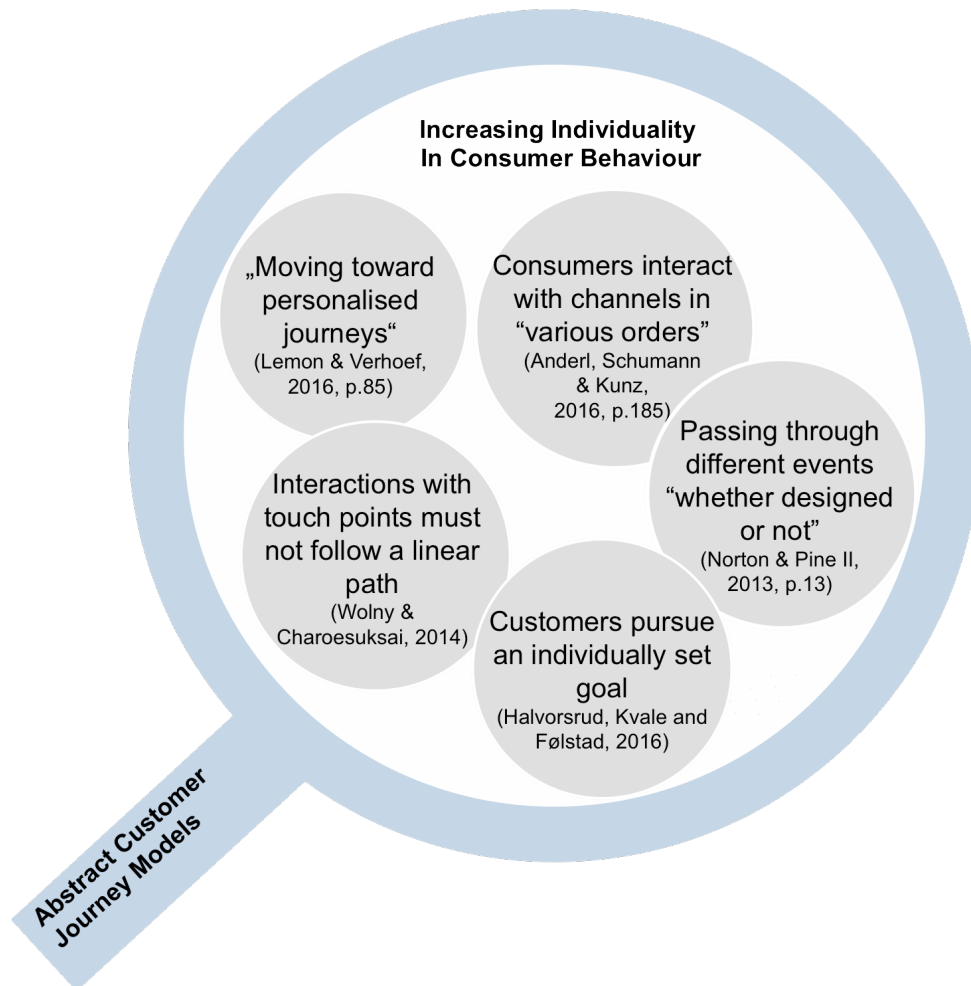


Figure 1: Problematization (own illustration)

1.3 Purpose and Research Questions

The purpose of this study is to rethink abstract and theoretic customer journey models, which are still employed to explain the increasing diversity of consumer behaviour in a digitised retail landscape. Consumers have myriad and *personalised* routes to purchase a product (Anderl, Schumann & Kunz, 2016; Lemon & Verhoef, 2016), deviating from retailers’ *planned* customer journeys. We aim to create knowledge about *actual* customer journeys from the viewpoints of individual customers from different age groups by integrating the concept of cohorts. In accordance with our problematization and purpose, our research questions are grounded on the ensuing line of argument and carefully worded as follows.

Research Question 1 (RQ1): The digitalisation and advances in technology have fostered new channels and touch points to emerge, and caused changes in consumer behaviour (Ho, 2015; Lemon & Verhoef, 2016). But many theoretic and abstract customer journey models (e.g. Court et al., 2009; Edelman & Singer, 2015; Google, 2011) still generalise the increasing diversity of consumer behaviour in a single *planned* scheme, not allowing for the comprehension of *actual* customer journeys in a “real-life setting” (Halvorsrud, Kvale & Følstad, 2016, p.842).

What is the nature of the customer journey in a digitised retail industry and how do consumers individually pass through their actual (c.f. planned) customer journeys?

Research Question 2 (RQ2): Consumers have been in different life stages whilst the digitalisation has started to occur and to affect the retail landscape and consumer behaviour (e.g. Doherty & Ellis-Chadwick, 2006; Ho, 2015; Meredith & Schewe, 2004). According to the concept of cohorts such an external event affects consumers in a different manner dependent on their life stage, and consumers in their coming-of-age years are shaped most (e.g. Markert, 2004; Schewe & Meredith, 2004).

How do customer journeys differ among age groups, one of whom is supposed to be shaped by the digitalisation, whereas the other is not?

1.4 Intended Contributions

This section briefly addresses the intended theoretical and managerial contributions, resulting from the problematisation and purpose. Further contributions are elaborated on in-depth towards the end of this paper.

Theoretical contributions are made to the fields of customer journey mapping and retailing. The problem in hand lies in the contrasts of diverse consumer buying behaviour but abstract customer journey models as a means of illustration. Rethinking this approach, we contribute an interpretive perspective on the meaningfulness to generalise such diverse consumer behaviour. A logical consequence is to also create knowledge about the *unspoken* and to be rethought *assumption* in customer journey mapping, which claims that every customer experiences each touch point and finds it equally important (Rosenbaum, Otolara & Contreras Ramírez, 2016). Last, this study addresses the differences in customer journeys based to age (e.g. Debevec et al., 2013; Glass, 2007; Schewe & Meredith, 2004). Related contributions exemplarily reflect knowledge about whether a certain cohort constructs more complex and *personalised* customer journeys than another, which thus reduces the illustrative and explanatory meaningfulness of theoretic and abstract models.

Managerial contributions illustrate in-depth knowledge for retailers and marketers in the fields of customer journey mapping, retailing and customer experience management. The customer journey represents the most important tool to determine challenges, which hinder frictionless and consistent cross-channel customer experiences (CRM Magazine, 2016).

However, firms and customers have deviating perceptions of a good experience (e.g. Frow & Payne, 2007; Goworek & McGoldrick, 2015). This makes it mandatory for retailers to incorporate customers' viewpoints to learn about the reasons *why* customer journeys are constructed in a certain way and *how* the customer experience is perceived. This study thus provides knowledge about customers' individual perspectives on the *actual* customer journey across age groups.

With this in mind, scholars from the fields of consumer behaviour and retailing claim the research topic and managerial contributions to be relevant to (i) understand customer experiences (e.g. Puccinelli, Goodstein, Grewal, Price, Raghubir & Stewart, 2009; Rosenbaum, Otolara & Contreras Ramírez, 2016) in order to (ii) meet expectations and create value for customers (Nenonen, Rasila, Junnonen & Kärnä, 2008; Norton & Pine II, 2013); (iii) analyse channel attribution in order to allocate resources to touch points wisely and optimise cross-channel advertising strategies (e.g. Baxendale, Macdonald & Wilson, 2015; De Salles Canfield & Basso, 2016; Voorveld, Smit, Neijens & Bronner, 2016; Wolny & Charoensuksai, 2014); (v) solve any friction in the customer journey in order to avoid lost sales, enhance brand equity, and increase profits, retention and loyalty (e.g. CRM Magazine, 2016; Frow & Payne, 2007; Fulgoni, 2014).

1.5 Outline of the Thesis

The **first chapter** provided the reader with initial thoughts and background information about the research problem, the purpose and intended contributions of this study. The **second chapter** discusses the state of research as it reviews relevant literature streams and studies. The discussion of literature also leads to drafting the preliminary framework of this study. This framework then lays the groundwork for the **third chapter**, which elaborates on the methodology of this research, including an outline of our research philosophy, design, data collection methods and data analysis, among others. This chapter also serves as a means to further manifest our chosen process to explore individual customer journeys. The **fourth chapter** describes and analyses the empirics of each case in order for us to conduct within- and cross-case analyses. The **fifth chapter** discusses our findings and observations more in-depth in respect of our research questions to ultimately give answers. On the basis of our discussions, we present our concluding arguments and study limitations in the **sixth chapter**, in which we also expand on our intended contributions, thus resulting in more precise implications of theoretical and managerial kind.

2 Theoretical Framework

Our research grounds in the fields of customer journey (mapping) and retailing. This chapter addresses relevant knowledge, recent studies and theoretic concepts from respective scholars and academic sources. As we aim to rethink customer journeys, the following outline of theoretical aspects and our viewpoints serves as a framework to approach the topic, and as a starting point for the data collection. This framework is preliminary because certain parts are still to be explored throughout this study. The framework is thus of adaptive nature, yet, provides guidance. We first introduce the overarching field of consumer behaviour. We then elaborate on the state of the digitised retail industry in order to further discuss the influences, which the digitalisation has on the customer journey concept. This leads us to in-depth discussions of the customer journey and touch points. Last, we reflect upon the concept of cohorts before we conclude this chapter with the description of our preliminary framework.

2.1 Consumer Behaviour

Consumer behaviour reflects the overarching field of study, which also addresses consumer buying behaviour. According to Solomon, Barmossy, Askegaard and Hogg (2006, p.6), consumer behaviour is the “study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires”. Depending on the perspective, consumer behaviour is premised on either rational thinking or an experiential act (Goworek & McGoldrick, 2015). The extent to which consumers are able to make rational decisions is challenged (Solomon et al., 2006). The thought of consumer behaviour as an experiential act instead considers surroundings and reference groups (Goworek & McGoldrick, 2015). Choices are seldom made in isolation but rather under the influence of others (Goworek & McGoldrick, 2015). Attitudes, beliefs, norms and motivations also influence consumer behaviour (Arnold & Reynolds, 2003; Goworek & McGoldrick, 2015; Tauber, 1972). The arguments foster our stance to approach consumer behaviour from a holistic viewpoint as rational decision-making anticipates consumers to be entirely detached from internal and external influences. We adopt the view that consumer buying behaviour comprises “cognitive, emotional, and behavioural drives” (Wolny & Charoensuksai, 2014, p.319). This is in accordance with Foxall (2003, p.119) who argues, “real consumers [anyways] have a habit of disappointing the theoreticians”.

Consumers also bring further distinctive and personal approaches to their decision-making (Foxall, 2003). Their preferences and opinions change and so does their behaviour, responding to the environment, economy, societal issues or politics (Goworek & McGoldrick, 2015). To our mind and in accordance with De Salles Canfield and Basso (2016) and Richardson (2010), such responses can be diverse owing to consumers’ inherently personal motivations, expectations and perceptions, leading to likewise different customer journey constructs.

For the purpose of this study, we summarise relevant theory and our viewpoints shorthand.

- Internal and external influences affect consumer buying behaviour (Belch & Belch, 2011) because a complete detachment from such influences is near on impossible.
- Consumers are cognitively, behaviourally and emotionally driven in their buying behaviour (Wolny & Charoensuksai, 2014).
- Consumer behaviour alters, responding to environmental changes, among others (Goworek & McGoldrick, 2015), and resulting in different customer journey constructs.

2.2 Recent Changes in Consumer Behaviour

The afore-mentioned responses to the broader environment illustrate the changes in consumer behaviour owing to the rise of the Internet, more precisely the Web 2.0, technological advances and the digitalisation (Ho, 2015). For this study, we take into account the viewpoint of Verhoef, Kannan and Inman (2015), that these changes especially arise due to the advent of electronic and mobile commerce, and the development of new channels and touch points between retailers and customers. On the strength of an extensive literature review, we identified the following six trends and changes to be relevant for the further course of our research.

Accessibility and Transparency: The Internet is accessible to consumers at any possible time and place (Kim, 2002) and so enables impulsive buying behaviour, on the one hand (Vojvodic & Matic, 2013). On the other hand, consumers are also able to easily conduct research and gather product or service information (Peterson & Merino, 2003), which enhances transparency and eventually influences considered purchase decisions (Forsythe & Shi, 2003; Fulgoni, 2014). The buying behaviour is also influenced in-store as mobile devices allow consumers to access product reviews or social media feeds instantly (Piotrowicz & Cuthbertson, 2014).

Consumer Empowerment: Referring to transparent and easily accessible information about brands or products, customers become empowered in every stage of the buying process and to change from passive to active buyers (Agarwal, 2015). We strengthen this stance with the viewpoint of Steinfield, Bouwman and Adelaar (2002, p.93-94) who argue that consumers increasingly choose “to move from one channel to another at different stages of a single transaction”, so expressing active processes.

Social Media, Word-of-Mouth and Trust: Digital channels such as social media enable brands to manage and strengthen customer relationships (Wang & Head, 2007). At the same time consumers are able to communicate to “other consumers about the ownership, usage or characteristics” (Westbrook, 1987, p.261) of products. This so-called word-of-mouth communication also impacts consumers’ choice and post-purchase perceptions (Hennig-Thurau & Walsh, 2004). Consumers thus become brand advocates (Keller, 2006). Analogous, consumers increasingly trust the advice of their peers, such as virtual

communities or friends, more than of experts in terms of purchasing a product (Grimmer, 2016).

Multi- and Omni-channel Shopping Journeys: Wolny and Charoensuksai (2014) find that consumers have myriad routes to take in order to purchase a product owing to an increasing number of technologies and channels. Previous studies have mostly focused on offline, online or traditional marketing channels in a separate manner (Anderl, Schumann & Kunz, 2016; Verhoef, Kannan & Inman, 2015), hence the knowledge about customers' *actual* use of channels and touch points along the customer journey is still tenuous. However, we agree with Anderl, Schumann and Kunz (2016) who caution to analyse channels in isolation as this possibly causes misleading conclusions about decision-making and channel competences. We advocate such holistic viewpoint because the distinction of channels is starting to blur, leading to a shift from a multi-channel to an omni-channel era (Goworek & McGoldrick, 2015). The latter constitutes the "total integration of all channels" and customers interact with all channels rather than to favour any particular one (Goworek & McGoldrick, 2015, p.283). In line with Wolny and Charoensuksai (2014) we consider that customers already shop in an omni-channel world to simplify the decision-making process, whereas marketers and retailers still try to manage channels and touch points as individual components of a multi-channel system and thus face increasing complexity. In this regard and for this study, we believe that retailers who are unable to fulfil customers' expectations in view of channel design possibly cause frictions in the customer experience.

Showrooming and Webrooming: Given that consumers can freely switch between channels new shopping behaviour, such as showrooming and webrooming, arise (Verhoef, Kannan & Inman, 2015). Customers engage in the former when they search for information in the store but then look for more attractive prices or information on their mobile devices, whereas customers engage in the latter when they search for information online and then buy in-store (Verhoef, Kannan & Inman, 2015).

Buying Situations and Age: Customers have personal preferences for the channels they use in order to purchase a product, which results in different channel usage patterns (De Keyser, Schepers & Konuş, 2015). Particularly the purchase stage has great influential power on the channels customers intend to choose (Wolny & Charoensuksai, 2014). Customers who perceive it difficult to understand more complex products prefer channels for shopping where front-line employees are available for assistance or clarification (De Keyser, Schepers & Konuş, 2015). Scholars also discern the differences in consumer behaviour according to the buying situation (section 2.1, p.7) and age, which we deem relevant for the further course of this study. Older customers are more likely to complete purchases in-store, whereas younger customers combine different channels (De Keyser, Schepers & Konuş, 2015).

For the purpose of this study, we summarise relevant theory and our viewpoints shorthand.

- The digitalisation and especially mobile and electronic commerce caused changes in consumer buying behaviour (e.g. Verhoef, Kannan & Inman, 2015).
- Consumers become more active throughout the entire purchasing process and often use different channels seamlessly (e.g. Agarwal, 2015; Wolny & Charoensuksai, 2014).

- Mobile devices enable consumers to access information or online stores instantly and so foster showrooming, webrooming and impulsive buying (e.g. Peterson & Merino, 2003; Verhoef, Kannan & Inman, 2015; Vojvodic & Matic, 2013).
- Age and the specific buying situation have an influence on the channel choice (e.g. De Keyser, Schepers & Konuş, 2015).
- On the grounds of the afore-listed arguments, we assume customers to express these behavioural changes along their customer journeys.

2.3 Customer Journey

First and foremost to mention is that academia has different viewpoints and means to frame consumer buying behaviour. Throughout the literature review, we faced a repetitive questioning about which theoretic concept deems most appropriate to explain customers' paths to purchase. Some scholars employ the decision-making concept (e.g. Darley, Blankson & Luethge, 2010; Puccinelli et al., 2009; Punj, 2012; Teo & Yeong, 2003), whereas others adopt the customer journey concept (e.g. Lemon & Verhoef, 2016; Temkin, 2010; Wolny & Charoensuksai, 2014). In order to illuminate the dissonance for the benefit of the reader, the essence of both models is briefly compared.

The **decision-making concept** often comprises five classical steps customers pass through in order to “reach (or reject) a purchase decision” (Wolny & Charoensuksai, 2014, p.319), which are problem recognition, information search, alternative evaluation, purchase and post-purchase evaluation (Mitchell, 1992). Customers are seen to have cognitive drives and pass through the five steps in a rational and *linear* manner. In terms of linear, we refer to the *sequential* order of stages, which represents the interactions with touch points and channels (Oxford University Press, 2017a; Wolny & Charoensuksai, 2014). However and to clarify, the visualisation of linearity must not constitute a straight line as long as the interactions and steps maintain a clear sequence. On the contrary, the **customer journey concept** is a visual illustration of “customers’ processes, needs, and perceptions throughout their relationships” with a business (Temkin, 2010, p.2). Customers have not only cognitive but also emotional and behavioural drives along their customer journeys and do not necessarily follow a linear path (Wolny & Charoensuksai, 2014).

Yet, we agreed earlier that we find it difficult to interpret customers’ decision-making only as a rational phenomenon, and we thus acknowledge the customer journey concept. The following argument further strengthens the meaningfulness of the customer journey, also for the purpose of our study. The concept plays an important role if retailers aim to comprehend or optimise **customer experiences** (Clark, 2013). That is because the customer experience is a “multidimensional construct focusing on a customer’s cognitive, emotional, behavioural, sensorial, and social responses” to a retailer’s offering throughout the entire customer journey (Lemon & Verhoef, 2016, p.71). The design of superior customer experiences deems fairly important to retailers as it reflects a central enhancement of brand equity (e.g. Frow & Payne, 2007) or brand loyalty (e.g. CRM Magazine, 2016), among others.

After the clarification of the two terms, the following paragraphs address the customer journey concept more in-depth. An extensive review of literature shows that the definition of the term is not unified among scholars (e.g. Halvorsrud, Kvale & Følstad, 2016; Norton & Pine II, 2013; Temkin, 2010; Wolny & Charoensuksai, 2014). Norton and Pine II (2013, p.13) refer to a sequence of various events, “*whether designed or not*”, which a customer passes through to *learn about, interact with and purchase a company’s offering*. Halvorsrud, Kvale and Følstad (2016) focus on customers’ interactions with touch points *to achieve a certain goal*. Depending on the offer and goal, the customer journey can be either *short* and last for some hours or *long* and continue for weeks (Halvorsrud, Kvale & Følstad, 2016). Fairly often the term is also “an intuitive metaphor” for customers’ viewpoints on a service (Halvorsrud, Kvale & Følstad, 2016, p.847). Last, Wolny and Charoensuksai (2014) emphasise that these interactions *barely follow a linear path*. For the purpose of this study, we perceive the customer journey as *a collection of touch points not necessarily following a pre-designed order and varying in length dependent on the customers themselves who interact with these touch points to achieve a specific goal*.

Scholars also discuss different types of customer journeys. Wolny and Charoensuksai (2014) outline three types of customer journeys in their study, namely impulsive, balanced and considered journeys, whereas Halvorsrud, Kvale and Følstad (2016) define planned and actual customer journeys.

- *Impulsive Journey*: The customer spends less time in the information search stage and rather refers to previous experiences, friends or product trials. The purchase often depends on a customer’s mood and exposure to newly attractive products. The customer dismisses certain factors (e.g. barriers), which lead to the “impulsive or emotionally driven decision” (Wolny & Charoensuksai, 2014, p.322).
- *Balanced Journey*: Usually friends, social media influencers, traditional media or digital media prompt such journeys. Even though external influences foster the customer journey, the customer spends sufficient time in the search and alternative evaluation step. Emotions initiate the purchase, yet cognitive drives support the decision (Wolny & Charoensuksai, 2014).
- *Considered Journey*: Considered journeys comprise an extended pre-purchase stage, consisting of an extensive evaluation of product reviews and alternatives, prices and recommendations from friends and blogs. This knowledge is recalled as soon as a customer feels a certain need or want. According to this construct, the Zero Moment of Truth (ZMOT) is considered most important because of its influence on the ultimate purchase decision (Wolny & Charoensuksai, 2014).
- *Planned Journey*: This journey illustrates a “hypothetical journey” because it outlines the planned and static process retailers assume customers to pass through (Halvorsrud, Kvale & Følstad, 2016, p.846)
- *Actual Journey*: Actual refers to the way in which the customer journey unfolds in a “real-life setting” (Halvorsrud, Kvale and Følstad, 2016, p.842), reflecting what *actually* happens along the dynamic customer journey from the perspective of customers.

The types of customer journeys might not be entirely consistent in academia at first sight, yet we aim to espouse the following viewpoint for this study. An impulsive, balanced or considered customer journey can illustrate a planned or actual journey at the same time or

vice versa. To outline an example, an impulsive buyer passes through an actual (c.f. planned) customer journey to purchase a new product, making the journey likewise impulsive and actual.

The outline of the last two journey definitions also shows that customers and retailers have different viewpoints on the customer journey (e.g. Frow & Payne, 2007; Wolny & Charoensuksai, 2014). This paragraph further elaborates on these deviating perceptions. Retailers rely on the *unspoken assumption* that every customer interacts with every touch point and finds each equally important along the customer journey (Rosenbaum, Otalora & Contreras Ramírez, 2016). This thought leads to rather similarly constructed journeys for each customer (Wolny & Charoensuksai, 2014). Customers, on the contrary, interact with different channels seamlessly and take various paths and possibilities along the customer journey in no specific order (e.g. Anderl, Schumann & Kunz, 2016; Lemon & Verhoef, 2016; Wolny & Charoensuksai, 2014). Because motivations, perceptions and expectations are also inherently personal and thus differ among customers, customer journeys are likewise different (CRM Magazine, 2016; De Salles Canfield & Basso, 2016; Richardson, 2010). With this in mind, we agree with Lemon and Verhoef (2016) that customer journeys require customers' input to truly comprehend them. Such perspective deems important because we advocate that the growing amount of channels and touch points fosters customers to take *different paths*, have *numerous moments of truths* and face *diverse influences* along their paths to purchase, making them nonlinear.

Due to the afore-noted deviations in perceptions and viewpoints, researchers also employed assisting elements to optimise the construction of customer journey frameworks best possible. Richardson (2010) finds motivations, actions, questions and barriers to be relevant for his framework, whereas Marquez, Downey and Clement (2015) apply touch points and prompts, stages and the actual customer journey as tools. Different customers have different behaviour, motivations, expectations and perceptions along their customer journeys (De Salles Canfield & Basso, 2016; Richardson, 2010). Having this in mind, Temkin (2010) and De Salles Canfield and Basso (2016) define similar assisting elements, which are customers' needs, perceptions and processes. In analogy with customers' behavioural, cognitive and emotional drives to purchase a product (see section 2.1, p.7), we here, too, anticipate a classification of the assisting elements into behavioural (e.g. needs, *motivations*, *actions* and *barriers*), cognitive (e.g. questions, *perceptions* and processes) and emotional categories (e.g. *expectations*, *perceptions* and levels of satisfaction). We also note more general customer journey elements (e.g. touch points and stages). For this study, we believe that elements from every category have to be considered to pursue consistency and comprehend customer journeys holistically. Besides a focus on classic customer journey elements, such as touch points, the following five elements are deemed valuable to describe, analyse and compare customer journeys.

- *Actions*: What actions were completed at each stage? What made a customer move from one stage to another? (e.g. Richardson, 2010)
- *Motivations*: What motivated the customer to move on to the next stage? What emotions did the customer have? (e.g. Richardson, 2010)
- *Expectations*: What expectations did the customer have when moving along the customer journey? What expectations were associated with each stage? (e.g. De Salles Canfield & Basso, 2016)

- *Perceptions*: What did the customer think and feel in regards to the touch points along the customer journey? (e.g. De Salles Canfield & Basso, 2016; Temkin, 2010)
- *Barriers*: What obstacles did the customer face when moving from one stage to another along the customer journey? (e.g. Andrews & Eade, 2013; Richardson, 2010)

This section concludes with an outline of three customer journey models, which we exemplarily illustrate as representations of this concept. We outline in brief the models proposed by McKinsey & Company (Court et al., 2009), Harvard Business Review (Edelman & Singer, 2015) and the ZMOT by Google (Google, 2011). All three models are shown below in the figures 2 to 4.

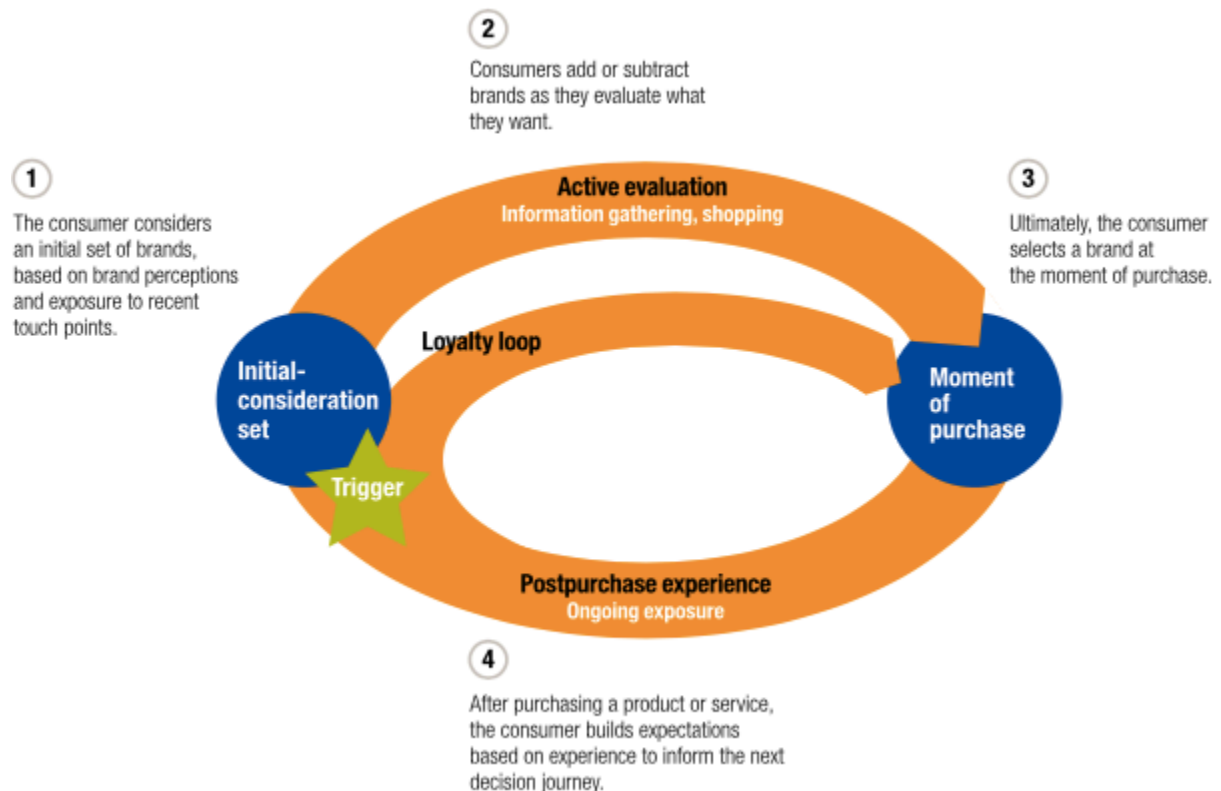


Figure 2: McKinsey & Company Customer Journey (Court et al., 2009)

Court et al. (2009) agree that a circular customer journey replaces the long-existing funnel metaphor. The authors emphasise four phases. Customers first have an initial consideration set, for which they actively evaluate all available information before making a concrete purchase decision. The customer journey embraces a circular shape because the post-purchase experience determines customers' opinions and so their likeliness of subsequent purchase decisions, making the journey become an ongoing cycle (Court et al., 2009).

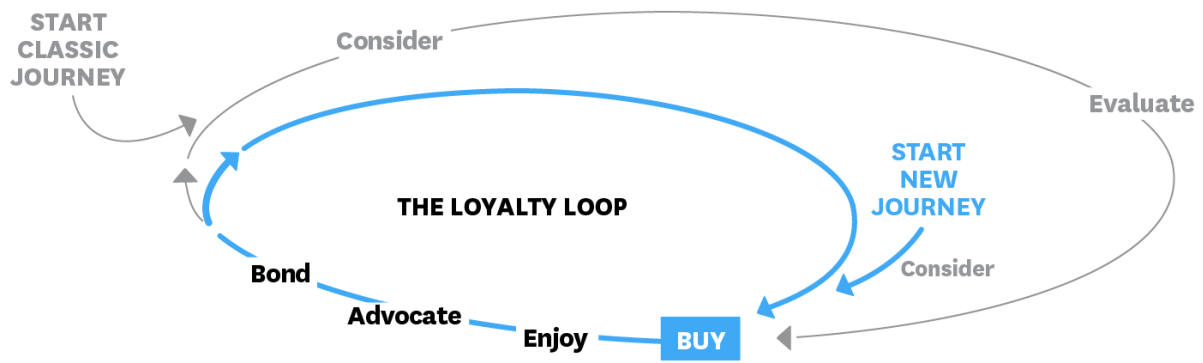


Figure 3: Harvard Business Review Customer Journey (Edelman & Singer, 2015)

According to Edelman and Singer (2015), customers spend only little time in the consideration and evaluation phase unless the latter phase is not entirely eliminated, scaling down the customer journey circle. The authors rather assume customers to pass directly through to the so-called loyalty loop as retailers or brands aim to actively ‘bond’ with customers and create lock-in effects (Edelman & Singer, 2015) to minimise brand switching and enhance brand loyalty instead. This concept contrasts with the former as it neglects the process of an active evaluation or research of potential purchases (Court et al., 2009; Edelman & Singer 2015).

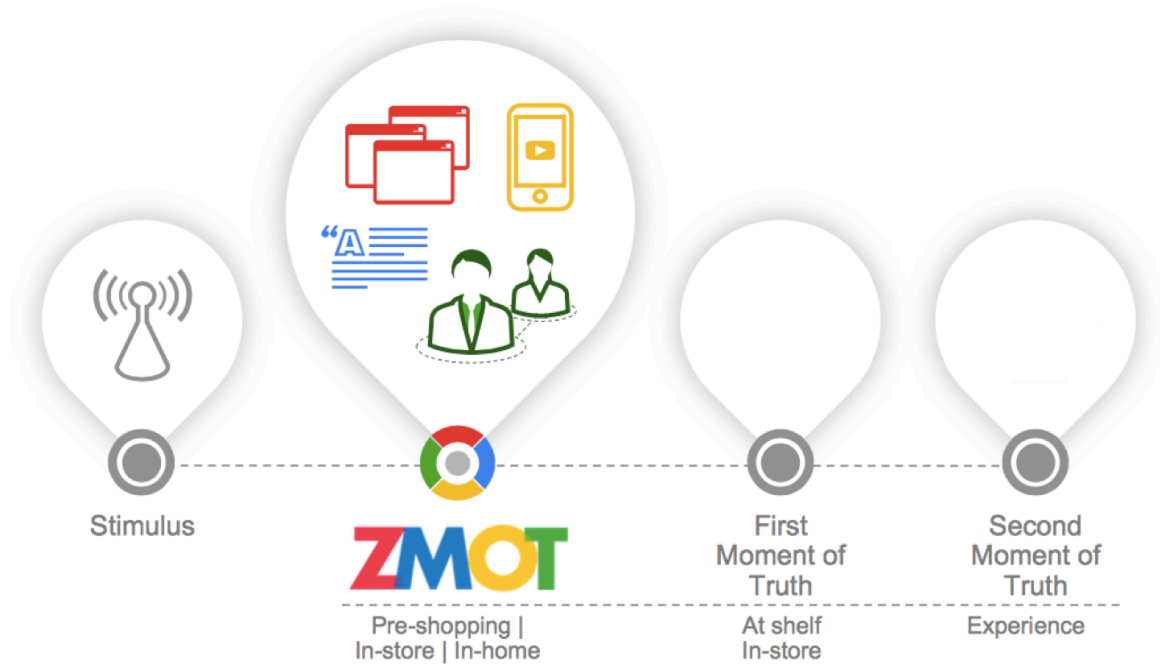


Figure 4: Google Zero Moment of Truth (Google, 2011)

As a pure player Google (2011) introduces the ZMOT to explain the manner in which customers search for information to make a product or brand decision. The Zero Moment refers to the precise moment when customers have a certain need, question or intent to be answered online (Google, 2011). According to recent research the search and ZMOT phases have become even more relevant (Lecinski, 2014). As the amount of searches on Google

increases and as smartphones become ubiquitous, the search function is accessible anywhere at any time. Each search illustrates an opportunity for a retailer to reach potential customers and start the customer journey (Lecinski, 2014).

Altogether, these examples incorporate recent technological advances and consider the respective changes in consumer behaviour, thus illustrating some of the more recently drafted models. Yet, we still believe that these models attempt to summarise consumer buying behaviour in an abstract display and likewise suggest three core assumptions. First, every model visualises a phase of purchase, assuming an *intent to buy*. Second, every model assumes a *linear sequence* of phases or moments, in which a customer interacts with a brand or retailer. Third, every model displays customers' actions and behaviour along the customer journey in a *general* manner. We argue that our earlier made statements about *different paths, numerous moments of truths and diverse influences* (e.g. Anderl, Schumann & Kunz, 2016; Goworek & McGoldrick, 2015; Lemon & Verhoef, 2016) contradict the three assumptions of these models.

For the purpose of this study, we summarise relevant theory and our viewpoints shorthand.

- From a holistic viewpoint the customer journey concept best meets consumer buying behaviour as it considers customers' perceptions, emotional, cognitive and behavioural drives and does not assume customers to pass through the purchasing process in a linear manner (e.g. Wolny & Charoensuksai, 2014).
- For the further course of this paper, we define a customer journey as a *collection of touch points not necessarily following a pre-designed order and varying in length dependent on the customers themselves who interact with these touch points to achieve a specific goal* (e.g. Halvorsrud, Kvale & Følstad, 2016; Norton & Pine II, 2013; Wolny & Charoensuksai, 2014)
- We exemplarily outline three prevalent customer journey models in brief, which we continuously refer to throughout the further course of this paper in order to interpretively comprehend the meaningfulness of such abstract representations. We substantiate our thoughts as follows. Because consumers can take *different paths*, have *numerous moments of truths* and face *diverse influences* along the customer journey, we see a contradiction to the abstract generalisations of consumer buying behaviour in theoretic models (e.g. Anderl, Schumann & Kunz, 2016; Goworek & McGoldrick, 2015; Lemon & Verhoef, 2016).
- In practice not a single customer journey exists, as there are different types (e.g. impulsive, balanced, considered, planned or actual journey) dependent on the buying situation and customers' emotional, behavioural and cognitive drives (e.g. Halvorsrud, Kvale & Følstad, 2016; Wolny & Charoensuksai, 2014).
- Because of such drives, we deem assisting elements relevant for the exploration of customer journeys in this study. These are actions, expectations, motivations, perceptions and barriers (e.g. Andrews & Eade, 2013; De Salles Canfield & Basso, 2016; Richardson, 2010; Temkin, 2010).

2.4 Touch Points

The term **touch point** appears in the academic literature more recently as a synonym for service encounter (Surprenant & Solomon, 1987). Other authors use the term touch point as a substitute for *contact point*, moment of truth or service moment between persons and organisations, brands or products (Clark, 2013; Koivisto, 2009; Stauss & Weinlich, 1997). For the purpose of this study, we substitute organisations with *retailers* and persons with *customers*, respectively. We base our viewpoint on De Salles Canfield and Basso's (2016) visualisation of a touch point (see figure 5) and refer to it as *the contact point between a customer with a need and a retailer with an offer*.

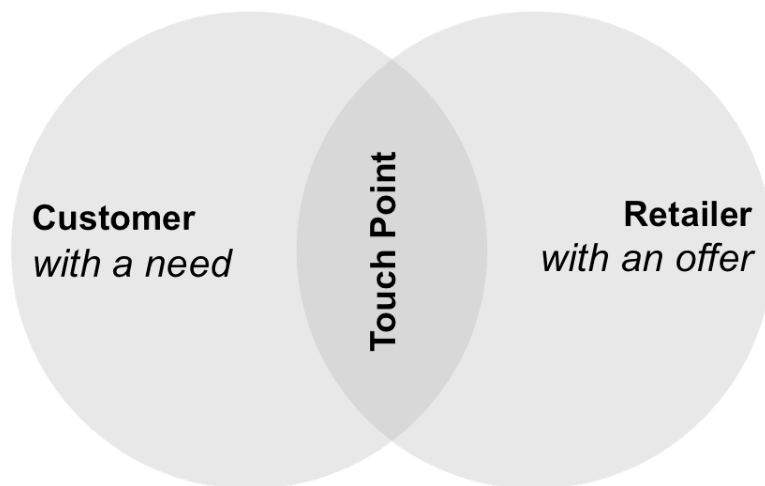


Figure 5: Touch Point Definition (modified from Design Thinking Network, 2012 cited in De Salles Canfield & Basso, 2016)

Earlier it was mentioned that retailers assume every customer to experience each interaction along the customer journey and to find it equally important (Rosenbaum, Otolara & Contreras Ramirez, 2016). An interaction in this regard reflects a touch point. In view of the *unspoken assumption*, we also previously reasoned that customer journeys encompass different paths due to the growing amount of channels and devices, fostering many interaction possibilities (Anderl, Schumann & Kunz, 2016; Lemon & Verhoef, 2016). In line with Wolny and Charoensuksai (2014), this leads us to the conclusion that touch points also do not necessarily follow a specific chronological order.

Academia once more defines different types of touch points. Halvorsrud, Kvale and Følstad (2016, p.847) frame failing and missing touch points (“ad hoc touch point[s]”), whereas Lemon and Verhoef (2016) define brand-owned, partner-owned, customer-owned, product-owned, and external, social or independent touch points.

- *Failing Touch Point*: So-called ad hoc touch points refer to deviations from expected touch points in the planned customer journey (see section 2.3, p.10) and thus illustrate *actual* behaviour along the journey. A touch point is failing if an unwanted outcome occurs (Halvorsrud, Kvale & Følstad, 2016).
- *Missing Touch Point*: On the other hand, a touch point is defined as missing if it is absent from the customer journey (Halvorsrud, Kvale & Følstad, 2016).

- *Brand-Owned Touch Point*: The broad range of brand-owned touch points includes paid media (e.g. brand advertising) and traditionally earned media (e.g. editorial coverage and in-store communication) (Baxendale, Macdonald & Wilson, 2015).
- *Partner-Owned Touch Point*: Such touch points are jointly designed with other firms, such as marketing agencies, distribution and communication partners (Lemon & Verhoef, 2016). Examples for physical partner-owned touch points are digital store maps, information kiosks or smart fitting rooms (Willems, Smolders, Brengman, Luyten & Schöning, 2016).
- *Customer-Owned Touch Point*: Word-of-mouth communication refers to customers speaking with others about certain product usages or characteristics (Westbrook, 1987) in traditional and electronic settings. Retailers do not have control over the communication (Lemon & Verhoef, 2016), making customers become the brand or product advocates (Keller, 2006).
- *External, Social or Independent Touch Point*: Such touch points include peer influences and independent information sources in order to look for prices, reviews or product alternatives (Lemon & Verhoef, 2016).

For the benefit of the reader, an external, social or independent touch point is simply termed an *independent touch point* in the further course of this paper. Even though the naming and definitions of touch points vary across scholars, we argue in this study that the different types are interrelated. A missing or failing touch point (Wolny & Charoensuksai, 2014) can constitute any of the four types defined by Lemon and Verhoef (2016). For instance, a brand-owned touch point can be both failing and missing, and likewise can be the three other touch points. Different touch points affect customers' emotional, behavioural and cognitive responses in various ways (Wolny & Charoensuksai, 2014). Provided that customers encounter a failing or missing touch point they might end their customer journey or adapt their future behaviour (Halvorsrud, Kvale & Følstad, 2016). It was mentioned earlier that retailers often still manage multi-channel systems, whereas customers expect omni-channel systems (see section 2.2, p.8). This possibly leads to frictions in customers' experiences (Anderl, Schumann & Kunz, 2016; Verhoef, Kannan & Inman, 2015). In respect of touch points, we exemplarily argue such friction to illustrate a failing touch point.

For the purpose of this study, we summarise relevant theory and our viewpoints shorthand.

- A touch point illustrates *the contact point between a customer and a retailer* (e.g. De Salles Canfield & Basso, 2016).
- We challenge the *unspoken assumption* that every customer interacts with each touch point and finds it equally important (Rosenbaum, Ojalora & Contreras Ramírez, 2016) because of its contrast to the amount of different channels, touch points and paths to purchase.
- Touch points of different kinds (e.g. brand-owned, customer-owned, partner-owned, independent, failing or missing touch point) affect customers' cognitive, emotional and behavioural state differently.

2.5 Concept of Cohorts

Even though age reflects one of the most applied demographics to classify behaviour (Gunter & Furnham, 1992; Ryder, 1965), a common problem still is to clearly define age groups (Markert, 2004). Consequently and for this study, we believe that there is *no single truth 'out there'*, which provides the right answer to this challenge.

Schewe and Meredith (2004, p.51) argue that birth age alone does not allow for an understanding of a “segment[’s] motivations”. In line with others scholars, we aim to advocate the concept of cohorts (e.g. Markert, 2004; Ryder, 1965; Schewe & Meredith, 2004; Schuman & Scott, 1989; Young & Hinesly, 2012). Cohorts represent groups of individuals who “experienced the same event within the same time interval” (Ryder, 1965, p.845). Events, which occur during individuals’ coming-of-age years, influence them (e.g. Eastman & Liu, 2012; Schewe & Meredith, 2004; Young & Hinesly, 2012). The great depression exemplifies such an event (e.g. Debevec et al., 2013; Markert, 2004; Schewe, Meredith & Noble, 2000). The reasons for us to emphasise the concept of cohorts as a means to appropriately segment age are that historical events create binding ties, have societal consequences and so lead to a change in the value structures of individuals (Schewe & Meredith, 2004). Unlike generations, cohorts vary in length dependent on the defining external event (Eastman & Liu, 2012). So-called cuspers, who were born fairly at the beginning or end of a cohort, might only share a few of the prevailing values (Markert, 2004). Analogous to the absence of a *single truth*, we again emphasise that a precisely right distinction between different cohorts is near on impossible.

The years, throughout which historical events shape individuals the most, are also not collectively agreed on. Cutler (1977) and Debevec et al. (2013) emphasise the age between 17 and 23, whereas Erickson (1950) speaks of the age between 18 and 22. The rise of the Internet reflects such a shaping event and forms the youngest cohort (Schewe & Meredith, 2004). The development of the Internet is dated from the 1990s up to the present (Hagberg, Sundstrom & Egels-Zandén, 2016), which makes the determination of a feasible timeline rather difficult and likewise vague.

For the purpose of this study, we consider the view of Cutler (1977) and Debevec et al. (2013) to be prevalent in the literature and thus also anticipate the age between 17 and 23 to be most shaping. What we still lack are the dates of the rise of the Internet in order to determine the cohort’s age range and hence the pre-requisites for sampling (see section 3.4, p.24). We believe that the development of the Internet comprises fewer subordinated events, which contribute to the rise of the event as such, and favour a fragmentation of the retail industry and consumer buying behaviour. These are as follows.

- *The rise of the Internet*: The overarching event is dated from the late 1990s (Hagberg, Sundstrom & Egels-Zandén, 2016).
- *Increase in sale of smartphones*: The first iPhone in 2007 and Android Phone in 2008 led to an enormous increase in smartphone sales compared to prior devices (OECD, 2010; Statista, 2017b). The sale of smartphones reflects a pre-requisite for arises of new consumer behaviour, such as showrooming (see section 2.2, p.8).

- *Increasing availability of fast mobile Internet and unlimited data plans:* As the introduction of 3G and 4G has been starting to stimulate a growing use of smartphones in everyday situations around 2010 (Mitchell, 2017), customers use their smartphones for purchasing products more often (Shankar et al., 2010), so changing customer journeys.
- *Increasing availability and popularity of social networks:* Social networks and messenger services have been introduced to the European market in the past ten years (e.g. Facebook and Twitter in 2006, Instagram and Whatsapp in 2010, and Snapchat in 2011). Customers become empowered to share reviews about brands, or products with others and consider such information themselves throughout their customer journey (e.g. Agarwal, 2015; Hennig-Thurau & Walsh, 2004, Grimmer, 2016).

Even though the development of the Internet is dated from the late 1990s, we believe that the mass adoption did not occur instantly, as illustrated by the afore-listed events. Many subordinated events rather occurred in the time span from 2006 onwards and thus have been shaping consumers who are 17 to 34 years of age to date.

Note: A 23-year-old in 2006 is 34 years old to date.

2.6 Summary of the Preliminary Framework

On the grounds of a review and critical reflection upon the literature relevant to this study, we find the following preliminary framework to provide the basis for our own research.

We learned that the digitalisation and the advances in technology alongside have led to changes in consumer behaviour (e.g. Forsythe & Shi, 2003; Fulgoni, 2014; Ho, 2015; Peterson & Merino, 2003; Verhoef, Kannan & Inman, 2015; Vojvodic & Matic, 2013). Throughout their relationship with a retailer to purchase a product (Temkin, 2010), customers also express certain behavioural traits, so that every change in consumer buying behaviour likewise affects customer journeys. The growing amount of channels and touch points also fosters customers to take different paths, have numerous moments of truths and face diverse influences along their customer journeys (e.g. Anderl, Schumann & Kunz, 2016; Goworek & McGoldrick, 2015; Lemon & Verhoef, 2016). According to this theoretical framework we believe customers to construct diverse customer journeys, which contrast the rather abstract generalisations in theoretic models. This assumption constitutes the first unknowable aspect of the preliminary framework. Last, the concept of cohorts states that the rise of the Internet shapes individuals in their early adulthood the most, possibly expressing different behaviour along the customer journey than other age groups (Schewe & Meredith, 2004). This second thought is unknowable at this stage as well.

The preliminary framework illustrates the knowledge and viewpoints, on which this research grounds, so that it likewise significantly determines the methodology of this paper and shows the way to answer the research questions. As our study purpose relates to an alternative perspective on the abstractness and new interpretations of individual customer journeys in

“real-life setting[s]” (Halvorsrud, Kvale & Følstad, 2016, p.842), we can draw on existing knowledge only to a limited extent. But the afore-listed knowledge illustrates a useful starting point to rethink *actual* customer journey constructs of our observations, to reflect upon the individual manifestations and so answer the first research question. In view of the second research question, we also claim that, to our best knowledge, customer journeys have not been compared across age groups (e.g. Darley, Blankson & Luethge, 2010; Jones & Rodney, 2016; Moon et al., 2016). We lack factual theory about possible differences at this stage but we create this knowledge as the research of this paper progresses and so the research questions can be answered.

3 Methodology

In this chapter, we reflect upon the chosen research method, which assists to achieve our study purpose. We first elaborate on our ontological and epistemological viewpoint, and on the fast fashion industry, which we chose as an instrumental case. We then outline our methods for data collection and data analysis. A critical discussion about the trustworthiness and authenticity of findings, and considerations of ethical and political aspects conclude this chapter.

3.1 Research Philosophy

Easterby-Smith, Thorpe and Jackson (2015, p.46) declare that “[o]ntology is about the nature of reality and existence”. In respect of the scope of our research, we took inspirations from **relativists**. There are many truths in the world of a relativist ontology, which can be seen from different angles (Easterby-Smith, Thorpe & Jackson, 2015). We laid our emphasis on the approach to *verstehen* how customers interpret customer journeys from their own perspective (Bryman & Bell, 2011). Customers construct their customer journeys individually, so that the truth varies from one perspective and social context to another (Easterby-Smith, Thorpe & Jackson, 2015).

Analogous, we acknowledged the epistemological mind-set of **social constructionism**. Our philosophy was not objective but rather socially constructed as we aimed to gather a holistic understanding (Easterby-Smith, Thorpe & Jackson, 2015) of how customers map and make sense of their customer journeys. We aimed to comprehend the complexities, experiences and meanings of every customer journey rather than to define a single truth (Easterby-Smith, Thorpe & Jackson, 2015).

3.2 Research Design

In respect of our purpose and research questions, we agreed that gathering **qualitative data** was the most reasonable approach for our research. We were interested in the perspectives and interpretations of the customers, and the reasons *why* and *how* their customer journeys were constructed in this specific manner. We thus took into consideration non-numeric, natural language data (Easterby-Smith, Thorpe & Jackson, 2015).

We framed our research on an **abductive approach**. We combined theory-derived deductive and data-based inductive logics, in other words we combined theory construction with proposition development (Patton, 2002). This approach is also considered as “working from consequence back to cause or antecedent” (Denzin, 1978 cited in Patton, 2002, p.470). Our theory-derived logic is a result of our preliminary framework (see section 2.6, p.19). We

gathered first knowledge from the review of literature sources relevant to our research questions and problematisation. This knowledge was brought together with our viewpoints to form the solid base of our preliminary framework, to approach the research topic and to have guidance for our data collection and analysis (Miles & Huberman, 1994). The knowledge likewise shaped our research design and advocated certain data collection methods. Our viewpoints also became our conceptual lens throughout the data analysis and exploration of findings (Miles & Huberman, 1994). Our data-based thinking was a result of our knowledge from the primary data about the individuality of customer journeys, which led to adjustments of our framework.

The literature review showed that customer journeys differ across industries (e.g. Andrews & Eade, 2013; Lammel, Korkut & Hinkelmann, 2016). We thus chose an instrumental case for our study in order to gather more profound knowledge and answer our research questions more precisely. Scholars have researched customer journeys for the cosmetics and grocery industries or for libraries (e.g. Andrews & Eade, 2013; Marquez, Downey & Clement, 2015; Melis, Campo, Breugelmans & Lamey, 2015; Wolny & Charoensuksai, 2014). We find the fast fashion industry of relevance and interest to our study because of two reasons. But for the benefit of the reader, we first provide a definition of fast fashion. It is also known as 'throwaway' or 'quick fashion' and refers to inexpensive clothing, which mass-market retailers produce in a relatively short distance of time and so encourage customers to visit their stores more frequently (Bhardwaj & Fairhurst, 2010; Oxford University Press, 2017b). The first reason to choose this case arose from the fragmentation in consumer buying behaviour (see section 1.1, p.1), which is particularly present for fast fashion. Customers are becoming more fashion savvy, which makes retailers react quickly and introduce "the right product at the right time" to the market (The Economist, 2005, p.63). The strategic behaviour of customers is mitigated due to their quick responses to fast fashion sales, changing from rational to impulsive buyers (Cachon & Swinney, 2011; Cook & Yurchisin, 2017). The second reason related to the digitalisation of the industry (see section 1.1, p.1). Information and trends spread around the world fast, making customers "have more shopping options and [thus] they shop more often" (Hoffman, 2007, p.14). Fast fashion customers are not only satisfied with receiving trendy products but also expect a good buying experience online and offline (Keller, Magnus, Hedrich, Nava & Tochtermann, 2014).

3.3 Data Collection Method

Because we were unable to see the decisions within each stage of the consumer journey, we approached the data collection by applying a **master-servant design** and using two methods, which were **visual data** in form of customer journey maps and semi-structured in-depth **interviews** (Easterby-Smith, Thorpe & Jackson, 2015). A pre-defined order of the methods and a natural dominance of one method over the other exist (Easterby-Smith, Thorpe & Jackson, 2015). We firstly gathered knowledge during the process of customer journey mapping, which then assisted to explore even further during the interviews. This data collection method enabled to gather more precise and reliable knowledge in our study (Easterby-Smith, Thorpe & Jackson, 2015).

3.3.1 Customer Journey Mapping (Visual Data)

Scholars use innovation-oriented visual tools such as photography, drawing or video recording to conduct visual research and so to understand the social changes related to everyday life (Mitchell, 2011). Visual research allows grasping individual cases by “taking it personally” (Mitchell, 2011, p.5). There has been an increasing interest in using visual methods among researchers as words alone can rarely express the complicated situations researchers face, so substantiating our choice of method (Secrist, Koeyer, de Bell & Fogel, 2002).

Mapping was an essential tool for structuring the dimensions of the customer journey as it provided an understanding of the journey from the very beginning until the very end, highlighting relevant stages and touch points (CRM Magazine, 2016; Halvorsrud, Kvale & Følstad, 2016; Marquez, Downey & Clement, 2015). It likewise assisted to explore the concepts and structures of experiences of our study participants (Nenonen et al., 2008). In order to reveal the *actual* customer journeys, we agreed with Marquez, Downey and Clement (2015) who suggested that customers have to be involved in the mapping process, thus acknowledging a customer-centric rather than a retailer’s viewpoint.

For the purpose of answering RQ1 and RQ2, we adopted a customer-centric approach and asked each of our study participants to draw their customer journey map by “taking it personally” (Mitchell, 2011, p.5). We so gathered a new perspective on abstract customer journey models and aimed to rethink the individuality present in every map. We proceeded as follows. Study participants had to recon the most recent fast fashion purchase in order to be as close as possible to the *actual* buying behaviour (Van der Veen & Van Ossenbruggen, 2015). We also asked the study participants to draw the maps as detailed as possible. In this respect, an in-depth exploration of the steps assisted to identify where and with whom the study participants made contact at each step throughout the customer journey (Andrews & Eade, 2013). The study participants ideally included every channel and touch point. Richardson (2010, n.p.) stated, “the more touch points, the more complicated - but necessary - such a map becomes”. In line with his argument, the mapping process assisted to *verstehen* the individuality of each *actual* customer journey and to answer our research questions.

3.3.2 Interviews (Narrative Data)

We expanded on the data collection of self-mapped customer journeys with in-depth semi-structured interviews. The follow-up interviews majorly constituted meaningful information that helped to “make sense” of the previously gathered data (Patton, 1987, p.38).

Researchers employ assisting elements in order to structure the interviews, support the data collection and optimise the comprehension of customer journeys (see section 2.3, p.10). In alignment with our preliminary framework (see section 2.6, p.19), we decided upon five elements for our interviews, namely actions, expectations, motivations, perceptions and barriers (see appendix A, p.77). The elements assisted to explore the individuality of

customer journeys as they vary among customers, thus leading to differences in the reasons *why* study participants purchased a fast fashion product and to differences in *how* they constructed their customer journeys (e.g. De Salles Canfield & Basso, 2016; Wolny & Charoensuksai, 2014). We also expected the study participants to recall further details about their customer journeys, which they might have been unaware of during the phase of mapping. Given the explorative nature of our study, the time frames of the interviews were not pre-set and lasted as long as the study participants needed to remember their last fast fashion purchase. With the consent of the study participants (see appendix B, p.78) the interviews were recorded in order to support the listening process and have an unbiased record for the subsequent transcription of the interviews (Easterby-Smith, Thorpe & Jackson, 2015).

3.4 Sampling

A **maximum-variation sampling design** was chosen for this study. We so aimed to explore the ways in which various people in different times and settings understand a certain phenomenon, including extreme cases (Cohen & Crabtree, 2006; Easterby-Smith, Thorpe & Jackson, 2015). We intended to invite study participants who used completely different channels and experienced a different range of touch points along their customer journeys, making the sample comprise maximum variations. The advantages of this sampling design allowed investigating the variety of customer journeys in order to achieve the purpose of this study and to answer the research questions. Two conditions had to hold true in order for potential participants to take part in the study.

Firstly, we aimed to compare customer journeys across age groups. In line with the concept of cohorts (see section 2.5, p.18) different age groups are affected differently by the digitalisation. Participants were recruited from two different age groups, which were as follows.

- *Group 1*: This group included the 17- to 34-year-olds to date as they were assumed to be shaped by the digitalisation and rise of the Internet.
- *Group 2*: This group included everyone older than 34 years as they were assumed to be less likely shaped by the aforementioned event.

It was barely feasible to have a precise distinction between the groups, for instance because cuspers still share some values of a certain cohort (see section 2.5, p.18). To reduce limitations, the study participants were asked at the beginning of the interviews to recall major events, which have personally influenced them. If the 17-to 34-year-olds recalled the rise of the Internet, digitalisation or an event of sorts, their belonging to the first group was further assured. Secondly, participants must have bought a fast fashion product recently and been able to recall their purchase in order to visualise their customer journey as realistic and detailed as possible.

In terms of the sample size, scholars claim that barely any uniform rule in qualitative studies holds. The richness of the gathered information in qualitative studies is more important than

the sample size but the minimum amount of participants must still reflect a reasonable coverage of the studied phenomenon (Patton, 2002). Kirk and Miller (1986, p.11) think “the world does not tolerate all understandings of it equally”. If we translate their statement into a more social constructionist language, this implies to gather rich knowledge, which did not necessarily conform current beliefs. This thought substantiated the selection of extreme cases and the constant comparison of the gathered knowledge with the assumptions of the three customer journey models (see section 2.3, p.10) (Silverman, 2013). We thus recruited as many participants as necessary to answer our research questions (Easterby-Smith, Thorpe & Jackson, 2015). In line with this, the size of the sample was not predetermined but rather followed an iterative process (Thietart, 2001). Throughout the course of data collection we stopped selecting further cases the moment we were sure to have gathered sufficiently rich knowledge. Patton (2002, p.245) refers to this means of sampling also as “purposeful sampling”. Such approach led to a total number of twelve participants, where each participant represented a case. To achieve a rather fair coverage for our study, six participants belonged to the first group and six participants to the second group.

3.5 Data Analysis

Owing to our subjectivist epistemology we assumed the research process to evolve in a cyclical manner, and to create and gather knowledge throughout the interaction with study participants, instead of making a clear distinction between data creation and analysis (Easterby-Smith, Thorpe & Jackson, 2015). We followed the three steps suggested by Carney (1990). These were (i) to summarise and package the data (e.g. finding codes) (ii) to repack and aggregate the data (e.g. identifying themes), and last (iii) to develop and test propositions for the construction of an explanatory framework (e.g. cross-case comparisons) (Carney, 1990).

To begin with, we completed preparation tasks, which illustrated early steps in the process of analysis and helped organising the data for later stages (Easterby-Smith, Thorpe & Jackson, 2015; Miles & Huberman, 1994). These steps included interview transcriptions, first-level and pattern coding and memoing (Miles & Huberman, 1994).

First, the recordings of the interviews were transcribed and processed into text (Miles & Huberman, 1994) and we therefore familiarised ourselves with the data again. The second step was coding. We reviewed the transcriptions and assigned tags for chunks of data (Miles & Huberman, 1994), in our case sentence-wise. Yet, it is rather not the “words themselves but their meaning that matters” and the choice of code aligned with our conceptual lens (Miles & Huberman, 1994, p.56). As this step was still of preliminary nature, we used descriptive codes in analogy with our start list. The provisional start list comprised a set of codes, which we derived from our preliminary framework (Miles & Huberman, 1994). These were actions (ACT), expectations (EXP), motivations (MOT), perceptions (PER) and barriers (BAR) as the elements; and brand-owned (BRO), partner-owned (PAO), customer-owned (CUO), independent (IND), missing (MIS) and failing touch points (FAI). In view of the start list and our research philosophy, we aimed to emphasise that these rather represented master codes and that we were still open for further codes to “emerge progressively” during

our data collection and analysis (Miles & Huberman, 1994, p.62). Our coding cycle included filling in, among others. We added codes based on knowledge emerging from the data itself (Easterby-Smith, Thorpe & Jackson, 2015; Miles & Huberman, 1994), such as the master codes channel (CHA) and device (DEV) to illustrate the changes due to the digitalisation. As we also intended to identify finer sub-codes, which were grounded in the data (Easterby-Smith, Thorpe & Jackson, 2015), we saw our ontological and epistemological viewpoint unharmed. However, we must acknowledge that the data collection was a selective process and so was what we saw in the transcriptions (Miles & Huberman, 1994). To enhance reliability and definitional clarity, we coded a certain amount of pages of the same data set individually, discussed our results and re-started the process with further pages (Eisenhardt, 1989; Miles & Huberman, 1994). Miles and Huberman (1994) propose that both intra and intercoder agreement (reliability equals number of agreements divided by total number of agreements and disagreements) must reach 90 percent best possible.

Third, we created pattern codes, which grouped first-level codes into a smaller amount of themes (Easterby-Smith, Thorpe & Jackson, 2015; Miles & Huberman, 1994). In this regard, we also made use of memos, our thoughts about “codes and their relationships as they strike ... [us] while coding” (Miles & Huberman, 1994, p.72). Besides possible code relationships, we made notes about the unique characteristics of the cases themselves (Miles & Huberman, 1994) to assist **within- and cross-case analyses**.

With the conduct of within-case analyses we aimed to understand the empirics of each case individually. For the benefit of **exploring and describing** cases and the taken actions (‘What happened?’) (see section 2.3, p.10), we created a matrix display (see appendix C, p.80), which is a visual means to cross two lists and so systematically present information (Miles & Huberman, 1994). We chose conceptually ordered displays and structured our matrix based on concepts analogous to our preliminary framework and master-codes. To facilitate the research of several cases, the display had to allow for a coherent comparison. We used the same set of categories for every matrix (Miles & Huberman, 1994). A clear boundary between describing and explaining hardly exists. **Explaining and predicting** (‘Why did things happen?’) refers to a range of activities, such as justifying certain beliefs or actions, supporting claims, or giving reasons (Miles & Huberman, 1994). To explain the actions, expectations, motivations, perceptions and barriers (see section 2.3, p.10) in relation to the customer journeys of the study participants, we applied causal analysis, which qualitative studies are deemed valuable for (Miles & Huberman, 1994). We analysed the complex network of events in a specific situation, in our case the customer journeys, to draw conclusions and answer the research questions. To achieve the latter, we constantly compared our gathered knowledge with the assumptions present in the three customer journey models (see section 2.3, p.10). We pursued the thinking that a single case (so-called black swan) was sufficient to provide knowledge, which did not meet the patterns of abstract and theoretic customer journey concepts and so did not conform current beliefs (Easterby-Smith, Thorpe & Jackson, 2015; Popper, 1994). Such knowledge then contributed alternative viewpoints and interpretations. For the benefit of emphasising such differences and substantiating our conclusions, we incorporated quotes of our study participants into the analyses.

Because causality is linked to both time and place, we conducted cross-case analyses to see if any findings or conclusions apply to more than one single case (Miles & Huberman, 1994).

We used a case-oriented analysis. In line with our research questions, we conducted a comparative analysis, looking at underlying similarities and differences across (i) cases within each age group, and (ii) across cases across age groups (Miles & Huberman, 1994; Ryan & Bernard, 2003). As our research questions dealt with the manifestations of individual customer journeys, we deemed a case-oriented analysis meaningful because it was good at “finding [something] specific, concrete” (Miles & Huberman, 1994, p.174), thus contradicting abstract and theoretic customer journey models.

Last and in view of **visual data**, adequate analysis tools are still underdeveloped (Flick, 2009 cited in Easterby-Smith, Thorpe & Jackson, 2015). We hence addressed the visual data analysis as follows. The study participants were asked to walk us through their customer journey during the interviews and describe every drawn step as precise as possible, including actions, expectations, motivations, perceptions and barriers as elements; touch points, channels and devices. Given this procedure, the customer journeys were analysed as part of the interviews using narrative analysis methods. Nonetheless, the visual data was also analysed itself because words alone can rarely express complicated situations (Secrist et al., 2002). We followed the steps proposed by Easterby-Smith, Thorpe and Jackson (2015).

First, we familiarised ourselves with the customer journey maps in order to get a sense of the visual in its entirety. Second, we reflected upon the meaning of the map in view of the imagery and effect site, as we were interested in the visual meanings of the customer journeys as such. Third, we aimed to frame the customer journeys and to interpret their meaning. This step is particularly important in view of our research questions, so we noted salient touch points, channels, devices and the order of steps along the customer journey. Fourth, a micro-analysis allowed for inferences from the particular to the broader sense of the customer journey type, which a study participant passed through. That is, we discerned the major similarities and differences of a case in comparison with others (Ryan & Bernard, 2003). We found the fifth step, re-contextualisation, not appropriate in our case so we proceeded with the sixth step, interpretation. We reviewed our notes and findings in view of our study purpose in order to answer our research questions (Easterby-Smith, Thorpe & Jackson, 2015).

3.6 Trustworthiness and Authenticity

The nature of qualitative research designs advocated certain judgments about the goodness of a study as such, which were authenticity and trustworthiness (Bryman & Bell, 2011; Miles & Huberman, 1994), trying to not get everything wrong (Wolcott, 1990).

Authenticity was important in order to convince the reader about our understanding of the study from a wider perspective (Bryman & Bell, 2011; Easterby-Smith, Thorpe & Jackson, 2015). Fairness reflected one of the criteria for authenticity and addressed the fair representation of the “different viewpoints among members” of the studied social setting (Bryman & Bell, 2011, p.398). We aimed to include a diversity of viewpoints, however the amount of cases still somewhat limited a holistic and all-encompassing understanding. Yet in

line with Eisenhardt (1989), we referred to the concept of reaching closure, which implied to stop adding cases the moment our incremental learning became minimal. We also agreed with Easterby-Smith, Thorpe and Jackson (2015) that a single case was sufficient to provide knowledge, which did not conform the current beliefs and state of thinking and hence emphasised new viewpoints. Despite our logic in this paper, we still believed that further cases might have led to even more diverse findings, and so substantiating our answers in a more profound manner.

Trustworthiness comprises four criteria, which are credibility, transferability, dependability and confirmability. The criteria reflect an attempt to provide similar judgments as compared to quantitative studies where reliability, validity and generalisability are commonly applied (Bryman & Bell, 2011).

Credibility related to the “truth value” of our findings and raised the question as to whether these findings were not only credible to the people we studied but also to our readers (Miles & Huberman, 1994, p.278). In this regard, Kvale (1989 cited in Miles & Huberman, 1994, p.279) speaks of “choosing among competing and falsifiable explanations”. Two investigators analysed the cases in this study, therefore convergent observations intensified the confidence in findings, and the credibility (Eisenhardt, 1989). We also briefly discussed our findings with some of the study participants to ensure we understood the social setting in a correct manner, so creating credible findings from the viewpoint of the people under study (Bryman & Bell, 2011; Miles & Huberman, 1994).

The **transferability** and so the fitness of our study findings to other contexts (Bryman & Bell, 2011; Miles & Huberman, 1994) was limited as the study focused on a particular setting and likewise particular point of time (Easterby-Smith, Thorpe & Jackson, 2015). Because we were interested in a very specific industry the contribution of this study lied in its *uniqueness* (Easterby-Smith, Thorpe & Jackson, 2015). Miles and Huberman (1994) listed some aspects to consider in order to assess transferability. We exemplarily fully described our sample, which allowed for comparisons with other samples of similar studies (Miles & Huberman, 1994). Other scholars can hence realise “connection-making” to other cases and carefully synthesise more studies of the same phenomena (Miles & Huberman, 1994, p.279).

Dependability addressed the reliability, justification and auditing of our entire research process by ourselves, and for important audiences, namely the readers and other researchers (Miles & Huberman, 1994). We committed ourselves to conduct our study with honesty and to ensure that every phase of the research process is kept in accessible records (Bryman & Bell, 2011; Miles & Huberman, 1994). Among others, these included the recorded interviews, transcripts, the process of participant selection and decisions about data analysis (Bryman & Bell, 2011). We also audited the research process and our logic for consistency as a consistent process usually leads to higher dependability (Miles & Huberman, 1994).

Last, **confirmability** was synonymous to the objectivity towards the study and so our “explicitness” about biases, which inevitably existed (Bryman & Bell, 2011; Miles & Huberman, 1994, p.278). Our values and opinions must not influence the research process and findings (Bryman & Bell, 2011; Miles & Huberman, 1994). In order to avoid such bias we distanced ourselves during the mapping and interview sessions. We allowed our study participants to freely draw their customer journeys and expanded on further questions related to the study only afterwards. But it remained difficult to ensure whether the study participants

had any misunderstanding or misinterpretations in view of the interview questions, which hence might have led to objectivity bias (Bryman & Bell, 2011).

We find worth mentioning two further aspects, which weakened the goodness of our study. First, we were unable to ensure that our participants completely opened up during the interviews. In view of the nature of qualitative studies, it must be acknowledged that a complete understanding of the experiences of another person is difficult to achieve (Patton, 1987). And second, we must note that barely any study participant was a native English speaker whilst the sessions were held in English. However, it is “through language that we ask people questions in interviews and through which the questions are answered” (Bryman & Bell, 2011, p.520). Due to the language barriers, we must admit that the participants might not have as truly and precisely expressed their opinions and thoughts as they would have when using their native language.

3.7 Ethical and Political Considerations

Ethical considerations refer to “the integrity of a piece of research” and the related disciplines (Bryman & Bell, 2011, p.122). The principles of ethical conduct address the recruitment, fieldwork and reporting process (Miles & Huberman, 1994). We reflected upon some of the most respective considerations, which are worthiness of the project, informed consent, avoidance of harm and honesty, confidentiality, privacy and integrity of research (Bryman & Bell, 2011; Flinders, 1992; Miles & Huberman, 1994).

The phase of recruitment comprised the ethical considerations of project worthiness and informed consent (Miles & Huberman, 1994). The **worthiness of the project** dealt with the very first thoughts about the research project as to whether the study contributed significant meaning to a broader domain (Miles & Huberman, 1994). In respect of the outline of our problematisation and the newly interpretive perspective on the meaningfulness of abstract customer journey models, we believed the project to be worthy to both academia and practitioners and to comply with this ethical principle. **Informed consent** addressed the question of “how informed is informed consent?” (Mitchell, 2011, p.17). To ensure our study participants have full information about the content of the research topic (Bryman & Bell, 2011), an introductory outline of the process of data collection, areas of interest and the use of data for further analysis was given. Participants had to fill in a consent form (see appendix B, p.78), to ensure their understanding in written (Bryman & Bell, 2011; Easterby-Smith, Thorpe & Jackson, 2015). We acknowledge that a truly informed consent was near on impossible because we were unable to anticipate follow-ups on promising answers beforehand (Miles & Huberman, 1994).

The **avoidance of harm** principle reflected an ethical consideration throughout the process of fieldwork (Bryman & Bell, 2011; Miles & Huberman, 1994). We aimed to achieve a pleasant environment for our study participants throughout the process of data collection. Vulnerability of participants varies so that implications to avoid harm were as basic as to allow participants not to answer a question in case they perceived such answer to harm their own interest, self-esteem or position (Miles & Huberman, 1994). We also assured our

honesty towards the study participants. We hence desisted from projecting false character attributes and from persuading or pushing participants for the sake of knowledge (Miles & Huberman, 1994).

In the phase of reporting we committed ourselves to respect **confidentiality**. We only used the gathered data for the purposes as agreed on with the study participants, which was for the means of this study (Miles & Huberman, 1994). Bryman and Bell (2011, p.136) agree that **privacy** reflects a “tenet” and “transgressions of that right” for research purposes are beyond acceptable. These ethical issues arose due to the complexities of investigating private lives and placing them in public (Miller, Birch, Mauthner & Jessop, 2012). We found important to assure that the study participants had knowledge of the prospective and public use of the agreed on data, and were not identifiable as persons in the published version of this paper (Miles & Huberman, 1994). Last, we also addressed the ethical consideration of the **integrity of our research**, avoiding self-delusion, being honest about the criteria of goodness (see section 3.6, p.27), clearly stating the process of our research and complying with a set of standards in this respect (Miles & Huberman, 1994).

In terms of **political considerations**, we critically reflected upon the experience of the researchers (Easterby-Smith, Thorpe & Jackson, 2015) because this factor was perceived to have the strongest political influence on this study. The **experience of the researchers** related to our pre-existing knowledge and understanding of the topic (Easterby-Smith, Thorpe & Jackson, 2015). We had great interest in the topic, which reflected a good starting point for the research as such (Easterby-Smith, Thorpe & Jackson, 2015). But we must acknowledge that our personal backgrounds, and epistemological and ontological viewpoints operated as a conceptual lens and as a filter of what we have seen throughout the entire research process (Easterby-Smith, Thorpe & Jackson, 2015). This conveyed particularly well in the following illustration. Our conceptual lens (or filter) favoured certain literature streams, which determined our preliminary framework and so shaped our methodology, starting from data collection to data analysis to conclusions. Two researchers conducted this study so that one-sided perspectives were reduced and diversity in interpretations of literature sources, cases and findings, among others, enhanced (Easterby-Smith, Thorpe & Jackson, 2015).

4 Case Analyses and Findings

This section addresses the descriptions and analyses of our collected data. In line with our chosen data analysis method (see section 3.5, p.25), we start *exploring and describing* the cases before we proceed to *explaining and predicting* our findings. Our preliminary framework and research questions guide the data analysis and so provide structure. First, we focus on the particular empirics in every single case and describe the customer journeys based on the collected visual data. Second, the statements study participants made about their customer journeys during the interviews assist to explain and justify findings. Third, we address cross-case comparisons across age groups.

4.1 Within-Case Analyses

As the introductory text of this chapter reflects, we first focus on within-case descriptions and explanations. The within-case analyses address the complex networks of events (Miles & Huberman, 1994), which study participants experienced along their customer journeys. Each case personifies an individual person, who expresses certain behavioural acts and traits. The outline of the empirics of each case provides the basis for cross-case comparisons and answering the research questions.

Case 1 (Tanja, 22, student)

Exploring and Describing: Tanja started her customer journey on the mobile device, opening her bookmarks and clicking on the Asos online store. She filtered the search for blouses, scrolled through the first pages of products and read some of the customer reviews. She did not find anything suitable and re-opened her bookmarks in order to go to the AboutYou online store to repeat her search behaviour. She shortly scrolled through her Facebook newsfeed, recognising tailored advertisements of previously seen products. She restarted her product search, opened the Zara app, filtered the products and purchased a blouse. The package did not arrive after one and a half weeks. Tanja drove to the city centre to go to the Zara store and buy that specific blouse. She didn't find it, so she tried on and purchased alternative products. The package from Zara online arrived home one day later. She tried on the blouse and other items she had ordered but decided to return a few of them. At the post office she realised that she had to pay for sending back. Tanja decided to return the package for free in-store.



Figure 6: Case 1 - Customer Journey (own illustration)

Explaining and Predicting: This customer journey reflects a considered purchase as Tanja spent an adequate amount of time to search for the right blouse and compare her choice with alternatives. The need of finding the right blouse as a gift further strengthens the extensive consideration stage.

*“My sister has this really specific style and I wanted to **make her happy** with the gift, so I **searched on different websites** to find the right blouse.”*

The description outlines different touch points met along the customer journey. However, the strong focus on finding a blouse in the right style reduced the influence of customer-owned touch points on her decision. On the other hand, her perceptions about the service were subject to change, causing the package delivery to become a failing touch point. The store (brand-owned touch point) is also considered a failing touch point given that the product range was different in-store and so barely met her expectations.

*“I was **super happy** when I found something. But as the **delivery took forever**, more than 1,5 weeks, I was **totally annoyed** because my sister’s birthday was two days from then on and I had to come up with a **Plan B**, which was to **go to the store**. But they didn’t have that specific blouse. I expect that they have the **same products in-store as online**.”*

In line with this quote, we argue that this case confirms the earlier thought about the dissonance between omni- and multi-channel systems (see section 2.2, p.8). Tanja moved seamlessly across channels, whereas the retailer managed the multiple channels separately (Wolny & Charoensuksai, 2014), so leading to a friction in customer experience. Yet, this friction only arose because of the poor service delivery. If the customer journey went as planned, Tanja would have purchased completely in-app because physical stores were believed to take up lots of time and thus seen as a barrier. A barrier and likewise failing touch point also reflects the package return. The process is seen as failing because of return charges whilst as a barrier because of another time-consuming visit to the physical store. The Zara store functions as a pick-up point (e.g. Fernie & Sparks, 2014; Mahar, Salzarulo & Wright, 2012). Ordinarily, such possibility is likely to enhance the customer experience because customers can freely decide on delivery and return according to their wishes (e.g. Fernie & Sparks, 2014; Mahar, Salzarulo & Wright, 2012), however worsened the experience in this case.

“Time was the reason why I initially chose to shop on mobile. I wouldn't have gone to the store if the package had arrived on time. I buy at least 5 times more often online than in-store. ...I expect that I can send a package back free of charge. This is really bad service. So I had to send Zara an email, explain why I return products and then drive again to the city centre to return the products in-store. What a disaster.”

Case 2 (Chris, 26, student)

Exploring and Describing: Chris wanted to purchase a new pair of sneakers and first thought about the colour, brand and design, which he would like to have. Using Google search on his desktop, he went to a well-known shoe store and filtered the search to gather inspirations. When he found the right pair he compared prices and searched for vouchers to purchase from the cheapest retailer. Because the reputation of the chosen online store was also important to him, he read reviews about the credibility of the website. He purchased the shoes and has received emails with tailored offers and product-specific advertising on Facebook since then.

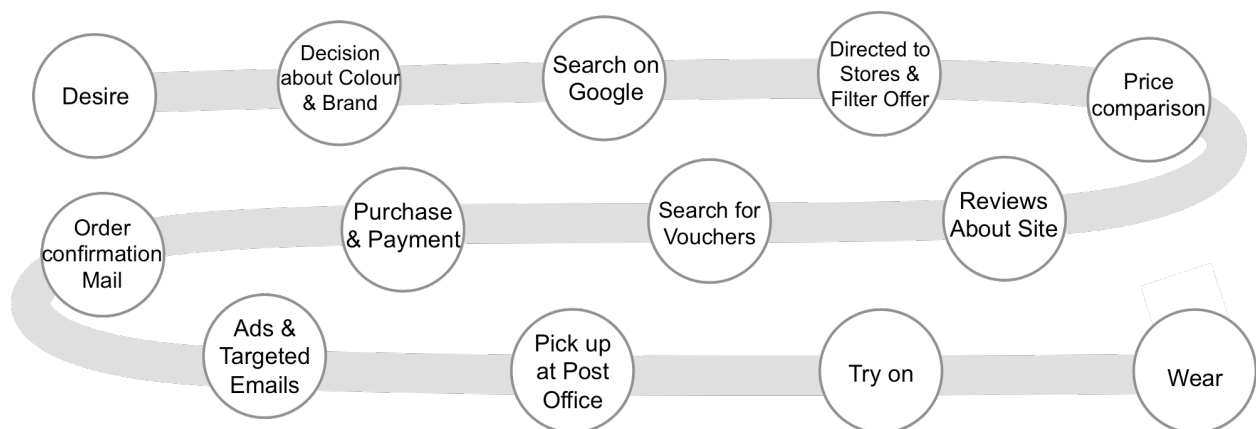


Figure 7: Case 2 - Customer Journey (own illustration)

Explaining and Predicting: This customer journey illustrates impulsive and likewise considered drives. It is impulsive because a rather spontaneous desire (need) prompted the customer journey but at the same time considered because the single steps along the journey were thoroughly considered. Comparing prices (independent touch point) and reading reviews about the reputability of the online store (customer-owned touch point) as the key drivers of this journey strengthen this conclusion.

“I call my purchase of the new sneakers window shopping online. But [nonetheless] I check reviews to make sure that it is a reputable source and not a fake website. I also expect to have a lock icon in the status bar, which means that the website is safe. Also I searched for vouchers for this website so that I could get an additional 10-20 percent off or free delivery.”

The extensive consideration also substantiates the recent change to transparent and easily accessible information due to the rise of the Web 2.0, making customers change from passive to active buyers (see section 2.2, p.8) (e.g. Agarwal, 2015; Peterson & Merino,

2003). The motivations to search, compare and purchase on desktop were user friendliness and easiness.

*“It is about **user friendliness**, I find it **easier** to use a desktop. It is more **simple**, for instance to mark with a cross that delivery and billing address are the same. This is a must so that I don’t have to keep re-entering the same information. Best possible the form is **synced with Google Chrome** so that I can **auto fill** in the form as I **hate typing in my personal information**.”*

Case 3 (Carolin, 24, student)

Exploring and Describing: Carolin started her customer journey with the wish to purchase a new dress for her birthday party, searching on Google on her smartphone for inspirations. Because of her current location in Sweden, she chose to further search on Zalando. She logged in to her account, filtered the search, read product descriptions and added dresses she liked to her wish list. She decided to inspect the selected dresses on her laptop before making a concrete decision. Carolin ordered four dresses and received an email upon delivery in order to collect the package from the closest post office. Starting from the moment she visited Zalando, she has recognised advertisements on Facebook and starting from the moment she ordered, she has received targeted emails with related product offers. The dresses did not fit, so she returned the package. She reordered the dresses in different sizes and searched for a couple of new items. The newly ordered dresses also misfit, ending her customer journey without a purchase.

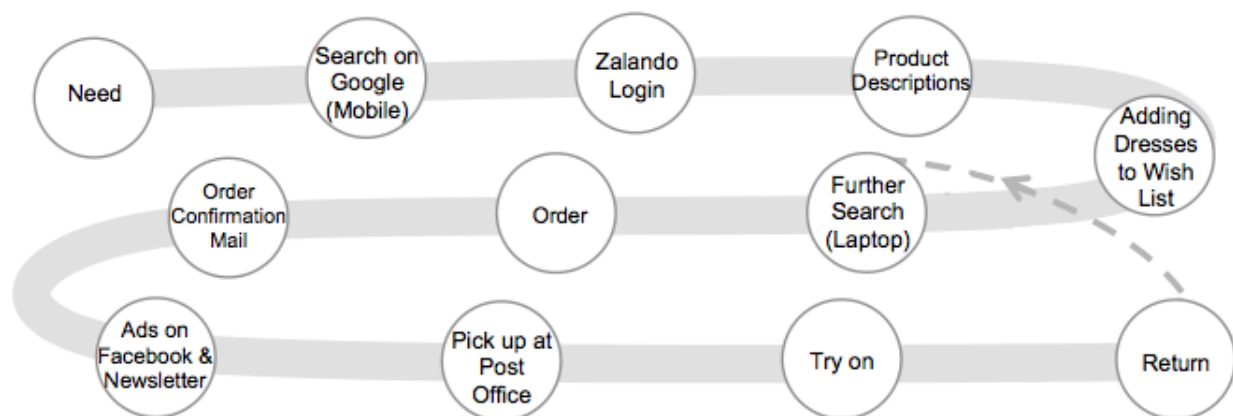


Figure 8: Case 3 - Customer Journey (own illustration)

Explaining and Predicting: This customer journey illustrates a considered and at the same time variety seeking purchase. This kind of consumer buying behaviour was not mentioned in the literature review (see section 2.3, p.10), so that a short description subsequently follows for the benefit of the reader. It arises when consumers have a rather low involvement in the purchasing process but many brand alternatives and significant differences exist (Mitchell, 1992). Consumers choose another brand to “relieve boredom” (Foxall, 2003, p.135). The birthday reflects a special event for which she did not want to wear the dresses she already owned, motivating her to find a good alternative and so expressing emotional drives.

*“I had the expectation to **find a new dress for my birthday party** because Zalando has a **lot to offer and I wanted something different.**”*

Carolin also expressed consideration, comparing alternatives and adding her favourites to the wish list to further evaluate the dresses on the laptop. Throughout the stage of evaluation, Carolin considered all available information to make a good decision, expressing cognitive drives. Transparent and easily accessible information makes customers become empowered in every step of the customer journey (see section 2.2, p.8) changing from a passive to an active buyer (e.g. Agarwal, 2015; Peterson & Merino, 2003; Steinfield, Bouwman & Adelaar, 2002).

*“I am **pretty hard on making decisions** when I **have something in mind and want a specific product**. I do **read customer reviews** so if they are all negative I might not order but if some are good and some are bad I will probably order because reviews are very **subjective**. When I think of Zalando, they have **pretty good product descriptions**, which I **read and consider.**”*

Because every ordered product misfit, this customer journey displays a circular shape, comprising two seamless stages of search, alternative evaluation and ordering. There is no positive post-purchase behaviour because the dresses did not fit after the second ordering process. The case exemplarily displays the lack of an *intent to buy* and thus contradicts this assumption of the three models as illustrated in section 2.3 (p.10). Carolin has still been receiving targeted emails (brand-owned touch point), which reinforced her negative perceptions about the whole process, reflecting a failing touch point.

*“I still receive **emails** and I **hate it**. Specifically because these emails are about the brands the dresses were from. But my purchase situation shows that I am **no longer interested**. I am **complaining** about my experience the whole time. It's really **frustrating.**”*

Case 4 (Florian, 24, student)

Exploring and Describing: Florian saw a stranger on the street, wearing white ‘Stan Smith’ sneakers. He instantly felt the desire to own a pair himself and searched for pictures on Google on his smartphone. Google suggested five online stores and he started to look for his size. After he found a store offering his size, he read reviews to evaluate whether the platform was trustworthy and the ordering process easy. He purchased the sneakers and has seen advertising on Facebook ever since.

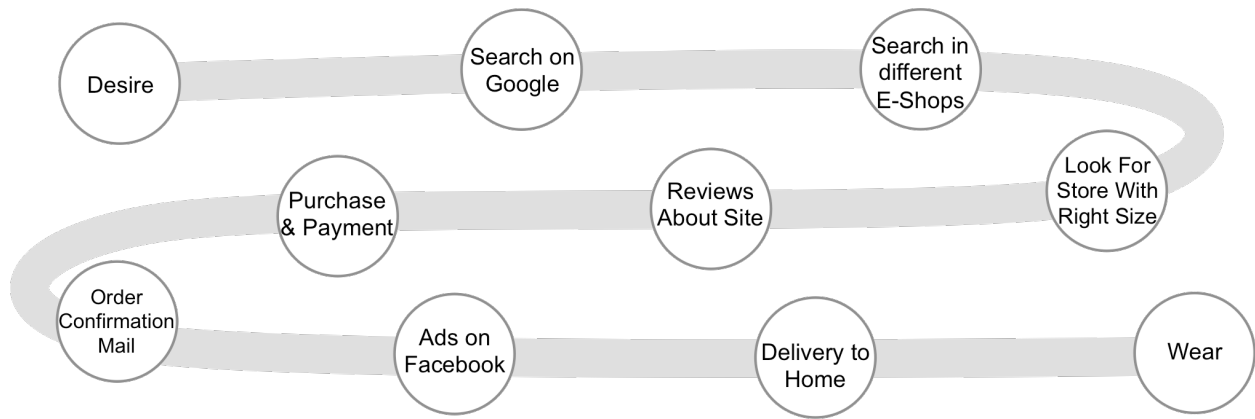


Figure 9: Case 4 - Customer Journey (own illustration)

Explaining and Predicting: This customer journey reflects a strong impulsive drive. It started instantly after Florian saw the shoes on the street, causing a need and so lasted only twenty minutes until the purchase was completed. The strong desire led to the purchase on the smartphone because it is generally accessible anywhere and anytime, fostering impulsive buying (see section 2.2, p.8) (Vojvodic & Matic, 2013). The mobile device operated as a “central facilitator” in this customer journey (Hagberg, Sundstrom & Egels-Zandén, 2016, p.695).

*“People are really like ‘if they **want something** they want it as soon as possible, **ideally now**’. So they **cannot wait for anything any longer**, they want to **get everything just on time**. And this is why I completed the purchase via my phone.”*

Florian only interacted with a limited amount of touch points owing to the fast purchase decision. A key driver and likewise motivation was the independent touch point in the form of reviews about the trustworthiness of the online store, leading to the choice of this specific store in preference to others. The encouragement of transparency and accessibility in the Internet era (Peterson & Merino, 2003) further strengthens this thought.

*“I need **transparent sites**, **trustworthy e-shops**. The **three most important things** to me when purchasing online are **transparency, trustworthiness and easiness**.”*

The very first quote states that he perceived customers to increasingly expect a fast service delivery, including him. A major disadvantage for customers in view of electronic or mobile commerce is still the unlikeliness to receive the products directly after the purchase even though smartphones foster instantaneity to order (e.g. Kim, 2002; Shankar et al., 2016).

*“Especially the **pace of shopping** increased. I just buy via the **Internet**. But **sometimes I also enjoy going shopping** because it has the great advantage that you buy something and **get it right the moment you buy it**. If I order **online**, that is why I **expect a delivery on time** then. I don't care about whether it is one or two days but if it states it needs maximum three days, then it has to be there on the third day the latest.”*

Case 5 (Lucia, 24, student)

Exploring and Describing: Lucia felt a need for new shoes and went to a store nearby to try on the preferred pair. She found the right size and eventually searched on Google on her laptop for shops, which offer the shoes. She simultaneously also used her smartphone to look at photos on Facebook and Instagram in order to gather inspirations about possible outfits to wear with the shoes. While she was screening her social media accounts, she found another pair she liked and started to search for it in online stores before making the final purchase decision. She preferred the first pair of shoes, ordered it and some more products, which appealed to her as part of customised product suggestions ('You might also like'). After the delivery she tried everything on, shared photos with friends on Whatsapp and Snapchat to gather their opinions, and made the decision to keep the shoes but to return some of the products, which she ordered in different sizes.

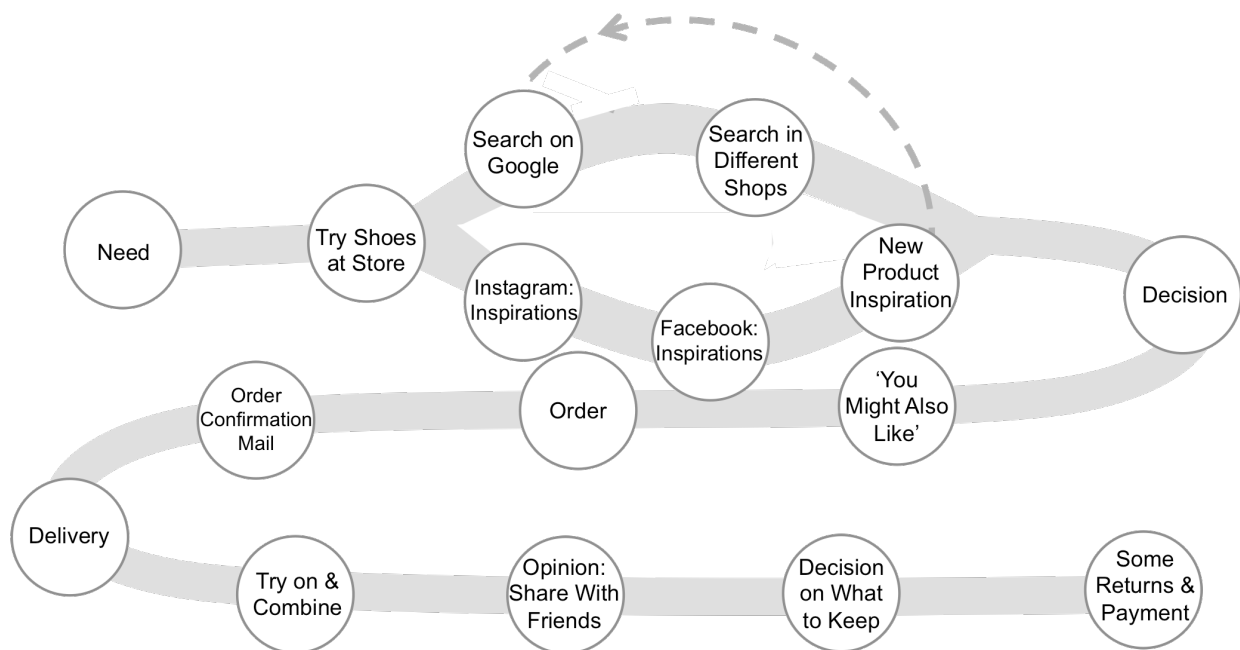


Figure 10: Case 5 - Customer Journey (own illustration)

Explaining and Predicting: This customer journey is difficult to cluster into a specific purchase type because it expresses characteristics of different journeys. To some extent, this customer journey illustrates a considered purchase owing to price comparisons. But it also comprises some of the characteristics of a balanced journey because social media and particularly bloggers prompted new inspirations and led to further search behaviour. Last, this case also reflects impulsive drives as Lucia spontaneously purchased some suggested products.

“Sometimes I get inspirations from bloggers and then I go back to the product search again. Like here, when I saw another pair of shoes in social media. Both product advertisements and influencers inspire me. Friends that share posts on social media also influence me in terms of the products that I consider for a purchase decision. ... When I search for products I often see ‘You might like’ and I definitely look into these products, too. If I like these suggestions then I might consider purchasing some of them as well. This was the case here with some sweaters.”

We substantiate the recent shift in trust from retailers or store staff to friends or independent experts such as virtual communities, who consumers generally perceive to be most honest (see section 2.2, p.8), by means of the first part of the quote (e.g. Perkins & Fenech, 2014). This thought also supports Lucia's motivation for the change in channel choice. In this social era, she found the opinions of her friends, other shop users and virtual communities (customer-owned touch points) more relevant than of experts, such as store personnel (brand-owned touch point).

*"I feel **more comfortable** trying on products **at home**, because I **am not watched by a salesperson and feel more free**. I also have the opportunity to **combine new products** with clothes that I already own. And if I like to have a specific **opinion** of someone, I **take a photo and send it via mobile** to my **friends**. But **reviews** of other users is also **must have** for online shops to **help me with the initial decision**."*

Another motivation for trying on the shoes in-store but purchasing them online was the comparison of prices (independent touch point) in order to find the cheapest alternative, expressing behaviour of time-displaced showrooming (see section 2.2, p.8) (Verhoef, Kannan & Inman, 2015). Along the customer journey, Lucia became inspired by some other products, which she also ordered, yet in different sizes and colours. She therefore met her expectations to have a wide range to select from. In this regard, Lucia achieved a situation similar to in-store, yet without sales personnel who might have made her feel uncomfortable or tried to manipulate her purchase decision (Goldsmith & Flynn, 2005). We believe that the barrier to not be able to feel, touch or try the product before purchasing (Kim, 2002) also caused such ordering behaviour.

*"Usually I **order a few products**, because you **cannot try them on as in the store before buying**. So I order products in **different sizes or colours** and similar **styles**. When I receive the delivery I **can pick what I like most**. I find it **faster** to order lots of similar products even though I might **return the majority of them**. But it is still **easier than having to reorder** if something doesn't fit or I prefer another colour."*

Last and for the purpose of this study, we aim to emphasise two steps of the customer journey. These are the search on laptop for the cheapest offer and the gathering of inspirations on the mobile device at the same, so expressing simultaneity. We believe that the simultaneous interaction with different touch points broke the linearity of the three customer journey models as described in section 2.3 (p.10).

*"In this case I knew what size I needed because I tried on the shoes in the store. So I only **searched online** for the **cheapest store** to purchase from. But I always have my **iPhone by my side**. I scroll through my **Instagram** and **Facebook newsfeed** and some blogger profiles **at the same time** to see what other products I can **combine** with the shoes."*

Case 6 (Luis, 25, student)

Exploring and Describing: Luis felt the need to own a new winter coat. He looked for inspirations on Pinterest on his laptop before he went to Google to search for particular fashion brands he knows or has seen on Pinterest. He screened through the offerings of

about twenty e-commerce platforms. On Google he saw different advertisements throughout his search. As he preferred to purchase offline, he majorly visited online stores, which also have an offline presence. At the end of the search process, two coats were in his consideration set. He went to a nearby shopping mall a few days later, searching for the opening hours on his smartphone during his train ride. Luis was familiar with the layout of the first store so he found the coat and tried it on without help. But when he entered the second store he asked the sales personnel for the exact location of the coat in the store, felt the fabric, looked for his size and tried on the coat and another sweater he liked. He made his decision to purchase the first coat. Two weeks later, Luis recognised a material defect, went to a closer store this time and replaced the coat.

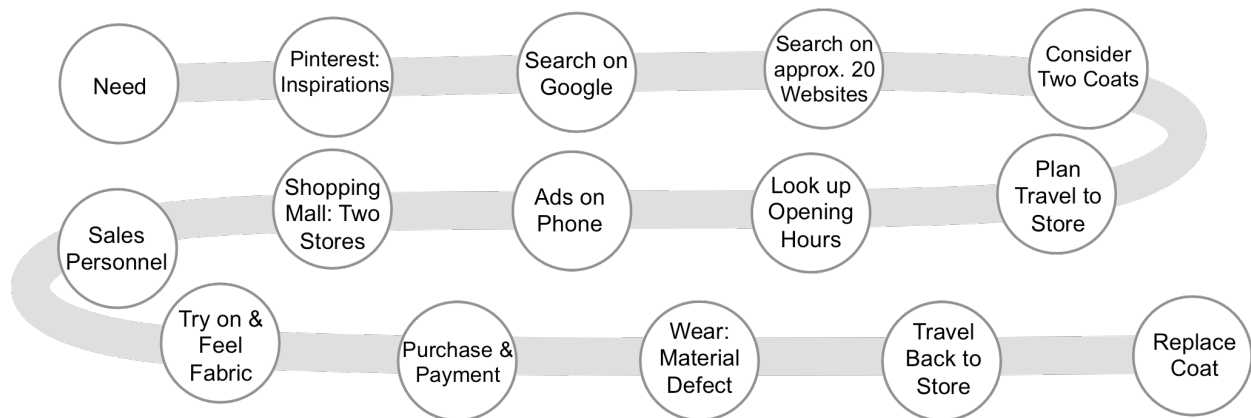


Figure 11: Case 6 - Customer Journey (own illustration)

Explaining and Predicting: Luis passed through a considered customer journey, expressing extensive search behaviour in order to further *plan* the forthcoming steps of his journey to satisfy his need for a new coat.

*“Even though I still do my **shopping offline**, I first **research online** on either desktop or my mobile. I search for products and fashion brands so that I **can organise my upcoming shopping journey**. Sometimes I start on **Pinterest** to get a **general idea**, not looking for specific products yet.”*

In order for certain touch points not to fail in an online-offline customer journey, the brand or retailer must be present on both channels, which reflects current thoughts physical stores and pure players address (Avery et al., 2012). Consumers expect to purchase products in an omni-channel system (see section 2.2, p.8) (e.g. Goworek & McGoldrick, 2015; Wolny & Charoensuksai, 2014), whereas an online-offline dichotomy was seen as a barrier in this case.

*“I **visited around 20 websites**. I go to the websites of specific brands but also to Zalando or Amazon offering a variety of brands. But since I **buy offline**, I have to **focus on retailers or brands, which are also present offline**. I want to **feel the fabric and touch the product**.”*

The quote substantiates the motivation to purchase in-store because more senses are addressed than in the online environment (Kim, 2002), which were considered as relevant for the purchase decision. The order of the chosen channels illustrates the recent phenomenon of webrooming (Verhoef, Kannan & Inman, 2015). The customer journey displays an

extensive search and alternative evaluation online, which determines the consideration set of two coats for the planned purchase in-store afterwards (see section 2.2, p.8). In view of the expectation to spend time wisely, a shopping mall was deemed reasonable.

*“It is important that the shopping process is **fast**, I **don’t like spending a lot of time**. I **made a decision** more or less previously **online**, but I found two different products that I liked so I went to the **mall** that has these brands amongst others **in one place**. Going to a mall was **more convenient**. Even if I didn’t like both coats, I could have gone to **other stores**, too.”*

The replacement of the coat illustrates the last step of the customer journey. An independent touch point fostered the replacement instead of a return. This behaviour displays the trust in friends (customer-owned touch point) particularly well (e.g. Perkins & Fenech, 2014).

*“Two weeks later, I recognised that the material on one side was damaged. I was **annoyed** and found out that I can **return the coat in another store of the same chain**. But I also **spoke with a friend** who bought the same coat, and since he was **happy** about the product, it **confirmed to keep the same coat** and to replace instead of return it.”*

Case 7 (Ina, 48, employed)

Exploring and Describing: Due to a weather change, Ina spontaneously decided to purchase a spring coat. She already knew what type of coat she wanted to have because she often looks for inspirations in online articles about famous people and designers. She went to her usual clothes store where she knows the owner who always gives her honest advice. The supportive recommendations from her friends and the shop owner made her purchase the coat.

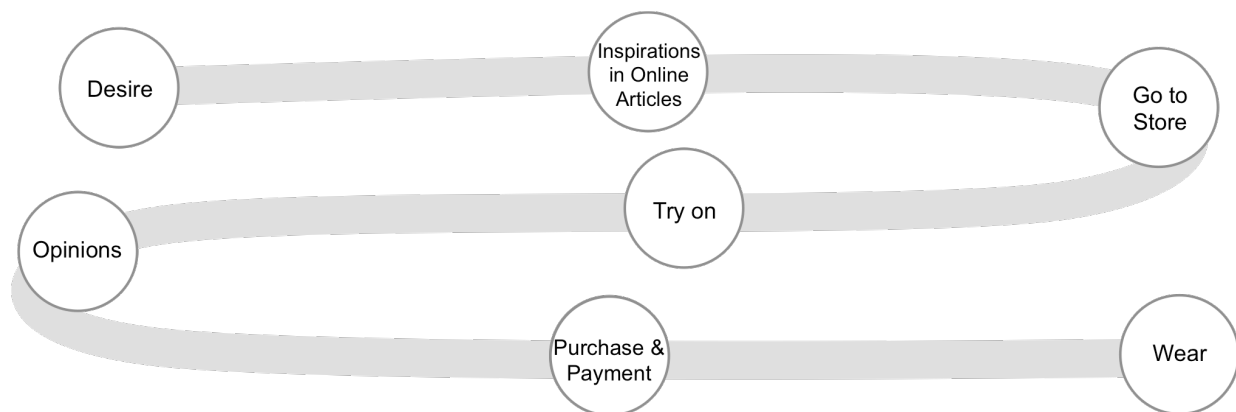


Figure 12: Case 7 - Customer Journey (own illustration)

Explaining and Predicting: Ina personifies an impulsive buyer due to the sudden desire (need) for a coat, purposely dismissing any barriers along the customer journey (Wolny & Charoensuksai, 2014). The customer journey also reflects impulsive drives because it only lasted about thirty minutes in a “real-life setting” (Halvorsrud, Kvale & Følstad, 2016, p.842).

“It became very warm outside so I spontaneously decided to buy a spring coat from a shop near my work... I had a big desire to purchase a coat, thus I faced no obstacles when purchasing.”

Different touch points generally affect consumer behaviour in different ways (Wolny & Charoensuksai, 2014). Two types of touch points were of particular influence to this customer journey. First, an independent touch point in the form of online articles motivated Ina to gather inspirations prior to the purchase. Second, the personal recommendations from her friends and the shop owner (customer-owned touch point) were perceived as a trustworthy source during the purchase.

“I often check posts about famous people and what they wear. I also read designers’ opinions in online articles to get inspirations about current trends... I truly trusted their opinions, which made my decision to purchase the coat very quick.”

Even though Ina gathered inspirations online, she generally perceives uncertainty and stress with online shopping. On the other hand, good quality, try-on possibilities and trustworthy opinions were expected in-store. Such associations represent her in-store channel choice according to her personal preferences to complete the purchase best possible (see section 2.2, p.8) (De Keyser, Schepers & Konuş, 2015; Halvorsrud, Kvale and Følstad, 2016).

“I am afraid that the products wouldn’t fit me if I buy them online. Also, it would be too much stress to go back to the post office to return... I always expect good quality in-store, and an open opinion from the shop owner.”

Case 8 (Andrius, 49, employed)

Exploring and Describing: Due to a season change, Andrius needed new winter boots. He drove to some shoe stores to search for a new pair but could not find anything he liked during his first attempt. Because the need was still present a couple of weeks later he decided to drive to the store he usually shops at. Once he got to the store, he started the search without anyone’s help, as he knew the store layout well. After trying on different pairs of boots he picked and purchased the pair he liked most.

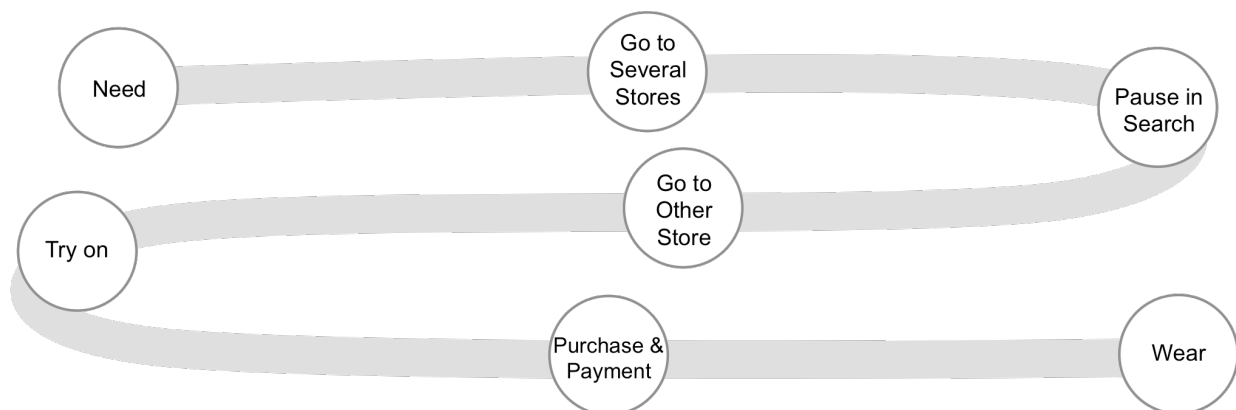


Figure 13: Case 8 - Customer Journey (own illustration)

Explaining and Predicting: The need to purchase a new pair of boots was caused by a season change. We associate this customer journey with behaviour of active evaluation and consideration because Andrius searched for the boots in a number of different stores, so making the journey last one month. Such behaviour personifies him as a considered buyer. The visits to the first stores reflect brand-owned touch points, which however were failing because of the unfulfilled expectations of a good price and quality ratio.

“I could not find the boots I wanted in other stores, the style, price and quality ratio didn’t match, I think.”

However, hardly any touch point had an influence on the purchase decision. This was due to the prior knowledge of the specific need and the store itself, which he ultimately chose to purchase from. Andrius associates the store with certain expectations, which makes him come back often and become a loyal customer (Court et al., 2009; Edelman & Singer, 2015).

“I found boots myself and since I know the shop well, I didn’t need any help... I haven’t seen any ads, I already had an idea of what type of boots I would like... I often go to the same store as they have a big variety of shoes for a good value of price...”

This customer journey represents a pure offline setting, which is particularly due to barriers linked with e-commerce, and which however were perceived to be rather personal. De Keyser, Schepers and Konuş (2015) state customers, who face difficulties with purchasing certain products, prefer to shop in a physical setting (see section 2.2, p.8).

“I have really specific feet, I need to try the boots before I buy them, so I go to physical stores... I felt happy once I purchased the boots, as I really needed them by that time... My needs were satisfied.”

Case 9 (Zaneta, 41, employed)

Exploring and Describing: Zaneta had an idea about a new jumper for a while. While she was reading her Facebook newsfeed on her phone, she suddenly spotted that one of her favourite retailers, which she has been following on Facebook for quite a while, advertised the offer to buy one jumper for the price of two. She quickly purchased the jumper because she needed it anyway. Soon after, she started seeing targeted advertising online and receiving newsletters. Because the home delivery was too pricy, Zaneta drove to the store to collect the products.

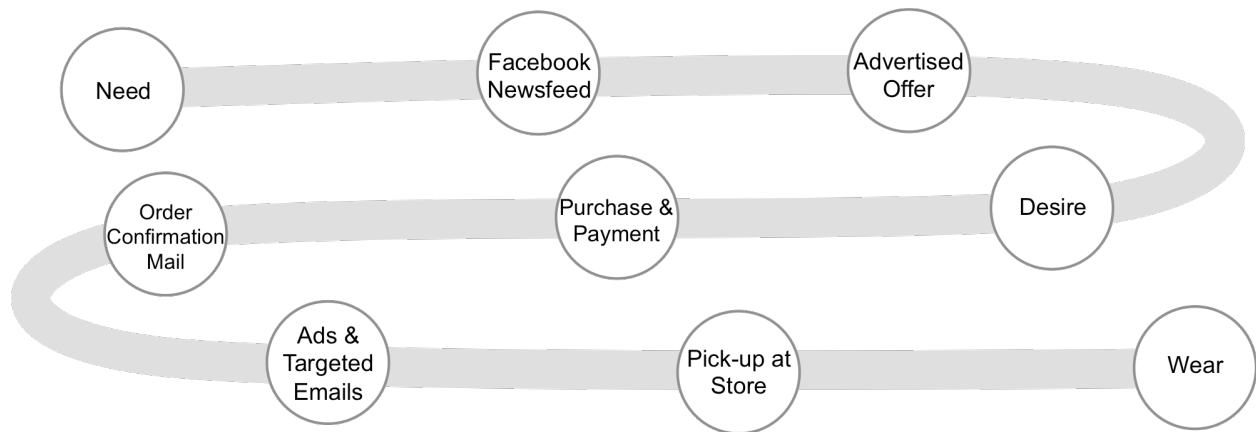


Figure 14: Case 9 - Customer Journey (own illustration)

Explaining and Predicting: Social media generally enables retailers to manage customer relationships (see section 2.2, p.8) (Wang & Head, 2007). Zaneta has already followed and interacted with the brand on Facebook, therefore, the advertised offer of this specific brand (brand-owned touch point) made her complete the purchase without an active evaluation of any alternatives (Edelman & Singer, 2015). This case portrays an impulsive buyer (Cook & Yurchisin, 2017). Zaneta dismissed the perceived barrier of uncertainty about the offer and product pricing, which also reflects common behaviour of impulsive buyers (Wolny & Charoensuksai, 2014). The moment of purchase was likewise fastened because Zaneta had only little expectations on the process, thus giving priority to her desire (Wolny & Charoensuksai, 2014).

*“I was **chuffed** when I suddenly saw an **ad on Facebook** with an offer to buy two jumpers for the price of one... I felt **uncertain about the offer** as it did not state how much one jumper costs, so I did not know how much I saved with this offer... The products were from a **brand I really like**, so I decided to buy them... I only **read the product information**, which was enough for me.”*

This customer journey reflects a use of different channels as the customer journey started online on the mobile device but ended in the physical store to pick-up the products. Convenience was seen as the motivation to purchase on the mobile device, which became the “central facilitator” in this customer journey (Hagberg, Sundstrom & Egels-Zandén, 2016, p.695). More generally speaking, Zaneta also had some expectations related to the process of purchasing online.

*“I have **less time to do shopping than I used to before**... **The Internet is so handy**, I often shop online via **desktop** and my **mobile**... I expect that there are **full information** and **clear pictures** on the site. I also expect to **clearly see the steps how to purchase the product and get delivered**.”*

Although Zaneta purchased on a mobile device, the fact that the offer was only valid online led to a friction in her customer experience, constituting a failing touch point to some extent. The retailer managed the different channels separately, whereas Zaneta expected the offer to be redeemable both online and in-store (see section 2.2, p.8), which the literature refers to as the “total integration of all channels” (Goworek & McGoldrick, 2015, p.283). The store

where Zaneta collected the jumpers functions as a pick-up point (e.g. Fernie & Sparks, 2014; Mahar, Salzarulo & Wright, 2012).

*“I find it **annoying that the offer was applicable only if you shop online, as I had to drive to the store to collect the products anyway.**”*

Case 10 (Bernd, 60, employed)

Exploring and Describing: A sports suit was advertised in a mailing from a discount supermarket and caught Bernd's attention, causing desire to purchase the product. After searching for the product in two discounters, he found and purchased an alternative sports suit from a specialist sports shop in a shopping mall. However soon after the purchase, he returned the sports suit because it did not fit him. But he purchased another sports suit from the same specialist shop and this time he also tried it on prior to the purchase. A week later, Bernd's wife saw another sports suit in a discount supermarket and her recommendation made Bernd purchased this sports suit, too.

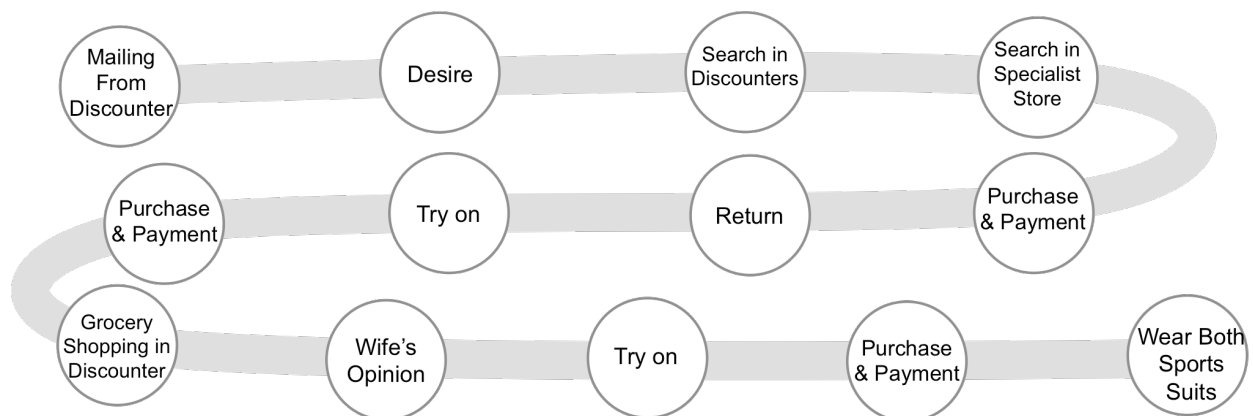


Figure 15: Case 10 - Customer Journey (own illustration)

Explaining and Predicting: External influences led to the purchase of two sports suits in a relatively quick manner. Throughout the first purchase the direct mailing from a discount supermarket (partner-owned touch point) caused the decision. Throughout the second purchase the recommendation of his wife influenced the purchase (customer-owned touch point) (see section 2.2, p.8). The spontaneous desires after the seen advertisement and the recommendation illustrate impulsive drives in this customer journey (Wolny & Charoensuksai, 2014). The very basic expectations on the right product also facilitated the search, which minimised the steps of consideration and alternative evaluation, therefore substantiating the impulsive drives (Wolny & Charoensuksai, 2014).

*“The **right size** is important, I **didn't mind the colour** so much. I **don't even need personnel**, I just want to find a product, take it, pay for it and go home. **Speed is everything... Easy.**”*

A barrier in this customer journey constituted the very first product return, which Bernd perceived negatively. The customer journey lasted two weeks, which is a rather long period

of time for impulsive purchases. We believe that this was because of the frustration caused by the unwanted product return.

“I didn’t try the sports suit on and had to return it. I actually liked the product, so this was sad. I wanted to keep the jacket and only return the pants but this was not possible as it was only a one-piece item... It didn’t fit, so I was frustrated.”

Case 11 (Daniela, 56, employed)

Exploring and Describing: Daniela searched for a pullover on Google and later on Amazon, for which she used her smartphone to gather first impressions. However soon after the search for inspiration, she switched to the laptop and opened the e-commerce platform Zalando. She spotted a sales offer, which made her purchase a pullover. Upon delivery, she was not satisfied with the quality and returned the product. A few days later, she received a flyer with a discount offer from her favourite jeans shop. Because the desire for a new pullover was still present, Daniela drove to the store and purchased a pullover, getting some percent off.

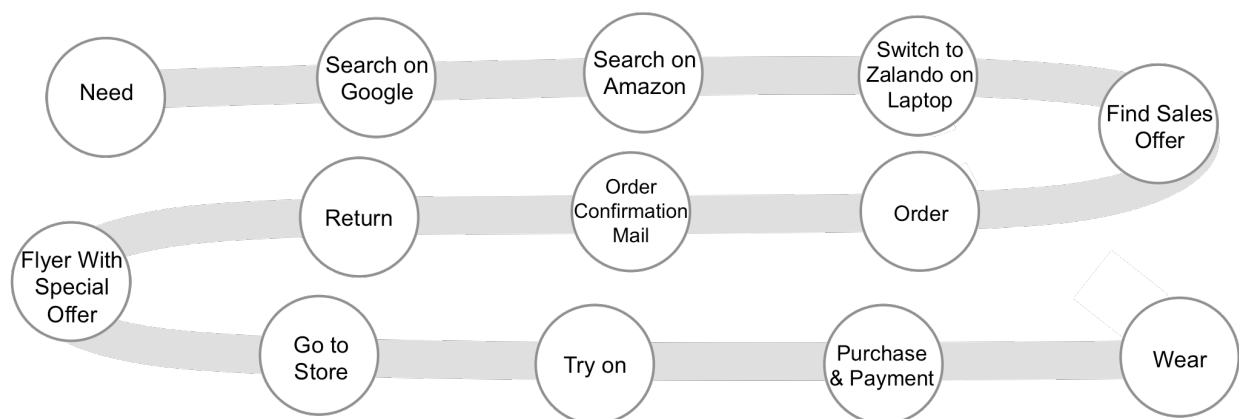


Figure 16: Case 11 - Customer Journey (own illustration)

Explaining and Predicting: Daniela had a need for a pullover and searched on different websites, which illustrates considered behaviour at first sight. However at a later stage, her rational thinking was replaced with an emotional decision, which was caused by the low-priced merchandise on Zalando (partner-owned touch point), making her an impulsive buyer (Cook & Yurchisin, 2017). This customer journey represents a multi-channel setting because Daniela shifted in a smooth manner from a mobile device to a laptop and to a physical store at a later stage (see section 2.2, p.8). The first change from mobile device to a laptop reflected the motivations of enhanced easiness and increased speed to inspect the products.

*“I search on **mobile** to get a **first impression** of the available pullovers to see if there is anything to further look at on desktop... The **screen is bigger** and it is **easier for my eyes**.*

*On **mobile** it is a bit small and it also takes some **time to load the images**... My expectations **online** are that a pullover is **suggested** to me, which **meets my expectations and taste**... I use **filters** to narrow down my search.”*

Even though Daniela expressed negative emotions towards online shopping and had the feeling that her expectations were unlikely to be satisfied, she still bought online. We identify two failing touch points related to her online experience. Firstly, the offer was not convincing, and, secondly, the product did not meet the expected quality.

*“If you want to order something that is heavily on sale, the **quality often looks like that... I ordered because I so much wanted to buy something...** The offer was not convincing, so that **happiness** turns into **frustration** and I order the one I somehow like the most. Then I receive the package and frustration turns into **sadness** as the pullover looked as bad as expected...”*

The second change from online to offline was likely to be caused by the afore-mentioned negative perceptions and the poor experience, which Daniela had with e-commerce. The discount offer (brand-owned touch point) from her favourite jeans shop brought back the desire. As she has usually purchased in-store, she also has clear preferences and motivations for this channel choice (De Keyser, Schepers & Konuş, 2015).

*“The advantage **in-store** is that I can **feel the fabric, the quality and the fit**. Also I have more **angles to inspect** the pullover and **try-on** the product to see whether it fits my shape or not.”*

Case 12 (Norbert, 68, retired)

Exploring and Describing: Because Norbert gained weight he decided to get a new pair of jeans. He went to his friend, who owns a menswear shop. After a quick recommendation from the owner, Norbert purchased the jeans and went back home.

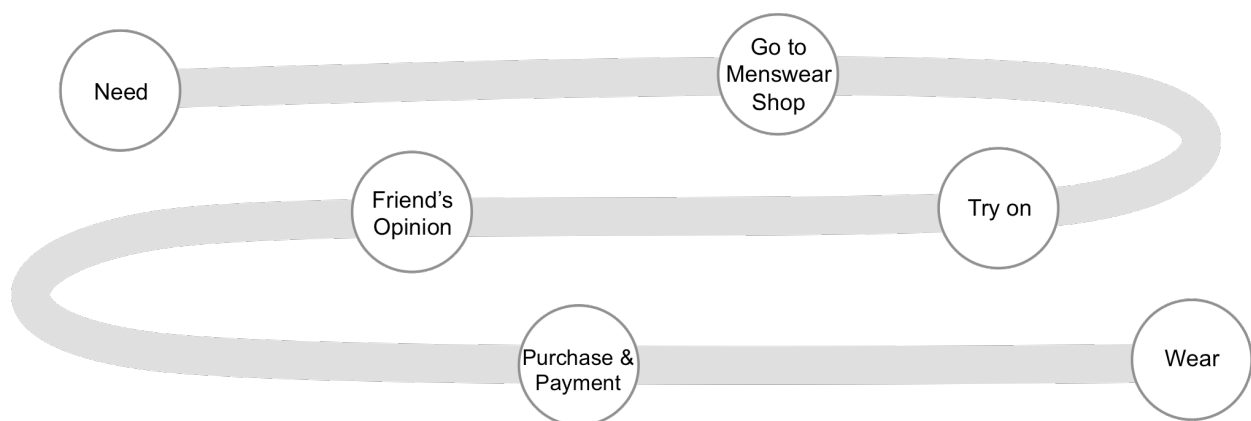


Figure 17: Case 12 - Customer Journey (own illustration)

Explaining and Predicting: A weight gain led to the practical need for a new pair of jeans, which caused this customer journey to begin. The need likewise reflected the motivation to buy. Besides our listed four types of customer journeys (see section 2.3, p.10), we observe that Norbert was likely to express a rather habitual buying behaviour (Foxall, 2003). That was because he had a low involvement in the buying process and barely put emphasis on different brands (Foxall, 2003; Mitchell, 1992). Repetitiveness prevailed his buying behaviour as he relied on his experiences from earlier purchases and so neglected an extensive

decision-making process, which also reflects common characteristics of habitual buying situations (Foxall, 2003). Norbert has purchased from to this specific store for years, expressing his loyalty (Edelman & Singer, 2015), which fosters the channel choice (Wolny & Charoensuksai, 2014).

*“Well I **gained weight**... So **my need motivated me**... When I went to see him (shop owner) I said that I need a new pair of jeans. **He knows my size, he knows my taste** and I only go to the fitting room pro forma... I also get a **small discount** because **I have been a loyal customer for decades.**”*

We identify the lack of human interaction as the main barrier for Norbert to purchase online. He had a strong preference for in-store, where front-line employees were available for assistance or clarification (see section 2.2, p.8) (De Keyser, Schepers & Konuş, 2015). The advice of his friend illustrates one of the very few touch points Norbert interacted with along his customer journey. Because Norbert feels that the shop owner consults him as a friend instead of as a salesman, the advice reflects a customer-owned touch point. The long relationship with his friend also fostered the channel choice and led to pleasant perceptions of the entire purchase process.

*“My challenge would be the **lack of consultation online** and the help that I might need with the product... When I go to the menswear **shop**, I always **have someone by my side** with a **truthful opinion** ... So my emotions were that I was **happy** to see my old friend again and that I am **confident** to complete my purchase **fast** as he is there to help me.”*

4.2 Cross-Case Analyses

After the outline of the empirics of the individual cases, this section addresses analyses within and across the different age groups to critically reflect upon cross-case findings. We organise this section by the overarching means of structures, touch points and elements. For the benefit of the reader, we emphasise that the assisting element action reflects the steps along the customer journeys and is allocated to the first part of analyses relating to structures. In this section, too, we focus on the explanations of the very specific observations, which make answering the research questions achievable.

4.2.1 Structure of the Customer Journey

We first concentrate on the components of the customer journey itself. We outline cross-case analyses in respect of the chosen channels and devices, the length of the customer journey and the orders of actions and steps. These analyses particularly assist to determine the individuality of customer journeys and the meaningfulness of theoretic and abstract customer journey concepts.

Channels and Devices

Reflecting upon the similarities and differences, we first pursue to show that channels and devices appear along the customer journey in *various orders* (Anderl, Schumann & Kunz, 2016) and that different buyer personas complete different and *personalised journeys* (Lemon & Verhoef, 2016). The order of channel choice, also in combination with the chosen devices, is displayed in the figures 18 and 19.

The figures illustrate different channels comprising the ZMOT, in particular for group 1. Channels vary from Google to in-store to the e-commerce platforms of retailers (see figure 18), whereas similarities to start the customer journey in-store illustrate the channel choice in group 2 (see figure 19). Similar observations hold along the further steps of the customer journey. We claim that the cases 5 and 6 further emphasise the differences in channels and respective orders. Case 5 comprises characteristics of time-displaced showrooming, whereas case 6 illustrates webrooming (Verhoef, Kannan & Inman, 2015). These two buying behaviour already display different channel orders as a customer journey comprising showrooming begins in-store and finishes online, whereas a customer journey with webrooming characteristics has the reverse order (Verhoef, Kannan & Inman, 2015).

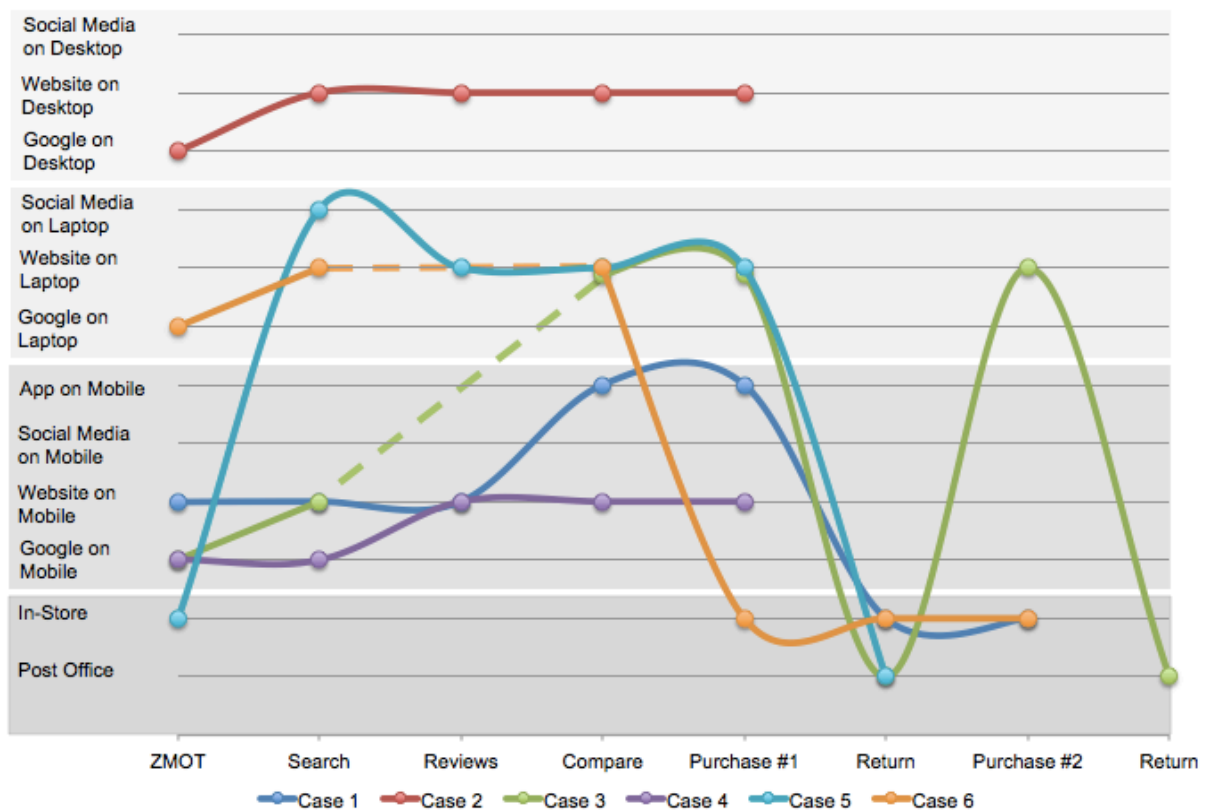


Figure 18: Order of Channel Choice Younger Age Group (own illustration)

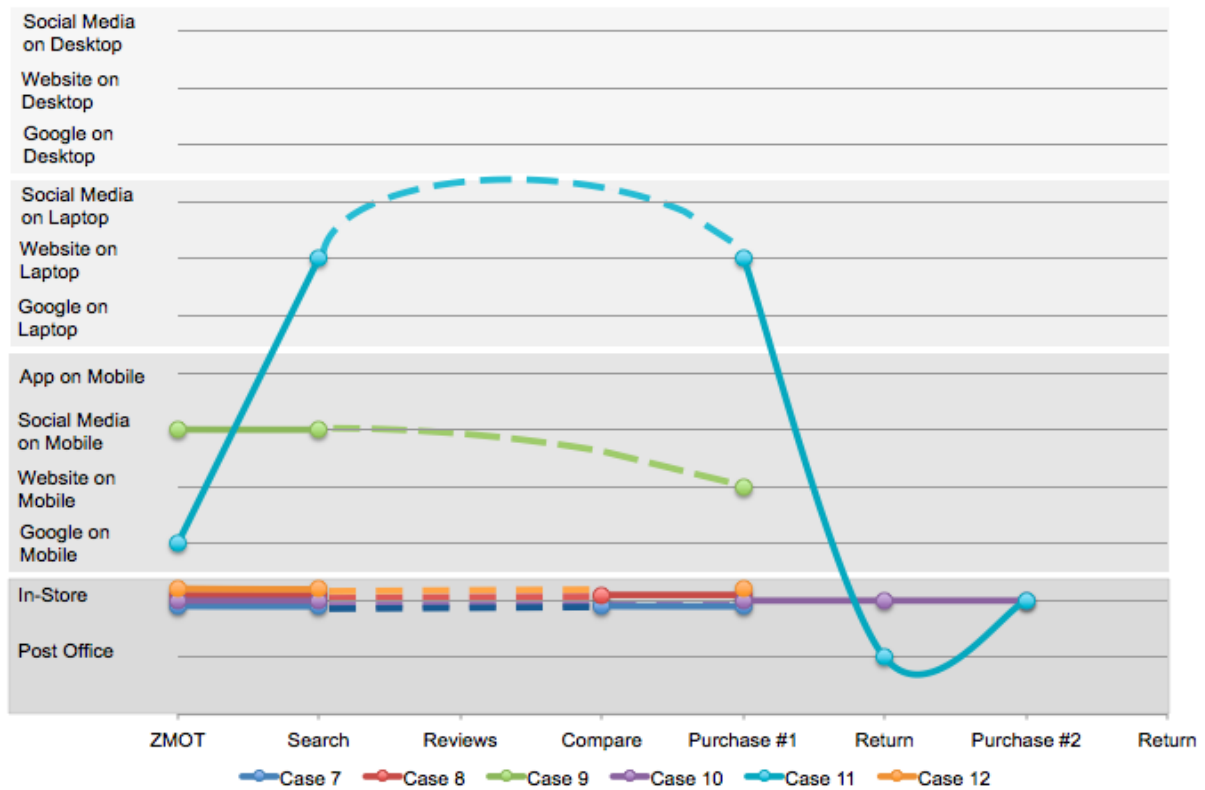


Figure 19: Order of Channel Choice Older Age Group (own illustration)

Note: The consumer behaviour along the customer journeys is simplified in this figure in order to illustrate the channel choices, which are relevant for the purpose of this specific argument. The actual customer journey must thus not necessarily reflect a line.

Among others, the preferences to purchase online were because of **time** (cases 1, 3 and 4), **user friendliness** (case 2) and **want something ideally now** (case 4), whereas to purchase in physical stores because of **feel[ing] the fabric and touch[ing] the product** (case 6) or **lack of consultation online** (case 12). Comparing these channel choices and preferences across age groups, the figures also state differences in the adoption of electronic and mobile commerce. The cases 1 to 6, and 9 and 11 comprise digital channels for some or all steps of the customer journeys whilst cases 7, 8, 10 and 12 reflect pure offline channel choices. Physical stores highlight the preference of having front-line employees available for assistance or clarification (De Keyser, Schepers & Konuş, 2015). **For the purpose of answering RQ2**, we learn that the channel choices differ among age groups. In line with the figures and **for the purpose of answering RQ1**, we also gather the knowledge that channels appeared in different orders along the customer journeys and also in varying combinations with devices (e.g. mobile website on a smartphone versus Google on a desktop versus in-store without device). Yet, we believe that different orders or combinations are barely sufficient to rethink abstract and theoretic customer journey models. We argue that also the length, orders and touch points of the individual steps foster the individuality of journeys (e.g. De Salles Canfield & Basso, 2016; Halvorsrud, Kvale & Følstad, 2016; Wolny & Charoensuksai, 2014).

Length

The cases 1, 2, 3, 6 and 8 majorly reflect *considered purchases*, that is, the customer journeys comprised an extensive search or alternative evaluation. They were still different in **length**, lasting from a week up to a month. The considered information differed as well. Elaborating on the great differences, we further cite the cases 2, 6 and 8. In view of case 2, considered behaviour related to the ***check of reviews to make sure that it is a reputable source and not a fake website*** and the ***search for vouchers ... to get an additional 10-20 percent off or free delivery***. In view of case 6, considered behaviour illustrated to ***visit around 20 websites*** and ***research online to organise the upcoming shopping journey***. Consideration as of case 8 rather referred to the perfect fit of the shoes and ***the need to try ... before [the purchase]*** because of having a specific foot shape. We believe that other scholars might still find the generalisation of such different behaviour into the abstract term consideration phase to be correct (e.g. Frambach, Roest & Krishnan, 2007; Punj, 2012; Theo & Yeong, 2003; Willems et.al., 2016). We therefore aim to explore even more differences to strengthen our stance on the individuality of customer journeys.

We thus like to adduce examples of *impulsive purchases*, which were the cases 4, to some extent 5, and 7, 9, 10 and 11. The length varied from twenty minutes (case 4) to 4.5 months (case 5), yet knowing that the impulsive behaviour in the latter case only reflected the last minutes of the customer journey. The stimulus of the journeys were likewise different, varying from ***seeing a person on the street wearing the shoes*** (case 4); ***see[ing] 'You Might Also Like'*** (case 5); ***it became very warm outside*** (case 7); ***suddenly saw an ad on Facebook*** (case 9) or an ***advertisement in the newspaper*** (case 10); and ***ordered because I so much wanted to buy something*** (case 11). The impulsive drives in these customer journeys often imply a similar pre-purchase behaviour, which was to neglect extensive considerations or alternative evaluations (e.g. Cook & Yurchisin, 2017).

Earlier in this paper, we presented three prevailing customer journey models (see section 2.3, p.10). Court et al. (2009) still suggest a phase of active evaluation, whereas Edelman and Singer (2015) strongly minimise this phase. The ZMOT model (Google, 2011) is so much the more abstract and only speaks of zero, first and second moment of truth, and disregarding phases like consideration. With respect to our analyses of considered and impulsive purchases, we find that the former better confirms the model by Court et al. (2009) and the latter the model by Edelman and Singer (2015), respectively. However comparing across considered and impulsive customer journeys, we gather the knowledge ***for the purpose of answering RQ1*** that a single theoretic concept cannot display both journey types and lengths, as the cases illustrating impulsive purchases barely comprised a step of active search or alternative evaluation.

Orders and Actions

In view of the **order** of the individual **actions** along the customer journey, we aim to emphasise three cases, namely the cases 3, 5 and 11, to strengthen our stance in this paper. For the benefit of the reader and the logic of our argument, we begin with case 11. The actions of the customer journey of case 11 (see figure 16, p.45) started with a search,

which was followed by a purchase but also a return, and another purchase at a later stage. This construct contradicts the three models as illustrated in section 2.3 (p.10) because these visual representations neglect the case of a return. The models rather focus on positive post-purchase behaviour, which results in a loyalty loop (Court et al. 2009; Edelman & Singer, 2015). However, we argue that the very same need causing the first product purchase was still present after the return, also causing the second purchase. We believe both purchase loops to reflect only one customer journey. **For the purpose of answering RQ1**, this case provides knowledge about the meaningfulness of abstract customer journey concepts as we reason that the illustrated consumer behaviour is barely recognisable in such concepts.

Case 3 comprised two steps of search, alternative evaluation and ordering because the clothes misfit, though the second search and alternative evaluation steps were shorter in time (see figure 8, p.34), which the quote also states. **This [second] time I was specifically looking at the dresses directly on Zalando where I searched for new ones or different sizes. But I didn't look online all over again.** We find that the repeating consumer behaviour makes the customer journey nonlinear but rather circular, contrasting the strictly linear visualisation of the ZMOT (Google, 2011). **I ordered two times and sent everything back also two times.** The study participant did not purchase anything, which again contradicts the visualisations of the three customer journey models (see section 2.3, p.10) as these similarly focus on an *ideal outcome*, which is the completion of the purchase. **For the purpose of answering RQ1**, we gather the knowledge that the study participant rather seamlessly expressed a second pre-purchase behaviour after the first product return, so manifesting the circular connection between the two steps. We also learn that this case did not fulfil the *intent to buy* and thus proverbially illustrates the one black swan among many white swans (Popper, 1994).

To achieve our purpose of interpretively *verstehen* the individuality of customer journeys and likewise the orders of actions, we adduce the case 5 as another example (see figure 10, p.37). The study participant had the need for a new pair of shoes, which she tried on in-store and decided to purchase online. Yet, while the participant searched for a suitable store on her laptop, she *simultaneously* also scrolled through her newsfeed on Instagram and Facebook on her mobile device to gather inspirations. She found another pair, which made her start the search step again. **For the purpose of answering RQ1**, we believe that this case strongly exemplifies the nonlinearity of the customer journey and likewise proverbially illustrates a black swan (Popper, 1994). First, the pre-purchase phase was completed in-store, yet a new product inspiration caused the customer journey to repeat such behaviour. **Sometimes I get inspirations from bloggers and then I go back to the product search again.** We find that the only visual manifestation to express this process is a backward circle. Second, the participant simultaneously searched for a suitable store on laptop and product inspirations on her smartphone: **I only searched online for the cheapest store ... But I always have my iPhone by my side. I scroll through my ... newsfeeds and some blogger profiles at the same time....** No step happened time-wise before the other, so contrasting a linear sequence of touch points (e.g. Norton & Pine II, 2013; Oxford University Press, 2017a; Wolny & Charoensuksai, 2014). **For the purpose of answering RQ2**, we gather the knowledge that observations, which break the linearity, are only present in group 1. Case 10 (see figure 15, p.44) also had two loops of purchase, yet we believe that each purchase reflects its own customer journey, so that we refrain from speaking of a circular shape in this regard.

4.2.2 Touch Points

The structure of every of the three customer journey concepts (see section 2.3, p.10) rather follows *phases* than *touch points*. But in every phase customers can have multiple interactions with different touch points and a single touch point has the capability to cause frictions (e.g. Halvorsrud, Kvale & Følstad, 2016), possibly leading to the discontinuation of the entire customer journey. Retailers must comprehend more and less critical touch points from the individual perspectives of customers (e.g. Lemon & Verhoef, 2016; Rosenbaum, Otolara & Contreras Ramírez, 2016). We thus advocate the focus on touch points because phases barely assist retailers to understand the complexity in consumer behaviour. In the following, we adduce case analyses and explanations to support our stance and to gather knowledge in order to answer our research questions.

The fact that a touch point is **failing** does not necessarily assist to directly determine the individuality of customer journeys, however it does provide indirect knowledge about the shape of the journey itself. Case 1 (see figure 6, p.32) illustrates two failing touch points, causing negative perceptions in the post-purchase step (Court et al., 2009). These negative feelings are unlikely to foster a loyalty loop as the models by Court et al. (2009), and Edelman and Singer (2015) suggest (see section 2.3, p.10). **For the purpose of answering RQ1**, this case provides knowledge that the abstract and theoretic customer journey models neglect the thought of negative perceptions, which lead to differences in the course of the customer journey itself.

In theory, the assumption that every customer experiences every touch point and finds it equally important still holds (Rosenbaum, Otolara & Contreras Ramírez, 2016). Our analyses across cases reflect quite the opposite, as illustrated in appendix C (p.79). We exemplify cases 3, 4, 7 and 9. Case 3 comprised purchases, which were completed on Zalando, illustrating a jointly created touch point between a brand and the platform (partner), whereas the purchase as of case 4 was completed on the e-commerce platform of a retailer, so reflecting a brand-owned touch point. Case 7 represents a purchase in a physical store (brand-owned touch point) but online articles (independent touch point) influenced the preference for a specific coat. Last, the stimulus for purchase in case 9 was an advertisement on Facebook, which constitutes a brand-owned touch point, yet a different than for instance the online or physical store of a retailer. Given this brief overview, we determine different types of touch points to be relevant within a certain case but not across cases.

Differences outweigh similarities in terms of the types and relevance of touch points to the final purchase decision, for which we put the emphasis on the example of advertising. Similar is that the study participants saw some sort of advertising along their customer journey, generally speaking (see section 4.1, p.31). Different are the types of advertising, which were seen on different social media platforms (cases 1, 2, 3, 4, 5, 6, 9 and 11) or websites (case 6), in targeted emails and newsletters (cases 2, 3 and 11), in direct mailings (cases 10 and 11) or in shopping malls (case 6), among others. This example constitutes one of many touch points such differences apply to. But we also strongly believe that study participants themselves did not experience every displayed type of advertising a retailer used to attract customers. The responses to such touch points varied likewise from **get[ting] inspired** (case 5) and **[being] chuffed when I suddenly saw an ad on Facebook** (case 9) which led to a

purchase, to **goes to my spam** (case 2), **hate it** (case 3) and **annoying** (case 6). Li and Kannan (2014) investigated the relevance of different advertising touch points on customers' purchase decisions in a multi-channel environment quantitatively (attribution models). The reasons *why* certain touch points (in the afore-mentioned case advertising) are critical to the purchase decision remain unanswered. However, to answer the *why*, customer input is also necessary (e.g. Lemon & Verhoef, 2016). **For the purpose of answering RQ1**, we gather the knowledge that the order of touch points along the customer journey varied, and that not every study participant experienced every touch point or found it equally important, so contradicting the *unspoken assumption* in theory. We also argue that the abstract and theoretic customer journey models barely reflect the individuality, which we associate with touch points. **For the purpose of answering RQ2**, we learn that the cases of group 1 experienced a great amount of digital touch points (e.g. social media advertising, e-commerce platform, Google, price comparison websites, etc.), whereas the cases of group 2 interacted more with non-digital touch points (e.g. physical store, direct mailing, flyer, store personnel, etc.).

4.2.3 Elements

In this section, we compare the similarities and differences in terms of the assisting elements, which also emphasise individual consumer behaviour along the customer journey. The appendix C (p.79) outlines these elements in-depth, which we base our further analyses and discussions on. We again make those comparisons, which are relevant to sharpen our preliminary framework and answer our research questions.

Motivations

Retailers' key to success is to understand *what motivates* consumers to move to the next stage (e.g. Richardson, 2010). Owing to our cases, we learn that certain and yet different factors manifest the reasons *why* customers move from one stage to another. We find that motivations are closely connected to needs in the pre-purchase stage, as they often constitute the stimulus, so shaping the further course of the customer journeys. On the one hand, motivations in our cases related to rather common stimuli as for instance a **spotted offer** (case 9), **direct mailing from discounter** (case 9) or a **weather change** (cases 7 and 8) but, on the other hand, to more individual stimuli as for instance the search for a **gift** (case 1), the upcoming **birthday party** (case 3) or the problem of having **gained weight** (case 12). These motivations made the study participants proceed further along their customer journeys. **For the purpose of answering RQ1**, our cases show that motivations vary across each customer journey, resulting in different consumer behaviour and so shaping the customer journeys themselves in different ways. We also gather the knowledge that motivations reflect the needs at the pre-purchase stage, and because each need is individual the further course of each journey likewise varies.

We also find important to analyse motivations in regards to moving across different devices and channels. Case 3 (see figure 8, p.34) exemplifies a change from searching on Google on

a mobile device to searching on a laptop because it was **easier to look at dresses because [of having] different dresses next to each other**. Similarly, case 10 (see figure 15, p.44) illustrates a change from a mobile device to a desktop because of the **bigger screen**, which made it **easier for the eyes**. Case 5 (see figure 10, p.37) shows a simultaneous search on Google on a laptop and on social media on a mobile device to gather inspirations. The former device was chosen owing to the **easiness when searching for something specific** and the latter device because **apps are preinstalled**. **For the purpose of answering RQ1**, we gather the knowledge that our study participants had personal preferences, which motivated them to move across or change devices. They so completed their purchases in the most convenient ways (De Keyser, Schepers & Konuş, 2015; Halvorsrud, Kvale & Følstad, 2016), which manifests our analyses of different orders of channels along the customer journey (see section 4.2.1, p.47).

Expectations

The *expectations* customers have along the customer journey are also deemed “inherently personal and unique”, making the customer journeys embrace different visualisations (e.g. Halvorsrud, Kvale & Følstad, 2016, p.845; Richardson, 2010). We perceive such expectations critically important, particularly for retailers in order to create value for online and offline customers (e.g. Nenonen et al., 2008; Norton & Pine II, 2013). In line with our cases, we believe expectations to be different based on the chosen channels because digital channels similarly related to **time** (cases 1, 3, 4 and 11) or **easiness** (cases 2, 4, 6 and 11), whereas physical stores allowed to **feel the fabric** and **touch the product** (cases 6 and 11) or to **have someone by my side** (case 12) and thus linked to senses and human contact. We also relate certain expectations, in line with motivations (see section 4.2.3, p.53), to the choices of channels, which we strengthen with the consideration of (time-displaced) showrooming (case 5) and webrooming (case 6). The expectations in the former case were to **check products and sizes there (in the store)** but to find **the cheapest store [online]**. The study participant of case 5 preferred to try on the products again at home because she felt **not watched by a salesperson** and was able to **combine new products with clothes that [she] already own[s]**. On the contrary, the expectations in the latter case were to **research online** in order to **organise [the] upcoming shopping journey** but to purchase in-store in order to **feel the fabric and touch the product** or to **ask [the store] personnel for an advice to fasten the process**. **For the purpose of answering RQ1**, we learn that such differences in expectations alongside motivations foster different channels to appear in *various orders* along the customer journey, thus strengthening our findings from section 4.2.1 (p.47).

Elaborating further on the afore-listed finding, we also emphasise that expectations differ among group 1 and 2. In view of the former, we find that expectations were rather raised in relation to online settings, and that mobile was similarly used as one of the “central facilitator[s]” (Hagberg, Sundstrom & Egels-Zandén, 2016, p.695). This resulted in the expectations to proceed **easy** (convenience, case 4) and **fast** (time constraints, cases 1, 2, 3 and 4) along the customer journey. In regards to the expectation of time, case 4 illustrates the demand to receive the products directly after the purchase because smartphones foster instantaneity to order (e.g. Kim, 2002; Shankar et al., 2016). We also find that expectations were related to the digital user experience and linked to **easiness of site** (case 4), **user**

friendliness (case 2) or **search function[s]** (case 5). On the contrary, expectations in group 2 similarly related to physical settings, such as the store employee's **open opinion** (case 7), **try-on** possibilities (cases 8 and 11), or a **big variety** and **good quality** of products (case 8). **For the purpose of answering RQ2**, we gather the knowledge that the cases 7, 8 and 11 from group 2 incorporated new technologies into their customer journeys only to a limited extent and so had expectations, which relate to the customer experience in physical settings. On the other hand, the cases 1, 2, 3, 4, and 5 of group 1 adopted mobile and electronic commerce more similarly and have more expectations in this regard.

Perceptions

Perceptions enable to comprehend *what* feelings and thoughts customers have in situations, in which certain touch points are critical but fail, or during the processes of using certain channels along the customer journeys (e.g. Richardson, 2010). Such knowledge assists retailers to comprehend customer experiences and allocate marketing budgets or other resources wisely to optimise such touch points and channels (e.g. Baxendale, Macdonald & Wilson, 2015; De Salles Canfield & Basso, 2016; Voorveld et al., 2016). We learn not only about optimistic perceptions, such as **satisfied** (case 2), **needs were met** (case 2), **happy** (cases 4, 8 and 9) or **chuffed** (case 9) but also about pessimistic perceptions such as **annoyed** (cases 1, 6 and 9), **frustrating** (cases 3 and 10), **concerned** (case 3), **uncertainty** (case 7), **stressed** (case 7) or **sadness** (cases 10 and 11) towards certain touch points and channels. In line with these cases and section 4.2.2 (p.52), we think that an abstract representation of a single customer journey does not allow for an understanding of customers' different perceptions (positive versus negative), which retailers must comprehend in order to improve the customer experience (see section 2.3, p.10). **For the purpose of answering RQ1**, we learn that emotions and perceptions are inherently personal, and that abstract customer journey models, which are structured according to phases rather than precise touch points, barely allow retailers to thoroughly understand such individuality. That is because it is not the entire phase but rather a certain touch point, which elicits emotions.

In the course of analysing touch points (see section 4.2.2, p.52), we addressed the consequences of failing touch points. In this paragraph, we aim to outline the reasons *why* such consequences arise. We believe that not only touch points but also various channels cause a diversity of perceptions in the post-purchase stage, determining the presence of a loyalty loop (Court et al., 2009; Edelman & Singer, 2015). In line with our afore-listed argument, we observe that our study participants perceived positive and negative emotions. We also find such emotions to be particularly important at the post-purchase stage. Cases 8 and 12 illustrate satisfaction after the purchases whilst cases 3 and 6 disappointment, respectively. The post-purchase experience has an influence on subsequent purchase decisions (Court et al., 2009; Edelman & Singer, 2015). **For the purpose of answering RQ1**, we thus learn that positive post-purchase perceptions are more likely to result in loyalty, whereas negative emotions lead to the fairly opposite, respectively.

Barriers

To extend our thoughts on perceived negative emotions, we think that barriers met along the customer journeys might constitute the indicators and the reasons for touch points to fail sometimes leading to a change in channels. Barriers hence allow answering *why* customer journeys end or display different shapes so that they explain spontaneous choices of alternative channels.

A similar aspect in terms of barriers is identified across cases, in which the moment of purchase is stimulated by impulsivity. Obstacles were dismissed in the cases 7 and 11 because of **a big desire to purchase** or of **so much want[ing] to buy something**. The study participant of case 9 **felt uncertain about the offer** but purchased anyways. On the other hand, cases of considered purchases showed that the study participants passed through an active evaluation step to a greater extent. As illustrated in the cases 1, 2, 3, 5, 6 and 8 the study participants spent more time searching for alternatives and comparing prices in order to overcome possible barriers. The following two cases provided knowledge about the change in channels because of experienced barriers (see section 2.3, p.10). The study participant of case 1 expected **that [she] can send a package back free of charge**, which was not the case so she had to **drive again to the city centre to return the products in-store**, deviating from her planned course of the customer journey and interaction with channels. The study participant of case 9 also had to **drive to the store to collect the products** because the delivery was too expensive, again leading to an ad hoc change in channels (e.g. Halvorsrud, Kvale & Følstad, 2016). We gather the knowledge that the study participants perceived such barriers as failing, which ultimately led to the change in channels. **For the purpose of answering RQ1** we learn that barriers are similarly dismissed because of impulsive and emotional drives, and that considered buyers overcome barriers with extensive thinking and evaluation (Court et al., 2009). We also gather the knowledge that the cases 1 and 9 perceived barriers as failing touch points, which reshaped the choice of channels along the further course of the customer journeys. Obstacles thus cause variations in touch points and channels (e.g. Halvorsrud, Kvale & Følstad, 2016; Temkin, 2010).

Last, we identify comparable differences in regards to the perceived obstacles across group 1 and 2. We gather the knowledge that the cases 9, 11 and 12 from group 2 reflected uncertainty towards purchasing online and thus a preference for physical settings. We exemplarily find **lack of consultation** (case 12), bad **quality** (case 11) or **uncertainty about the offer** (case 9) to reflect barriers in group 2. Group 1 is deemed more technology savvy on the grounds that purchases were completed online (see section 1.2, p.2) as the cases 1, 2, 3 and 5 illustrated. Mobile devices are also used as “central facilitator[s]”, as illustrated in case 4 (Hagberg, Sundstrom and Egels-Zandén, 2016, p.695), which the subsequent quote further substantiates. **[I] cannot wait for anything any longer ... [I] want to get everything just on time. And this is why I completed the purchase via my phone. For the purpose of answering RQ2**, we gather the knowledge that the cases 9, 11 and 12 of group 2 exemplarily displayed uncertainty towards online channels and thus preferred the assistance of front-line employees in the stores to overcome such a barrier (De Keyser, Schepers & Konuş, 2015). Cases 1 to 6 similarly used one or more digital channels throughout their customer journey, which makes technology to be a “catalyst” for group 1 (Constantinides et al., 2008, p.1).

5 Discussion

This concluding chapter begins with a discussion of the gathered knowledge from the cases in order to formulate answers to our research questions and draw conclusions. The answers to our research questions also allow for making adjustments to our preliminary framework.

5.1 Discussion of Findings

Our first research question (“*What is the nature of the customer journey in a digitised retail industry and how do consumers individually pass through their actual (c.f. planned) customer journeys?*”) aims to interpretively *verstehen* the individuality present in *actual* customer journeys in order to explore the meaningfulness of abstract and theoretic models, which are commonly used to describe consumer behaviour along the customer journey. To achieve the first objective of this study, we focus on findings, which disconfirm the assumptions that underlie the three customer journey models as illustrated in section 2.3 (p.10). Every model concentrates on an *intent to buy*, follows a *linear sequence* of phases or actions, and displays consumer behaviour along the customer journey in a *general* manner.

In order to answer our second research question (“*How do customer journeys differ among age groups, one of whom is supposed to be shaped by the digitalisation, whereas the other is not?*”) we emphasise the similarities and differences in the customer journeys of the two age groups, and in their actions, motivations, expectations, perceptions and barriers.

Research Question 1

We first address the assumption of an *intent to buy*. Each of the three models comprises a phase of purchase. But the analysis of case 3 showed that a customer journey must not necessarily end with the completion of a purchase (see figure 8, p.34). Every customer journey model thus focuses on the visualisation of an *ideal outcome* and so has little explanatory power for situations anything but planned.

The second assumption of the three customer journey models is concerned with the *linear sequence* of phases or actions. Analogous to section 4.2.1 (p.47), case 3 comprised two ordering steps because the study participant continued rather seamlessly with a second pre-purchase behaviour after the first product return. We depict this process as a circular connection between the two steps. In respect of our viewpoint on linearity (see section 2.3, p.10), we admit that the interactions with touch points still follow a sequence. The linearity of actions thus holds, only the form to visualise such behaviour along the customer journey changes. Strengthening our stance about nonlinearity, we adduce case 5 as an example (see figure 10, p.37), which we proverbially refer to as a black swan (Popper, 1994). In line with the logic of our argument in section 4.2.1 (p.47), we reason that the case broke a *linear*

sequence of phases and interactions twice. Firstly, the already completed product search phase started over again, which is visually manifested as a backward circle and therefore broke the *linear sequence* of phases. Secondly, the case illustrated simultaneous searches on the laptop and the mobile device, which is visually manifested as two parallel running paths and so broke the *linear sequence* of interactions with touch points. Our gathered knowledge owing to these cases substantiates *nonlinearity*.

The third and last assumption considers the visualisation of consumer behaviour and customers' processes along the customer journey in a *general* manner. We gather four arguments from our case analyses to strengthen our stance, which we describe in the following paragraphs.

Firstly, *channels* appeared in different orders and also in varying combinations with *devices* along the customer journeys of our study participants (e.g. mobile website on a smartphone versus Google on a desktop versus in-store without device) (see figures 18 and 19, p.48-49). We also urge the argument of *motivations* in this regard (see section 4.2.3, p.53). A *need* motivated each customer journey to start, but study participants had different *expectations* on the process, complying with their personal preferences and likewise motivating the choice of channels. We strengthen our stance with the pervasive phenomenon of showrooming and webrooming, which were present in the cases 5 and 6, as each concept displays the reverse order of channels of the other concept. Last and as illustrated by the cases 1 and 9 (see section 4.2.3, p.53), certain *barriers* also fostered a spontaneous change in channels. These barriers represented failing touch points in like manner, which caused the ad hoc change (e.g. Halvorsrud, Kvale & Følstad, 2016). On the strength of these discussions of findings, we argue that motivations relate to different choices of channels, and that barriers spontaneously change the course of the customer journeys and the order of channels, among others. We barely identify such differences in the three models as these entirely neglect the chosen channels and devices, their orders or respective motivations (see section 2.3, p.10).

Secondly, other aspects to name, for the benefit of rethinking the assumption of generalised consumer behaviour along the customer journey, are the orders of *touch points*. We exemplarily cited the different touch points of advertising (see section 4.2.2, p.52 and appendix C, p.79) and so contradicted the *unspoken assumption* in theory that every consumer experiences every touch point (Rosenbaum, Otolora & Contreras Ramírez, 2016).

Thirdly, we gathered knowledge about impulsive versus considered customer journeys, which varied in *length* as well (see section 4.2.1, p.47). Impulsive purchases were completed rather fast and neglected steps of extensive search or alternative evaluation, whereas considered purchases focused on collecting relevant information and evaluating alternatives first in order to weigh the decision for a product or service. We strongly consider that this consumer behaviour along the customer journey is *too individual* to be displayed in a single theoretic and abstract concept.

Fourthly, the assumptions made about the post-purchase phase are also generalising. De Salles Canfield and Basso (2016) outline that *perceptions* and expectations differ among different customers, which strengthens our line of reasoning. Our cases, too, reflected different *perceptions*, varying from positive (e.g. satisfied or happy) to negative (e.g. annoyed, disaster or frustrating). The cases 1 and 3 are examples of negative post-purchase

perceptions. However, planned customer journey models neglect such perceptions (see section 2.3, p.10), even though these lead to differences in the course and shape of the customer journey itself. Study participants with negative customer experiences are unlikely to make a purchase again or to express loyalty towards the brand or retailer, hampering a loyalty loop. Court et al. (2009) and Edelman and Singer (2015), however, incorporate such a loop into their customer journey models, so merging different perceptions into the *ideal outcome* of loyalty.

Summarising our arguments, we find that our study participants moved towards *personalised customer journeys*, which we deem difficult to express in a *general* manner. We so agree with Lemon and Verhoef (2016) who expressed similar viewpoints. We also argue that the abstractness of the three models barely assists retailers to truly comprehend the individuality, which is present in *actual* consumer behaviour along the customer journeys, in a thorough and holistic manner. We perceive the practicality to be limited.

In order to answer RQ1, we presented our observations as well as our interpretive perspective on the assumptions of the three customer journey models in the previous paragraphs. Our analyses and discussions deem fairly complex to provide answers to *the nature of the customer journey in a digitised retail industry*. First, the customer journeys of our study participants are many-faceted and not a single customer journey is akin to another. The increasing amount of channels, devices, touch points and combinations thereof allowed our study participants to freely construct their customer journeys according to personal preferences and motivations. This resulted in consumer behaviour as for instance showrooming or webrooming, among others. Second and in line with this, the customer (in our case the study participant) shapes the customer journey rather than the seller (in our case the retailer). In the pre-purchase stage, study participants read customer reviews (e.g. cases 1, 3 and 5), compared product prices (e.g. case 2) and searched for the cheapest store (e.g. case 5), or evaluated the trustworthiness and reputability of e-commerce platforms (e.g. cases 2 and 4), personifying an empowered and active buyer (e.g. Agarwal, 2015). The rise of the Internet made available billions of information (e.g. Peterson & Merino, 2003), which foster and likewise facilitate such consumer behaviour for our study participants. Third and last, some of the cases (cases 3 and 5) represent black swans (Popper, 1994), so that not a single description of the nature of the customer journey ultimately exists.

In order to answer *how consumers individually pass through their actual (c.f. planned) customer journeys* we return to the constant comparisons with the three exemplified customer journey models. First, one black swan (case 3) among many whites provided the knowledge that not every customer journey *actually* ends with an *intent to buy* (see figure 8, p.34), deviating from the ideal and *planned* outcome, which the three concepts firmly emphasise (see section 2.3, p.10) (Court et al., 2009; Edelman & Singer, 2015; Google, 2011). Second, another black swan (case 5) made us comprehend that customer journeys must not necessarily comprise a *linear sequence* of actions (see figure 10, p.37). The *actual* and simultaneous interaction with two different touch points does not conform the logics present in *planned* customer journeys. Third, many different observations created the knowledge that *actual* customer journeys are anything but generalisable as illustrated in *planned* models. Examples reflect the length of customer journeys or the intention of loyalty, among others. Last, we aim to elucidate observations that not only retailers might *plan* the steps for customers to pass through along the customer journey but also study participants

themselves do so. As failing touch points or barriers (e.g. cases 1 and 9) led to a spontaneous and *actual* change in channels, the *plan* of the study participants for their customer journey likewise altered (see section 4.2.3, p.53). Our observations altogether create knowledge about the individuality, which is present in customer journeys. We strongly emphasise to rethink the meaningfulness of abstract concepts as a means to explain individual and diverse buying behaviour.

Research Question 2

Analogous to our sampling pre-requisites (see section 3.4, p.24), we first assured during the interview sessions that the study participants of group 1 recall the rise of the Internet, digitalisation or an event of sorts as shaping. Every study participant of group 1 listed one of these events and their belonging to the youngest cohort was thus supported. Among others, answers to this question were statements as for instance that ***I have been shopping online for the last ten years*** (case 2), that ***years ago, I met friends to go shopping but I buy so much more often on the Internet now*** (case 1) or that ***Amazon and Zalando changed my buying behaviour*** (case 5).

We first gathered the knowledge that every study participant of group 1 similarly used digital *channels* along their customer journeys, although for the purpose of different actions (e.g. to read reviews, compare prices or get inspirations). On the contrary, the cases 8, 10 and 12 of group 2 illustrated customer journeys, which were completed in a pure offline setting. A logic consequence thus is that the study participants of group 1 similarly interacted with digital *touch points* (e.g. social media advertising, e-commerce platform, Google, price comparison websites, etc.), whereas we discern non-digital touch points of any kind (e.g. physical store, direct mailing, flyer, store personnel, etc.) across cases of group 2.

Motivations, expectations and barriers, as the reasons *why* specific channels were chosen, substantiate the differences among age groups. On the strength of our analyses, we found that the cases of group 1 similarly expected all sorts of advantages in digital settings and the cases of group 2 in-store, respectively. De Keyser, Schepers and Konuş (2015) reason that channel choices are dependent on personal preferences and age. In coherence with our methodological viewpoint, we refrain ourselves from confirming such positivistic dependency. We instead aim to elaborate on barriers to contribute the reasons *why*. We reason that the study participants of the older age group similarly perceived barriers. These relate to purchasing a fast fashion product online (e.g. lack of consultation, afraid the products would not fit, stress, etc.), strengthening the need for clarification or assistance from front-line employees (De Keyser, Schepers & Konuş 2015). At the same time, the study participants of the younger age group used one or more digital channels throughout their customer journey, which implies electronic and mobile commerce to be "catalyst[s]" (Constantinides et al., 2008, p.1) rather than barriers.

In order to answer RQ2, we first focused on the "segment[']s motivations" and meaningful past events in group 1 who *is supposed to be shaped by the digitalisation* (Schewe & Meredith, 2004, p.51). Our observations in group 1 emphasised a variety of digital touch points, channels and devices along the customer journey, from e-commerce platforms to

social media to price comparison sites, among others. Cases 2, 3 and 4 in fact illustrated fast fashion purchases in pure digital settings, substantiating the shape.

Although each case emphasises the particular, which is present in a certain setting, some similarities within an age group and differences across age groups exist, so allowing for the answering of *how customer journeys differ among age groups*. We conclude that the differences in the chosen channels or devices highlight the fact that the digitalisation and rise of the Internet shape group 1, resulting majorly in customer journey constructs, which comprise one or more interactions with digital touch points. The cases of group 1 also point out extensive pre-purchase actions spent on digital channels. Reviews (cases 1, 2, 3, 4 and 5), vouchers (case 2) or price and product comparisons online (cases 2, 4 and 5) were considered more or less thoroughly, whereas the cases 8, 10, 11 and 12 chiefly considered only the product itself (cases 8, 10 and 11), recommendations (case 7) or consultations (case 12) before making a purchase decision. The perceptions of digital channels and digital interactions as barriers substantiate this conclusion. Summarising our arguments, customer journeys differ among age groups in the choice of channels, devices and sources of consideration alongside potential barriers, among others. Yet again, each case presents particulars, which we deem wrong to generalise beyond this point in respect of our methodological stance (see section 3.1, p.21). Last and for the purpose of a holistic interpretation, we admit that case 9 reflects a buying situation that was completed entirely online. But the study participant was the youngest of group 2 and was coming of age in the mid 1990s, the very beginning of the development of the Internet (see section 2.5, p.18). We thus conclude that this case might have personified a cusper (see section 2.5, p.18).

5.2 Discussion of Preliminary Framework

In section 2.6 (p.19), we outlined the knowledge relevant to this study and linked it with our viewpoints. Two aspects of the preliminary framework were unknowable at that time of our study. The first addressed the assumption that customers increasingly construct individual customer journeys whilst the second assumed that individuals who were coming of age during the rise of the Internet and digitalisation expressed different consumer behaviour along the customer journey than others.

In hindsight, we emphasise the truths about our assumptions on the basis of our study results. Our within-case analyses and discussions manifested that study participants passed through diverse customer journeys (e.g. different touch points, orders, channels and devices), which were only to a little extent akin (see section 4.1, p.31). Such customer journey constructs thus created knowledge, which we add to the framework to increase its meaningfulness. Cross-case analyses allowed for an understanding of the similarities and differences between the two age groups (see section 4.2, p.47). Our observations strengthened our initial thoughts that the study participants of the youngest cohort expressed diverse behaviour along an increasingly digitised customer journey, manifesting differences to other age groups.

Summarising our comments on the preliminary framework we find that many theoretical components held true in this study, which only led to the adaptations in respect of the two unknowable aspects. We ultimately draft our framework as illustrated in figure 20.

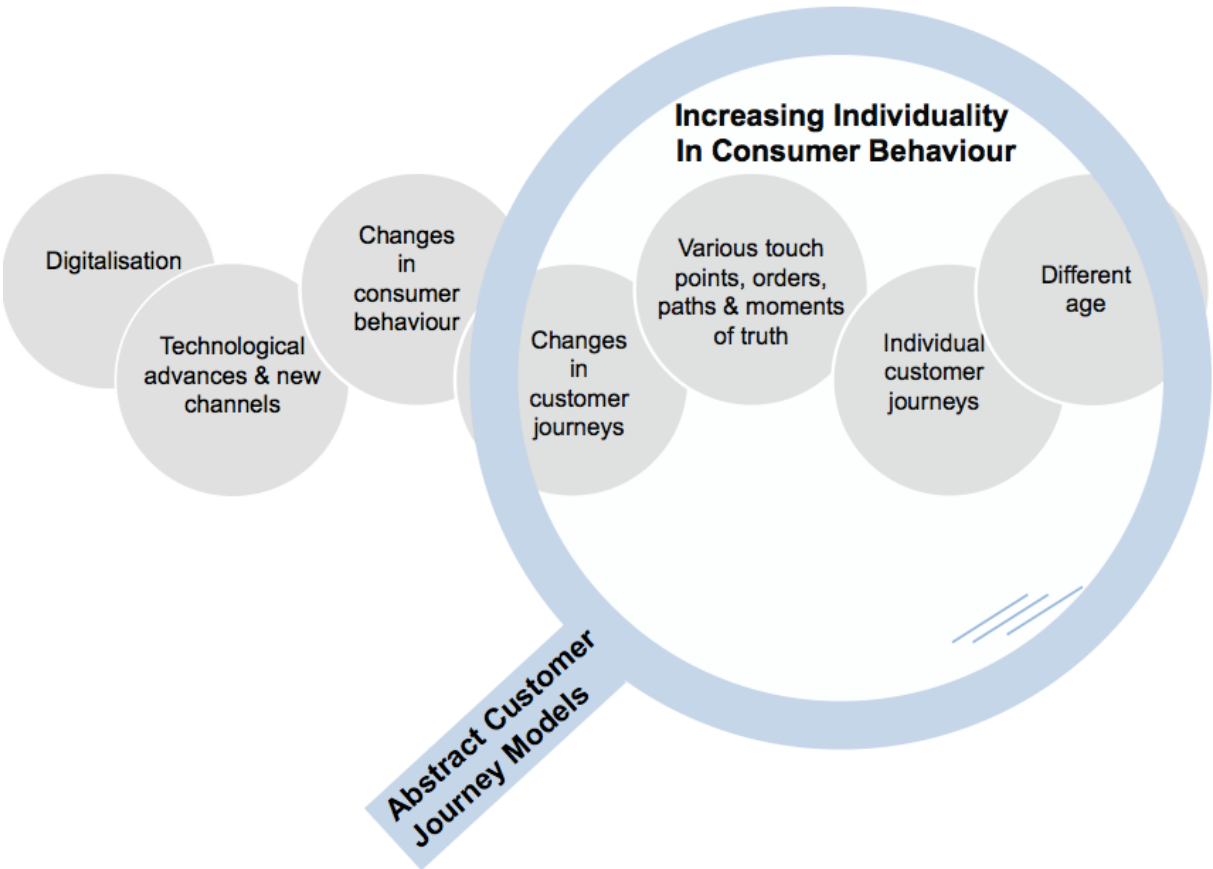


Figure 20: Adjusted Framework (own illustration)

6 Conclusion

We outlined in brief the intended contributions at the very beginning of this paper. Throughout the course of research we gathered further knowledge about the topic in question, which we aim to link with our intended contributions and so provide more in-depth implications for practitioners and academia. Last in this chapter, we critically reflect upon the limitations of this study and make suggestions for further research.

6.1 Theoretical Implications

During the course of this study our overarching aim was to rethink abstract customer journey concepts and their major underlying assumptions. We so aimed to gather knowledge, which provided new interpretations and perspectives on the assumptions that customers always *intend to buy*, that their actions follow a *linear sequence* and that the expressed consumer behaviour along the customer journey can be *generalised*. In accordance with our findings and line of reasoning, we define two overarching theoretical contributions.

Firstly, we imply to rethink the meaningfulness of abstract customer journey models to explain consumer behaviour. The reasons for our implication are the three assumptions, which we mentioned in the previous paragraph. Our observations showed that channels and touch points must not necessarily follow a linear sequence because one study participant used two channels and thus devices simultaneously. We also learned from one of our cases that the customer journey must likewise not necessarily end with the purchase of a fast fashion product. Last, we also stated arguments, which did not conform the attempt of generalising consumer behaviour. Summarising our viewpoints, we strongly believe that not a single theory can explain the diversity of consumer behaviour along the customer journey. We imply that theoretic customer journey concepts must content-wise incorporate the type of purchase (e.g. impulsive versus considered, etc.); different scenarios, which might not necessarily illustrate a retailer's ideal outcome of purchase or loyalty (e.g. positive versus negative post-purchase perceptions, etc.); and age (e.g. cohort, which is likely to be technology savvy versus cohort, which is not), among others. In respect of the latter aspect, our observations resembled our initial thoughts that the study participants of the youngest cohort expressed more diverse consumer behaviour and thus more *personalised* customer journeys, which majorly happened in digital settings. Authors who address the topic for illustrative purposes must likewise consider new consumer behaviour as for instance the simultaneous completion of actions, which undermines the display of straightness. The simultaneity reflects only one example that emphasises to rethink the chosen means of customer journey visualisation.

Secondly, we continuously discussed three customer journey models (Court et al., 2009; Edelman & Singer, 2015; Google, 2011), which illustrate some of the more recent attempts to explain consumer behaviour. We believe that the authors have already begun to modify the models due to the changes, which the rise of the Internet and digitalisation caused. But our

observations and analyses showed that these modifications are barely sufficient. The relevance for practitioners is limited at that point. But generally speaking, we think that customer journey models provide guidance and assistance to retailers and marketers in the very first steps of designing customer journeys themselves, and of identifying customer experiences (e.g. Lemon & Verhoef, 2016; Norton & Pine II, 2013). We thus imply to continuously rethink customer journey models and make modifications in order to enhance the meaningfulness again. Modifications, however, must likewise be meaningful and so eventuate in constant weighing. The digitalisation is an ongoing and likewise fast-paced process, therefore we suggest monitoring trends on a regular basis and complement this process with qualitative and quantitative research.

6.2 Managerial Implications

Three practical implications are relevant for marketers and customer experience managers in the field of retail management, among others. On the strength of our gathered knowledge from this study we emphasise three implications, which especially address the relevance of individuality in customer journeys.

Firstly, there are many truths about customer journeys and not a single explanation fits every journey construct. We imply that retailers and marketers must only employ the basic knowledge of abstract and theoretic customer journeys models as a starting point to approach the task of customer journey mapping. But beyond that, we suggest retailers to focus on their own means (e.g. analytics, customer feedback in forms of interviews or surveys, etc.) in order to realistically map customer journeys, which provide more relevant guidance to optimise the customer experience (e.g. Lemon & Verhoef, 2016; Nenonen et al., 2008), among others. Retailers have to consider and draft many different and likewise *personalised* scenarios in order to avoid frictions in the customer experience. Such scenarios exemplarily include positive and negative perceptions, which result in either *ideal* or unwanted *outcomes* (e.g. purchase versus non-purchase, brand loyalty versus brand switching, etc.), different lengths, types of purchase, and orders of channels and touch points. Not to neglect, mapping must clearly not be seen as a one-time activity but rather as an opportunity for constant learning and improvements (Temkin, 2010).

Secondly and in line with the afore-listed argument, retailers must have a thorough understanding of *actual* customer journeys through the eyes of customers and thus gather insights from the customers themselves (e.g. afore-said customer interviews, surveys, etc.). Our considered elements, which were actions, expectations, motivations, perceptions and barriers were inherently personal for each study participant, which led to differences in customer journeys and outcomes, and hence in customer experiences. This finding again reflects that the customer journey is the most important tool to manage and optimise the customer experience (see section 2.3, p.10), and to increase profits (e.g. Fulgoni, 2014; Nenonen et al., 2008; Puccinelli et al., 2009). Relating to personal preferences, we provide different implications based on age. Retailers, whose customer base tends to be younger and more technology savvy, have to exemplarily design channels and touch points in a manner that meets a diversity of preferences and consumer behaviour along the customer

journey. This task thus comprises more complexity (e.g. afore-said different scenarios, lengths, types of purchase, etc.) and must likewise consider a different means of visualisation as customer journeys in this age group do not necessarily follow a linear sequence of phases or actions (see section 4.2.1, p.47). But retailers, whose customer base tends to be older, experience more similarities in the process of customer journey mapping because touch points, channels, devices or orders might be more alike, thus simplifying the task and likewise visualisation.

Thirdly, we aim to emphasise the relation between a good customer experience, positive perceptions and loyalty (e.g. Clark, 2013; CRM Magazine, 2016; Lemon & Verhoef, 2016). According to recent marketing statistics and studies, the attraction of new customers is more costly than the retention of loyal customers (e.g. Gallo, 2014). Our analyses showed that poor experiences and negative post-purchase perceptions are unlikely to result in loyalty. We highlighted that such friction was likely to appear because of an omni- and multi-channel dissonance. One consideration for retailers to increase the likeliness of retaining a customer is to look at the design of channels through an omni-channel lens. Among others, sales promotions and advertising, brand propositions and customer services must be consistent across all channels. The consistency avoids failing or missing touch points along the customer journeys, allows customers to seamlessly move across channels and thus to increase their satisfaction.

Reviewing our thoughts, we believe that the three overarching implications are well linked among themselves. But at the same time the implications will result in different implementations as we assume every retailer to allocate different resources to the process of customer journey mapping, have a different customer base and have differently advanced omni-channel systems.

6.3 Limitations and Future Research

Besides the judgments about the goodness of our study (see section 3.6, p.27), a critical review of our topic and research design points out certain limitations, which likewise provide suggestions for further research. We elaborate on five limitations.

First, the visual and narrative data of our case studies reflected the customer journeys and consumer behaviour of only one fast fashion buying situation. So this study drew conclusions on the basis of a **single observation** at one specific point of time. In this regard, we must admit that two of the three chosen customer journey models, which we cited for comparable reasons, comprise a loyalty phase or loop. Our research design, and data collection methods in particular, allowed gathering knowledge about the step of post-purchase behaviour only to a limited extent. With the help of the assisting elements (e.g. perceptions), we explored this step of the abstract and theoretic customer journey concepts narratively, yet we miss visual manifestations of such behaviour in the self-mapped customer journeys. We aimed to interpretively comprehend the meaningfulness of generalising customer journey concepts for academia and practitioners, which we achieved for the pre-purchase and purchase but only limited for the post-purchase stage (e.g. Lemon & Verhoef, 2016). We suggest researching

customer journey concepts over an extended period of time in order to learn more about the post-purchase stage of such concepts.

Second and owing to a literature review, we learn that customer journeys are different for different industries (e.g. Andrews & Eade, 2013; Lammel, Korkut & Hinkelmann, 2016). This study only focused on a **single industry**, limiting the transferability of findings to other contexts (see section 3.6, p.27). We believe that our cases were truly diverse and addressed the difference between consumer behaviour, which is theoretically generalised into *planned* customer journey models and its *actual* expression along the customer journey. The gathered knowledge from the instrumental case of fast fashion led to theoretical implications beyond the chosen industry as our findings provide a new perspective on the meaningfulness as such. Yet, other industries (e.g. automobile) are so much the more associated with different steps of considerations or alternative evaluations, among others (e.g. Foxall, 2003). Analogous, managerial implications are only relevant to the fast fashion industry. In line with this, we suggest conducting further research in other fields in order to compare similarities and differences and so gather an even more thorough understanding of customer journeys.

Third, having chosen a maximum-variation sampling strategy, we selected extreme cases of two different **age groups** in order to explore the individuality of customer journeys but likewise the concept of cohorts in relation to the similarities and differences in these journeys. In hindsight and by means of an example, we must admit that 22- to 26-year-olds represented the young cohort, whereas the pre-determined ages range from literature sources (see section 2.5, p.18) was much broader. We were thus unable to explore customer journeys for certain ages within the groups but also between the groups. We propose to have a wider variety of age ranges in future studies.

Fourth, **country-specific conditions** impact the state of digitalisation and consumer behaviour of adoption of new technologies, among others (Breene, 2016; Schewe & Meredith, 2004). Given our methodological viewpoint (see section 3.1, p.21) we were unable to measure country-specific impacts on the customer journey constructs, as we believe these measurements to suggest a quantitative research design. We thus neglected small differences in the state of digitalisation or adoption of new technologies, which likewise provides suggestions for further research.

Fifth, we selected five **assisting elements** (actions, motivations, perceptions, expectations and barriers) to achieve the purpose of this study. We believe to have made our decisions about the selection accessible to the reader (see section 2.3, p.10) in order to maintain the logics and consistency of our arguments. However, the selection of different elements might have led to different findings, which illustrates our last suggestion for further research.

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Appendix A: Interview Guideline

First step: Customer journey mapping (visual data):

- First name, age, profession
- When was your most recent fast fashion purchase and what did you buy?
- How did you purchase this item? Think from the very first thought about this item until the very end. Please draw your steps as very detailed as possible.

Second step: Questions about every step along the customer journey (narrative data):

- What past events have changed your lifestyle and buying behaviour?
- Questions based on the customer journeys drawn:
 - You mapped step xyz, which devices did you use to complete the step?
 - *If still unclear*: Which specific channel did you use?
 - You mapped that.., think about...

Third step: Follow-up questions about the customer journey with the help of the pre-defined elements (narrative data):

- **Actions**: What actions did you complete at each stage? What made you move from one stage to another?
- **Expectations**: What expectations did you have when moving along the journey? What expectations did you have at each stage?
- **Motivations**: What motivated you to move on to the next stage? What emotions did you have?
- **Perceptions**: What did you think and feel in regards to the touch points along the journey? Did you feel that your needs were met?
- **Barriers**: What obstacles did you face when moving from one stage to another along the journey? *If participants don't recall any obstacles, name a few: for instance slow internet connection, unavailable product, unavailable product size, price, unable to handle the device or technology, wrong language, unfriendly personnel, poor user experience, etc.*

Fourth step: Finish the customer journey map based on the interview discussion (visual data):

If you recall the purchase situation once again and rethink your mapped customer journey, do you have any further comments or adjustments to make?

Appendix B: Consent Form



LUND UNIVERSITY
School of Economics and Management

Rethinking Individual Customer Journeys

Exploration Across Age Groups In A Digitised Retail Industry

Emilija Jurgulyte and Ronja Böhlke

Interview Consent Form

I have been given information about the research *Rethinking Individual Customer Journeys: Exploration Across Age Groups In A Digitised Retail Industry* and discussed the research project with *Emilija Jurgulyte and Ronja Böhlke*, who are conducting this research as a part of a Master's in *International Marketing and Brand Management* supervised by *Jens Hultman*.

I understand that my participation in this research is voluntary, I am free to refuse to participate and I am free to withdraw from the research at any time.

By signing below I am indicating my consent to participate in the research as it has been described to me. I understand that the data collected from my participation will be used for thesis and journal publications, and I consent for it to be used in that manner.

Name:

Email:

Telephone:

Signed:

Appendix C: Table of Within-Case Analyses

	Case	Actions	Expectations	Motivations	Perceptions	Barriers	Touch Points	Channels & Devices
	<p>C1: Tanja</p> <p>Considered journey</p> <p>2.5 weeks long</p>	<p>Gift for sister needed → opening bookmarks on mobile → visiting the Asos online store to search → visiting the AboutYou online store to search → opening Zara app to search → scrolling through Facebook newsfeed → evaluation of all the seen products → purchase via Zara app → confirmation email → waiting for delivery → going to the physical store to buy blouse → fitting → purchase → package delivery to home → post office → email about return → return at physical store →</p>	<p>Mobile: time, fast delivery, send back free of charge</p> <p>Store: same products as online, not to queue for fitting rooms and cashier desk, be as fast as possible</p>	<p>Customer Journey: gift for sister's birthday</p> <p>Mobile: time</p> <p>Store: of necessity purchasing the blouse found online</p>	<p>Mobile: happy after purchase</p> <p>Delivery: annoyed</p> <p>Store: annoyed because of drive (distance)</p>	<p>Drive and visit to the store, not the same products online and in-store (→ choose alternative)</p>	<p>Brand-owned: mobile websites and apps, advertising on Facebook, physical store, confirmation email, products</p> <p>Partner-owned: post office, delivery of package</p> <p>Customer-owned: product reviews</p>	<p>Mobile: websites & app</p> <p>Offline: in-store</p>

		payment						
C2: Chris	Desire → Google → search for a known UK store → filter search → compare prices → search for vouchers → reviews about store reputability → purchase and payment → confirmation email → email with status update delivery → pick up package at post office	Impulsive and considered journey 1.5 weeks long	Online store: reputable source and not a fake website, lock icon in status bar, safe Desktop: user friendliness, synched with Google Chrome, auto fill	Customer Journey: desire Desktop: user-friendliness, easier than mobile Vouchers: 10-20% off or free delivery	Desktop: easier, more simple, hate typing in personal information Process: satisfied	-	Brand-owned: e-commerce stores, advertising on Facebook, confirmation emails, product Partner-owned: vouchers, Post office, emails with status update on delivery Independent: reviews about reputability, price comparison	Desktop: Google, websites
C3: Carolin	Birthday approaching → search on Google for dresses → Zalando → login → filter search → read product descriptions → add some dresses to wish list → further inspect on laptop → purchase	Considered and variety seeking journey 1 month long	Zalando/ Online Store: lot to offer Mobile: first inspirations	Customer Journey: find a new dress Online shopping: time Laptop: bigger screen, different dresses next to	Ordering: pretty easy because Zalando has data and autocompletes after first letter, feel safer when typing in credit card information on	Site was in Swedish and not translated, had to open German site parallel to Swedish to understand menu bar	Brand-owned: Mobile websites and apps, advertising on Facebook, physical store, confirmation email, products Partner-owned: Post office,	Mobile: Google, websites Desktop: website

		and payment → confirmation email → advertising on Facebook → email with status update delivery → pick up package at post office → fitting → send back and re-start search → money transfer → purchase and payment → confirmation email → email with status update delivery → pick up package at post office → fitting → send back → money transfer → targeted emails ongoing		each other, easier to look, closer look from different angles	laptop Reviews: subjective Fitting: looked awful, looked much better on the models online, bad quality Return: frustrating, complaining, waste of time Emails: hate		Delivery of Package Customer-owned: Product reviews	
C4: Florian Impulsive journey 1 week long	Shoes seen on the street (desire) → search Google pictures → look for store with the right size → reviews about store trustworthiness → purchase and payment → confirmation email	Mobile: 'want it now', trustworthiness, transparency and easiness of site, get same product quality as in-store Delivery: on	Mobile: 'cannot wait any longer'	Mobile: more comfortable Delivery: happy	-	Brand-owned: e-commerce platforms, advertising on Facebook, confirmation emails, product Partner-owned: delivery of package	Mobile: Google, websites	

		→ delivery to home → advertising on Facebook	time				Customer-owned/independent: reviews about site trustworthiness	
	C5: Lucia considered, balanced and impulsive journey 4.5 months long	Need → try on at store → pause in journey → Google → search for stores and at the same time look for inspirations from bloggers on Instagram and Facebook using mobile device, seeing advertisements → new inspiration → alter search → purchase → confirmation email → delivery home → fitting → photos to friends in social media → decision → post office to return package → payment	Online: reviews, ordering different sizes and colours to pick what is most liked, search function Delivery: fast, cheap or for free, return and reordering should be for free	Store: try size Online: inspirations from bloggers / friends, after delivery combine products with others	Store: more convenient to find right size Online Shopping: feel more comfortable trying on at home, not being watched by a salesperson, feel more free, easier and faster to order different sizes and colours at once than to reorder Advertisement, bloggers & social media: inspiration Reviews: help	-	Brand-owned: physical store, Google, e-commerce platforms, Advertising on Facebook and Instagram, confirmation email, products Customer-owned: Reviews Partner-owned: Post office, package delivery Independent: Bloggers, opinions from friends and virtual community	Offline: in-store Mobile: social networks Desktop: websites, online banking

					with initial decision			
	<p>C6: Luis</p> <p>Considered journey</p> <p>1 month long</p>	<p>Need → Google for coats → search up to 20 websites → define consideration set and see different advertising on websites and in social networks → plan trip to shopping mall → going to mall and checking opening hours on smartphone → mall advertising → visiting two different stores → interaction with sales personnel → fitting → decision → payment → return to other store → replacement</p>	<p>Pinterest: general idea</p> <p>Online: huge variety of products</p> <p>In-store: feel the fabric, touch the product, fast, return fast</p>	<p>Online: to organize the upcoming shopping trip; gather some general ideas</p> <p>In-store: feel fabric, try on the product</p>	<p>Mall: more convenient, everything in one place</p> <p>Return: took long, annoyed</p>	<p>If online stores are unavailable offline</p> <p>After-sales process (return)</p>	<p>Brand-owned: Physical store, online presence, advertising, sales personnel</p> <p>Independent: Pinterest photos, friend's opinion</p>	<p>Desktop: websites</p> <p>Mobile: opening hours</p> <p>Offline: in-store</p>
	<p>C7: Ina</p> <p>Impulsive journey</p> <p>30 minutes long</p>	<p>Desire → go to a store → receive friends recommendations → purchase</p>	<p>In-store: good quality, open opinion from personnel, try-on possibility</p>	<p>Customer journey: due weather change 'became very warm outside'</p> <p>Online: to look</p>	<p>In-store: trustworthiness</p> <p>Online: uncertainty, stress when return</p>	-	<p>Customer-owned: store owner and friends recommendation</p> <p>Independent:</p>	<p>Desktop: articles</p> <p>Offline: in-store</p>

				for inspirations	Purchase: 'one of nicest days'		online articles	
C8: Andrius	Need → search in different stores → purchase from usual store Considered journey 1 month long	In-store: big variety, good price, good quality ratio	Customer journey: due season change In-store: try-on possibility due specific foot		After purchase: happiness, satisfied needs	In-store: took long time to find the right product Online: no try-on possibility	Brand-owned: in-store visit	Offline: in-store
C9: Zaneta	Need → see offer on Facebook → read product information → purchase online → drive to store to collect Impulsive journey 1 week long	Online and mobile: internet is handy, full product information, clear pictures, instructions for purchase and delivery	Customer journey: an offer and a need	When spotting offer: happiness, 'chuffed' Offer: uncertainty	Dismissed: offer pricing uncertainty No offer applicability offline No home delivery	Brand-owned: offer on Facebook, newsletter	Mobile: social media, websites Offline: in-store	
C10: Daniela	Need → search online for impressions → find sales offer → purchase online → return → receive offer in newsletter → drive to in-store →	Online: suggestions, meet expectations and taste, filter tool	Customer journey: Zalando offer and in-store discount Desktop: bigger screen,	When spotting offer: happiness When shopping online: frustration	A return due to bad quality clothes when buy online	Brand-owned: newsletter Partner-owned: Zalando sales offer	Mobile: Google Desktop: websites Offline: in-store offer	

	2 weeks long	purchase		easier for eyes In-store: feel the fabric, quality and fit, more angles to inspect, try on	Return: sadness			
	C11: Bernd Impulsive journey 2 weeks long	Desire → see mailed advertisement → search for item in discounter → purchase in sports shop → return and buy another one → find item in discounter → receive recommendation → buy one more from discounter	In-store: right size, speed	Customer journey: advertisement in a mailing from discounter In-store: easy, speed	Try on: sad that did not fit Return: frustration	No possibility to return one piece from the item	Brand- and partner-owned: direct mailing from discounter Customer-owned: wife's recommendations	Offline: in-store
	C12: Norbert Habitual journey 1 hour long	Need → go to one store → receive consultancy → purchase	In-store: shop owners recommendation and knowledge about buyer	Customer journey: need of new jeans due weight gain	In-store: happy to see friend When shopping: confident to complete purchase fast	No human interaction when buy online	Customer-owned: store owner recommendation	Offline: in-store